



CONNECTING HOUSING JUSTICE, HEALTH, AND JOURNALISM

*A guide for Bay Area news reporters to uncover
the roots of housing and health inequities and
elevate solutions for housing justice.*



berkeley **media** studiesgroup



TABLE OF CONTENTS

1	Acknowledgments
2	Introduction: Why This Guide?
9	News Coverage of Housing in the San Francisco Bay Area
17	Black Housing: Missing Voices and Stories in the News
26	Recommendation 1: Capture Underreported Angles on Housing Stability and Affordability
31	Recommendation 2: Report on Solutions and How They Address Racial, Income-Based, and Other Inequities
37	Recommendation 3: Cultivate Expert Sources Among Those Most Negatively Impacted
43	Recommendation 4: Report on the Intersection of Housing and Other Issues
46	Recommendation 5: Describe the History of — and the People or Organizations Who Benefit from — Housing Policies
51	Implementing Recommendations: “Before and After” News Stories About Housing
62	Appendix 1: Often Misunderstood Housing Terms
75	Appendix 2: Resources for Reporters
80	References

ACKNOWLEDGMENTS

The Gerbode Foundation, San Francisco Foundation, Kresge Foundation, and Destination Home provided support for developing this guidebook, including reporter outreach.

Connecting Housing Justice, Health, and Journalism is a collaborative project of the Council of Community Housing Organizations (CCHO), Berkeley Media Studies Group (BMSG), and the Bay Area Regional Health Inequities Initiative (BARHII). The guide was written by CCHO in collaboration with BMSG and BARHII. BMSG conducted the news analysis; BARHII developed the Black Housing case study.

Design by [Noa Chupkov](#).

An online version of this handbook is available at:

www.sfccho.org/publications-reports and bmsg.org/publications.



INTRODUCTION

WHY THIS GUIDE?

Everyone needs a place to call home. Ample research demonstrates that access to safe, stable housing impacts both the quality and length of life.¹⁻⁴ But it's no secret that in the San Francisco Bay Area, and across California, this fundamental aspect of health and happiness, as well as regional wellbeing, is out of reach for too many people. Access to housing, and the associated wealth and stability it can bring, are inequitably distributed based on factors such as race, class, and place.⁵⁻⁸ Understanding housing issues is challenging and impossible to rectify without good information about how we ended up in this situation and what we can do about it. News coverage is crucial because it influences how the public and policymakers perceive housing, and it sets the stage for a policy response. But are local news outlets doing everything they can to equip the public and policymakers with understandable, actionable information about housing?

The Housing Beat Can Be Fraught

The housing beat is complex. In this highly charged policy arena, reporters are often confronted with competing agendas that approach the same problems — using very similar language of racial and socioeconomic justice — with vastly differing proposed policy approaches running the gamut from prioritizing deep public investments in affordable housing to emphasizing deregulation and *streamlining** of private *market-rate housing* development. Or, at times, a portrait story focusing on one tenant, homeowner, landlord, or person without a house obscures the historical and policy landscape and leaves readers thinking the only solution is for people to try harder or move.

How, then, can journalists incorporate the complexities and nuances of policies and programs, terms and acronyms, and the complicated history of individual, community, private, public, and nonprofit institutional actors^a into news stories about housing that are typically focused on immediate events or specific housing projects? And how can reporters include the racial and health justice aspects of housing policy that are critical for understanding the problem and developing solutions?

**Italicized terms* throughout the guide can be found in the [glossary on page 62](#).

Reporting on Housing Can Bring Racial and Health Justice to the Fore

Research from the Bay Area Regional Health Inequities Initiative (BARHII) and the Federal Reserve Bank of San Francisco shows that housing unaffordability, insecurity, and displacement can impact individual health by:

1. Forcing people into unhealthy tradeoffs, such as accepting poorly maintained and unsafe housing or forgoing medicine and food;
2. Creating negative mental health impacts, including frequent mental distress;
3. Harming children and families by causing behavioral problems, educational delays, depression, low birthweight, asthma, and other long-term health conditions;
4. Increasing long commutes, congestion, and poor air quality. These, in turn, are associated with lower rates of physical activity and related diseases, higher transportation costs, and more regional pollution.⁹

^a Throughout this guide we use the word “actor” to describe both individuals and the organizations and classes of people that they represent.

At the community level, where we live determines our access to public transportation, grocery stores, safe spaces to exercise, social networks and faith communities, public safety, quality schools, clean air and environments, and other health-promoting resources.¹⁰ We will not be able to reach our full potential for well-being as a region when so many Bay Area residents are struggling.

The Bay Area's housing inequities also exacerbate racial health inequities¹¹⁻¹³ Many of the policies that keep homes out of reach for so many Bay Area residents were created to exclude communities of color but have rippled out with catastrophic impacts for our broader society. Any solutions to the *housing crisis* must contend with this history along with present-day exclusionary policies. News stories that bring this landscape into focus help the public and policymakers understand why

Black communities are at the forefront of proposing solutions, yet they are rarely covered in news stories about housing.

advancing *racial equity* in housing is critical for the health of the Bay Area. As BARHII's director, Melissa Jones, and the San Francisco Foundation's CEO, Fred Blackwell, noted, Black communities in the Bay Area have faced egregious and well-documented discriminatory policies and practices, such as: highway development that has destroyed Black commercial districts and communities; racially targeted lending schemes that drove the Great Recession; redlining, which locked large numbers of Black-led households out of home ownership; unequal access to wealth; and disinvestment in affordable housing. San Francisco, Oakland, and Berkeley each lost between 40 and 50% of their Black residents between 1990 and 2018, as the housing crisis pushed people to seek homes in more affordable areas. In Oakland alone, more than 60,000 Black residents have left. East Palo Alto had a 66% decrease. Black people are also overrepresented in the state's homeless count: Of the more than 150,000 Californians who experience homelessness on any given night, nearly 30% are Black.

The good news is that Black communities and leaders are at the forefront of proposing solutions targeted to the needs of Black communities, offering innovative approaches to improve health and well-being, along with housing options for the Bay Area as a whole. These solutions can get to the root of the housing crisis and move us out of seemingly intractable problems, yet Black housing and Black leaders are rarely covered in news stories about housing.¹⁴

A key question, then, is: How can news coverage make visible housing's connection to social justice and public health? Similarly, what is the best way for reporting to illuminate core drivers of racial inequity, including persistent *income inequality*, economic systems that keep communities of color from building intergenerational wealth, and housing instability?



Photo by Kindel Media on Pexels

Reporting on Racial Equity is Essential for Solving the Housing Crisis

Understanding and rectifying inequities in housing is crucial for a just society. In the [*The Sum of Us: What Racism Costs Everyone and How We Can Prosper Together*](#), Heather McGhee explains that homeownership is the primary way most people in the U.S. build wealth, and yet “people of color and Black people in particular have been disproportionately and intentionally excluded from this linchpin of economic freedom, so any program designed to boost homeownership that does not specifically address the barriers facing African Americans can only succeed in increasing the racial homeownership and wealth gap. A public policy that does manage to increase Black homeownership to the same level as white homeownership would shrink the pernicious racial wealth gap by more than 30 percent... The ability of white families to count on inheritances from previous generations is the biggest contributor to today’s massive racial wealth gap.” She goes on to note that increased Black homeownership and wealth would benefit our society as a whole, by providing more funding for schools via property tax as one example. Drawing from Citigroup data, McGhee reports, “if racial gaps for Blacks had been closed 20 years ago, U.S. GDP could have benefitted by an estimated \$16 trillion” but “generic, color-blind plans and policies can never achieve this.”

The problem with colorblind policies, and colorblind reporting, is that they can perpetuate the racial wealth and homeownership gap, worsening the inequities that most in our society want to see disappear.

Overview of the Guide

To begin to answer these questions, Berkeley Media Studies Group (BMSG), the Council of Community Housing Organizations (CCHO), and the Bay Area Health Inequities Initiative (BARHII) came together to prepare a research-informed guide for reporters that presents tools and recommendations for creating equity-focused reporting on housing.

BMSG began with a systematic analysis of news coverage on housing in the Bay Area that provides insight into trends in housing reporting; this analysis forms the foundation for our recommendations. Our methodical approach sampled articles in a way that allows us to make some inferences about patterns and then make recommendations for covering housing, based on the gaps in the news, CCHO's experience in analyzing housing policy, and BARHII's experience in advancing health and racial justice through housing.

The five recommendations are related to how journalists can sharpen their research and reporting on housing issues and/or address gaps in current reporting. They are not policy recommendations for addressing these issues. Rather, we explore how reporting could better reflect the full range of actors, impacts, and political and historical contexts that could help the public and policymakers make sense of housing dilemmas and what to do about them. We also give examples of how the recommendations can be applied to news stories.

We intentionally prioritize racial and health equity as two key lenses for understanding housing in the Bay Area because we cannot talk about the causes and solutions for our *housing affordability crisis*^b without acknowledging the long legacy of *segregation*, disinvestment, and exploitation that has affected the housing experience and health of so many working-class and people of color. In addition, we center efforts being led by the communities that have been hardest hit, both because they are among the most promising approaches to address the crisis and inequities and because they would benefit the entire Bay Area. We provide a special focus on Black housing issues and why this is essential to addressing housing needs in the broader region. Understanding the connection between racial equity and housing isn't an optional perspective — it's essential if we truly want to report on how we might turn the tide on housing in the Bay Area.

^b We use the word “crisis” carefully. Research shows that it overwhelms people, but in the Bay Area, it's so obviously a crisis that advocates and people living it have said it seems disingenuous to try to find another word.



Our society relies on journalists to tell stories that help us navigate and make decisions about our world.

Finally, we share resources specific to the Bay Area to help connect reporters with diverse sources and voices to strengthen their reporting on housing policy and what it means for local communities. And because so much about housing policy can get mired in technical detail where political perspectives can be obscured, we provide a glossary of often-misunderstood (and sometimes mis-used) terms. We also turn to experienced journalists to share the challenges of reporting comprehensively on housing and to refine the recommendations for improving reporting.^c

The recommendations in this guide are set against the backdrop of a challenging time for journalism. Beat reporters are under-resourced as their newsrooms grapple with how to sustain revenues in the digital age amid rising amounts of misinformation.

Despite these challenges, our society relies on journalists to tell stories that help us navigate and make decisions about our world. The stakes are high, and we believe solid journalism will make a difference in shaping the housing policy decisions that will have deep equity and health impacts for current and future generations of Bay Area residents.

^c Listen to a recording of the panel discussion we held with housing reporters Laura Waxmann, Laura Wenus and Manuela Tobias [here](#).

How to Use This Guide

The best news reporting comes from journalists asking the questions that emerge from a deep understanding of the issues. And yet housing is a multi-faceted issue with inherently complex policies, which make it difficult to report. As newsrooms have shrunk, fewer reporters have the time or resources to research and cover the nuances of housing issues or to find authentic voices to bring new perspectives to the story, especially working on tight deadlines. As such, the perspectives that make it into the news tend to be dominated by a small number of technocratic voices.

Connecting Housing Justice, Health, and Journalism is intended to equip journalists with knowledge and insights, grounded in an equity framework, that can help reporters hold the powerful to account by asking sharper questions and connecting with diverse voices who can reflect on housing policy and what it means for the health of local communities in the Bay Area and across California.

This guide is a resource for further dialogue with local reporters in urban, suburban, and rural settings. For more information about the content you find here, please contact John Avalos at john@sfc-409.org, Melissa Jones at Mjones@barhii.org, or Katherine Schaff at BMSG, schaff@bmsg.org.



NEWS COVERAGE OF HOUSING IN THE BAY AREA

How do Bay Area news outlets cover housing? Are the connections between housing and health apparent in news coverage? And given the long history of racial inequities in housing, especially for the Bay Area's Black community, is the legacy of that history or the actions to correct it described in local news? What does the coverage get right, and where are the gaps in reporting about housing?

The answers to these questions are important because the news media set the agenda for what we think about, how we think about the issues they cover, and what we do about them. A systematic news analysis can illuminate the local narratives around housing and health by identifying who speaks in the coverage, who is missing from the news, and how housing problems and solutions are framed.

Methods

As part of a larger national study, researchers at BMSG examined one year of coverage from three major Bay Area news outlets: the *East Bay Times*, the (San Jose) *Mercury News*, and the *San Francisco Chronicle*.

Using a robust search string to query the Nexis/Lexis news database, BMSG identified a generalizable sample of articles to see how often a range of housing issues appear in the news, which housing policy issues are covered, and whether language relating to racial and health equity appear in those stories.

NUMBER OF STORIES PUBLISHED IN SELECTED BAY AREA NEWS OUTLETS

August 1, 2020 – July 31, 2021

NEWS OUTLET	ALL NEWS	HOUSING NEWS*	HOUSING, EQUITY, AND HEATH NEWS
<i>San Francisco Chronicle</i>	20,942	479 (2.3%)	283 (1.4%)
(San Jose) <i>Mercury News</i>	30,497	518 (1.7%)	397 (1.2%)
<i>East Bay Times</i>	32,618	623 (1.9%)	322 (1.1%)
TOTAL	84,057	1,620 (1.9%)	1,002 (1.2%)

* Excluding real estate market/industry news. We found duplicate stories in the *Mercury News* and the *East Bay Times* since they are under the same ownership but counted them separately since they reach different audiences.



Photo by Pixabay on Pexels

Findings

BMSG found that while housing appears regularly in news coverage from these papers, it constitutes only about 2% of news coverage overall. The *San Francisco Chronicle* had a slightly higher proportion of news about housing than did the *East Bay Times* (2.3% compared to 1.9%), despite a lower overall volume of coverage. (Note: The *Mercury News* and *East Bay Times* are both published by the Bay Area News Group, which shares stories between its newspapers.)

A range of housing policies were reported but with little context and limited focus on solutions. News coverage in the Bay Area touched on a wide range of housing policy issues, the majority of which centered on policies to address homelessness and policies related to affordable housing. The coverage featured many different voices, including people experiencing homelessness, but this coverage elevated the personal journeys and frustrations of individual tenants or unhoused people, framing that may individualize the problem and obscure solutions that help not just one person, but many people.

About one in five stories discussed some aspect of tenant protections including rent control, eviction protections, laws preventing landlord harassment, or discrimination in housing access. These stories generally fit common tropes and featured landlords denouncing government overreach, tenants worried about threats of **eviction**, homeowners evoking neighborhood degradation, and unhoused people recounting their hardships without a focus on solutions.

