

Social Housing in California

Reinvigorating Housing Investment for the Social Good

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The Othering & Belonging Institute at UC Berkeley, formerly the Haas Institute for a Fair and Inclusive Society, is a vibrant hub of researchers, community leaders, policy-makers, artists, and communicators that advances research, policy, and work related to marginalized communities. It engages in innovative narrative, communications, and cultural strategies that attempt to reframe the public discourse around marginality and inclusion and respond to issues that require immediate and long-term action.

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Introduction:

Transforming Housing Infrastructure

AFTER YEARS OF LOCAL ORGANIZING and advocacy, the California legislature passed SB 555, the Stable Affordable Housing Act, to reimagine public investments in housing development and formulate a plan to expand affordable housing under social housing principles.¹ Social housing has come to encompass a variety of programs and financing schemes, but all fundamentally move away from a reliance on private, for-profit motives that have failed to provide for California’s housing needs as a whole.² Existing public programs’ deference to private investor interests and the current array of tax credits, tax exemptions, and mortgage guarantees have oriented public spending toward private accumulation. Social housing could reposition the government’s role to be more proactive in assuring housing is a basic human right and operationalize equitable housing development to ensure “every Californian has a safe, stable, and affordable home.”³

Social housing proposals in California continue to evolve as advocates and legislators land on definitions that negotiate the inertia of existing subsidy programs and bureaucracy, growing tenant organizing movements, and the usual resistance from real estate development and investment interests. In this report, we focus on three key features of social housing:

- Property held by public or nonprofit entities obligated to serve public needs, and **ownership permanently protected** from transfer to for-profit entities
- Housing at scale and serving a diverse **mix of incomes** to meet the needs for all who need it and ensure that lowest-income residents are served

- Ensuring **resident participation and protections** in housing development and management decisions, ultimately ensuring security in social housing tenure⁴

Our framework for evaluating social housing proposals aligns with these three priorities, highlighting the ways policy mechanisms might protect the social good, advance social and racial equity, and secure participatory governance for residents. Tenant protections are foundational to all three dimensions of social housing, serving the need to limit profit seeking, protecting the most marginalized groups, and providing the security required for participation. Our first principle for analysis, Protecting Social Good, focuses on understanding how housing investments and ownership mechanisms serve a social good and protect long-term affordability. The second principle, Social and Racial Equity, explores how social housing incorporates targeted strategies addressing the unique barriers facing marginalized groups. Our third principle for analysis, Participatory Governance, assesses processes for resident participation, rights, and responsibilities. Together, these three principles can operationalize social housing as a public option for housing.⁵

In calling for a new role for government in housing development, social housing proposals contend with a long history of the American government wielding land and housing policy to advance white supremacy and consequent skepticism from marginalized groups due reparations. Proposals both build on existing housing development capacity and create new governing bodies and processes to enact this new

system.⁶ Social housing can also be responsive to more recent failures of publicly owned housing: the New Deal effort was doomed in the long-term because housing would be racially segregated, concentrated in segregated neighborhoods, frequently built with substandard building materials to cut costs, and suffer from insufficient long-term management and funding.⁷ These flawed policy designs, and the broader politics that stirred up racial bias against public housing residents, led to widely held stigma against publicly funded housing and its beneficiaries.

In avoiding these pitfalls, social housing proposals must balance providing the subsidy required to serve households with the most urgent need with fostering solidarity across class and race for more resilient and equitable housing. Social housing experiments with a variety of financing tools including “cost rent” models that limit development profits and set rents based on the costs of building and managing units,⁸ “cross-subsidy” models that use profits from higher-priced units to balance losses from lower-priced units,⁹ and progressive subsidy models that raise development funds from households and companies most able to contribute.¹⁰ More expansive social housing models include parallel proposals for public banking, public land banking, revolving loan funds, public pensions, and more—emphasizing that upfront public funding is necessary to provide deep affordability at communities’ scale of need.¹¹ By lowering the initial and ongoing costs of housing, and using redistributive mechanisms to mobilize resources for the common good, social housing programs enhance the capacity to more quickly and dramatically increase the proportion of housing that is permanently affordable.

Ultimately, serving the public’s housing needs necessitates the public’s voice in designing and managing housing. Social housing proposals are unique in their demand for residents’ right to participate directly in their home and protect this collaborative decision-making space for the practice of self-determination and the transformation of social housing tenure. By including tenant protections, governance structures, and resources for participation, social housing offers a more secure housing tenure that

reciprocates the ways we invest emotionally and materially in building the home we live in and supports more expansive community building.

As social housing proposals across the state and the country are developed, we offer the following framework to better protect long-term affordability, advance social and racial equity, and facilitate participatory governance. The next section briefly outlines shortcomings in existing housing interventions that these three principles seek to address. Before detailing the evaluation framework, we review the evolution of social housing legislation in California and a few proposals from housing advocates that our analysis builds on. We apply this framework through a series of questions aimed at the values underpinning policy design and discuss selected examples from existing legislation and advocates’ proposals to emphasize pivotal challenges and opportunities. We end with conclusions and recommendations we hope support the necessary work of strengthening and implementing social housing in California and beyond.

Gaps in Prevailing Housing Interventions

THE CURRENT PUBLIC INFRASTRUCTURE for providing housing in the US fails to provide for a vast number of increasingly insecure households.¹² Social housing offers a way of reimagining how these public resources can be allocated to advance equitable, stable housing for all. In this section, we summarize three key, compounding shortcomings of current approaches to housing: the commodification of housing breeding insecurity, social and racial disparities in experiences of housing insecurity, and limited opportunities for residents to make meaningful decisions over their housing.

Home for Accumulation

Despite the intimate and deeply personal nature of home, and the way it is enmeshed with public contributions and public well-being, housing in the US has been primarily treated as an investment asset, valued for its potential profit through market exchange.¹³ Prioritizing homes as wealth-building tools binds our homes to future profits that creates and sustains inequities, unmet housing needs, and ever-growing instability and precarity.¹⁴

Promoting homeownership as a wealth-building vehicle thus conflicts with policy goals of maintaining affordability and stability: as housing prices rise and homeowners accumulate wealth through their homes, homeownership becomes increasingly out of reach for many renter households across the nation, who are disproportionately households with low incomes and households of color.¹⁵

This overreliance on homeownership for retirement has incentivized exclusionary land use and fueled the wealth gap between homeowners, more likely to be higher income and white, and renters, more likely to be lower income and racialized.¹⁶

Housing policy in the US bifurcates into one set of policies incentivizing wealth building for homeowners and another set of policies incentivizing developers to build and rent units to low-income households the market does not serve. Since the mid-twentieth century, US housing policy has prioritized subsidizing homeownership through government-backed mortgages and the mortgage interest deduction (MID) built into the US income tax code, which disproportionately benefit wealthy, white households.¹⁷ The MID only benefits 7.8% of all US taxpayers, of which 71% are white,¹⁸ and 90% of all MID benefits go to households earning over \$100,000 annually.¹⁹ In 2019, the federal government provided \$196 billion in tax benefits to subsidize homeownership,²⁰ including \$25.1 billion in foregone revenue through the MID.²¹

Another set of housing policies serve renters and low-income households through corporate tax credits under the Low-Income Housing Tax Credit (LIHTC) program and rental assistance from the US Department of Housing and Urban Development (HUD) and their network of local Public Housing Agencies (PHAs).²² LIHTC provides capital to developers in exchange for tax credits for investors, usually banks. PHAs administer Housing Choice Vouchers (HCVs) and Project-Based Vouchers (PBVs) enabling low-income renters to reside in



market-rate units, ensuring landlords can collect market-rate rents.²³ In 2019, the federal government disbursed approximately \$8.8 billion through the LIHTC program,²⁴ and \$22.6 billion for the Section 8 HCV program.²⁵ In addition to disparate spending on subsidized rental programs compared to homeownership subsidies, low-income rental subsidies offer opportunities for wealth building not to inhabitants of those units, but to investors. LIHTC especially, in its reliance on corporate tax liability, is proving to be an inefficient use of indirect subsidy that is not only unpredictable for developers but fails to deliver units during an economic downturn, when need is highest.²⁶

Funding for low-income rental programs falls far short of the need: in California, the number of lower-income tenants is more than double the number of housing units affordable to them,²⁷ and only one in four US households eligible for rental assistance receives it, often after spending years on a waiting list.²⁸ Waiting lists are likely to grow longer as affordability requirements expire and previously subsidized units convert to market prices. In California, there are just twenty-four affordable and available homes for every one hundred extremely low-income renter households,²⁹ and the state funded only 20% of its affordable housing production goals in 2022.³⁰ Between 1997 and 2022, California lost 22,078 publicly subsidized affordable homes due to expiring regulatory restrictions, and an additional 31,000 units are at risk of losing affordability in the next ten years.³¹ Tools for permanently protecting affordability and keeping units out of the speculative market are particularly salient given the ways the European models have been undercut by efforts at neoliberal privatization similar to what undercut HUD's public housing programs.³²

Social housing offers the opportunity to reorient housing policy, both for homeownership and rental development, toward using housing for homes instead of accumulation.

Designed Disparities

Reorienting housing policy to create stable, long-term homes then contends with the legacy of racially biased policies and practices perpetuating racial hierarchy in housing access, ownership, mobility, stability, and wealth.³³ Public policies and practices at the local,³⁴ state,³⁵ and federal levels³⁶ have been instrumental in creating and sustaining racial exclusion and inequities in housing. Housing programs have been structured to exclude many populations with the greatest need and have left residents vulnerable to housing instability over time.³⁷

In addition to the racial disparities in homeownership, and consequent racial disparities in wealth, Black and Latinx renters in California are more likely to be cost burdened (more than 30% of income toward housing) and severely cost burdened (more than 50% of income toward housing).³⁸ The disproportionate cost burden is exacerbated by substandard housing conditions and environmental hazards more likely to impact households of color.³⁹ Renters of color face a disproportionate share of evictions⁴⁰ and disproportionate rates of homelessness.⁴¹ Racially punitive policies are also reinforced within public housing developments.⁴² Furthermore, emerging predatory property technology practices are exacerbating racial disparities.⁴³

Both market-rate and affordable housing often replicate, and in some cases reinforce, the racially segregated pattern of US metropolitan areas—patterns that were established by public policies such as redlining but continue under policy regimes of today. These patterns of development concentrate people of color into high-poverty neighborhoods and limit their access to health, education, wealth, and public amenities.⁴⁴ Families using HCVs are more likely to live in neighborhoods that are disproportionately high poverty and have less access to jobs and quality schools on average.⁴⁵ Voucher holders face discrimination from landlords, who refuse to honor vouchers in higher-opportunity neighborhoods.⁴⁶ While California now prohibits landlord discrimination based on a tenant's source of income, advocates call for increased enforcement capacity.⁴⁷ Research by the Othering

& Belonging Institute and others has contributed to efforts to reverse this pattern in California.⁴⁸

(Un)Democratic Process

Racial exclusion informs US policy on democratic participation in housing development and directing public investments. The rights of the property owner to both profit and participate in political decisions is deeply embedded in American conceptions of citizenship.⁴⁹ Today, this type of control is largely only afforded to homeowners, where homeowners are offered abundant opportunities and resources to design their home, oppose specific developments in their neighborhoods through local design review processes, and influence elected officials as a powerful voting bloc. Renters are too often left to the whim of their landlord.