Local government sources were most often quoted in stories but rarely discussed the broader landscape that makes having a home out of reach for too many Bay Area residents. Community representatives were quoted only half as often as government sources but were more likely to present a nuanced picture interweaving housing, homelessness, and regional history that connects to policy solutions. For example, Malcolm Yeung, executive director of Chinatown Community Development Center, explained the connections among housing, essential workers, patterns of displacement, and COVID risk when he **told** the *San Francisco Chronicle* about COVID outbreaks in Chinatown: “Essential workers tend to live with families. And that deeply concerns me because too many families live in SROs [single-room occupancy] already. And these families are living next door to seniors.”¹⁵

Discussions of housing were connected to health – particularly COVID-19.

Housing is an important determinant of health, so we were interested in whether and how connections between housing and health appeared in the coverage. More than half of the housing stories in our sample include at least some mention of how housing connects to health; during this period, most mentions of health (63%) were related to COVID. For example, stories described eviction moratoriums as a way to prevent crowded housing or homelessness, which could increase the risk of COVID-19. Bay Area news coverage accurately framed COVID as exacerbating longstanding problems with housing and homelessness rather than framing housing inequities as arising only during COVID. Beyond COVID, housing news occasionally brought health and safety into the picture with reporting on acute health impacts of homelessness, perceived public safety issues, mental health, substance use, and housing for survivors of domestic violence.

Few stories delved into racial inequities in housing for the Black community or for other communities of color. Almost one-fifth (17%) of articles made at least one reference to housing and race, although some articles discussed the racial disparities in COVID-19 infection rates without connecting racial disparities explicitly to housing. Given the devastating effects that redlining, “urban renewal,” predatory lending, and other policies have had on housing for communities of color in the Bay Area, we had hoped to see racism, racial inequities, and racial equity mentioned more frequently in the coverage.

Some articles reported on racial inequities, including Black housing, by describing the consequences of policy decisions like single-family **zoning** as when the *Mercury News* reported, “[Single-family zoning] exclude[s] many residents of color ... and separates people from life-enhancing resources – from jobs, from good schools, from infrastructure and transit, from neighborhood amenities, and parks and safety.”¹⁶ However, most inequities in housing were signaled with a passing mention about demographics, rather than explaining the role of structural racism, and specifically anti-Black racism, in causing disparities in housing and health outcomes. In addition, none of the stories in our sample mentioned keywords related to Black housing, like “Black housing,” “Black developers,” “Black tenant,” “Black health,” or “**Dream Keeper**,”^d or reported on solutions led by Black developers, non-profit leaders, or others involved in the housing justice movement.

^d [The Dream Keeper Initiative](#) is a citywide effort launched in 2021 to reinvest \$60 million annually into San Francisco’s diverse Black communities.



Addressing Gaps in Bay Area News About Housing

Housing is a major issue in the Bay Area, and public opinion research shows that housing is a primary concern of Bay area residents.¹⁷⁻¹⁹ Yet coverage about housing comprises just 2% of local news, and our news analysis reveals there are gaps in coverage. BMSG's analysis suggests many new angles for expanding and deepening coverage. To do so, reporters can ask new questions, including:

- 1. *What new angles can we use to approach old stories in fresh ways?***
BMSG found a range of housing policy approaches represented in news coverage, but the complexities were typically stripped down to “both sides-ism,” often in the form of landlords versus tenants, that focuses on one episodic moment in time rather than connecting to decades of policy decisions and patterns of inequity across housing issues. Similarly, housing’s connection to homelessness was told in the form of heartbreaking stories unmoored from the history of housing policy or solutions that address the root causes of homelessness. While personal stories can be compelling, they also tend to narrow the frame and focus on individual solutions, rather than population-level approaches to addressing housing and health.

2. ***How have historical and current policies created — and perpetuated — the racial and class-based inequities we see in housing and health outcomes? And what solutions address these impacts?*** Housing reporting often uses an economic frame, such as when reporting focuses on housing market trends — and personifies the housing market as a force of its own rather than naming the decisions and decision-makers that lead to these trends. This approach can mask how historical and current policies created — and perpetuated — the racial and class-based inequities we see in housing and health outcomes. For example, in the Bay Area, there is a concerted effort among many community-based organizations as well as policymakers, foundations, and others to both address the displacement of Black families and lift up solutions from Black-led organizations and developers. While focused specifically on Black homeownership and tenant protections, these innovative approaches could benefit the Bay Area as a whole. Little coverage focused on these important story angles; instead, much reporting portrayed housing issues as intractable.
3. ***Who is deemed an expert?*** We saw a variety of speakers in Bay Area stories about housing, including people from schools, faith organizations, and nonprofits. Yet the speakers with personal experience — homeowners, renters, or neighbors without a known housing status — were called upon to illustrate their suffering but not their expertise when it comes to housing, data and trends, policy, or its repercussions. For example, we saw tenants asked to describe the terror of eviction but not to say whether current policies are working. Landlord, developer, and real estate lobbies and industry representatives, including sponsored think tanks, are often called on to diagnose our current conditions and predict future trends using their data sets, which is often presented as an unbiased assessment, while a wealth of data and trends on racial equity, health, and other markers that community organizations or health spokespeople use are left largely untapped. Not surprisingly, housing advocates are oft-quoted. But people in the housing development or rental industry spoke more often than everyday community residents. In our sample of news articles, we also saw no discussion of how Black, Indigenous, and other communities of color are actively taking on housing by fighting **displacement** and **gentrification** and advocating for local policy solutions like supporting the expansion of single-room occupancy hotels during COVID.



4. **How does housing intersect with other issues?** Housing and health is one sector ripe for deeper storytelling, particularly as the pandemic subsides and makes room for health stories that go beyond COVID. With a broader set of sources, reporters could show housing’s connections to other aspects of life in the Bay Area — climate change, education, incarceration, transportation — which would enrich the coverage. Currently, Bay Area news coverage illuminates deep ties between housing and homelessness yet could do much more to clarify policy approaches and who would benefit from them.
5. **Who benefits financially and politically from current or proposed housing solutions, and what history shaped the issue?** Bay Area housing stories mentioned policy and, therefore, reported solutions more often than we have seen in BMSG’s studies of news on other issues, like crime and violence. But when the dominant frame relies on “both-sides-ism,” the solutions come across as controversies without much depth or much hope that we could actually shift toward a housing system that supports all Bay Area residents and our collective health. We found that few news stories put policy proposals in context by reporting the history of the legislation or what decisions have been made over the decades leading to these policies, describing the groups supporting or opposing, or explaining the systemic changes the policy would achieve; instead, most stories reported a milestone in the policy process with little elaboration. Missing from the coverage is the deeper context of who stands to reap financial windfalls or political power from policy proposals. And if your only information about housing came from Bay Area news, you might not know about the innovative work happening specifically to address Black housing.

Summary

Housing coverage in the Bay Area could more frequently and clearly connect the dots between housing and health and acknowledge that housing inequities are long-standing. Yet most reporting places housing within a narrow frame focused on portraits of people or individual policy moments without much discussion of the broader landscape of housing and how we can envision it as a public good. The stakes are high for every aspect of housing in the Bay Area and have been for many years. Local journalists could bring fresh eyes to the issue by illuminating the connections between housing, health, and racial equity, as well as by telling stories that illustrate Black leadership in the housing sector. The recommendations that follow suggest opportunities to do just that.



Photo by Andrea Piacquadio on Pexels

BLACK HOUSING **MISSING VOICES AND STORIES IN THE NEWS**

What's Missing From Coverage of the Region's Housing Crisis — And Why It Matters for Everyone

BMSG's news analysis of the San Francisco Bay Area shows that a critical aspect of housing has largely escaped journalists' attention: The Black experience. To fully understand our region's — or even our state's or nation's — struggles with housing, we need to see how Black history shaped it. That means journalists must go beyond perfunctory stories during Black History Month to provide deeper coverage that asks what stories need to be told and whose voices aren't being heard.

To be sure, newsrooms do sometimes report on disparities. For example, it's not too hard to find articles reporting that Black households are [half as likely](#)²⁰ to own their homes, compared to white households, and it's not uncommon to read that Black Americans are disproportionately homeless. For instance, Black residents in Oakland [comprise 70% of the city's unshoused population](#).²¹ These numbers matter; however, without proper context on their root causes, such as government disinvestment, discrimination in mortgage lending, targeted speculation in Black neighborhoods, and income disparity, readers are receiving an incomplete picture — one that makes it harder to understand what solutions are needed and why. When data on disparities are presented without context on *how* and *why* we have these disparities, readers often fill in the blanks with default stories that include stereotypes and blaming the people most harmed by our systems. The story is getting told about Black people and disparities — but not through the eyes of the Black experience.

Providing even a few sentences of context can help readers understand the systems behind the inequities, which in turn, makes it clear why ending disparities requires systemic solutions. After all, the “housing crisis” includes inequities in affordability, stability, safety, and mobility, not just issues with our [housing supply](#). Drilling down into the specific historical and current nuances of the Black experience with housing shines light on these disparities that are relevant in varying ways to many other underserved communities and the broader Bay Area.

What does this look like in practice? Which details should journalists focus on? And how does reporting on Black housing reveal broader patterns across other social issues? Darris Young, Director of Organizing for Black Health at the [Bay Area Regional Health Inequities Initiative \(BARHII\)](#), is working to answer these questions in partnership with many other groups focused on Black housing. As a Black man who has lived in the Bay Area for decades, he also brings firsthand experience to the topic in his answers to the questions below.

Q: What Is Missing – Or Distorted – In Current Coverage of Housing and the Black Experience?

A: Very rarely do you see news reports about Black housing or Black communities that are thriving throughout the Bay Area. I do think that it is very important that the media focus on positive things – show housing in a way that lifts up people of color. Even when the media do report on successes, like [Moms 4 Housing](#) (a small but powerful group of mothers who won a tremendous victory against Wedgewood, a real estate speculator that acquires “distressed residential real estate”²² and “allegedly used a variety of illegal tactics to push out existing tenants in order to quickly fix up and resell – or ‘flip’ – the properties for profit,”)²³ many news stories begin with a focus on the women’s past – their mistakes – rather than their triumph against a huge opponent. And so it makes it look like Black people who have fallen into the housing crisis – lack of home ownership, homelessness – they fell into those things based upon their lifestyles. We are hit over and over again with a harmful, bigoted narrative that that says African Americans bring down your property values. African American communities are havens for crime, drug activity, all of those negative things. And, so I think that a lot of people get the perception that African Americans are in this position with housing because that’s the way that they have chosen to be. We should be hearing less about the symptoms of our housing issues and much more about root causes, like the shrinking opportunities that people had to get into affordable housing.

We’re living in a state that has become increasingly unaffordable, even for a sizable portion of white Americans as well. The media have to show that, as much as it is about race, it’s also about class. Without looking at both together, and showing how these issues overlap, we end up with incomplete coverage of the problem, and the housing crisis continues to sap the entire Bay Area of potential.



Photo by PNW Production on Pexels

Q: *What Decisions Are Being Made Now That Should Be Covered in News About Black Housing and Why?*

A: Every day, bankers, elected officials, real estate brokers, and others make decisions that impact housing for Black residents in the Bay Area. Some decisions reinforce harmful practices like exclusionary zoning, inequitable housing appraisals that unfairly devalue Black homes, and bias in selecting tenants. Other housing data reflect persistent disparities in income and wealth related to housing. By highlighting these issues, journalists can tell a more nuanced — and more complete — story about the housing crisis and [solutions](#).²⁴

For example, another big issue that doesn't get much coverage is housing for our aged-out foster youth. They're rarely mentioned in the conversation, but we know that a sizable portion of people of color, including Black children, and other youth are growing up in the foster system. Once they age out of foster care, I believe nationwide, 50% of the homeless population spent time in foster care because there are no viable options for our young people who are aging out of foster care to get into housing.²⁵ As a result, they become homeless at a very young age, and that impacts the direction and vision of their lives. And unfortunately, 61% of foster youth experiencing homelessness are likely to face incarceration.²⁶

And so when you talk about money that the state of California sought to put into transitional housing for young people, that's all a part of Black housing as well. And that's a story that doesn't get told enough in the mainstream, and it should because these kids are our future. These are our youth. These are people who are potential leaders, but without a solid foundation on which to stand, what does that mean for their future and ours? This is just one example of how focusing on the Black experience, and speaking to Black people who can share insight not just into the problem, but also the solution, can provide a new story angle that helps the reader understand the issue, potential solutions, and how solving this issue by centering Black voices will improve the entire system for all youth.

Q: **Whose Voices Are Missing or Underrepresented in News Coverage?**

A: Voices that are missing in news coverage are, first and foremost, Black developers — those who wish to own their own projects, to be on this building side of the world, who can't get a stake in the ground right now. Also, people who have nonprofits set up for first-time home ownership, for people to get into property and start to build the wealth that lets generations enter the middle class. And, I would also say the organizations that work on housing issues, like affordable housing. They get less money from the government, and yet they are expected to produce affordable housing at the same rate as the private real estate industry on market-rate and luxury housing.

We could also see more coverage of Black advocates. For example, advocates in early 2022 worked with elected officials in San Francisco to create an initiative to reinvest \$120 million from law enforcement into San Francisco's Black and African American community.²⁷ Another example — a positive story that could be an unprecedented success with the Bay Area leading the nation in such an innovative approach — is the real potential we have for a \$500 million [Bay Area Regional Black Housing Fund](#).

Too often the media report on solutions that government officials have come up with to address housing, but they neglect to talk to the people who are most impacted. Sometimes the solutions that our government puts forth are not indicative of what the people who are most affected are talking about. And, so, unless you talk to those individuals, it's not going to capture what should go into policy for our housing needs.

For example, reporters don't really talk to older Black homeowners who in the 1960s and 70s, once the civil rights movement forced the passage of fair housing laws, were able to buy homes in places like San Francisco's Bayview or in Richmond or Pittsburgh. While single-family zoning was originally established in many places to exclude Black residents, many of these same neighborhoods became a critical source for Black homeownership, stability, and wealth building. However, elected leaders and business leaders did not provide the other resources and services that went to whiter areas, like parks and incentives for grocery stores. The health of Black residents suffers directly from the lack of services and resources.