Low-income renters in subsidized housing have largely been excluded from decision-making, despite the economic and social benefits explored in **Participatory Governance**. Early community development programs of the 1960s, with roots in political organizing, included budgets for political education, community events, and other relationship-building activities.⁵⁰ As the industry became professionalized, and increasingly focused on housing production, the commitment to community voices gave way so as not to threaten relationships with public and philanthropic funders.⁵¹ These systems typically limit resident input to a couple of design consultations and performative community outreach efforts, feeding the “perception that low-income households/members are incapable or unwilling to take responsibility for their housing.”⁵²

This type of paternalistic ideology has built systems to minimize the resident’s role in low-income housing programs and redevelopment projects. In the redevelopment of subsidized housing in the last few decades, existing residents are at best informed of, at worst manipulated by, upcoming changes to their housing.⁵³ The demolition, shrinking, and privatization of public housing under HOPE VI was fraught with a community engagement process that enrolled existing residents without providing enough

units for them to return to.⁵⁴ Redevelopment not only highlighted the need for authentic resident control, but also the need for renter protections to maintain stability for engaging.⁵⁵ Furthermore, income limits, punitive household member rules, and more have limited the ability for public subsidy recipients to address their unique needs.⁵⁶

Any mechanism to expand participatory decision-making through collaborative governance must include tools for both encouraging inclusivity and minimizing exclusion. Currently, public input processes are dominated by white homeowners, looking to maintain exclusionary neighborhoods.⁵⁷ Even developers serving the public interest are reluctant to initiate community engagement with inevitably time-consuming conflict resolution that extends the development timeline, increasing costs. In this context, favoring “not in my backyard” advocates, “the analysts or planners often decide that the tacit operating rule is that the best public is a quiescent one.”⁵⁸ Closing down public input processes to avoid exclusionary practice too often also closes down the avenues for self-determination in low-income neighborhoods under threat of displacement.⁵⁹ Instead, social housing can experiment with governance processes that fortify inclusive democratic structures for historically marginalized communities to participate while also minimizing entrenched discrimination and exclusion.

The shortcomings of the democratic process in housing development not only reflects its role as a wealth accumulation tool but also undergirds social and racial housing inequities. Social housing proposals are unique in driving toward systems that address the interrelated issues of commodified housing, social and racial disparities, and undemocratic processes plaguing our current housing policy context.

Emerging Social Housing Proposals

IN FACING THESE HOUSING CHALLENGES over the decades, advocates have turned to social housing solutions with examples from abroad, like in Vienna and Uruguay, as well as the lessons learned from alternative community-based projects. This push for a new approach culminated in 2023 in three bills moving through the California legislature, which we review alongside four social housing reports from advocates across the US. They represent overlapping and diverging ideologies and approaches to transforming housing systems, and we use examples from these proposals throughout the analysis.

This new interest in social housing is part of a national trend of renewed housing policy innovation.⁶⁰ In 2019, Representative Ilhan Omar proposed a historic reinvestment in public housing stock.⁶¹ Representative Alexandria Ocasio-Cortez and Senator Bernie Sanders proposed a Green New Deal for the Public Housing Act in 2021.⁶² Faced with gridlock at the national level, state policy-makers and advocates across the country have explored a broad range of ideas for how a social housing approach could work in a local context.⁶³ Advocates and legislators are developing social housing models in New York City,⁶⁴ Seattle,⁶⁵ Colorado, and ⁶⁶ Hawaii.⁶⁷ These aligned efforts offer a menu of pilot projects experimenting with different policy mechanisms that could offer evidence for national legislation in the future.

We rely on four proposals from advocates across the US, representing a variety of bureaucratic scales, financing proposals, and governance models for social housing. **Table 1: Advocates' Social Housing Proposals** gives a summary of proposals from East Bay for

Everyone, People's Policy Project, Urban Democracy Lab, and Center for Popular Democracy. Researchers from the Urban Democracy Lab at New York University⁶⁸ set out their proposal for the federal Social Housing Development Authority (SHDA), a new federal agency to collaborate with enterprises (Freddie Mac, Fannie Mae) and the US Treasury, to acquire distressed mortgages and multifamily rentals and preserve affordability.⁶⁹ Their 2022 update uses cooperatives in Uruguay and community land trusts (CLTs) in the US to explore policy options.⁷⁰ The People's Policy Project, a think tank "with a special focus on socialist and social democratic economic ideas,"⁷¹ outlines examples from Austria, Sweden, and Finland to make the case for municipal developers to build a public sector alternative to housing.⁷² The Center for Popular Democracy, a national nonprofit, is building organizing power and generating momentum at the local level⁷³ by detailing the shortcomings of current US housing policy and proposing a multifaceted pipeline model for social housing that centers housing as a human right.⁷⁴ East Bay for Everyone, a coalition of advocates concerned with housing production in the San Francisco Bay area,⁷⁵ proposes a state-level developer—the California Housing Corporation (CHC)—to create and preserve affordable units on public land for a mix of incomes.⁷⁶

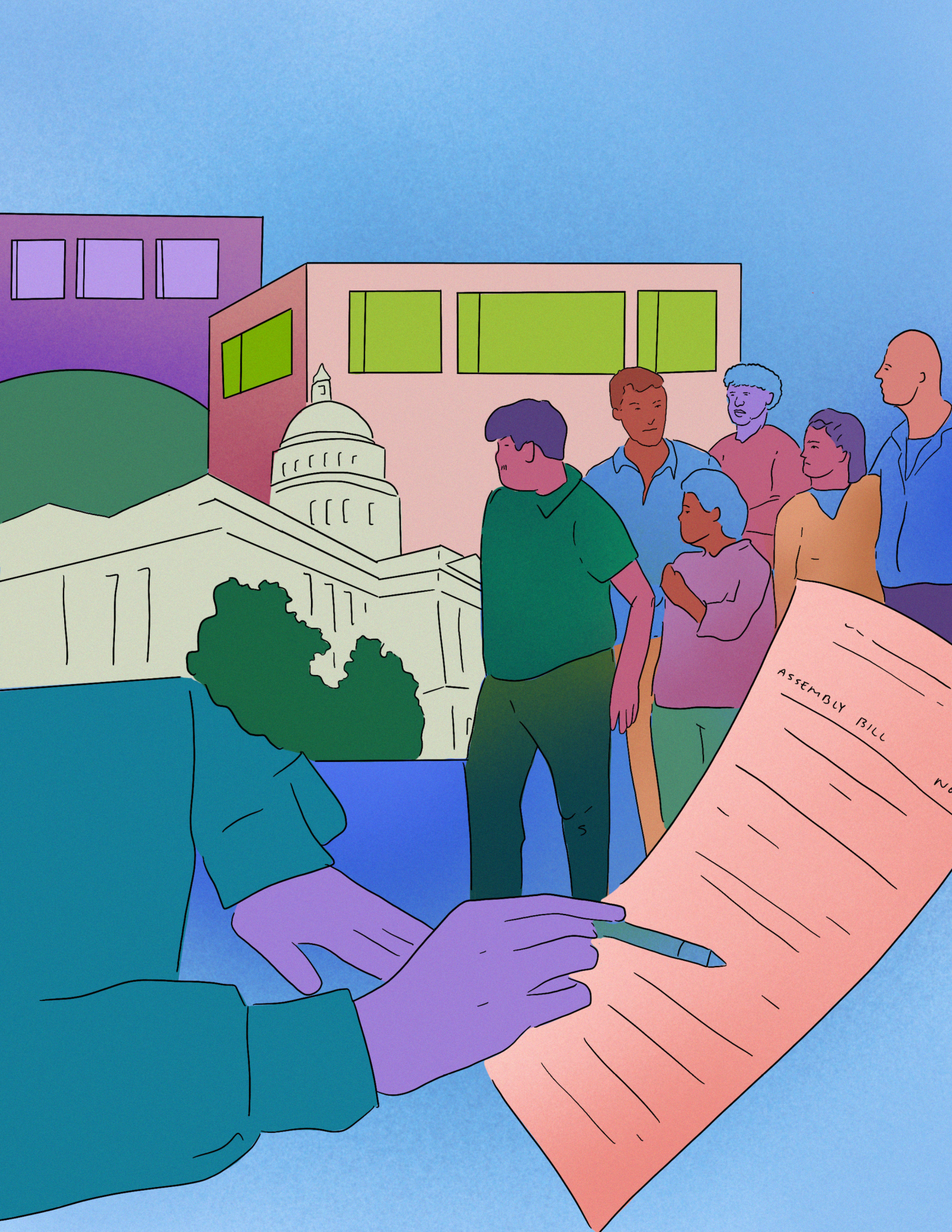


TABLE 1

Advocates' Social Housing Proposals

	The Case for a Public Sector Housing Developer: California Housing Corporation	Social Housing in the United States	The Case for a Social Housing Development Authority	Social Housing for All: A Vision for Thriving Communities, Renter Power, and Racial Justice
Advocate Organization	East Bay for Everyone	People's Policy Project	Urban Democracy Lab	The Center for Popular Democracy, Renters Rising
Level of Government	New state agency	Municipal housing authorities, with federal government funding	New federal agency, government-sponsored enterprises (GSEs)	Federal support of state and local efforts
Social Housing Vision	Public state developer for mixed-income housing on public land <ul style="list-style-type: none"> • Development and construction • Building owners, sometimes managed by local nonprofits and CLTs • Partner with local jurisdictions, partner on redeveloping large public assets 	Federal investments to municipal developers for mixed-income housing	Public federal developer for mixed-income housing <ul style="list-style-type: none"> • Purchases distressed real estate, GSE mortgages, and multifamily units • Rehabs/retrofits properties where necessary • Permanently affordable, could be managed by CLT, nonprofits, or PHAs 	Limit profit seeking throughout land acquisition, financing, construction, and maintenance (pipeline model) <ul style="list-style-type: none"> • Permanently and deeply affordable • Publicly owned or under democratic community control • Public housing, CLTs, co-ops • Tenant unions involved in management • Tenant Opportunity to Purchase Act and Community Opportunity to Purchase Act • Sited and targeted for racial equity
Funding	<ul style="list-style-type: none"> • Start-up: state grants • Construction cost savings at scale • Long Term: cross-subsidy, revenue neutral 	<ul style="list-style-type: none"> • Construction: federal government <ul style="list-style-type: none"> ○ Low-interest loans ○ Capital grants • Long Term: revenue neutral, reinvest limited profits 	<ul style="list-style-type: none"> • Start-up: Congress appropriations • Construction: Treasury bonds • Long Term: rent, mortgages, property sales finance operations 	<ul style="list-style-type: none"> • Start-up: public grants, low-interest loans, pension fund investments • Long Term: public banks, bonds, land banking, antispeculation taxes, progressive taxation
Target Resident	Low- and middle-income households <ul style="list-style-type: none"> • Layered subsidies for deeper affordability 	Low- and middle-income households <ul style="list-style-type: none"> • Federal grants and rules ensure access for formerly incarcerated people and people with disabilities 	Preservation of Naturally Occurring Affordable Housing (NOAH) <ul style="list-style-type: none"> • Prevent displacement • Preempt predatory lending 	Racial Equity <ul style="list-style-type: none"> • Deeply affordable housing, prioritizing extremely low-income and very low-income households first • Includes all who need housing at scale

The renewed interest in California, too, rests on a history of public battles for state-funded housing development. In 1948, labor groups and civil rights activists across the state proposed Proposition 14, a ballot measure that would have funded local PHAs and nonprofit developers to create mixed-income, cross-subsidized public housing across the state. A coalition of real estate lobbyists, landlords, and developers joined forces to defeat the measure, and public housing in California generally experienced a decline over the coming decades.⁷⁷

In 2018, a coalition of tenant advocates, labor unions, and technical assistance providers under Housing Now! convened a statewide Social Housing Working Group.⁷⁸ The state legislature first took up social housing in 2021, when Assemblymember Alex Lee introduced AB 387: Social Housing Act, which would have established the California Housing Authority to build and maintain mixed-income public housing at a scale intended to meet California's housing needs.⁷⁹ Progress at the state level reflected and propelled social housing among local governments in San Francisco⁸⁰ and Berkeley.⁸¹ A later iteration of Lee's proposal passed the Assembly, but died in its Senate committee in 2022. The state's response to the housing crisis in recent years has focused on streamlining construction, enhancing some tenant protections, and providing tax credits. But as of 2023, social housing models are back at the forefront of California's policy conversation.

In 2023, the California legislature contemplated three social housing proposals: AB 309, Social Housing Act (Lee); SB 555, Stable Affordable Housing Act (Wahab); and SB 584, Laborforce Housing: Short-Term Rental Tax Law (Limón). **Table 2: Social Housing Bills in California** summarizes the three social housing bills considered in 2022. Lee built on momentum from previous years and reintroduced the Social Housing Act (AB 309).⁸² Even after significant adjustments, Governor Gavin Newsom vetoed the scaled-down pilot project version of Lee's proposal.⁸³ We refer to AB 309 as the Social Housing Pilot. Senator Aisha Wahab introduced the Stable Affordable Housing Act (SB 555) with support from tenant advocates, outlining a social housing

program managed by the California Department of Housing and Community Development (HCD).⁸⁴ Over the course of the legislative process, SB 555 shifted focus to committing the state to do a study of social housing over the next few years, so we refer to this as the Social Housing Study. Senator Monique Limón introduced the Laborforce Housing: Short-Term Rental Tax Law (SB 584) proposing a statewide tax on short-term rentals like Airbnb properties to fund social housing development.⁸⁵ We refer to this as the Short-Term Rental (STR) Tax. While they all take different approaches to implementation, all three bills use nearly identical definitions of social housing that include public ownership, a mix of incomes, principles of resident governance, and security through tenant protections.

In addition to having the same definition of social housing, all three bills ended up building on existing state capacity for affordable housing and real estate development. While this report does not investigate the political negotiations shaping these current versions, **Table 2.2 California Social Housing Bills over 2023** in the appendix compares previous versions of these bills and includes more legislative details to highlight their evolution. The convergence of each bill on a shared definition of social housing speaks to the importance of the previous advocates' convenings and early legislative working groups.

These three areas of focus align with the three components defining social housing and draw on a series of proposals set forth by policy advocates. We include examples from each of their proposals throughout the analysis, but a more detailed breakdown of their convergence and differences is included in **Table 2.2**. All of the advocates identify the failure of the private market to provide sufficient housing and the need for a developer with a public interest instead of a profit interest. Their distinct approaches, along with the distinct provisions in the social housing bills in California in 2023, provide a wide array of examples for transforming development systems through social housing.

TABLE 2

Social Housing Bills in California, October 2023

	AB 309: Social Housing Act (Lee)	SB 555: Stable Affordable Housing Act (Wahab)	SB 584: Laborforce Housing: Short-Term Rental Tax Law (Limón)
Summary	Social Housing Pilot: three projects on state-owned surplus land to test social housing models	Social Housing Study: directs research on establishing and implementing social housing, report to be published in 2025	STR Tax: imposes 15% tax on occupancy of short-term rentals
Status	Vetoed by the Governor on October 7, 2023	Signed into law by the Governor on October 7, 2023, effective January 1, 2024	Two-year bill will be heard in legislative committees in 2024
Definition of Social Housing	<ul style="list-style-type: none"> Development owned and managed by public entity, local housing authority, or mission-driven nonprofit <ul style="list-style-type: none"> Buildings held by a nonprivate entity for its useful lifetime Land for social housing can never be sold or transferred to a private or for-profit entity Affirm and bolster tenant protections 	<ul style="list-style-type: none"> Serving mix of households unable to afford market rent: extremely low-, very low-, low-, and moderate-income ranges <ul style="list-style-type: none"> All housing units would be permanently affordable, deed restricted Protect residents' right to participate in decision-making 	
Scale	Up to approximately 450 units, across up to three developments	No unit estimates, matches scale to housing needs projected in Regional Housing Needs Allocation	No specific unit estimates
Administrative Agency	<ul style="list-style-type: none"> California Department of General Services (DGS) solicits bids from public entities to build or authorize social housing on surplus state lands Units managed by a private entity 	<ul style="list-style-type: none"> California Department of Housing and Community Development (HCD) conducts the study Includes analysis of capacity of existing public agencies and mission-driven nonprofits to develop and manage social housing 	Revenues collected by the Department of Tax and Fee Administration, distributed by HCD under new Laborforce Housing Program.
Funding	Seeks federal source of funding in the form of \$300–\$400 million requested annually from congressional appropriations	No specific funding source or estimate, directs study of potential revenue sources for a future social housing fund, especially federal funding opportunities	Estimates revenue around \$150 million annually from STR Tax, and \$3.2 million administrative costs (May 2023)

Sources: [AB 309](#) (amended April 3, 2023), California Senate Appropriations Committee “[AB 309 Hearing](#)” (August 21, 2023); [SB 584](#) (amended March 21, 2023), California Senate Rules Committee “[SB 584: Senate Floor Analysis—Third Reading](#)” (May 26, 2023); [SB 555](#) (approved October 7, 2023)

Notes: AB 309 was also coauthored by Assemblymembers Bennett, Haney, Jackson, McCarty, Ting, Ward, and Rendon and Senators Allen, Menjivar, Smallwood-Cuevas, and Wiener. For more on the social housing bills in California in 2023, see Zoe Klingman, “[Your Guide to California’s Social Housing Proposals](#)” (July 11, 2023), and [Table 2.1: California Social Housing Bills over 2023](#).

Principles for Policy Analysis

IN THE FOLLOWING SECTIONS we present three conceptual frameworks, aligned with the three components of social housing, to guide analysis of social housing planning in California and future social housing policies. The three frameworks are based on the principles of housing for the social good, social and racial equity, and participatory governance. These principles overlap and find tension within and among each other, but each highlights a critical thread of transformative housing policy that at once provides material and social space for living.

Our first principle for analysis, Protecting Social Good, sets a universal standard for housing centered on its use as a home and focuses on mechanisms protecting housing from commodification in the long term. The social good section builds on the theory of housing as a human right, or housing that serves the occupant for the daily practice of enjoying a home. Our recommendations focus on the ways that the owner operates in the public interest (opposed to the profit interest), the long-term protection of the public interest through mixed-income use and public financing, and the potential for social housing to reach a scale that provides a viable public alternative to the private housing market. This infrastructure operationalizes the principle of a universal standard of safe, deeply and permanently affordable, regenerative housing for all.

The second principle, Social and Racial Equity, asks how social housing policies meet the varied needs of different communities and address the systemic injustices in housing policy to ensure the shared right to housing is enjoyed by all. This section builds on a theory of targeted universalism that creates policy

with specific attention to addressing the varied barriers to accessing a public good. Our recommendations contend with legal limits to any affirmative action and focus on ways that mixed-income models might support more low-income households in the face of growing wealth inequality, siting policies that both fight patterns of segregation and pair with infrastructure investments in neighborhoods under threat of gentrification, and preference policies that prevent displacement.