There's also a wealth/health pathway, as home ownership allows people to build and pass on wealth, but in areas of disinvestment, there is less wealth to pass on to future generations, even for people who own homes. And finally, there's the education/health pathway: Disinvestment means lower property values, which translates to fewer tax dollars for schools, and education impacts many health outcomes. So we have to talk about the economic piece with housing, and this is more nuanced and requires multiple solutions to address these various pathways from housing to health.

Q: Why does Black housing matter for the Bay Area as a whole?

A: The Bay Area was once known for its diversity. But there's been an exodus of the African American population from every major city in this region because of limited housing options. What that means is that you're losing people who bring diverse perspectives to our community. It's what makes the Bay Area special, and it's being lost. We are creating a community, a region, where you're going to have fewer Black people than other people of color. And the lack of diversity makes for poor learning environments — we can all learn more when we are around a wide range of people.

Black housing looks to revise what the American dream is for all people. When you have vibrant, healthy communities, they thrive: You have fewer people who will eventually gravitate into the criminal justice system or other state systems as well. And we also know that *evictions, foreclosures, displacement*, and incarceration have an impact on the trauma that people experience. And so by reporting on these things through a Black housing lens, it exposes the health inequities and social injustices that are woven throughout our society.

Conversations about reparations are also progressing, with the formation of a [reparations task force](#) in California.²⁸ We know that if we start getting people housed, start to create mechanisms for people to be first-time home buyers, when you're able to own your own home, your own property, then you have more stake in your community. You have more of a stake in your neighborhood. That means you and your neighbors both benefit.

You're losing people who bring diverse perspectives to our community. It's what makes the Bay Area special, and it's being lost.



Q: *As an Advocate for Housing and Health, What Questions Do You Wish Reporters Would Ask About Black Housing?*

A: One of the things that I would want them to ask me would be when it comes to Black housing: What is your vision of a strong, healthy, vibrant African American community? I would want communities that have been designated as African American communities to allow people of all ethnicities to be able to look and say, ‘You know, what, that’s a community that I want to live in.’

Q: *Why Is It Important for Journalists to Use a Racial Justice Lens When Reporting on Housing?*

A: Black communities are an important part of the Bay Area. When Black communities are talked about, rather than talked to, we are depicted as having housing problems rather than having insights into housing solutions.

For example, Black displacement is well understood by Black communities across the Bay Area and frequently discussed, but rarely reported in news coverage. When news stories don't connect today's housing crisis to massive Black displacement patterns, it means one of our region's most pressing structural racism issues is under-reported, and our region is not creating a regional strategy to address it.

Housing is one of the biggest drivers of health disparities among all people of color, but especially African Americans. When you talk about Black housing historically, most of the houses that were built for African Americans during the 1940s, during the war years, and even prior to that, were actually built in places that weren't environmentally sound. They were built near interstates, port construction, and other environmentally toxic areas, including places where developers knew that wartime manufacturing would be going on. Additionally, congested highways and urban renewal programs cut through existing African American communities. All of these things not only hurt African Americans and others' ability to build generational wealth through housing, but also led to a lot of health disparities and displacement.

For instance, if we go back to Oakland, California, when they built the Cypress freeway, years later, it came out about how many of the diesel trucks were out there, spewing lead gas that impacted people's health, including for young children, people who were elderly, and other vulnerable populations.

And so when we talk about Black housing, it's not just affordable housing, it's not just putting people into housing, but it's about Black developers. And it's about being able to build housing for people in environmentally safe communities. Since Black developers are more attuned to past injustices, we believe they are better positioned to disrupt harmful patterns in development, ultimately supporting Black people's financial and physical health while providing quality jobs to Black-led companies.

Q: *What Sources Can Reporters Turn To for More Information on Black Housing?*

A: Reporters can turn to nonprofit organizations that work on social justice disparities and those that have been founded and led by African American people. They can also look at some of our foundations that are trying to put more money into this area so that they can lift up Black housing.

A few examples include:

- [Bay Area Equity Atlas](#)
- [Bay Area Regional Health Inequities Initiative](#)
- [Burns Institute](#)
- [Causa Justa::Just Cause](#)
- [PolicyLink](#)

See [Appendix 2](#) for additional resources.



Photo by Cottonbro Studios on Pexels

RECOMMENDATION 1

CAPTURE UNDERREPORTED ANGLES ON HOUSING STABILITY AND AFFORDABILITY

The Bay Area housing justice movement is diverse. It consists of organizations and people who advocate for policies that will support affordable housing development; stabilize working-class communities and communities of color; and build community wealth among groups that have faced housing instability. Their actions often involve seeking to restrict development that exacerbates inequities or negotiating for community benefits or protections to mitigate the harmful impacts of development. However, news coverage often overlooks these nuances and, instead, presents debates over housing policy as a tension between pro-development **YIMBY** (Yes In My Back Yard) and anti-development **NIMBY** (Not In My Back Yard) groups.

When reporting treats the actors in housing policy as a simple binary of housing “advocates” versus housing “opponents,” readers won’t see the important distinctions between the interests and the actions of the many stakeholders involved, including: the private real estate industry, major affordable housing organizations, more localized community-based housing organizations, tenant-focused organizations, community advocates, and residents. Those binaries also disguise how race, income, community, and health intersect and influence the housing policies and projects these groups support.

Reporters can create more comprehensive housing coverage by asking questions with an explicit housing justice lens. Doing so eliminates misleading false binaries, providing readers with new angles and perspectives, including context regarding where the different actors in the story sit in the political, economic, and social landscape. Teasing out actors’ underlying agendas and goals will help readers understand how various actors form their positions.

It also helps reduce reader confusion, which often arises because both self-described “pro-development” groups and people from wealthier suburbs have learned to adopt rhetoric around racial justice and housing affordability, even though their agendas may be very different from progressive housing justice advocates. Often these individuals are quoted in housing stories as representatives of organizations, alongside a one-sentence bio from their website, thus leaving out critical contextual information, such as how they may benefit from proposed solutions.

Another common issue in coverage is the portrayal of the real estate market as an independent force that can’t be changed or affected by public policy. This happens when journalists use language that personifies the housing market (e.g. the housing market is roaring back to life), relies on passive voice (e.g. displacement has impacted...), or obscures the actors who make the decisions that create shifts and trends in the market. Reporters can unpack the real estate and landlord lobby monoliths and name those who benefit from the housing access and affordability crisis, and who often organize against equitable housing solutions.

Similarly, advocacy for housing solutions is not monolithic. For example, while some pro-housing advocates lump all concerns around development together, the underlying motivations in an urban community experiencing **gentrification** and displacement are likely to be far different from those in a wealthy, suburban enclave. Reporters may find an interesting mix of issue advocates from the labor, environment, economic development and social justice advocacy communities, particularly from Black and Brown, immigrant and working-class communities, speaking out on housing issues.

Approaching stories with an explicit housing equity analysis will introduce new actors and nuance to housing stories.

Questions Journalists Can Ask:

- What are the key distinctions among the actors in this story – both in terms of nuanced positions and in terms of economic, social, and political motivation?
- Are there other actors whose perspectives should be included?
- Who is affected by this policy or project, and who in the local area organizes on behalf of them? Who benefits economically?
- Where did this policy come from? Which constituencies and organizations worked to develop the policy? Which constituencies were left out of policy discussions? How does this policy fit (or not fit) into longer trajectories that offer a path to a better, more equitable housing landscape?
- When community groups propose legislation, what do policymakers keep and what do they cut out? How does this impact the effectiveness of policy in rectifying inequities?
- What is the record of organizations and policymakers on this issue? Do they have a history working on this? What are the political, economic, and social conditions that shaped these organizations and policymakers? What do you know about their motives?



Sources to Expand Your Stories

When writing on displacement and speculation, go beyond real estate industry sources and politicians to include groups that have actually experienced the impact of speculation — and fought back with solutions. These specific examples can then lead to other sources working more generally to scale up these solutions, such as housing-services experts, community land trusts, and community-based developers.

Examples of community-led groups include:

- [Moms 4 Housing](#) in Oakland
- The members of the [Race & Equity in All Planning Coalition](#) in San Francisco.
- [Appendix 2](#) lists additional sources that can support reporters in addressing underreported angles.

Story Ideas

Expand the range of political actors covered in stories: Report stories that help readers understand the political landscape and what it means for housing policy. Report on the broad array of agents' economic and social positions, beyond the simple pro-development and anti-development binary. For example, reporters could query those working on community land trusts, *social housing*, or other creative ways to burst through our housing policy and funding logjam.

Show how affordable housing opportunities differ based on a community's level of resources and risk of displacement: Pro- and anti-development perspectives both tend to miss the displacement context, particularly in historically working-class, immigrant, and communities of color, which are often located in the same transit-rich neighborhoods targeted for redevelopment. Beyond providing examples of gentrification, ask what is quantifiably different between the era when communities could remain relatively stable, and when they start to experience significant loss and instability. Many of these communities are working on innovative solutions to stabilize their communities and keep residents in their homes. Find out what happens to communities that have been displaced and what is left in their wake. Public health research has shown development is harmful to the health of those forced out, those who are left behind in rapidly changing neighborhoods, and the broader society.²⁹⁻³⁰ This lens can help readers understand why displacement, and policy to rectify displacement, affects the whole Bay Area.

Highlight diverse voices in stories about community developers: Tell stories about the local community-based developers, especially Black, Indigenous, or other People of Color (BIPOC)-led and/or BIPOC-serving organizations, who have strong ties to community organizing. How did those organizations establish their connections and shape their priorities? How do those priorities compare with, for example, large *regional nonprofit housing* developers or local private developers? Who can best respond to local community or regional housing needs? What is unique about Black community developers and their approach to the housing crisis?

Report on nuanced differences and similarities amongst communities and their housing needs: Report on the nuances between communities at risk of displacement and high-resource neighborhoods, and the areas where those might overlap. How are housing justice advocates mobilizing to protect at-risk communities from displacement, while fighting for more affordable housing opportunities in *high-resource areas*?



RECOMMENDATION 2

REPORT ON SOLUTIONS AND HOW THEY ADDRESS RACIAL, INCOME-BASED, AND OTHER INEQUITIES

Typical news coverage reports more on problems than solutions. BMSG’s analysis found that housing stories similarly center on the problems – how often do we see the word “crisis” in housing reports? – but housing reporting can also break this mold, because housing stories cover policy solutions as well. This is important because reporting that raises the urgency of the housing crisis without presenting solutions not only misses the opportunity to elevate how positive change can happen, but can also foster frustration, hopelessness, and paralysis among readers. What’s more, it lets policymakers off the hook for addressing the crisis and making equitable decisions.

Reporters can tease out the implications for different solutions. For example, if some sources state that “high housing construction costs” are an obstacle for building housing, a *for-profit housing* developer and an affordable housing provider would likely have different positions on solutions. One may point to wage cuts, reductions in developer’s *public benefits* obligations, or automation in the construction industry as the solution, while the other might call for increased public investments in affordable housing. A fair and accurate story about the problem behind “high construction costs” would explore these nuances, proposed solutions and who they benefit, and report on solutions that could include both potential strategies for addressing high construction materials and land costs, as well as the need for increasing public funding to spur affordable housing construction.

Solutions often have a different impact depending on community or geography. Readers should be able to understand the nuances of solutions based on place: How do these policies play out differently in a *hot-market* low-income inner-city neighborhood, in a formerly industrial urban redevelopment area, in a *soft-market* inner ring suburb, or in a wealthier suburban enclave?

Politicians, think tanks, agency heads, and others who create policy often propose solutions without involving the people most impacted by the policy or considering how policies may need to be tailored and targeted to meet the needs of specific populations.^e Housing solutions are also often dependent on financing, whether it is private investment or public investment, and policymakers could adapt current financing and timelines to be more inclusive of those most impacted. What are the barriers to different kinds of investment needed to make the solution actually work? For example, is there a backlog of approved projects that can’t get private investment to move forward, and will the solution change that, or is there a campaign in the works to bring in new public revenue to meet the identified need?

^e Law professor John Powell (he does not capitalize his name) describes this as targeted universalism, or “setting universal goals pursued by targeted processes to achieve those goals. Within a targeted universalism framework, universal goals are established for all groups concerned. The strategies developed to achieve those goals are targeted, based upon how different groups are situated within structures, culture, and across geographies to obtain the universal goal.”³¹ In practice, this could mean having a goal that all people have safe, affordable, and quality homes, but that they may need to be tailored policies, systems, supports, and housing for different populations, such as seniors, families with children, people with disabilities, people who need case management and supports, survivors of domestic violence, etc.

Questions Journalists Can Ask:

- Have those proposing a solution clearly articulated the problem? How does the policy solution directly address the problem? Are there other ways of defining the problem that, in turn, relate to different solutions?
- What problems and related solutions include focusing on equity, addressing differential impacts on communities (e.g. displacement of Bay Area Black communities), or indicators or data related to long-term outcomes, such as how housing decisions will impact health?
- Are those who have been historically left out of housing decisions involved or do they have a perspective on proposed solutions?
- Who will be affected by this solution: real estate interests, a politician, low-income residents, wealthier suburbs, or those who have faced the biggest barriers to stable housing? How do these sources describe the problem and solutions in ways that are similar or that differ?
- Is this project or policy clearly addressing a housing affordability need? Do affordable housing experts agree?
- What solutions have the best potential for medium-term or long-term impact: market-based solutions or public investment solutions? Are there public-investment and nonprofit alternatives to private market-based solutions in this instance?
- Who can access the solution? Does this solution address the specific needs and priorities of low-income communities and communities of color? What is the socioeconomic context in which this policy is being proposed? Are there economic or racial barriers that keep people from accessing the housing solutions being proposed in their community?
- Give geographic context to the proposed solutions – where is this proposed to apply, and what are the particular conditions on the ground? And if it's a regional or statewide proposal, what might be the differential effects at a more localized level, given different conditions?

Sources to Expand Your Stories

Research groups that have outlined equitable housing solutions:

- [PolicyLink](#)
- [Urban Habitat](#)

Local housing coalitions that often work on specific policy solutions:

- [East Bay Housing Organizations \(EBHO\)](#)
- [Council of Community Housing Organizations \(CCHO\)](#)
- [SF Anti-Displacement Coalition \(SFADC\)](#)
- [Regional Tenant Organizing Network](#)

Statewide groups that focus on California issues and legislation:

- [Housing California](#)
- [Housing Now! California](#)
- [Public Advocates](#)
- [Tenants Together](#)
- [Western Center on Law & Poverty](#)

Examples of reports that point to solutions advocated by low-income communities:

- [Rooted in Home: Community-Based Alternatives to the Bay Area Housing Crisis](#) by Urban Habitat and the East Bay Community Law Center
- [Our Homes, Our Communities: How Housing Acquisition Strategies Can Create Affordable Housing, Stabilize Neighborhoods, and Prevent Displacement](#) by PolicyLink.