Participatory Governance, our third principle, provides a lens on the decision-making that shapes how social housing operates, looking at mechanisms for supporting participatory governance and strengthening democratic participation. This section uses the two-dimensional view of housing tenure to highlight the ways social housing could offer a new, more secure, type of renter tenure. Our recommendations point to the need for policies to define the specific responsibilities and decisions to be made by residents in each phase of housing governance, clarify what types of residents and stakeholders must be included, address structural barriers to participating in decision-making, and ensure renter protections. Participatory governance, in particular, is a realm of social housing policy likely to require both legal protections in initial legislation and new accountability structures to ensure that social housing programs authentically include resident voice in decision-making.

Table 3: Social Housing Analysis Framework summarizes the ways that our three principles align with the definition of social housing, the theoretical foundation for our analysis, the questions driving

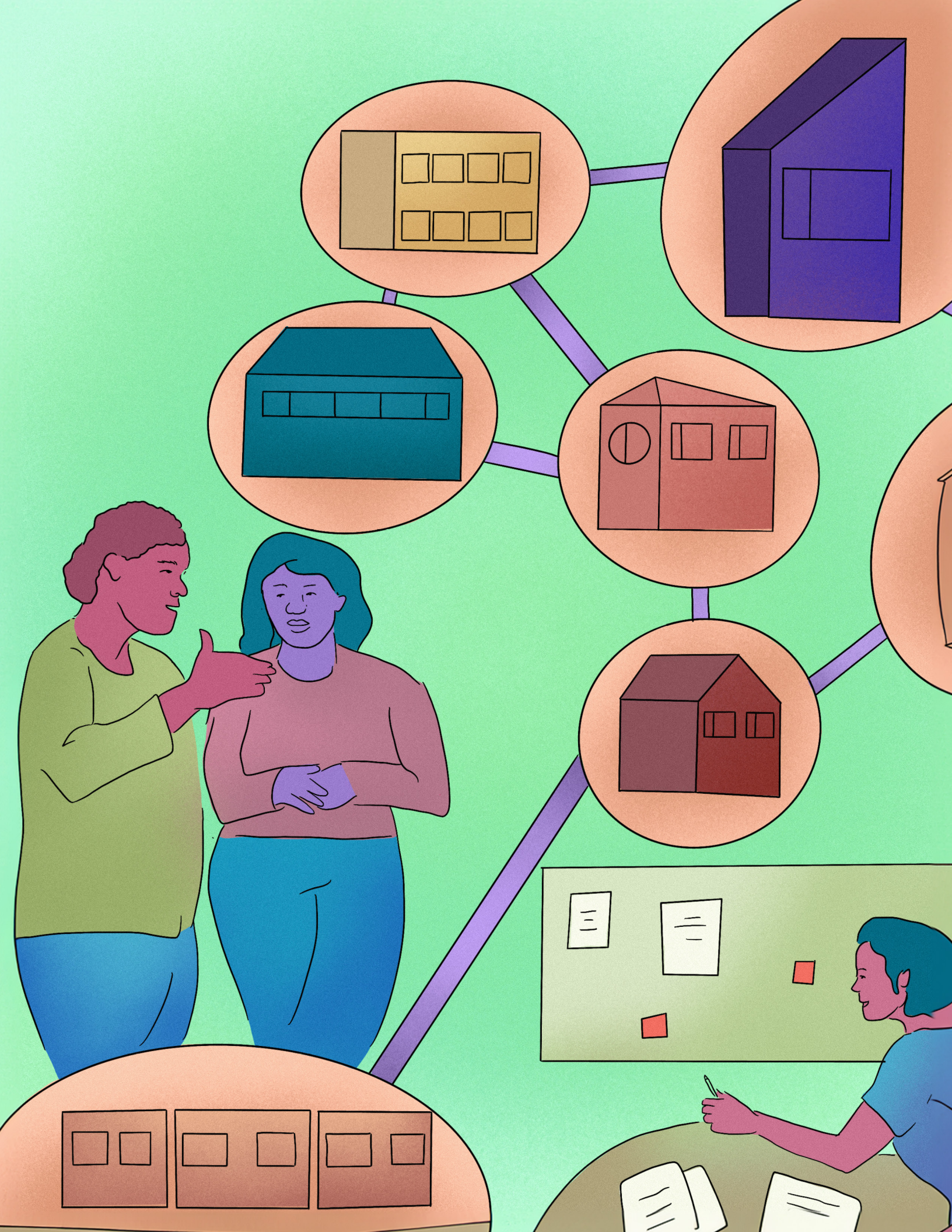


TABLE 3

Social Housing Analysis Framework

Social Housing Definition	Principle	Questions	Policy Mechanisms
Ownership is at least partially held by public or nonprofit entities, and permanently protected from transfer to for-profit entities	Protecting Social Good: setting a universal standard for housing for social value instead of future profit	<ul style="list-style-type: none"> • How well does the proposal protect the social value of housing with a public-interest owner obligated to limit profit seeking at all stages of the development process? • What strategies does the proposal use to build financial and political resilience? To what extent does the proposal include a mix of incomes to build financial and political resilience? • How does the proposal envision growing development and management capacity to match the scale of housing need? 	<ul style="list-style-type: none"> • Public-interest owner <ul style="list-style-type: none"> ○ Long-term protection • Redistributive financing: <ul style="list-style-type: none"> ○ Mixed income ○ Progressive source of revenue • Multifaceted decommodification <ul style="list-style-type: none"> ○ Tenant protections • Scale
Housing is provided for residents with a diverse mix of incomes to underscore the right to housing for all and promote social equity	Social and Racial Equity: mechanisms targeting serving those systemically excluded	<ul style="list-style-type: none"> • How does the policy allow for targeted strategies to meet the specific needs and aspirations of populations disproportionately harmed and impacted by housing insecurity, specifically lower-income households and people of color? • How does the proposal directly respond to and proactively combat historic and ongoing patterns of racialized harm, such as disinvestment from predominantly BIPOC neighborhoods, displacement from historically BIPOC neighborhoods, exclusion from high-opportunity neighborhoods, or exclusion from homeownership? 	<ul style="list-style-type: none"> • Income targeting • Equitable design <ul style="list-style-type: none"> ○ Tenant protections • Siting <ul style="list-style-type: none"> ○ Paired investments
Authentic opportunities and rights ensure that residents can participate in collective decision-making	Participatory Governance: reframing housing tenure to include meaningful democratic, direct decision-making at all stages of development	<ul style="list-style-type: none"> • How does the policy articulate the scale at which participatory governance will occur and the criteria for determining who will be included in decision-making? • In what types of decisions are community voices included, and to what extent is resident voice honored in decision-making? What rights and responsibilities are established? • How does the proposal address the barriers that low-income households and other residents face in participating in democratic decision-making? 	<ul style="list-style-type: none"> • Defining community • Defining authority and process • Resources for equitable participation <ul style="list-style-type: none"> ○ Tenant protections

analysis, and potential policy mechanisms that could operationalize those values. The following discussion of the California social housing proposals in 2023 highlights the mechanisms already under negotiation, and we highlight where the advocates' proposals offer mechanisms to fill the gaps. Ultimately, we hope this framework for analysis supports policy-makers, advocates, and administrators to enact social housing systems that make real the human right to housing.

Protecting Social Good in Social Housing

SOCIAL HOUSING HAS THE POTENTIAL to assert housing as a universal human right in California, setting a standard for secure and affordable homes accessible to all.⁸⁶ Real estate development is especially caught in hypercapitalist structures of the US economy, and social housing proposals could be transformative in their commitment to recentring government investment to generate social value. First, we explore the ways government policy and housing markets are innately intertwined. Then we consider policy mechanisms for protecting the public interest and social value in the long term through holistic restrictions on profit seeking as well as redistributive financing models. Social housing models are foundationally transformative in deprioritizing profit for all households, not just low-income households, and developing at scale to offer a public option for housing that sets a standard for private markets as well.

Housing is a unique resource in that it straddles private and public spheres, intimate and shared spaces, and interpersonal and political implications. Housing is “central to social reproduction, stuck between private and public, whose value is embedded in the world around it.”⁸⁷ The public benefits of safe, accessible, and stable housing are profound and positively reverberate throughout whole communities and regions.⁸⁸ The “market” value of any individual home is constructed by public investments and proximity to social value. When public investments create new transit stations, build and improve parks, clean up contaminated land, build and improve water and energy utilities, offer diverse educational opportunities, hold cultural festivals and community events, or any

other measure deemed beneficial to neighborhood conditions, the value of housing typically increases.⁸⁹ Thus, housing has a public nature both because of those public contributions required to produce it and the public benefits it produces.

In addition to public investments informing private property value, the government is also implicated in housing policy in its duty to provide basic needs for **all** of its citizens. As the second section describes, housing policy in the US has historically created homeownership policies privileging white households to build and maintain wealth and separated these policies from housing policies serving low-income households. Social housing proposals are radical in acknowledging the social nature of housing policy by decentering profit seeking and real estate speculation and recentring housing’s daily use as a home and including all income levels under the same public investment. Including all incomes not only destigmatizes the public investments in that program, but also mitigates the harm of the “welfare cliff” when households become ineligible and public services suddenly drop off.⁹⁰ The following section, **Social and Racial Equity**, discusses the ways that mixed-income models might use targeted strategies to reach marginalized households. The universal, human right to enjoy your housing for its current use, and not its potential resale value, is realized with mixed-income models instead of creating separated housing programs for low-income housing.

While shifting to housing designed for the social good means missing out on some of the financial benefits that accrue to owners holding a home as



a commodity, living in limited equity housing has proven to be a more efficient use of subsidy⁹¹ and more stable for households amid the foreclosure crisis.⁹² The stability of social housing tenure can not only guarantee affordable shelter when people are done working, but also provide the necessary emotional and financial foundation for pursuing education, allow for saving a larger share of their income, minimize health-care expenses related to housing insecurity, and ultimately leave more opportunities for rest.⁹³ Viewing housing as a social good instead of a retirement fund invites a larger reimagining of retirement investments that often fund environmental degradation⁹⁴ and harmful real estate investments.⁹⁵ The interconnected nature of housing development implicates coordinated reform in the provision of other basic goods like utilities, transportation, climate mitigation, education, health care, debt, infrastructure finance, treasury, security, and social services.