See the Affordable Housing Policy Resources section of [Appendix 2](#) for further sources on different kinds of housing policy solutions.

Story Ideas

Describe the history and who benefits from development: For stories that focus on development projects (in other words, the planning, permitting, and construction of a residential building), what's the history of investment in this locale? Is the project delivering tangible and substantive public benefits, or has a history of disinvestment positioned a community to accept *any* investment as better than nothing? Is the development being vetted with community groups? How might the project affect health? Will it worsen health inequities or move the community closer to health equity? Are there implications for racial equity?

Expand reporting on overcoming *barriers to housing development*: Housing policy is complicated, and many of the most-reported solutions only address facets of the problem. Some of the root causes of our housing affordability crisis are complex and harder to report on but are important for helping the public and policymakers understand the full problem and, therefore, the need for multiple solutions. For example, news stories may focus on regulations and “red-tape,” implying that this is the main problem driving the lack of housing. However, investors sometimes walk away from already approved projects if they feel they cannot make large profits. Story angles that delve into ways to keep approved projects moving forward or track why investors pull out of approved projects require a more complex analysis and reporting on contextual factors. Reporters can ask questions like: How are policymakers addressing the more intractable barriers, such as land and construction costs? Are there ways to ensure that investors move approved projects forward, especially those that offer affordable housing? How does the lack of public investment (relative to other points in history, other countries, other geographic areas) impact the willingness of investors to build approved projects? And if oft-reported policy barriers related to speeding up and simplifying approval processes are addressed, will there be an impact if these complex issues, like land and construction costs, are not addressed?

Describe how getting solutions to scale impacts equity: Across the region, people are experimenting with solutions for housing affordability and stability. Where action has been taken, how does this local solution get to scale? When projects are taken to scale, how does it impact racial and health equity?

Report on the role of housing preservation and production on community-building: Report on the role of housing in community-building as opposed to simply tallying new units of housing. For example, how are new residents supported to engage with local neighborhood organizations or social activities, or perhaps supported to start a local small business, and in general making

connections to needed services and amenities? How might different forms of housing production harm (e.g. via displacement) or support (e.g. create safer areas to gather outdoors) existing communities, especially those who have been historically locked out of housing opportunities?

Investigate assumptions about natural affordability: Developers may market proposals as creating *natural affordability* through middle-income housing or starter homes, playing the role that middle-class suburban developments of the past often did through government investment in the suburbs while disinvesting in urban areas. But high urban land costs, construction costs, and construction types (concrete versus wood-frame) needed for high-density housing mean that most new housing is unattainable to many people, especially lower-income communities and communities of color. Examine the assumptions behind natural affordability marketing, investigate whether comparable units (number of rooms, size, etc.) are truly affordable, and if so, affordable to whom, and ask what guarantees exist that such housing will be affordable when finally built.



RECOMMENDATION 3

CULTIVATE EXPERT SOURCES AMONG THOSE MOST NEGATIVELY IMPACTED

Housing reporting can expose racial injustices and where they come from, revealing the profound inequities in our communities and what decisions led to those inequities, but to do this, who is seen as a housing expert must be expanded. Housing reporting often includes community voices, but most often to talk about their hardship with housing rather than to provide expertise or share their vision for addressing inequities. This is especially true of Black voices, who are often held up as examples of problems to solve rather than the leaders of solutions.

Moreover, there is an opportunity to find sources that represent Black communities, other communities of color, and working-class communities, not as victims, but as people with agency, connection, resistance, and economic resilience who are generating innovative solutions by necessity that may illuminate pathways out of the housing crisis for the entire Bay Area. For example, many news articles quote sources such as Zillow as experts on housing data and trends without noting they have their own agenda and interests. People experiencing housing instability or organizations that work with them are more often quoted describing their personal hardship, but less often as experts on trends, data, and policies. Public health spokespeople can often widen the type of data used to describe trends. For example, throughout the pandemic, [researchers](#) were able to correlate evictions with the number of lives lost and eviction moratoriums with the numbers of lives saved.³² This broadens reporting from just economic trends to considering broader societal impacts.

Many politicians and pro-housing advocates attempt to speak authoritatively on the racial and socio-economic impact of housing policies, but journalists can go directly to the people and organizations who are deeply rooted in their own communities and who can credibly speak on their own issues.



Questions Journalists Can Ask:

- Where do structural racism and class interests intersect in this particular issue?
- Who is most directly impacted by the situation or by a proposed policy or other solution?
- Who is speaking in the interests of the impacted community?
- Who has traditionally had access to political and economic power in previous decisions related to this solution? What are the power dynamics now? Who has influenced decision-makers, with tactics ranging from political donations to community pressure? What barriers have prevented those most negatively impacted from wielding their power (e.g. are decisions being made behind closed-door meetings? Is public comment at inconvenient times or places that are difficult to attend?)
- What organizations are rooted in the most impacted communities? Are their voices being heard in the media?
- How has the region or neighborhood changed over time? Census data provide a good starting point to explain disparities in housing, as long as they are situated within the history of community change and context. Without background knowledge on how or why disparities were created and are perpetuated, when people read or hear statistics on housing or health disparities, they are likely to attribute the cause to individual behavior rather than decades of policies that have created our current housing and health inequities. What organizing, institutions, and local solutions underlie — or have emerged as a result of — the disparities that the data points illustrate? What context might help those consuming the news understand the context for current disparities?
- What are the interests of the organizations and policymakers who have historically worked on this issue?
- Can those from the most impacted communities realistically take advantage of a proposed housing policy solution? Does this solution address racial justice and the specific needs and priorities of the most impacted communities?

- Does the proposed solution explicitly address affordability? Who will be able to access this housing solution? Be clear about the income, class, race, disability status, or other characteristics of who will or won't have access.
- How have real estate, “NIMBY,” and other groups used legal codes to amplify their existing power (for example, to increase profit or to exclude newcomers)? How have groups that have historically been denied power used legal codes to create opportunities (for example, to shape development or to access pathways to generational wealth)?

Sources to Expand Your Stories

Don't over-rely on real estate groups, such as Zillow, or politicians as sources. Remember that most housing issues often have a variety of different, and often highly contested, perspectives. Include differing political angles, and include voices of the communities most impacted, such as voices representing tenants or communities at risk of displacement.

One way to identify compelling stories is through organizations rooted in their own communities, which can lead to stories that aren't just portraits of victimization but instead show residents as agents organizing for change.

Examples of organizations that center racial equity include:

- [ACCE](#) (in the East Bay and statewide)
- [Faith in Action Bay Area](#) (in San Francisco and the Peninsula)
- [The Race & Equity in Planning Coalition](#) (in San Francisco)
- [Regional Tenant Organizing Network](#) (Bay Area)

See [Appendix 2](#) for further sources.



Photo by Edmond Dantes on Pexels

Story Ideas

Expand the organizational actors in news stories. Create features on Black, Indigenous, and other People of Color (BIPOC) residents and BIPOC-led organizations that center racial equity and work on housing. What brought them to housing? How has housing impacted the stability of their community networks? What solutions are they working on, and what success have they had? What challenges do they face? Are they working locally, regionally, or at the state level? How do they interact with (or differ from) other housing advocates, developers, and elected officials? How do they tie housing to other issues, like health, education, incarceration, or climate change, or groups, such as people with disabilities, immigrants, or people who identify as LGBTQIA+? How do the solutions they are proposing ripple out to the entire Bay Area?

Report on affordable housing preservation. A 2019 [BMSG news analysis](#) showed that Bay Area news coverage of solutions to the housing crisis focused predominantly on housing production, with some coverage on tenant protections, but very little on housing preservation.³³ To cover this under-reported angle, cultivate sources among tenants in rent-controlled buildings being targeted for [Ellis Act](#) eviction or speculative buyouts, and in apartments recently acquired by nonprofits to be converted to permanently affordable housing. What do the tenants themselves seek as solutions to housing instability? How have the solutions provided by nonprofit and community land-trust ownership impacted their well-being and broader community well-being? How does their personal story relate to the many systems and actors involved in housing?

Highlight Black housing solutions and how they impact the Bay Area. In a recent opinion piece, Fred Blackwell of the San Francisco Foundation and Melissa Jones of the Bay Area Regional Health Inequities Initiative, propose a [Bay Area Regional Black Housing Fund](#) to provide: “**financial support** for initiatives such as down payment assistance for low- and moderate-income Black households, preserving Black housing and neighborhoods, pre-development resources for housing development by Black-led developers, and preserving cultural districts and anchor institutions. **Community support** for strengthening smaller, Black-led community groups so they can better serve the housing needs of Black residents and contribute to developing ideas and blueprints for future projects.” Who is doing this kind of work, and who is leading the organizing for it? How does it address historical and present-day inequities? What will be the impacts on the health of Black communities and the broader Bay Area if the initiatives are successful?¹⁴

Report on the origins of grassroots organizing and policy wins for affordable

housing. Stories such as the efforts of [Moms 4 Housing in Oakland](#) to maintain their home don't stop with their own victories, but continue with the policy campaigns that they inspire. For example, the campaigns for first-right-to-purchase legislation in Berkeley, Oakland, and at the state legislature, and a \$500 million **housing preservation** program called the Foreclosure Intervention Prevention Program (FIHPP) would not have been created without the organizing of Moms 4 Housing. Similarly, [stories like this one](#) about a new affordable housing development in San Francisco would be incomplete without the 20-year history of organizing by Latina mothers in the Mission to turn a parking lot into a park and affordable housing.



Photo by Kampus Production on Pexels

RECOMMENDATION 4

REPORT ON THE INTERSECTION OF HOUSING AND OTHER ISSUES

Housing stability plays a crucial role in health and educational outcomes, incarceration, homelessness, environmental justice, climate change, wealth building, and many other social issues. But news stories rarely make these connections. By bringing housing-related context to stories from various beats, reporting can make connections that lead to intersectional solutions. As we saw with COVID, oftentimes health stories *are* housing stories and vice versa.

Reporting can also better characterize the connections between housing and economic well-being. This is especially true in Black communities where housing issues are deeply linked to income, community economic development, intergenerational wealth, and access to good jobs.

Questions Journalists Can Ask:

- When covering the impacts of health, incarceration, or homelessness, ask: Is there a housing stability angle that is part of the solution?
- How do housing issues connect to other sectors, like labor, environment, economic development, social justice, etc.?
- Ask sources from those sectors outside housing: Why does this housing issue matter to you and your organization?
- What are the personal and social impacts of the trends that real estate data (housing prices, etc.) or census information illustrate? What are the health outcomes, or impact on incarceration and homelessness, that result from housing instability and the lack of affordable housing? How do those impacts go beyond the personal tragedy to shape health outcomes for whole communities?
- How can housing solutions also improve inequities in other sectors, like education, or move the Bay Area closer to tackling challenging issues like climate change? When the real estate or developer lobby puts out statistics on the costs of these investments or returns on investment, are they including the impact these solutions may have on other sectors? What data could offer a broader perspective on costs, trends, and impacts?

Sources to Expand Stories

Cultivate sources in health, environment, homelessness, and the criminal legal system to speak to the impacts housing has on the populations they work with. Use data from other sectors that illustrate the impact of housing on issues like education and health.

Organizations that draw attention to the intersections of health and housing access:

- [Bay Area Health Inequities Initiative \(BARHII\)](#)
- [Human Impact Partners \(HIP\)](#)

See [Appendix 2](#) for further sources by issue area.



Photo by Redrecrdson Pexels

Story Ideas

Explore the role of housing access and stability in the health or educational outcomes of communities and the Bay Area. How do policies and decisions on housing ripple out to the broader community? Reporters can include health researchers and practitioners in investigating data and trends that go beyond real estate data and spokespeople and provide a broader view of impacts on the Bay Area. What housing solutions would have the biggest impact on health? What housing solutions would help address disparities in health outcomes?

Report on the full continuum of housing instability and homelessness prevention. Affordable Housing advocates often see housing production, housing preservation and resident protection policies as strategies for preventing homelessness, and yet homelessness is typically covered in media stories as something isolated from the larger housing policy system. Reporting on how homelessness is part of a continuum or spectrum of housing instability, rather than a unique or unusual issue, can reveal the way overall housing policy and prevention-oriented solutions can address homelessness proactively rather than once people have lost their homes and the number of unhoused people has grown.

Report on Black housing solutions that address health from multiple angles. For example, the [Bay Area Regional Black Housing Fund](#) would create housing stability for Black residents, which can lead to improved health for individuals and the broader community. But it also provides funding for Black housing developers, thereby addressing long-term inequities and creating opportunities for good jobs — another pathway to health.



RECOMMENDATION 5

DESCRIBE THE HISTORY AND THE PEOPLE OR ORGANIZATIONS WHO BENEFIT FROM HOUSING POLICIES

Questions of who would benefit monetarily from a given policy or project are often absent from housing reporting. For example, politicians frequently frame housing policies in ways to benefit their popularity or careers, but articles may not make that connection for readers. Insightful reporting should aim to distinguish actors in the housing sector and their motivations so as not to blur fundamental distinctions between the interests and the actions of the private real estate industry, pro-development advocates, big affordable housing providers, more localized community-based housing organizations, resident groups that represent the interests of wealthy enclaves, and organizations and advocates representing low-income and communities of color.

Take the Bay Area, for instance: The value of land and its use is central to the negotiations and policy considerations regarding housing. How a given policy increases the value of land and for whom it generates value can expose why various stakeholders may take the positions they do. Providing that context, as well as data and history regarding the policies that led to — and continue to fuel — racial and health inequities makes it easier for readers to determine who benefits from a proposed solution.

Historical context is especially important when it comes to racial inequities; without historical context for inequities, readers could assume that unfair and unequal treatment in housing existed only in the past. For example, while racial covenants and redlining policies were explicit policies of racial exclusion, single-family zoning was and is an implicit form of racial exclusion. People of color have made many homeownership gains, yet current practices like real-estate speculation threaten those gains. That's at least in part because the actors who were behind redlining and urban renewal are still driving housing policy today. Despite progress, deep income and wealth gaps keep people of color from gaining housing stability. These kinds of stories explain why we need more nuanced and sophisticated solutions to address disparities. To learn more about the connection between past housing policies and current racial inequities and injustices, see, [“Who Segregated America?”](#) by Justin Denkins.