Social housing proposals represent an ambitious and necessary cultural shift away from deeply entrenched devotion to wealth building through private property and toward building on the success of existing limited equity housing models. To guide how social housing policy protects the principle of housing as a social good, we focus on the following questions:

- How well does the proposal protect the **social value** of housing with a **public-interest owner** obligated to limit profit seeking at all stages of the development process?
- What strategies does the proposal use to build financial and political resilience? To what extent does the proposal include a **mix of incomes**?
- How does the proposal envision growing development and management capacity to match the **scale** of housing need?

To recenter the social value of housing, we focus on policy mechanisms to protect public interests over profit interests, serve a representative mix of incomes proportional to housing needs and shift the understanding of the public by including a mix of incomes, and plan to meet the depth and breadth of scale expected from the social housing proposals.

A public-interest owner encapsulates a range of ownership models that prioritize the use value, in perpetuity, for current and future residents. **All three social⁹⁶ housing⁹⁷ bills⁹⁸ in California in 2023 included provisions preventing any future sale of developments to private, for-profit entities in the future**—a defensive threshold for securing decommodification long term.

Social housing proposals, in California and beyond, vary in the extent to which they narrow the definition of public owner to just government bodies or expand notions of eligible owners to include CLTs, limited equity housing cooperatives (LEHCs), and nonprofits with legal commitments to the social value. In addition to protecting social good in the long term, existing CLT and LEHC structures offer models for protecting affordability in perpetuity. These limited equity models offer both a variety of ownership structures flexible to local conditions⁹⁹ and a variety of resale formulas balancing capital improvement needs and maintaining affordability long term.¹⁰⁰ The Social Housing Pilot,¹⁰¹ Social Housing Study,¹⁰² and STR Tax¹⁰³ all included types of limited equity homeownership in addition to rental options. While the Social Housing Pilot ended as a much narrower public land holder that leased to private management companies, earlier versions specifically included resale formulas for homeownership that would “balance ongoing affordability with resident wealth generation.”¹⁰⁴

In addition to long-term deed restrictions to protect affordability, some social housing models distinguish ownership over development process separate from long-term property management. Other social housing proposals borrow further from limited equity models in splitting ownership of the buildings and ownership of the land underneath. Across this variation in legal ownership structures, long-term resilience of public ownership relies on robust, redistributive financing.

Redistributive financing models operationalize the principle of a universal right to home and serve a more inclusive and larger public, bringing households of all incomes under the same housing policy. A mixed-income social housing proposal asserts that

all households, regardless of income levels, have the same right to housing secured as a home instead of an investment. In minimizing profit seeking at all stages of development, social housing minimizes the costs of construction that contribute to inflated “market rent,” or the highest possible rent the landlord can charge.¹⁰⁵ In contrast, “cost rent” sets rents based on the actual costs of construction.¹⁰⁶

Cross-subsidy in mixed-income housing developments subsidizes lower-income households’ rent with surplus from units rented to higher-income households.¹⁰⁷ Mixed-income development for social housing is distinct from previous land use policy incentivizing private development of lower-income units under inclusionary zoning.¹⁰⁸ Where inclusionary zoning measures assume existing developer profits to begin determining the mix of incomes, social housing must center the existing mix of incomes and match development goals to public need. Current programs supporting mixed-income development provide lessons in coordinating guidelines with other financing programs, opportunities for community building, and preventing displacement.¹⁰⁹

In California, the Regional Housing Needs Allocation (RHNA) process identifies the public need for housing units for the following eight years.¹¹⁰ The state’s tracking of how well it achieves RHNA goals has shown an overproduction of units for households with above-moderate income and a severe underproduction of units for moderate-, low-, and very low-income households.¹¹¹ In California, all three social¹¹² housing¹¹³ bills¹¹⁴ sought to serve a mix of incomes and set goals aligned with the RHNA estimates. In early forms of the Social Housing Pilot, income targets prioritized “revenue-neutrality,” meaning the costs of development and management are covered by operation revenues while including a “methodology for low-income housing maximization.”¹¹⁵ In contrast, the Social Housing Study¹¹⁶ and the STR Tax¹¹⁷ focus on strategies that serve the extremely low-, very low-, low-, and moderate-income households “unable to afford market rent.” In matching housing units to the housing needs in the state, social housing proposals align the scope of the

solution with the scope of the problem. **Social and Racial Equity** examines other redistributive mechanisms to reallocate public resources to serve those most in need.

In addition to redistributive financing models, social housing proposals can minimize profit seeking at all stages of development and “comprehensively de-commodify every aspect of ensuring that affordable housing exists—from its finance and creation, to its ownership, management, and maintenance.”¹¹⁸ In Uruguay, housing cooperatives rely on a multifaceted network of community advocates, organizers, technical assistance providers, public land banks, and a special public fund offering low-interest mortgages.¹¹⁹ For long-term capital needs and emergencies, the Dutch model includes a mutual aid fund that all housing associations pay into and can access low-cost loans.¹²⁰ In addition to protecting against private, for-profit ownership, social housing proposals might include provisions limiting interest rates and investor returns, bolster their financing through a public bank, incorporate intersectional union and cooperative labor standards, collaborate with community energy cooperatives, or some combination depending on their local context.¹²¹ Social housing has also grown with and from the organizing for a Green New Deal, integrating processes for equitable housing into strategies to prevent climate catastrophes.¹²²

Multifaceted decommodification also includes increased tenants’ rights. In this section, we focus on the ways tenants are protected through rent registries, rent control, just-cause evictions, right to counsel, lifetime leases, inheritance rights, and building code enforcement.¹²³ We consider these protections to support the social value of the unit instead of the profit potential. **Social and Racial Equity** and **Participatory Governance** outline additional tenant protections to address inequities and support self-determination. All three¹²⁴ bills¹²⁵ in California¹²⁶ in 2023 include tenants’ rights in their definition of social housing, though do not detail specific protections.

Setting a standard for tenant protections also influences the development and management of

private market units, and further makes the case for developing social housing at significant scale. In Vienna, 46% of homes are social housing, and 60% of residents live in social housing units.¹²⁷ The number of units, combined with the policies that keep 80% of the population income eligible, not only minimizes the impact of competitive pricing during housing shortages but also invites comprehensively serving the diverse needs of populations explored in **Racial and Social Equity**.

The social housing bills in California struggled to sustain their ambitious scale, and both the Social Housing Study¹²⁸ and the Social Housing Pilot¹²⁹ significantly scaled down their proposals over the course of the 2023 legislative cycle. While neither bill ultimately included plans to produce the housing units identified by RHNA, both¹³⁰ included¹³¹ visions to ramp up development capacity to meet the housing needs in the long term. The limitation on real units built is disappointing in the face of the deep immediate need; however, the Social Housing Study represents an incremental step, building the foundation upon which to ramp up development capacity for social housing.

Reaching scale will require more clarity on best practices to enact all of these elements: mixed-income financing, protected and redistributive source of subsidy, limiting profit seeking at all stages of the development process, and achieving significant scale. Social housing proposals can strengthen their commitment to reaching scale by tying studies and pilot programs to future plans for reaching scale. This could include incorporating construction training to ramp up development capacity.¹³² Financing social housing to reach a meaningful scale requires analysis of the redistributive potential of subsidy sources.¹³³ Ultimately, establishing a viable public option for housing will require an iterative process, further explored in **Participatory Governance**.

Recommendations: Protecting Social Good

The following recommendations represent our reflections on existing social housing proposals and, specifically, outline what we feel would be needed to strengthen proposed bills, as well as any social housing measure moving forward:

Scale: A social housing program is most powerful when enacted and managed at a significant scale. The program providing for a significant portion of the housing market ensures the secure and affordable housing standard for the households it serves directly and can influence the private market and indirectly serve households outside their direct management.

- **Public-Interest Owner:** The owner must be legally obligated to serve the public interest over a profit interest, in perpetuity. This could include a public entity, a nonprofit community-based organization, or other models of limited equity housing like CLTs and LEHCs.
- **Redistributive Financing:**
 - **Mixed Income:** By serving a wider range of incomes, social housing proposals can operationalize a safe and affordable housing standard for all. Furthermore, expanding the public served by the social housing program makes it more resilient to political shifts in the future.
 - **Progressive Source of Revenue:** To serve the diverse housing needs of the state, social housing proposals must incorporate a source of revenue to supplement the shortfall of managing very low-income and extremely low-income units. By raising funds from sources most likely to exacerbate the housing crisis, social housing proposals further redistributive public policy. This includes taxes on vacancies, short-term rentals, and real estate transfers.
- **Multifaceted Decommodification** Expanding social housing policy to include provisions

that limit profit seeking during financing, construction, and maintenance expands the depth of impact. This includes pairing social housing proposals with limits to lending and investment profits and prioritizing worker-owned labor practices in both construction and management.

- **Tenant Protections:** Including just-cause eviction and right-to-counsel provisions can not only stabilize rental tenure, but also minimize profit seeking throughout property management.

Social and Racial Equity in Social Housing

OUR SECOND PRINCIPLE, Social and Racial Equity, considers how targeted strategies to address social and racial disparities in housing affordability and security can achieve the universal standard of stable, appropriate homes for all. This builds on the principle of Protecting Social Good by responding directly to the racial exclusion embedded in and driving housing inequities. Social housing, in California or otherwise, cannot alone undo all racial inequities in housing. Instead, in this section we use the targeted universalism framework to consider strategies for undermining implicit bias in housing financing, construction, and management as well as long-term strategies that honor the multiple cultural relationships to home. We focus on three policy mechanisms: race-conscious design to serve overlapping and intersecting communities with varied barriers to housing security; potential redistributive sources of subsidy to fund the variety of units required to match the housing need; and siting policies that direct social housing investments to high-resource neighborhoods to undermine exclusion, paired with other public infrastructure investments in historically disinvested neighborhoods to undermine displacement.

The socioeconomic realities for people of color, people with disabilities, families, low-wage workers, seniors, people in recovery, agricultural workers, returning citizens, and other groups historically harmed by prevailing housing arrangements present intersecting and distinct barriers to accessing secure housing and accompanying benefits. A social housing program, enacted at a significant scale, has the potential to serve the unique needs of communities across diverse geography types, to serve rural and

urban contexts; varied needs related to building types, supportive services, etc.; legacies of harm from racialized housing policy; and varied incomes and needs for affordability. Targeted universalism is a framework for developing public policy that meets a universal goal through a series of targeted strategies that account for the particular needs and barriers different communities face to achieve the universal goal.¹³⁴ Where **Protecting Social Good** declares a universal standard for secure and decommodified housing, **Social and Racial Equity** targets development and management processes to serve a diverse set of distinct housing needs across the state.