Questions Journalists Can Ask:

- Who benefits financially or politically from this policy and/or project? Who benefits from the status quo? Are the benefits financial gains, political power, or both? Or are the gains improvements to community health and advances in housing and health equity for people of color?
- How does this policy relate to past and current projects or policies? How does the set of actors who were behind previous policies that created inequities, such as redlining or predatory lending, compare to those who are driving the housing debate now?
- What is the history that created the current conditions that a policy is proposing to change? What actors were involved in that history?
- Who is telling the history, and who benefits from that interpretation of history?
- What does the current policy do to keep inequities in place or remove them?
- Who has access to political and economic power in a community, and how is this reflected in the housing solutions they propose or the likelihood of their solutions being implemented?
- Is this project or policy clearly addressing a housing affordability need? What do the affordable housing experts (which includes people with lived experience) think?
- What is the difference between “mom & pop” landlords and big corporate speculators? How many are there of each in your town? Who owns what? Who is the most unforgiving regarding evictions? Who is bringing more tenants to eviction court? Which group has made the most in political donations and who have they donated to, including not just city council members and mayors, but police and sheriff campaigns and unions, as they are also involved in the eviction process? Which group has the most complaints filed against it by tenants? What’s the return on investment for big corporate landlords? How do corporate landlords drive up rental prices in neighborhoods?

Sources to Expand Stories

Cultivate community-based developers and anti-displacement advocates as expert sources; they can often help identify the underlying power dynamics in a neighborhood, city, or at the state level.

Reports that offer source ideas and give context to the housing trends being experienced by low-income tenants across the Bay Area:

- [Race, Inequality, and the Resegregation of the Bay Area](#) by Urban Habitat
- [Displacement in San Mateo County](#) by the UC Berkeley Institute of Governmental Studies

See [Appendix 2](#) for further sources by issue area.

Story Ideas

Highlight obstacles to housing production that are underreported. One explanation for today’s housing crisis is “decades of under-production,” which implies that there was too little market-rate housing development relative to the need for new housing. Who benefits from this explanation, especially if it is the only one covered in the media? How might journalists question this explanation and provide more complete and balanced coverage? What specific type of housing has been under-produced and for whom? Is it single-family suburban homes, apartment buildings, or condominium buildings? And how does such under-production vary by geography? What are the critical time periods when this under-production became pronounced, and what were the critical factors? Who might be left out if the main focus of policymakers is on market-rate housing development as the sole solution to the housing crisis? How will this impact low-income residents? How will this impact residents who work in job sectors that do not provide a high enough income to afford market-rate housing? Or tenants? Or those who are facing health challenges that limit their ability to generate income? Digging further, what are obstacles to housing production that have received less coverage? What solutions are working to address these obstacles and who is leading them? What is the role of the real estate industry in that story?

Report on the root causes of housing inequities: What is the day-to-day legacy of redlining, urban renewal, and other methods of excluding communities of color from wealth building? Who was behind that legacy? What are the

economic consequences today of redlining that occurred in the past? What are current policies that contribute to racial inequities in housing? What are the health consequences of housing policies that excluded Black people and other communities of color from stable housing? How have those formerly redlined communities responded to recent displacement pressures and policy proposals to encourage high-density development through rezoning? How do [redlining maps](#) align with current health inequities, and why?

Explore the [cost burdens and housing instability](#): Who bears the cost burdens of housing instability, including long-term health ramifications? How has public funding, including federal subsidies, shaped homeownership and [housing mobility](#)? Who has benefited from the policies and who has been left out?

Integrate neighborhood history: What forces have influenced who lives where in the Bay Area? Has it always been that way? What has the role of real estate interests been in shaping this, both in the past and in the present? What are the implications for health? For politics? While this example is from outside the Bay Area, this [article](#) from the *Denver Post*³⁴ ties neighborhood history and governmental and institutional policies to current conditions for residents and how these factors impact them.



IMPLEMENTING RECOMMENDATIONS “BEFORE AND AFTER” NEWS STORIES

How can reporters go about incorporating these findings and recommendations into their work? What follows are two articles that already include many hallmarks of effective reporting on housing but also illustrate opportunities for further ways to incorporate the recommendations. We revised and annotated these articles, noting what was done well, applying the recommendations, and posing questions discussed in this report to provide concrete examples of how one could expand reporting on housing. Given time and resource constraints, it is not practical to incorporate every suggestion into a single story; however, together these recommendations provide a lens that housing reporters can use to guide future interviews and articles. The stories are reprinted with permission.

- **Story 1:** *Who did the Bay Area’s COVID housing boom leave behind?* by Lauren Helper on January 24, 2022, *San Francisco Chronicle*
- **Story 2:** *California plan calls for 2.5 million new homes by 2030, double previous target* by Jeff Collins on March 2, 2022, *The Orange County Registers*

Story 1: Who did the Bay Area's COVID housing boom leave behind?

by Lauren Helper
January 24, 2022
San Francisco Chronicle

BEFORE

As the early waves of the COVID-19 pandemic upended life in the Bay Area, an unexpected housing boom emerged, shattering price records from Wine Country to Oakland to the Silicon Valley suburbs.

But a new report by the National Community Reinvestment Coalition suggests that the pandemic frenzy also heightened racial and economic inequality in housing across California and the rest of the U.S.

The San Jose and San Francisco metro areas had the highest average income for home loan borrowers of the country's 50 largest cities, according to the report's analysis of 2020 federal lending data. In the San Jose-Sunnyvale-Santa Clara metro area, borrowers earned an average income of \$261,434. In the San Francisco-Oakland-Hayward region, the average was \$241,889.

Though the Bay Area's pool of home buyers is more diverse than many other places, the report's authors found that decades of home buyer assistance programs have done little to budge bigger racial disparities. Most notably, the gap in homeownership between Black and white U.S. households — 44% for Black Americans and 74% for white Americans — remains near a 120-year high, due to factors like lacking access to credit, more frequent loan denials and higher average closing costs.

“The mortgage market isn't doing enough,” said Joshua Devine, director of racial economic equity at the National Community Reinvestment Coalition. “There are still persistent gaps.”

To create more opportunities to reap the financial rewards of homeownership, his group is urging housing regulators, banks and Congress to support a 60% homeownership goal for Black and Latino residents, to more strictly enforce fair housing laws, to increase monitoring of how banks serve non-white customers and to expand programs for home buyers who would be the first people in their families to own property.

Across the country, the new report found, Black borrowers were more than twice as likely as white borrowers to see mortgage loans denied in 2020. Borrowers who are Latino, native and Pacific Islander also saw higher denial rates and higher average closing costs. When it comes to refinancing, white homeowners and those of Indian or Chinese descent tended to secure the most favorable refinancing terms, which Devine said reflects a system where those with more wealth to begin with are most able to take advantage of prime financing.

As it stands, the report found that the diverse San Jose-Sunnyvale-Santa Clara metro area has the nation's highest rate of lending to non-white borrowers, at 63% of loans in 2020. While Devine said localized federal loan data is not easily broken down into more specific racial categories, the area's high average loan amount of more than \$948,000 and average equity at closing of nearly \$409,000 suggest that Bay Area buyers of all races are more affluent.

The cumulative effect is "maintaining the homeownership disparities that are at the center of the American racial wealth divide," wrote Dedrick Asante-Muhammad, chief of membership, policy and equity at the National Community Reinvestment Coalition.

In competitive markets like the Bay Area, the increased scrutiny of racial gaps in home financing is colliding with pandemic-era bidding wars and a low-interest refinancing rush that has also raised concerns about racial bias in home appraisals and other facets of the financing process.

For those who already own homes but currently earn less than their local median income, California also opened applications last month for a \$1 billion COVID-19 mortgage relief program. The administration of Gov. Gavin Newsom expects to serve 20,000-40,000 households behind on monthly home payments after the pandemic and the expiration of temporary federal foreclosure prevention programs.

"Homeowners who have had their mortgage payments paused during the pandemic are now facing the end of those forbearance periods," Tiena Johnson Hall, executive director of the California Housing Finance Agency, said in a statement. "The California Mortgage Relief Program will alleviate some of that anxiety and give eligible homeowners a chance to get caught up."

© 2022 *San Francisco Chronicle*

Red text indicates where we have edited or added text. Text highlighted in red indicates parts of the article we are commenting on.

AFTER

Acknowledges ongoing racial and economic inequality that COVID – and the decisions policymakers made before and during COVID – exacerbated.

A brief sentence can provide historical context that illustrates one reason there are disparities today.

ASK

- Why do these disparities exist?
- Who benefitted/benefits from these disparities? Has someone profited from them? Do they continue to profit?
- What are the systemic and policy reasons that Black residents have less access to credit and are more exposed to discriminatory policies?

Language that personifies the housing market and describes it as a force of its own often masks the decision-makers who influence the market and often benefit from inequities.

ASK

- Who should be making the mortgage market do better?
- Who is benefiting from current arrangements?
- What solutions would make the mortgage market fairer and more equitable?

As the early waves of the COVID-19 pandemic upended life in the Bay Area, an unexpected housing boom emerged, shattering price records from Wine Country to Oakland to the Silicon Valley suburbs.

But a new report by the National Community Reinvestment Coalition suggests that the pandemic frenzy also heightened racial and economic inequality in housing across California and the rest of the U.S.

The San Jose and San Francisco metro areas had the highest average income for home loan borrowers of the country's 50 largest cities, according to the report's analysis of 2020 federal lending data. In the San Jose-Sunnyvale-Santa Clara metro area, borrowers earned an average income of \$261,434. In the San Francisco-Oakland-Hayward region, the average was \$241,889.

Though the Bay Area's pool of home buyers is more diverse than many other places, the report's authors found that decades of home buyer assistance programs have done little to budge bigger racial disparities. These disparities were codified with redlining starting in the 1930s and officially banned with the Fair Housing Act of 1968. Most notably, Today, the gap in homeownership between Black and white U.S. households – 44% for Black Americans and 74% for white Americans – remains near a 120-year high, due to factors like current policy decisions that resulted in less lacking access to credit, more frequent loan denials and higher average closing costs.

“The mortgage market isn't doing enough,” said Joshua Devine, director of racial economic equity at the National Community Reinvestment Coalition. “There are still persistent gaps.”

Opportunity to include a local source, such as Black Bay Area residents and housing leaders, who can speak from personal experience and bring forward solutions that are being generated by those most impacted.

Important context to understand disparities in the mortgage market.

ASK

- Why do Black, Latino, Native, and Pacific Islander borrowers face higher denial rates and average closing costs?
- Who is benefitting from a system that perpetuates inequities?
- What historical and current decisions have led to this? What solutions could rectify these inequities?

These questions could lead to future articles that continue to examine multiple root causes for housing disparities.

ASK

- What are some of the reasons people of color have faced barriers to building wealth?
- Who has benefited from these barriers?

Opportunity to include what this means for the Bay Area region, going beyond economic data to include how this makes the region less healthy and stable.

Incorporates Recommendation 3 by naming the Bay Area Regional Health Inequities Initiative as an organization connected to those most negatively impacted and Recommendation 4 by reporting on the intersection of housing and other health issues.

To create more opportunities to reap the financial rewards of homeownership, his group is urging housing regulators, banks and Congress to support a 60% homeownership goal for Black and Latino residents, to more strictly enforce fair housing laws, to increase monitoring of how banks serve non-white customers and to expand programs for home buyers who would be the first people in their families to own property.

Across the country, the new report found, Black borrowers were more than twice as likely as white borrowers to see mortgage loans denied in 2020. Borrowers who are Latino, native and Pacific Islander also saw higher denial rates and higher average closing costs. When it comes to refinancing, white homeowners and those of Indian or Chinese descent tended to secure the most favorable refinancing terms, which Devine said reflects a system where those with more wealth to begin with because of current and historical policies that limit who can are most able to take advantage of prime financing.

As it stands, the report found that the diverse San Jose-Sunnyvale-Santa Clara metro area has the nation's highest rate of lending to non-white borrowers, at 63% of loans in 2020. While Devine said localized federal loan data is not easily broken down into more specific racial categories, the area's high average loan amount of more than \$948,000 and average equity at closing of nearly \$409,000 suggest that Bay Area buyers of all races are more affluent.

The cumulative effect is "maintaining the homeownership disparities that are at the center of the American racial wealth divide," wrote Dedrick Asante-Muhammad, chief of membership, policy and equity at the National Community Reinvestment Coalition. According to local data from the Bay Area Regional Health Inequities Initiative, these housing and wealth gaps not only harm the health of those who are locked out of owning homes but also sap the potential of the Bay Area as whole.

ASK

- What policies have set the stage for these bidding wars, low-interest refinancing, and racial bias in home appraisals?
- Who benefits from them? Who is harmed?
- What solutions could address these racial disparities?
- What organizations are leading work to rectify these disparities?

Good example of linking to other articles that go deeper into Recommendation 5, naming history.

ASK

- What will the impact be for communities of color and California as a whole?

FOLLOW UP STORY IDEA

If people are unable to access the financial means for home ownership because of policies that led to racial inequities, what would address this?

In competitive markets like the Bay Area, the increased scrutiny of racial gaps in home financing is colliding with pandemic-era bidding wars and a low-interest refinancing rush that has also raised concerns about racial bias in home appraisals and other facets of the financing process.

For those who already own homes but currently earn less than their local median income, California also opened applications last month for a \$1 billion COVID-19 mortgage relief program. The administration of Gov. Gavin Newsom expects to serve 20,000-40,000 households behind on monthly home payments after the pandemic and the expiration of temporary federal foreclosure prevention programs.

“Homeowners who have had their mortgage payments paused during the pandemic are now facing the end of those forbearance periods,” Tiena Johnson Hall, executive director of the California Housing Finance Agency, said in a statement. “The California Mortgage Relief Program will alleviate some of that anxiety and give eligible homeowners a chance to get caught up.”

Lauren Hepler is a *San Francisco Chronicle* staff writer. Email: lauren.hepler@sfchronicle.com Twitter: @LAHepler

From the *San Francisco Chronicle*. © 2022 Hearst Newspapers. All rights reserved. Used under license. [sfchronicle.com](https://www.sfchronicle.com)

Story 2: California plan calls for 2.5 million new homes by 2030, double previous target

California's new housing goal comes with new penalties for cities that fall behind, state officials said Wednesday.

by Jeff Collins
March 2, 2022
The Orange County Register

BEFORE

California needs to build 2.5 million homes by the end of the decade to address the state's current **housing shortage**, more than double the goal from the last planning period, state housing officials announced Wednesday, March 2.

Of those, at least 1 million must be affordable to low-income households. The new goal is part of a once-every-four-years housing plan unveiled Wednesday.

"California's housing crisis is half a century in the making. And after decades of under-production, supply is far behind need, and housing and rental costs are soaring," said Megan Kirkeby, deputy director for housing policy at the state Department of Housing and Community Development.

Cost-burdened renters and homeowners are "making hard decisions about childcare, transportation, food (and) healthcare" since so much of their income is going for housing, Kirkeby said.

"The statewide housing plan helps visualize this need," she said. "We need new construction of all (housing) types. We lag behind where we need to be."

The plan is based on the state's **Regional Housing Needs Assessment**, or RHNA (pronounced "ree-nah"), which requires each city and county in the state to plan for housing for low-, moderate- and upper-income households based on such factors as population growth and overcrowding.

Six Southern California counties account for just over half of the statewide housing goal. The state determined in 2019 that Southern California's 191 cities must plan for the construction of 1.34 million new homes by 2030.

Just 588,344 new homes were built statewide during the past eight-year planning period, less than half the 1.2 million-home goal. Past efforts to meet

housing goals under the state's half-century-old RHNA law also fell well below target.

This time around, Kirkeby said, there are new tools to help cities meet their goals and stiff consequences for those that fail to adequately plan for future homebuilding.

The first consequence is less time to rezone land needed for future housing.

Southern California cities needed to have their housing plans (or "housing elements") approved by Feb. 12. Just eight cities in the region met that goal, Kirkeby said this week.

Those that met the Feb. 12 goal have three years to rezone land to accommodate future homebuilding. The rest must complete all their rezoning by next Oct. 15 to be in compliance.

Cities that fall out of compliance face the possibility of getting sued by the state (as happened to Huntington Beach in 2019) and face fines starting at \$10,000 monthly. They also face the possible cutoff of state grants for programs like parks, the loss of their ability to issue building permits and the automatic approval of building projects that include affordable housing.

"Those are tools we have to encourage folks to do the work to come into compliance," Kirkeby said. "And then there's broad discretion to impose other remedies, including appointing an agent to complete your housing planning on the jurisdiction's behalf."

This year's 2.5 million-home goal by 2030 is a far cry from Gov. Gavin Newsom's 2018 campaign pledge to build 3.5 million homes by 2025. However, Newsom backed off that number early in his term as governor, calling it "aspirational."

Nonetheless, state housing Director Gustavo Velasquez said in a statement, housing reforms passed in recent years are designed to make sure housing not only gets planned for, but actually built.

"It is imperative that we utilize every resource to get the housing we need for our state's residents," Velasquez said.

Red text indicates where we have edited or added text. Text highlighted in red indicates parts of the article we are commenting on.

AFTER

Brings history into the news article: helps people understand context.

This would be a good place to explain “under-production” relative to factors like population growth or the situation in other states. Under-production is only one aspect of the historical context.

ASK

- Are there other aspects of the historical context that are relevant here, such as the preservation of existing housing and protection for current tenants and homeowners?
- What specific type of housing has been under-produced?
- Who benefits from solely focusing on under-production?

California needs to build 2.5 million homes by the end of the decade to address the state’s current housing shortage, more than double the goal from the last planning period, state housing officials announced Wednesday, March 2.

Of those, at least 1 million must be affordable to low-income households. The new goal is part of a once-every-four-years housing plan unveiled Wednesday.

“California’s housing crisis is half a century in the making. And after decades of under-production, supply is far behind need, and housing and rental costs are soaring,” said Megan Kirkeby, deputy director for housing policy at the state Department of Housing and Community Development.

This is a good place to connect to a source who has lived experience with high housing costs, the impact that is having on their community, or the displacement impacts caused by high housing costs. Ask about their perspectives on the problem and on possible solutions.

Cost-burdened renters and homeowners are “making hard decisions about childcare, transportation, food (and) healthcare” since so much of their income is going for housing, Kirkeby said.

“The statewide housing plan helps visualize this need,” she said. “We need new construction of all (housing) types. We lag behind where we need to be.”

Here is an opportunity to tie in history about past housing injustices.

ASK

- Why do low- and moderate-income housing matter for communities and health?
- How does this relate to racial and health inequities?

The plan is based on the state’s Regional Housing Needs Assessment, or RHNA (pronounced “ree-nah”), which requires each city and county in the state to plan for housing for low-, moderate- and upper-income households based on such factors as population growth and overcrowding.

ASK

- What percentage of the RHNA requirement for Southern California is for affordable housing?
- What percentage is deed-restricted moderate-income housing?
- And how do those proportions compare to the patterns of housing production over the past several years?

Six Southern California counties account for just over half of the statewide housing goal. The state determined in 2019 that Southern California's 191 cities must plan for the construction of 1.34 million new homes by 2030.

Just 588,344 new homes were built statewide during the past eight-year planning period, less than half the 1.2 million-home goal. Past efforts to meet housing goals under the state's half-century-old RHNA law also fell well below target.

This time around, Kirkeby said, there are new tools to help cities meet their goals and stiff consequences for those that fail to adequately plan for future homebuilding.

ASK

- Of the homes actually built in the last planning period, did they meet the affordable housing targets? The market-rate housing targets?
- Who benefits when local jurisdictions ignore the RHNA goals?

The first consequence is less time to rezone land needed for future housing.

Southern California cities needed to have their housing plans (or "housing elements") approved by Feb. 12. Just eight cities in the region met that goal, Kirkeby said this week.

Those that met the Feb. 12 goal have three years to rezone land to accommodate future homebuilding. The rest must complete all their reF by next Oct. 15 to be in compliance.

ASK

- What does "building projects that include affordable housing" mean? One unit, a few?
- How does this compare to the RHNA housing goals?

Cities that fall out of compliance face the possibility of getting sued by the state (as happened to Huntington Beach in 2019) and face fines starting at \$10,000 monthly. They also face the possible cutoff of state grants for programs like parks, the loss of their ability to issue building permits and the automatic approval of building projects that include affordable housing.

"Those are tools we have to encourage folks to do the work to come into compliance," Kirkeby said. "And then there's broad discretion to impose other remedies, including appointing an agent to complete your housing planning on the jurisdiction's behalf."

This year's 2.5 million-home goal by 2030 is a far cry from Gov. Gavin Newsom's 2018 campaign pledge to build 3.5 million homes by 2025. However, Newsom backed off that number early in his term as governor, calling it "aspirational."

Affordable housing policy experts could be good sources on the important details and nuances here.

ASK

- How will the reforms make sure housing “actually gets built?”
- Do the tools include the needed public investment for the affordable housing and guarantees that private investors will actually build?

Nonetheless, state housing Director Gustavo Velasquez said in a statement, **housing reforms** passed in recent years are designed to make sure housing not only gets planned for, but actually built. “It is imperative that we utilize every resource to get the housing we need for our state’s residents,” Velasquez said.

From *The Orange County Register*.

© 2022 The Southern California News Group.

All rights reserved. Used under license. [ocregister.com](https://www.ocregister.com)

APPENDIX 1

OFTEN MISUNDERSTOOD HOUSING TERMS

Below we define frequently misunderstood or contentious terms about housing that can't be easily clarified by a simple Google search.

Housing Affordability Terms

Area Median Income (AMI)

Area median income is the term used by the federal government and many housing agencies and policymakers to understand different levels of housing affordability. Median means that half the households in an area earn more than that amount, and half earn less; 100% AMI is, thus, right in the middle. Households that earn less than half of the median income are defined as “very low income.” 50% AMI to 80% AMI is defined as “low income.” The income band that spans the middle, from 80% AMI to 120% AMI, is defined as “moderate income.” Everything above 120% AMI is defined as “above moderate.” ***Almost all market-rate housing is in that “above moderate” range. And some level of subsidy is required to meet the needs of any household under 120% AMI.*** The California State Department of Housing and Community Development publishes the income limits for every county, found [here](#), though some cities may adjust these limits based on local conditions.

Barriers to Housing Development

Policymakers often talk of “barriers” to accelerating housing development. Some of these might be regulatory (e.g., permit fees or zoning constraints); some of these may have to do with housing costs (labor, materials, land costs, and availability of contractors); some of these may have to do with **housing demand** (rents, occupancy of units [called “absorption rates”]) for a particular market segment; and some of these may have to do with macro-economic conditions (inflation, interest by private or public investors in moving forward on a project, geography of popular or “hot” job hubs, etc.). All of these are interrelated factors that affect housing development. All too often, however, politicians and policymakers focus on only selective barriers that align with dominant frames, such as “red tape” language, which furthers common tropes about government overreach that real estate and landlord lobbies exploit, even though it is the interaction of all those factors that determines that rate of housing production.

Cost Burden and Rent Burden

“Housing cost burden” is a term used by the Census and by housing agencies to refer to the percentage of a household’s income spent on rent and utilities (for renters) or mortgage payments, insurance, and property taxes (for homeowners). The standard assumption for an affordable housing cost in the United States is 30% of gross income (in the U.S. before 1981, and today in other countries that standard is 25% of income). The idea is that at 30%, a household will have sufficient income to cover other basic necessities, including food, childcare, education, healthcare, and transportation. A household that spends more than 30% of its income on housing is considered “cost-burdened” (or for renters, they are “rent-burdened”), and a household that spends more than 50% of their income on housing is considered severely cost-burdened. These measures of cost burden are much more significant for low-income and moderate-income households, as higher-income households may spend more on housing costs and still have income left over for other basic needs. This, too, has fueled the increase in market-rate housing prices since upper-income households can effectively over-spend on housing costs.

Deed-Restricted Affordable Housing and Affordability Covenants

To guarantee the long-term affordability of housing units, cities often require that the affordability, usually using an area median income or “AMI” description (see AMI explanation above), be written into the properties’ deed or title documents. These deed restrictions can apply to 100% affordable housing developments, Section 8, and other

subsidized housing, or inclusionary units in a market-rate project. Historically, these deed restrictions were limited to a certain number of years, such as 30 or 55 years, but, increasingly, cities are making the affordability covenants “for the life of the building,” to avoid massive rent increases when those deed restrictions expire.

Development Without Displacement and Equitable Development

These terms describe development models that work to ensure that market-rate development does not cause rapid displacement. The intent is to combine strong anti-displacement policies, large public investments in affordable housing and acquisition/preservation of existing “*naturally occurring affordable housing*” or “NOAH” (see definition below), and strong inclusionary zoning policies to balance out the market-rate housing pressures in areas that are both at-risk and in hot market areas.

Ellis Act

The San Francisco Tenants Union describes the Ellis Act as a state law that allows landlords to take their buildings off the rental market. To perform an Ellis Act eviction, “the landlord must remove all of the units in the building from the rental market, i.e., the landlord must evict all the tenants and cannot single out one tenant (for example, with low rent) and/or remove just one unit out of several from the rental market.” The Ellis Act is included in the just causes for eviction. “Ellis Act evictions generally are used to change the use of the building. Most Ellis evictions are used to convert rental units to condominiums, using loopholes in the condo law.”³⁵

Entitlements

Entitlements are the land use approvals (sometimes referred to as “planning approvals”) allowing a proposed development project to go forward. Approvals are the first step a city takes to authorize development, but they do not necessarily result in actual construction. The construction permitting involves different reviews and signoffs by the city departments (building department, utility agency, fire department, etc.). In fact, a market exists for selling and buying “entitlements” or “entitled properties” that the developers have decided not to actually construct, adding to an investor’s profit (essentially increased value on paper that can be sold for a profit) without necessarily taking the risk to build. Though these entitlements supposedly expire after a certain amount of time, in most jurisdictions they can be extended indefinitely. Some recent housing policies have started to incorporate “use-it-or-lose-it” clauses, linking developer

incentives to a limited entitlement expiration timeframe: Developers can take advantage of certain incentives in their approval, but they lose them if they do not pull a building permit within two or three years (kind of like a discount shopping coupon).

Evictions, Foreclosures, Displacement, and Gentrification.

The *housing affordability crisis* often plays out in its most visible way in high-profile rent increases, evictions, or foreclosures – stories that often make the news. But evictions and foreclosures are often the symptoms of more subtle forms of community displacement – whether the wholesale turnover of an historic ethnic enclave, or the loss of homeownership opportunities to real estate speculation (i.e., property “flipping”), or corporate landlords (e.g., real estate investment trusts or “REITs”). This ongoing community displacement may only be counted in Census data that tracks long-term demographic shifts. Momentary evictions and foreclosures are typically not the main reason for the displacement. Rather, it is the precipitous change in housing costs that often prices out existing communities. Once that process has started, communities experience this as gentrification, expressed in the arrival of new stores, new wealthier (and often whiter) neighbors, or real estate developer investments. Because gentrification can mean different things to different people, it is important to focus on the underlying facts: Community displacement is due to the unaffordability of housing in the community.

Exclusionary Zoning vs. Inclusionary Zoning

Exclusionary zoning is a term used to describe racially exclusionary policies historically enacted by real estate interests and government through zoning laws. These policies included, for example, zoning that prohibits apartment buildings or that requires minimum lot sizes or housing sizes. The creators of these laws understood the connection between race, income, and wealth inequality and used the policies to exclude Black people and other people of color. By ensuring expensive housing types, they hoped to keep people of color out of neighborhoods, even after the federal government outlawed explicit racial covenants. This played out across California and the country through “white flight” from cities, mirrored by the widespread planning and buildout of suburbs with single-family zoning in the 1950s and decades that followed. It is that legacy of exclusionary zoning that drives much of the housing policy “reform” narrative today. This kind of zoning has continued to be a factor in more affluent suburbs, though it is also part of single-family neighborhoods and cities that

have become primarily people-of-color communities since the Fair Housing Act. Whether through zoning or through speculation, high housing costs, i.e., unaffordability, is the primary way housing exclusion manifests today. The inverse of exclusionary zoning is “inclusionary zoning,” policies that require affordable housing (“inclusionary housing”) as a portion of market-rate development. In this way, the high costs of market-rate housing are partially mitigated by a percentage of affordable units and result in more integrated mixed-income developments, though the percentage of inclusionary housing is rarely enough to meet the true need for low- and moderate-income affordable housing.