While Californians across the state share a growing need for stable, affordable housing, the vast scale represents a variety of needs across regional economies, histories, and cultures. Social housing represents an opportunity to experiment with state-level policy that can adjust and adapt to local conditions in their historical context. While the qualities of good housing—safety, comfort, nearby resources, affordability, etc.—are widely shared, the types of housing that will live up to these qualities depend on the unique needs and aspirations of the residents. This includes implementing existing policies, like federal and state Affirmatively Further Fair Housing (AFFH) requirements for equitable marketing of units and development siting priorities. Building design might be adjusted to provide accessible units for aging households, safe outdoor space for large families, seasonal units for farmworkers, and shared space for political education, legal clinics, and other social services in neighborhoods fighting against displacement. The emerging field also offers



the opportunity to go beyond the material adjustments and practice housing development that fundamentally challenges racist conceptions of home value and neighborhood safety, like provisions to decriminalize subsidized tenants. Serving social and racial equity requires consideration of a true range of socioeconomic realities and proactive strategies for including extremely low-income households and other underserved groups.

While targeted universalism necessitates a focus on the full range of othered groups as well as individuals' intersectional dimensions of identity, in the context of housing policy, race has played an oversized role and requires particular attention. Targeted strategies for social housing that address the needs of marginalized racial groups must therefore incorporate mechanisms to repair historic and ongoing racialized harm specifically for Black, Indigenous, and other People of Color (BIPOC). We begin by outlining some key limitations to targeted policy strategies and existing policy addressing disparities in housing insecurity. Then we discuss the mixed-income model and progressive sources of subsidy to serve households with the deepest, most urgent needs. We finish with a discussion of siting policies and their role in both undoing segregation and resourcing opportunity in historically disinvested neighborhoods. Together, these targeted policy mechanisms start to serve social and racial equity and lay the foundation for future experiments with reparative housing policy.

To apply this principle in our analysis of social housing, we focus on the following questions:

- How does the policy allow for **targeted strategies** to meet the specific needs and aspirations of populations disproportionately harmed and impacted by housing insecurity, specifically lower-income households and people of color?
- How does the proposal directly **respond and proactively** combat historic and ongoing patterns of racialized harm, such as **disinvestment** from predominantly BIPOC neighborhoods, **displacement** from historically BIPOC neighborhoods, **exclusion** from high-opportunity neigh-

borhoods, or exclusion from homeownership?

The first line of mechanisms to advance social and racial equity are race-conscious equitable development strategies. Any social housing program will be bound by federal and state regulations AFFH, including simple requirements like marketing available units to households with the greatest need and flexibility to tailor place-based policies to geographically specific needs.¹³⁵ Other mechanisms include inclusive community engagement strategies (explored in **Participatory Governance in Social Housing**), siting developments to decrease racial segregation and expand access to resources (discussed next), developing units for the unique needs of marginalized populations, and tenant preference policies. For example, a right-to-return policy can prioritize households currently under threat of displacement, families displaced by urban renewal or redlining, descendants of slaves, Indigenous peoples fighting for their land back, and other exploited and disenfranchised groups.

The social housing bills in California in 2023 all indirectly address racial equity, largely focused on geographic targets and minimizing discrimination. The STR Tax intends to avoid repeating patterns that “plagued public housing projects in the past.”¹³⁶ While the Social Housing Study does not include any specific mechanisms for addressing social and racial disparities, strategies could be included under mandates to study the resources and obstacles.¹³⁷

The Social Housing Pilot originally included several mechanisms aimed at remedying discrimination. Before scaling down to a few pilot projects, the legislation referenced fair housing provisions, such as tenant eligibility criteria that does not discriminate against protected classes and any applicants with a previous criminal record,¹³⁸ and a “right of first refusal” provision to ensure that anyone displaced due to the development of a social housing property would be entitled to a unit once the development is complete.¹³⁹ The pilot bill also highlighted the danger of displacement caused by government investments in housing by requiring an annual analysis of the impacts of new social housing development on

gentrification.¹⁴⁰ The racial equity provisions of all three bills remained minimal and inadequate.

Any efforts to address racial inequities are limited by several state and federal laws. Under prevailing interpretations of the constitution,¹⁴¹ as well as California Proposition 209,¹⁴² public programs cannot use race to classify beneficiaries. However, there are various means of designing public programs that avoid these legal pitfalls by using geographic or socioeconomic proxies that ensure that the program will have a racially equitable impact.¹⁴³ In 2018, California adopted a comprehensive AFFH statute in response to federal failures to proactively address segregation and discrimination.¹⁴⁴ These policy options give the state the opportunity to more robustly address racial inequities.

To meet the varied housing needs of different socioeconomic groups, social housing proposals can design mixed-income models with robust subsidy sources to target development for the lowest-income households and other income groups not served by the private market. Social housing proposals in California benefit from the habitual state estimates for housing needs under RHNA.¹⁴⁵ The most recent RHNA assessment identifies the need for 1.45 million new housing units by 2031 for moderate-, low-, and very low-income residents. Of these, 44% must serve very low-income households (50% area median income [AMI]), 27% serving low-income households (less than 80% AMI), and 29% serving moderate-income households (less than 120% AMI).¹⁴⁶ Early versions of the Social Housing Pilot set development goals based on RHNA estimates for all income bands.¹⁴⁷ The Social Housing Study explicitly aligns development goals with RHNA estimates for moderate- and low-income households for whom the private market does not build.¹⁴⁸

Revenue-neutral models can make for a sustainable financing in the long term, but the cost of development, including the cost of financing, combined with revenue neutrality could set self-defeating limits on how many units can be affordable and the depth of affordability. Operationalizing a commitment to meeting the needs of extremely low-, low-, and moderate-income residents requires financing

strategies that account for the deeper investment needed by lower-income residents. Given the high costs of construction in California and widening inequality, market-rate rents alone cannot provide enough excess profit for low-income households, so any social housing program must include additional sources of subsidy.

A progressive tax, or source of subsidy, is one that charges taxpayers with the greatest ability to pay and minimizes burden for taxpayers with less resources and, when spent on the programs serving those with the less resources, operationalizes the redistribution of wealth. The STR Tax, to be negotiated in the 2024 legislative cycle, was the only social housing bill in California in 2023 to create a new source of revenue for development and management. The new 15% tax on short-term rentals would fund development through a new Laborforce Housing Fund managed by HCD.¹⁴⁹ The bill identifies the harm of commercial use of residential properties as temporary rentals in exacerbating the housing crisis, and it seeks to capture a portion of private profits to mitigate this public impact. While the STR Tax bill does not include specifics on how the fund will be distributed (through grants, low-cost loans, etc.), the bill allocates funds back to their county of origin, undermining their redistributive potential across counties.¹⁵⁰

The Social Housing Study directs HCD to analyze funding that is “or can be made available” for social housing, and to recommend potential revenue sources for a social housing fund and analyze financial constraints for long-term operations and maintenance needs.¹⁵¹ The following **Social and Racial Equity** section explores the depth of subsidy required to meet the depth of need, but regardless, social housing proposals will need to identify a source of funds that ideally redistribute funds from profit-seeking behavior exacerbating the housing crisis. A successful social housing proposal should also work to protect that funding source from future political shifts.

Future financing for social housing in California and beyond might consider a larger suite of antispeculation taxes as a potential source of subsidy. This includes a land-value uplift tax on increased sale prices

for properties not making capital improvements, a flipping tax on properties sold for more than purchase within a certain period of time, out-of-state investor or transaction taxes to property owners that do not live within the state, or a blight and vacancy tax on unoccupied units.¹⁵² Social housing in Vienna, the North Star for many social housing advocates in the US, was originally financed through taxes on luxury goods and consumption like cars, horse racing, and domestic servants as well as a progressive housing tax, which largely targeted villas and private homes.¹⁵³ Financing efforts in California, in particular, can build on lessons learned from progressive taxes implemented at the local level across the state like the “United to House LA” real estate transfer tax passed by voters in Los Angeles in 2023.¹⁵⁴

Another way to finance social housing for those who need it most might include redirecting current public spending patterns that deepen inequities and fund racialized violence. In the words of the Kansas City Tenants Union, “Money that is spent on overblown police or prison budgets should be redirected towards ending homelessness and providing deeply affordable housing that is accessible to the lowest-income residents of color, to people with records, and to people without papers.”¹⁵⁵ Often there are substantial public funds spent on superficial treatment of problems that arise from insecure housing, such as police sweeps of homeless encampments, fencing and security guards to restrict access to public land, law enforcement imposed evictions, and others. These punitive measures cause various harms while failing to address the causes underlying the housing crisis.

Social housing proposals seeking to include mechanisms for social and racial equity have to balance serving a large scale of households and targeting subsidies to serve those historically and acutely in need of public infrastructure investment in housing. The mixed-income balance can be bolstered with redistributive revenue generation that both expands the lowest incomes and undermines drivers of housing insecurity. On a neighborhood scale, social housing proposals can bolster their economic integration by a balanced siting strategy that both invests in

neighborhoods with a history of public infrastructure investment and pairs housing investments with other public infrastructure investments in historically disinvested neighborhoods. These mechanisms also support a more equitable participation in building housing, explored in the following participatory governance section.

Recommendations: Social and Racial Equity

In addressing disparities and practicing equitable development processes, social housing is well positioned to both undermine patterns of inequality and proactively develop housing to reduce segregation. However, social housing programs alone cannot address the layers and decades of discriminatory policy and practice.¹⁵⁶ Instead, we highlight these recommendations as promising emerging practices from advocates across the country and imagine a social housing proposal with space to leverage participatory governance and limited profit seeking for housing justice.

- **Equitable Design:** This includes marketing available units to households with the greatest need and flexibility to tailor place-based policies to geographically specific needs, inclusive community engagement strategies, siting developments to decrease racial segregation, siting to expand access to resources, designing units for the unique needs of marginalized populations, tenant preference policies (right to return), and prioritizing BIPOC developers, architects, managers, etc. in funding guidelines.
 - **Tenant Protections:** This includes stopping further harm by repealing punitive public housing policies and considering intersecting identities that inform tenants’ varied sense of security. Also includes bolstering protections for BIPOC tenants, undocumented tenants, returning citizens, aging tenants, etc.
- **Siting:** Social housing proposals can challenge existing patterns of segregation, exclusion, and disinvestment with a “both/and” approach to

siting policy that directs investments to well-resourced neighborhoods as well as historically disinvested areas. Especially at scale, social housing can both build housing in exclusionary neighborhoods and in the neighborhoods suffering from decades of public disinvestment. California is already incentivizing affordable housing development in neighborhoods enjoying the opportunities resulting from decades of public infrastructure investment through funding priorities.¹⁵⁷ The following section describes the ways that engagement strategies might bolster equitable siting priorities by preventing obstruction by historically exclusionary jurisdictions while ensuring historically marginalized populations have the opportunity to meaningfully participate in siting decisions.

- **Paired Investments:** To avoid repeating the harms of concentrating poverty, social housing programs can coordinate their housing investments in historically disinvested neighborhoods with other public infrastructure projects, such as new transportation projects, programs mitigating environmental harm, energy and water utility improvements, and education spending.
- **Income Targeting:** Given the overproduction of units for households making more than the median income, and the growing number of cost-burdened households not served by the private market,¹⁵⁸ social housing proposals can strengthen their capacity to achieve social and racial equity by developing units to serve a mix of incomes proportional to the mix of incomes in the state. In California, the RHNA process identifies housing needs across income bands and, in the most recent cycle, estimates that one-third of new units will need to serve very low-income residents.¹⁵⁹ Especially as housing costs increase and incomes stagnate, social housing proposals will need to serve a growing number of households locked out of the private market.

Participatory Governance in Social Housing

OUR THIRD PRINCIPLE FOR ANALYSIS, Participatory Governance, draws attention to mechanisms creating and protecting space for resident decision-making. Social housing models allow residents to make decisions about their housing, which orientates the housing to their needs, builds community, and transforms their relationship to their homes and neighborhoods. This section explores the type of governance articulated in social housing proposals and potential principles for further elaboration of the participatory process. Equitable governance processes must facilitate decision-making by people marginalized by the current housing conditions while protecting the process from influence by exclusionary advocacy evident in the history of racist and antipoor local control. As a social system, democratic decision-making for housing development will be an iterative process and can build on examples like CLTs and LEHCs.

Ensuring greater control over one's housing arrangement is a part of redefining housing tenure. The rights of residents to make decisions about their homes is a defining characteristic of homeownership, setting it apart from most tenant arrangements where residents must defer to their landlord on decisions concerning everything from physical conditions of the home to having pets and people join their household. In honoring the right of the occupant of the unit to control how that unit is constructed and managed, social housing moves toward a tenure closer to other community-owned housing models like CLTs and LEHCs.¹⁶⁰

Participatory governance by residents is essential to planning and maintaining housing that meets the particular needs of the people who live in it.¹⁶¹ Community needs emerge in unpredictable ways, in response to an increasingly unstable ecosystem, so the identification of needs and development of responsive action must be thought of as a decision-making process in which members of a community are involved. Collaborative decision-making, in particular, supports new types of relationships with housing and neighbors that contribute to a sense of belonging and dignity.¹⁶² Participatory decision-making in housing can also complement targeted mechanisms for racial repair by creating a democratic process for directing reparative investments and preserving their long-term reparative potential.¹⁶³

This transformative potential of collaborative, participatory decision-making must contend with the history and ongoing role of local democratic processes in housing development, like public input on city approvals and neighborhood review requirements, which maintain racial exclusion and reproduce racialized housing inequities.¹⁶⁴ One of the institutionalized forms of this exclusionary decision-making is Article 34, a California constitutional amendment established through a statewide ballot initiative after the federal Housing Act of 1949. Article 34 requires public housing projects be approved by a majority of voters in the cities where they are proposed.¹⁶⁵ The affordable housing field often sees community involvement as antagonistic—conflating antidevelopment, exclusionary co-optation of public hearings by predominantly white homeowners with an equitable process responding to the needs of



people with insecure housing.¹⁶⁶ These dynamics show the need for nuanced and intentional design of housing governance processes that are clear about how the actual beneficiaries of the proposed housing are able to be heard. What participatory governance is going to happen at the scale of the building, the region, the program, the state? Which decisions will be made at each of these scales, and who will be participating?

To apply this principle in our analysis of social housing, we focus on the following questions:

- How does the policy articulate the process for participatory governance at each stage of housing development and maintenance, and the criteria for determining **who will be included** in decision-making?
- In what types of decisions are community voices included, and to what extent is resident voice honored in decision-making? What **rights and responsibilities** are established?
- How does the proposal **address the barriers** that low-income households and other residents face in participating in democratic decision-making?

The Social Housing Pilot,¹⁶⁷ Social Housing Study,¹⁶⁸ and STR Tax¹⁶⁹ all specify that residents have the right to participate “directly and meaningfully” in decisions regarding both the operation and the management of the units. While this is a pillar of their definitions of social housing, the implementation of direct and meaningful decision-making must consider the interconnected systems that inform that participation. In this section, we explore four areas: the types of roles in defined governance structures, the extent of authority or responsibility, the resources required to include and prioritize marginalized voices, and the role of tenant protections in securing control over their housing.

To ensure participatory governance, a social housing proposal must create the decision-making process and name the roles for residents and other community members. For instance, the CLT board

structure offers one model for explicitly identifying those involved in decision-making as a part of the tripartite board, with representation of residents, the surrounding community, and housing professionals.¹⁷⁰ Originally, the Social Housing Pilot included a governing structure that mirrored the CLT tripartite board of directors: one-third of the governing body is made up of housing development or management professionals, one-third are community members in the neighborhood, and one-third are resident representatives.¹⁷¹ The Social Housing Pilot also described the process for resident governance councils for each development, where residents would gather and host regular meetings, in addition to representing the interests of residents at biannual board meetings.¹⁷²

The social housing proposals in California in 2023 vary in their consideration of participatory governance. The most recent version of the Social Housing Pilot includes guidelines limiting local design review of floor area ratios, height limitations, or density requirements.¹⁷³ This undermines the risk of perpetuating the ways communities of exclusion have wielded aesthetic design standards to sustain exclusionary neighborhood patterns.¹⁷⁴ The Social Housing Study requires that HCD “shall enlist in the development of the study broad participation of residents.”¹⁷⁵ Beyond aesthetic design requirements, social housing proposals might include systems for resident participation in review and evaluation of projects to inform and adjust future projects.

Robust participatory governance structure then assigns specific authority to the various groups and at all phases of developing and sustaining housing, and considers the need to include those most impacted while easing any obligatory burden. Social housing proposals can use models for stakeholder mapping that considers the extent to which groups are impacted and their power.¹⁷⁶ Increasing opportunities for those most impacted, and historically least empowered in key decision points, transforms social housing to not only meet the unique needs of a diverse population but also build a sense of belonging and self-determination.¹⁷⁷ Table 4 offers a draft schematic for developing such a governance process.

TABLE 4

Potential Dimensions of Participatory Governance

Phase	Key Decisions	Government and Providers	Resident Participants
Program Planning and Project Predevelopment	<p>Funding guidelines: application process, developer priorities</p> <ul style="list-style-type: none"> • Siting: balanced spatial priorities • Target priorities: income mix, special populations <p>Tenure types: legal ownership structure</p> <p>Paired infrastructure investments: coordinating with public transit, education, and health programs, etc.</p>	<p>Government: state/local HCD; relevant state/local environmental, health, transportation departments</p> <p>Professionals: current subsidized housing (LIHTC and public housing) providers, future social housing providers, technical assistance providers, social service providers, tenant organizers, advocates</p>	<ul style="list-style-type: none"> • Current subsidized housing (LIHTC and public housing) residents • Future social housing residents not served by prevailing LIHTC or public housing system
Project Design and Development	<p>Unit design: size, accessibility, amenities</p> <p>Financing</p> <ul style="list-style-type: none"> • Income mix: rent setting • Funding sources: costs of borrowing and terms <p>Construction:</p> <ul style="list-style-type: none"> • Climate: energy efficiency, extreme weather resilience • Labor: training, unions, modular • Community Benefits Agreements 	<p>Government: local planning department</p> <p>Professionals: developers, financing consultants, lawyers, architects, construction crew</p>	<ul style="list-style-type: none"> • Displaced neighbors • Future residents of the building/project
Project Management	<p>Administrative: tenant selection, reporting and compliance</p> <p>Maintenance: repairs, capital planning, asset management</p> <p>Social policy: pets, noise, common space, conflict resolution</p> <p>Emergency needs: adjusting to emerging conditions</p>	<p>Government: funding/reporting agency, health and safety building code enforcement</p> <p>Professionals: property manager, maintenance crew, social service providers, accountants/auditors</p>	<ul style="list-style-type: none"> • Current building residents
Project Redevelopment	<p>Project evaluation: identifying successes and failures, opportunities and challenges, changes since construction</p> <p>Refinancing: maintaining affordability</p> <p>* Return to Project Predevelopment</p>	<p>Government: local planning department, state HCD</p> <p>Professionals: building owner, tenant advocates</p>	<ul style="list-style-type: none"> • Current SH building residents

Program Implementation	Staffing: equitable hiring practices, community representatives Distributing funds: fair contracting practices, adjusting funding guidelines Collecting data: manage database for analysis and compliance	Government: state/local HCD Professionals: SH program manager	<ul style="list-style-type: none"> • Current SH building residents
Program Evaluation	Program evaluation: identifying successes and failures, opportunities and challenges	Government: state/local HCD, relevant state/local departments Professionals: current social housing providers, future social housing providers, technical assistance providers, social service providers, tenant organizers, advocates	<ul style="list-style-type: none"> • Current social housing residents • Future social housing residents (housing insecure people)

A nuanced plan for participatory governance can account for the different scales (individual building, city or region, statewide) and different phases of housing development during which participation in decisions will occur. This also helps clarify which people have the most at stake in each phase and should be delegated decision-making power. It is essential to transcend the overly simplifying dichotomy of local versus state control, which has perpetuated a housing governance system that conflates the participation of residents in need of housing with that of people whose housing needs have already been met. “Community engagement” is a broad and sometimes misleading concept that can cover a wide range of more or less participatory processes. The International Association for Public Participation offers a useful guide describing the spectrum of public participation that can be used to plan and assess participatory processes.¹⁷⁸ The spectrum ranges from the least participatory “inform” to the most participatory “empower,” where decisions are delegated to a body made up of community members.