High-Opportunity Area, High-Resource Area, and Affirmatively Furthering Fair Housing

Like “sensitive communities,” these are terms that policymakers use to define more affluent areas, typically those where there has not been a lot of affordable housing built. “Affirmatively Furthering Fair Housing” is an Obama-era policy meant to direct affordable housing funding to these areas, in an attempt to integrate more affluent cities and neighborhoods. It is very important to note that some areas defined as “high opportunity” due to high rents and home prices also overlap with “sensitive communities” experiencing gentrification and at risk of displacement. This overlap of geography is critical to evaluating the nuances of policy proposals to avoid over-simplifying the “binary” of “sensitive community” **or** “high-resource area.” And while few deny the need to direct affordable housing into these “high-opportunity” areas, housing justice activists in communities of color worry that they will lose access to housing funds if the funding is re-directed primarily to high-opportunity/high-resource areas without an overall expansion of funding.

Hot Market and Soft Market Areas

A key geographic issue is the relative economic strength of different cities and areas of the region. As realtors say, the three most important words in home value are location, location, location! Some locations are “hot markets,” where affluent newcomers want to live, where rents are increasing rapidly, and where developers want to build. These are often close to job centers, downtowns, and have good access to freeways and regional transit. These “hot market” areas may include already affluent cities and neighborhoods, but today’s hot markets also increasingly center on many of the working-class communities that are now at risk of gentrification as urban lifestyles become more popular. Conversely, there are other cities and areas of the region

where the real estate development markets are “soft,” that is, where land costs may be lower, but the rents aren’t high enough to attract investment, and where there is not as strong a desire for newcomers looking to locate or relocate, despite the potential key role these geographies have in an overall regional housing strategy. Another way to think of this is that decisions that influence real estate development aren’t like peanut butter spread evenly across the cities and towns and neighborhoods of the region: They are instead lumped in specific locations and are very thin in the locations in between the lumps.

Housing Affordability Crisis vs. Housing Crisis

A common refrain in housing discussions is that we have a “housing crisis,” but that term is ambiguous and neither acknowledges the immediate problem nor points to solutions. A more accurate term would be that we have a “housing affordability crisis” — that is, a situation in which a wide range of low-income and working-class people are no longer able to access homes that they can afford.

Housing Demand

Housing prices are set by a combination of decisions that influence supply and demand and location. Demand is a combination of the number of households seeking housing and what they can afford. In high-income and wealth-inequality regions like the Bay Area, high-end demand means people can increase housing prices, which in turn affects land prices and construction costs. Over time, this further constrains the affordable housing supply, as developers can no longer build at a profit except for the high-end market.

Housing Mobility

Housing mobility is the idea of having housing choices — of being able to move, geographically and laterally, from one type of housing to another. The lack of housing mobility hampers many households, especially in places with a history of disinvestment and/or segregation.

Housing Supply, Housing Shortage, and Under-Production of Housing

The housing affordability crisis is often discussed as a shortage in housing supply: A theory is that if more housing were produced, then prices would adjust down. The logical conclusion is that there is an “under-production” of housing. Housing developers often describe the main cause of under-production to be primarily governmental regulations. This narrative speaks little to the affordability of housing, or to the market conditions needed for a functional private housing

market that would meet demand across all income levels. For example, regional housing studies (the “RHNA” explained below) consistently show that housing supply for market-rate housing exceeds goals for the region as a whole, but these studies also clearly show that affordable housing goals are rarely met in most jurisdictions. In fact, the 2020 RHNA Progress Report showed that every county in the 9-county Bay Area region, except Marin County, had met its market-rate housing goals, and the Bay Area as a whole had exceeded the state-mandated market-rate goal by 146%. Nonetheless, the Bay Area only reached 79% of its overall housing goal.³⁶ In other words, the under-production of affordable housing gets averaged with the over-production of market rate housing and the end result is a skewed and confusing single number. The “RHNA” numbers, as published by the Association of Bay Area Governments, can be found [here](#). Without looking at this critical question of *affordability* of housing production, a common theme by the real estate industry of “decades of under-production” becomes believable, even though in most decades, Bay Area developers were building housing at rates similar to the rates of population growth. It is primarily the last decade, since the 2008 recession, that the regional housing production rate fell below the rate of population growth principally because single-family housing construction in the suburbs plummeted after the 2008 crash – but again, that story looks very different when affordability or geography is taken into account.

Income and Wealth Inequality

Access to dignified housing, both rental and ownership, is dependent on people’s incomes, which is often shaped by the way different racial and ethnic groups are able to access good jobs. Moreover, the stability of homeownership is dependent on assets or wealth, which manifests differently across race and class, based on the ways generations are able to gain and pass on wealth: what is called “intergenerational wealth.” Racial disparities in housing are closely tied to this income gap and intergenerational wealth gap. Beyond these effects on working-class and communities of color to access housing, the way income and wealth inequality plays out in the Bay Area with a high-wage tech sector skews the way housing supply is priced, putting housing further out of reach of regular people. One cannot speak of housing affordability without acknowledging the role income and wealth inequality plays in access and pricing of housing.

Jobs-Housing Fit vs. Jobs-Housing Balance

A common refrain among policymakers during the tech boom of 2012-2020 was how housing production was not keeping pace with jobs growth. However, policymakers were less likely to discuss job wages and affordability of housing. In fact, market-rate housing production generally kept pace much closer to the rate of high-wage jobs, but very little housing was built that was affordable to lower and moderate-wage households. An analysis of this kind is called a “jobs-housing fit” — in other words, how affordable does new housing need to be to “fit” the wages/incomes of worker households? — and points to more nuanced solutions than a simple accounting of jobs-housing balance.

Racial Equity and Segregation

Income and wealth inequality is visible in housing segregation, in which policies like redlining created cities and regions that are often segregated by economic class and race. These patterns of housing segregation continue into the present, beyond historical redlining, shaped by the relative affordability of available housing. This is sometimes referred to as the “[suburbanization of poverty](#),” as low-income and communities of color are gentrified out of urban core neighborhoods to outer cities of a region, often further from health and other social services as well as public transportation. To address racial equity would mean creating and proposing solutions to counter those continuing patterns today.

Regional Housing Needs Assessment (RHNA) and Housing Goals by Affordability

The Regional Housing Needs Assessment is an analysis of housing need performed by each metropolitan region in the San Francisco Bay Area every eight years, setting goals for housing production at different affordability levels. [The most recent RHNA was for 2015-2023](#). The “RHNA” numbers, as published by the Association of Bay Area Governments, can be found [here](#). For the last several cycles, the RHNA for market-rate housing goals has consistently been exceeded, but the region has underperformed on low- and moderate-income housing goals. Unless these affordability levels are disaggregated, however, the RHNA paints a picture that its overall housing goals are not being met, even though the problem primarily lies with affordable housing funding. However, the picture is more complicated when the RHNA is applied locally. Some cities, typically the “Big Three” in the Bay Area — San Francisco, Oakland, and San Jose — often exceed their market-rate housing goals but underperform on their low- and moderate-income housing goals. However, other cities and counties, whether due to local exclusionary policies that slow development

approvals **or** soft market conditions that don't attract investor capital, underperform across all the affordable and market-rate goals. The new regional affordability goal is 16.5% moderate income (80-120% AMI), 14.9% Low-income (50-80% AMI), and 25.9% very low income (< 50%AMI), for an overall goal of 57% affordable. This comes out to an average annual production goal of 9,089 moderate income units per year, 8,236 low income units per year, and 14,305 very low income units per year throughout the Bay Area.

Sensitive Community, At-Risk Community, and Community of Concern

These are all terms that housing policymakers have used to try to identify those working-class communities and communities of color that are facing different stages of community displacement and/or gentrification. It is important to understand that the same housing policy (i.e., “one size fits all” policy) will have different effects on these at-risk communities than those that are not facing displacement pressures, and the question is whether and how to tailor policies accordingly.

Streamlining, By-Right Development, and Ministerial Approval

Refers to ministerial approval of a development project — that is, eliminating all hearings, discretionary approvals (e.g., by a Planning Commission) and public review process in order to get a land use/ planning entitlement. The development approval process has been abused by neighbors to stop or delay both market-rate and affordable projects and has been one of the few levers that low-income communities have to shape how development benefits the future of their communities. A by-right or streamlined entitlement does not necessarily mean that a project will actually be constructed (see Entitlements above).

Urban Core Communities

Urban core communities are typically working-class communities and communities of color in major urban areas, often in proximity to downtown and other job centers, and near transit hubs. These are also often the same areas that are facing gentrification and displacement pressure.

Value Capture and Public Benefits

If zoning helps to define the value of land, and **upzoning** increases that value by the stroke of a pen, “value capture” is the way public policy can capture some of that additional created value in the way of tangible

public benefits, such as increased affordable housing requirements or affordable commercial spaces.

YIMBY and **NIMBY**

In the last five years or so, a new brand of housing development advocacy has emerged under the banner “YIMBY” – “Yes in My Backyard” – which is a rhetorical counter to “NIMBY” or “Not in My Backyard.” While NIMBYism has long been one of the challenges for affordable housing developers and service providers, particularly in suburban communities, the current YIMBY/NIMBY binary is often understood in much too simplistic terms. NIMBY resistance to affordable housing is often rooted in fears of the unknown, and organizers and advocates are accustomed to spending time and energy educating and winning over local communities to be more embracing of affordable housing projects. The YIMBY movement, however, has taken a more universal approach that advocates for all development, whether affordable homes or market-rate and luxury housing, and all development in any type of community or neighborhood, whether that is affordable homes in wealthy suburban communities or luxury housing development in a low-income or working-class community with residents at risk of displacement. When YIMBY organizations encounter BIPOC and low-income community members who resist market-rate and luxury housing as causes of displacement and gentrification, YIMBY’s paint them as NIMBYs, applying to them the term used for suburban residents who resist affordable housing. The binary of YIMBY/NIMBY currently seems to dominate the perception of housing policy and housing development issues. Reporters can push past this simplistic and often false binary to dig deeper into the specific and local circumstances and actors that may be creating tension points around a particular development or a particular policy.

Zoning and **Upzoning**

The two principal factors that determine the value of land are location (i.e., desirability) and zoning (i.e., what uses are allowed on a property, how high/big the structure can be, and how dense the neighborhood will become). Upzoning can allow for more opportunities to build on a property but also increases the land value of a property. In some cases, too much upzoning can actually slow development, as land owners hold on to their land, hoping that investor interest will catch up to the maximum allowable zoning, which may not be realistic in the foreseeable future, given market conditions. Another way to think of it is that upzoning can lead to more land speculation and less actual land development.

Housing Types

Community-Based Non-Profit and Regional Non-Profit Housing

Affordable housing developers can be small, locally based developers, often arising from civil rights struggles and fights against urban renewal and other community-displacement pressures, with close ties to current anti-displacement struggles in the particular neighborhood they are rooted in; or affordable housing nonprofits can be larger, regional developers who seek to build anywhere in the region. Their product is typically limited to rents that are affordable to low-income and moderate-income households. While their ultimate “product” is very similar affordable housing, community-based nonprofits and regional nonprofits will often have closer relationships to the local community. From the mid-1980s to the present, most affordable housing has been funded by a combination of local subsidies, private bank loans, and “tax credit” equity investors, and typically serve households at a maximum of 60% AMI.

Housing Preservation

An exciting new area of housing policy is housing preservation, addressing community stability directly and immediately by acquiring homes and preserving them as permanently affordable housing. It is a good complement to new housing production, meeting a different set of goals and expectations. Housing preservation programs face challenges in ramping up to scale, as they do not have the same interest from contractors, developers, funders, and politicians who can attend groundbreakings and ribbon cuttings.

Market-Rate, Private, or For-Profit Housing

These are market-rate projects financed by investors and built by developers who aim to maximize profits and minimize risk. Their product is market-rate housing, and their housing prices are based on a combination of construction cost and demand (how much buyers or renters can pay). They, in turn, are dependent on the willingness of investors to fund their projects. Because construction costs are so high in the Bay Area, investors will only build if they believe there are sufficient buyers/renters able to pay enough to cover costs plus profit.

Missing Middle, Missing Middle Housing, and Multiplexes (duplex, triplex, fourplex, etc.)

These terms, which are used almost interchangeably with “multiplexes” by many architects and advocates, refers to housing — such as small apartments, duplexes, triplexes, and townhouses — that falls in between single-family houses and large apartment buildings. The people who occupy this “missing middle” housing space are typically moderate/middle-income. Regardless of the housing type, without an affordable deed restriction, it is unlikely that a market-rate development home will be affordable to middle-income households in the “moderate income” AMI band (i.e., 80%-120% of the area median income – see definitions above).

Naturally Occurring Affordable Housing (NOAH)

This term refers to housing that is affordable without any deed restrictions or subsidies. However, despite the name, there is little “natural” about why these units are affordable. As such, some advocates use the term “unsubsidized affordable housing.” Usually these are older buildings in “soft market” areas, or apartments that have remained affordable due to rent control (though they may lose that affordability when a tenant turns over); or they are in areas with a history of urban renewal and redlining and relatively affordable due to lack of maintenance. Policymakers are challenged to find ways to retain this kind of housing, often through housing acquisition and preservation programs. Policymakers also have hopes to incentivize the construction of new naturally affordable housing, though high land costs, construction costs, and investor profits often make that an impossible aspiration, unless tied to permanent affordability restrictions. This is, arguably, one of the most contentious debates when it comes to details of policies on incentivizing development.

Social Housing

An emerging area of housing policy is “social housing,” a type of housing that is still being defined but that generally combines some level of public investment (either publicly owned land or full public ownership directly or indirectly through nonprofit partner organizations) and a mix of incomes, allowing high rents to cross-subsidize lower-rent units. The goal is to create mixed-income integrated communities at scale across wider geographies and to meet a broader range of housing needs than the tax credit-financed projects that have made up the bulk of affordable housing over the last 35 years.