Meaningful participation in governance also relies on robust tenant rights that protect residents from potential retaliation and displacement. As we detailed in the social good section, the California social

housing bills originally included residents’ right to participate and stay in their units. These protections serve a foundation of stability on which the rest of the governance structure is built.

With defined roles and responsibilities at each stage of the development process, and paired resources to affirmatively include marginalized communities and robust tenant protections, social housing proposals can lay the foundation for a new type of community-owned tenure that both preserves affordability for a future generation and meaningful participation in shaping the home.

Recommendations: Participatory Governance

Building social housing systems that offer residents the opportunity to make both long-term and every-day decisions about their home demands a holistic interrogation of democratic process. Policies for protecting direct participation in governance will both build on the success of collaborative governance in CLT and LEHC homeownership and will require consistent, ongoing evaluation and adjustment. These recommendations represent learnings from the ex-

amples explored above as a starting point to operationalizing participatory governance in social housing.

- **Defining Scope and Phase:** Social housing proposals must identify the realms over which residents have decision-making power and where they will not have power in each phase of housing governance.
- **Defining Community and Roles:** Social housing proposals must explicitly define the voices included and the extent to which they can influence decisions in each phase of housing governance.
- **Resources for Equitable Participation:** By budgeting for the childcare, staff time, and education required for low-income households to fully participate, social housing proposals commit to mitigating the barriers and create more meaningful opportunities to engage.
- **Protect from Exclusion:** Social housing policy must consider and create mechanisms for mitigating the use of aesthetic design review and other tools of exclusion to minimize the opportunities for democratic processes to be co-opted by exclusionary politics.
 - **Resident Rights:** Finally, resident control over their home must include renter protections that afford residents the stability and peace of mind to engage in a long-term vision. The same measures that support the decommodification of social housing, just-cause eviction protection, right to counsel, and rent control are the secure foundation upon which residents can practice self-determination.

Building systems for participatory governance that present genuine opportunities for a more collaborative and inclusive community will be an iterative process. Renter protections and defined responsibilities give residents the stable foundation for collaborating on their home. This security underlies protecting social good that practices a new, shared relationship to housing infrastructure and social and racial equity that address the history of racialized housing policy. Mechanisms for expanding inclusion and minimizing

exclusion might allow enough flexibility to respond to the local context of a given development and our quickly changing neighborhoods. Participatory governance, while most amorphous, holds the promise to transform housing insecurity and build power for democratic public infrastructure.

Conclusion:

Building on Existing Movements

WITH MECHANISMS PROTECTING HOUSING as a social good, promoting social and racial equity, and creating structures for participatory governance, social housing proposals hold promise to create much-needed shifts in normative housing policy. The next evolution of social housing proposals in California will test how well the program designs live up to the ambitious visions that social housing advocates, policy-makers, and researchers have articulated. We offer this brief and highlight three lenses for planning and evaluation with the hope of assisting the growing movement for social housing to continue to refine and specify the levers for transforming public investment in housing infrastructure.

Especially in the context of social, environmental, and economic emergencies, social housing program administrators in the US can learn from the history of New Deal programs that included public housing with transportation infrastructure and electricity generation.¹⁷⁹ Despite opposition from property owners and the real estate industry, policy-makers increased funding in the post-World War II economy.¹⁸⁰ New social housing programs must seek to undo and repair racist policy and culture,¹⁸¹ but can borrow from the way early public housing developments provided space for building community power through tenant and community organizing.¹⁸²

The trajectory of social housing bills in the California legislature in 2023 show a pattern of getting watered down over the course of the legislative process. Early versions of the bills contained important mechanisms to implement participatory governance, produce units at the scale of need,

and provide protections for tenants that reflected a transformational vision of social housing. Where political negotiations, bureaucratic inertia, and real estate lobbies limit the potential of social housing in California, advocates' proposals emphasize the driving force for social housing: a reinvigorated housing investment for the public good. As California launches its study of social housing and mediates competing stakeholders, we offer this framework as a mere starting point in developing resilient, equitable, and transformative social housing policies.

TABLE 1.2

Detailed Advocates' Social Housing Proposals

	The Case for a Public Sector Housing Developer: California Housing Corporation	Social Housing in the United States	The Case for a Social Housing Development Authority	Social Housing for All: A Vision for Thriving Communities, Renter Power, and Racial Justice
Advocate Organization	East Bay for Everyone	People's Policy Project	Urban Democracy Lab	The Center for Popular Democracy, Renters Rising
Authors	Derek Sagehorn	Saoirse Gowan, Ryan Cooper	Gianpaolo Baiocchi, H. Jacob Carlson, Marnie Brady, Ned Crowley, and Sara Duvisac	Amee Chew
Date	February 2021	April 2018	November 2020	March 2022
Level of Government	New California state government agency	Municipal housing authorities, with federal government funding	New federal agency, GSEs	Federal > supporting state and local efforts
Social Housing Vision	Public state developer for mixed-income housing on public land <ul style="list-style-type: none"> • Development and construction • Building owners, sometimes managed by local nonprofits and CLTs • Partner with local jurisdictions, partner on redeveloping large public assets 	Federal investments to municipal developers for mixed-income housing: <ul style="list-style-type: none"> • Loans • Grants 	Public federal developer for mixed-income housing <ul style="list-style-type: none"> • Purchases distressed real estate, GSE mortgages, and multifamily units • Rehabs/retrofits properties where necessary • Permanently affordable, could be managed by CLT, nonprofits, or PHAs 	Limit profit seeking throughout land acquisition, financing, construction, and maintenance (pipeline model) Permanently and deeply affordable <ul style="list-style-type: none"> • Publicly owned or under democratic community control • Public housing, CLTs, co-ops • Tenant unions involved in management <ul style="list-style-type: none"> ○ Tenant Opportunity to Purchase Act and Community Opportunity to Purchase Act • Sited and targeted for racial equity
Funding	<ul style="list-style-type: none"> • Start-up: state grants • Construction: cost savings at scale • Long Term: cross-subsidy, revenue neutral 	<ul style="list-style-type: none"> • Construction: federal government • Low-interest loans • Capital grants • Long Term: revenue neutral, reinvest limited profits 	<ul style="list-style-type: none"> • Construction: Treasury bonds • Start-up: Congressional appropriations • Long Term: rent, mortgages, property sales finance operations 	<ul style="list-style-type: none"> • Start-up: public grants, low-interest loans, pension fund investments • Long Term: public banks, bonds, land banking, antispeculation taxes, progressive taxation

Target Resident	Low- and middle-income households <ul style="list-style-type: none"> Layered subsidies for deeper affordability 	Low- and middle-income households <ul style="list-style-type: none"> Federal grants and rules ensure access for formerly incarcerated people and people with disabilities 	Preservation of “Naturally Occurring Affordable Housing” <ul style="list-style-type: none"> Prevent displacement Preempt predatory lending 	Low-income households > prioritizing ELI and VLI households first <ul style="list-style-type: none"> Includes all who need housing at scale
Siting	<ul style="list-style-type: none"> Existing public lands, already identified for development <ul style="list-style-type: none"> Less focused on acquisition Community outreach in project neighborhood Paired future policy to minimize land use constraints and avoid replicating racist housing patterns 	<ul style="list-style-type: none"> Public lands identified by municipalities Less focused on acquisition. <ul style="list-style-type: none"> Public land trusts for municipality Restrictions to prevent displacement or clear disinvested areas 	<ul style="list-style-type: none"> Distressed properties held by GSEs Target historically disadvantaged communities and gentrifying areas to prevent displacement 	<ul style="list-style-type: none"> Dual priorities <ul style="list-style-type: none"> High-resource neighborhoods > undermine segregation Disinvested neighborhoods > counter displacement
Problem ID (Focus)	<ul style="list-style-type: none"> Private sector is not enough to meet the housing shortage Housing sensitive to business cycle—stabilize labor demand Shortcomings of existing subsidies: middle-income households aren’t eligible, oversubscribed for low-income households 	<ul style="list-style-type: none"> Shortage of midrange and affordable housing Private developers overbuilding high-cost apartments Shortcomings of existing subsidies: not at scale, concentrate poverty, reliance on private developers 	<ul style="list-style-type: none"> Distressed properties and renter displacement Safety/housing quality Prevent further consolidation of the housing market by private equity 	<ul style="list-style-type: none"> Lack of deeply affordable housing Renter power/who controls housing Racist housing policies, displacement
Approach to Existing Affordable Housing Infrastructure	<ul style="list-style-type: none"> Potentially complementary with LIHTC and other affordable housing (AH) programs. Partially want to focus on mixed-income development so that social housing doesn’t compete with AH developments Potential partnerships with local governments and other housing agencies 	Not specified: implicitly would replace LIHTC as the main avenue of investment in AH for the federal government	<ul style="list-style-type: none"> Build on existing “social housing sector” (CLTs, nonprofits, local governments, etc.) Harness existing power of federal role in mortgage securities 	<ul style="list-style-type: none"> Skeptical of LIHTC and for-profit ownership and investment > inefficiencies in tax credit financing, redirect public funding for permanent affordability Public housing must be fully funded, repaired, strengthened, and expanded Bolstering CLTs and LEHCs

TABLE 2.2

California Social Housing Bills over 2023

	AB 309: California Social Housing Act May 1, 2023	AB 309: California Social Housing Act Sept 19, 2023	SB 555: Social Housing Act February 15, 2023	SB 555: Stable Affordable Housing Act Sept 19, 2023	SB 584: Laborforce Housing: Short-Term Rental Tax May 18, 2023
Summary	California Social Housing Authority (SHA)	Social Housing Pilot Project	Ten-year goal for HCD to create 1.2 million units of social housing	Social Housing Study: comprehensive analysis of the opportunities, obstacles, and recommendations	Short-Term Rental (STR) Tax to finance the Laborforce Housing Fund
Author	Assemblymember Alex Lee		Senator