Subsidized Housing and Housing Subsidies

Housing subsidies may come in the form of ongoing subsidies to support the operations of a deeply affordable building or one-time upfront public investments. The former typically apply to traditional public housing where tenants pay no more than a third of their income, or to permanent supportive housing or extremely low-income senior housing, where the tenants don't earn enough to pay rents sufficient to cover operations. Most affordable housing built today is self-sufficient in the sense that the rents paid by low-income tenants is sufficient to cover maintenance, operations, and mortgage. That is made possible by the large upfront subsidy, a combination of one-time grants from a city or county and a federal "tax credit" equity investment. In San Francisco, the typical local subsidy is about \$250,000 per unit.

Workforce Housing

Refers to housing that is affordable to a local workforce. However, the incomes of the workforce are often left ambiguous, and the term is sometimes opportunistically used to promote market-rate housing that may be unaffordable to most workers. A workforce housing program should reflect the full range of worker incomes and include policies to address that range of needs (see also "jobs-housing-fit" definition above).

APPENDIX 2

RESOURCES FOR REPORTERS

The Bay Area is blessed with a variety of professional nonprofit housing organizations and community-based organizations and agencies that have deep knowledge and can provide well-informed sources for reporters on housing trends and data, housing history, research, and more. The following are organizations that can be resources to reporters in addressing underreported angles.

Affordable Housing Developers by Geography

There are dozens of nonprofit developers across the Bay Area, some focused on construction of new affordable homes, others on acquisition and preservation of existing housing, or both. Some work locally, based in neighborhoods and closely linked to anti-displacement struggles, while others work across the region. To find a nonprofit developer in a particular area, your best bet is to contact one of the membership coalitions in the region you're writing about.

- ***In San Francisco***, the [Council of Community Housing Organizations \(CCHO\)](#)
- ***In the East Bay***, [East Bay Housing Organizations \(EBHO\)](#)
- ***In the South Bay***, [Silicon Valley @ Home \(SV@Home\)](#)
- ***In the Peninsula***, [Housing Leadership Council of San Mateo](#)
- ***In the North Bay***, [Generation Housing](#)

Affordable Housing Policy Resources

Several organizations and coalitions in the Bay Area and in Sacramento bring a wealth of knowledge about affordable housing, with a focus on the impacts of housing policy on low-income communities and communities of color.

- [Council of Community Housing Organizations \(CCHO\)](#), based in San Francisco communities but also doing regional work.
- [East Bay Housing Organizations \(EBHO\)](#), based in East Bay communities but also doing regional work.
- [Housing California](#), [California Housing Partnership](#), [Western Center on Law & Poverty](#), and [Public Advocates](#) focus on statewide California issues and legislation at the state level
- [PolicyLink](#) and [Urban Habitat](#) have outlined equitable housing solutions in their research

Black Housing

- [Bay Area Regional Health Inequities Initiative](#)
- [Haywood Burns Institute](#)
- The companion to the research on displacement risk, identified by the [Urban Displacement Project](#) and the Bay Area Equity Atlas's [Gentrification Risk](#) mapping, are the high-opportunity neighborhoods identified by projects such as the Bay Area Equity Atlas's [Neighborhood Opportunity](#) indicator and the [Opportunity Atlas](#).

Health and Housing (Including Housing Trends and Impact on Health)

Organizations such as the [Bay Area Health Inequities Initiative \(BARHII\)](#) and [Human Impact Partners \(HIP\)](#) draw attention to the intersections of health and housing access. BARHII's [Housing stability and family health](#) and their [8 essential actions for the Bay Area](#) are good starting points, as well as HIP's [Housing and health for all: A research and communications toolkit for COVID-19 and beyond](#).

Housing Trends and Data Sources

A number of organizations delve deep into the data around housing affordability, looking at racial and economic data, beyond the price trends reported by real estate sites.

- The Association of Bay Area Governments maintains their own public data sets under [Vital Signs](#)
- UC Berkeley [Urban Displacement Project](#) has been tracking displacement using a variety of methodologies.
- The [Turner Center](#) at UC Berkeley carries out research and policy advocacy around housing production.
- [Bay Area Equity Atlas](#) and [National Equity Atlas](#) cover racial and economic equity issues.
- [California Housing Partnership](#) provides annual housing needs reports and data tools
- The [Anti-Eviction Mapping Project](#) creates cartography tools related to evictions, displacement, and racialized policing across the Bay Area

Housing Acquisition/Preservation and Opportunity-to-Purchase Policies

Beyond working directly on tenant protections, housing organizations often begin working on housing preservation as an extension of their anti-displacement work, acquiring existing housing and preserving it as permanently affordable housing for their tenants in order to stabilize communities. This work also extends to changing housing regulations, for example, through laws to give nonprofits a first right to purchase multifamily buildings. Over the last few years, these housing preservation efforts have been convening in regional spaces, in San Francisco and in the Peninsula South Bay.

- Community Land Trusts, such as [SFCLT](#) in San Francisco, [Oak CLT](#), [Northern California CLT](#), [Bay Area CLT](#) in the East Bay, and PHALI and [South Bay CLT](#) in Silicon Valley, acquire buildings to preserve them as rentals, cooperatives, or ownership homes on community-owned land.
- In San Francisco, the [SF Housing Accelerator Fund](#) and the [Council of Community Housing Organizations](#) convene the San Francisco Housing Preservation Lab, a cohort of housing preservation partners

in the city. Similarly, Council of Community Housing Organizations, together with [Urban Habitat](#) and [Enterprise Communities](#), convene the Peninsula/South Bay Housing Preservation Lab in Silicon Valley.

- Statewide, the [California CLT Network](#) and the Stable Homes CA coalition advocate for housing preservation funding and policies in Sacramento.

Homelessness and Permanent Supportive Housing

A solutions-oriented approach to homelessness often points to the direct correlation between the availability of permanently supportive housing for very low and extremely low-income people and their chances of ending up unhoused. A number of organizations around the Bay Area focus on permanently supportive housing as a key element to solving the crisis of homelessness.

- The [Coalition on Homelessness](#) advocates for the unhoused and was behind the largest revenue measure in San Francisco to fund homes for the unhoused, Our City Our Home.
- In Oakland, [Moms 4 Housing](#) has led campaigns to keep women and their families housed.
- Nonprofit developers, such as [HomeRise](#), [ECS](#), [Conard House](#), and [DISH](#) in San Francisco, or [Abode](#) and [BOSS](#) in the East Bay, focus on permanent supportive housing, housing-first combined with wraparound services, as a critical part of addressing homelessness.
- Organizations such as [Destination:Home](#), in Silicon Valley or the [Corporation for Supportive Housing](#), nationwide, advocate for funding and policies to end homelessness.

Homeownership and Shared Equity

The **housing affordability crisis** is not just about tenants but about the lack of mobility and opportunity, particularly in the form of ownership. Ownership may take the form of simple homeownership or shared equity models such as limited equity housing cooperatives.

- [Homeownership SF](#), in San Francisco, and [Bay Area Homeownership Alliance](#) and [Hello Housing](#), in the East Bay, serve as hubs to connect first-time homebuyers and homeowners with resources and to help shape homeownership policy.
- Some nonprofit developers, such as [MEDA](#), [SFHDC](#), and [Habitat for](#)

[Humanity Greater San Francisco](#) in San Francisco, and [Community Housing Development Corporation](#) and [Habitat for Humanity East Bay/Silicon Valley](#) in the East Bay, build affordable projects specifically for first-time homebuyers.

- The [California Reinvestment Coalition](#) advocates for bank accountability and *foreclosure* prevention.
- Community Land Trusts, such as [SFCLT](#) , [Oak CLT](#), and [South Bay CLT](#), build or preserve shared-equity ownership models on community-owned land.
- An emerging model is the permanent real estate cooperative, such as [East Bay PREC](#), which utilizes community wealth to help families access ownership opportunities.

Tenant Protection, Gentrification, Displacement, and Regional Segregation

The impacts of the *housing affordability crisis* begin with those most directly affected - usually low- and moderate-income tenants and homeowners. A number of organizations around the Bay focus on tenant protections, or focus on issues of regional displacement and increasing segregation due to housing speculation.

- ***In San Francisco***, the [SF Anti-Displacement Coalition \(SFADC\)](#) brings together all the local tenant organizations to share resources and develop policy, including organizations such as [Asian Law Caucus/Asian Americans Advancing Justice](#), [Housing Rights Committee](#), and the [Eviction Defense Collaborative](#). The Race & Equity in all Planning (REP) Coalition, which includes community advocates like [MEDA](#), [Young Community Developers](#), and [people.power.media](#), focus on the land use and planning impacts on communities of color.
- ***Across the region***, tenant groups network through the [Regional Tenant Organizing Network](#), including organizations such as [Monument Impact](#) in Concord, [North Bay Organizing Project](#) in Sonoma County, [Causa Justa::Just Cause](#) in Oakland and San Francisco, and [Sacred Heart Community Service](#) in San Jose.
- ***Statewide***, [Tenants Together](#) and [Public Advocates](#) are among the organizations advocating for legislative change in Sacramento on tenant issues. [Housing Now! California](#) brings together hundreds of local and state organizations to advocate for more equitable housing policies.

REFERENCES

1. Beyers M, Brown J, Cho S, et al. [Life and Death from Unnatural Causes: Health and Social Inequity in Alameda County](#). Oakland, CA: Alameda County Public Health Department; 2008.
2. Siegrist J, Marmot M, eds. [Social Inequalities in Health: New Evidence and Policy Implications](#). Oxford: Oxford University Press; 2006.
3. Kawachi I. Income Inequality and Health. In: Berkman L, Kawachi I, eds. [Social Epidemiology](#). New York, NY: Oxford University Press; 2000:76–94.
4. Wilkinson R, Pickett K. [The Spirit Level: Why Greater Equality Makes Societies Stronger](#). New York: Bloomsbury Press; 2009.
5. Leifheit KM, Schwartz GL, Pollack CE, Linton SL. [Building health equity through housing policies: Critical reflections and future directions for research](#). *J Epidemiology & Community Health*. 2022; 76:759-763.
6. Graham H. [Social determinants and their unequal distribution: Clarifying policy understandings](#). *Milbank Q*. 2004; 82:101–124.
7. Bay Area Regional Health Inequities Initiative. [Health Inequities in the Bay Area](#). Oakland, CA: 2008.
8. Hofrichter R. The Politics of Health Inequities: Contested Terrain. In: Hofrichter R, ed. *Health and Social Justice: Politics, Ideology, and Inequity in the Distribution of Disease*. San Francisco, CA: 2003:1–55.
9. [Housing displacement brief](#). Oakland, CA: Bay Area Regional Health Inequities Initiative; 2016.
10. Taylor L. [Housing and health: An overview of the literature](#). Health Affairs Health Policy Brief. 2018.
11. Matthew DB, Rodrigue E, Reeves RV. [Time for justice: Tackling race inequalities in health and housing](#). Brookings. 2016.

12. Opportunity Starts at Home. [Racial inequities in housing fact sheet](#). 2020.
13. Solomon D, Maxwell C, Castro A. [Systemic inequality: Displacement, exclusion, and segregation](#). Center for American Progress. 2019.
14. Blackwell F, Jones M. [Opinion: An urgent call to address the housing crisis in Black communities](#). California Health Report. 2022.
15. Hung M. [Heritage and resilience: Why Chinatown will survive the pandemic](#). The San Francisco Chronicle. August 30, 2020.
16. Castañeda L. [Single-family housing in the Bay Area linked to more racially segregated cities: Report](#). The Mercury News. August 20, 2020.
17. Silicon Valley Institute for Regional Studies, Joint Venture Silicon Valley. [2021 Silicon Valley poll](#). 2021.
18. Non-Profit Housing of Northern California. [Amid COVID environment, Bay Area voters cite housing as top concern](#). May 18, 2020.
19. Bay Area Council. [Bay Area Council poll: Voters say it's getting harder to find housing](#). April 14, 2022.
20. Bay Area Equity Atlas. [Homeownership is attainable for most Bay Area Black, Latinx, Cambodian, and Pacific Islander households](#). September 24, 2021.
21. Ho V. ['It's a cycle': The disproportionate toll of homelessness on San Francisco's African Americans](#). The Guardian. February 21, 2020.
22. Wedgewood Properties. <https://wprents.com/>. Accessed October 5, 2022.
23. Whitney S, Green M. [Real estate investor at center of Oakland's 'Moms 4 Housing' standoff hit by state with \\$3.5 million penalty for unlawful evictions](#). KQED. December 8, 2021.
24. Bay Area Regional Health Inequities Initiative. [Bay Area Black housing funding request](#). June 8, 2021.
25. The National Foster Youth Institute. [Housing & homelessness](#). Accessed October 5, 2022.
26. Alternative Family Services. [35 foster youth homelessness statistics you should know](#). Accessed October 7, 2022.

27. Moench M. [Did S.F. deliver on promise to redirect \\$120 million from law enforcement to Black Community?](#) April 21, 2022.
28. Kalish L. [California's reparations task force explained.](#) April 13, 2022.
29. Phillips D, Flores Jr. L, Henderson J, Levitt Z, et al. [Development without Displacement: Resisting gentrification in the Bay Area.](#) Causa Justa::Just Cause. 2014.
30. Aboelata MJ, Bennett R, Yañez E, Bonilla A, & Akhavan N. [Healthy Development Without Displacement: Realizing the Vision of Healthy Communities for All. Oakland, CA: Prevention Institute.](#) The Prevention Institute. 2017.
31. powell ja, Menendian S, Ake W. [Targeted universalism: Policy & practice.](#) The Othering & Belonging Institute (formerly the Haas Institute for a Fair and Inclusive Society). 2019.
32. Kelly ML. [Researcher finds evictions are associated with more than 10,000 deaths from COVID-19.](#) National Public Radio. December 1, 2020.
33. Nixon L, Schaff K, Mejia P, Marvel D, Dorfman L. [Equity and health in housing coverage: A preliminary news analysis from Northern California.](#) Berkeley Media Studies Group. May 29, 2019.
34. Hernandez E. [Denver's oldest neighborhood was destroyed to build the Auraria Campus. Historians and the displaced are racing to remember it.](#) The Denver Post. March 27, 2022.
35. San Francisco Tenant Union. [Ellis Act evictions.](#) Accessed October 6, 2022.
36. Association of Bay Area Governments, Metropolitan Transportation Commission. [2015 - 2020 Bay Area Building Permit Activity Report.](#) December 2021.

CONNECTING HOUSING JUSTICE, HEALTH, AND JOURNALISM

*A guide for Bay Area news reporters to uncover
the roots of housing and health inequities and
elevate solutions for housing justice.*



berkeley **media** studiesgroup

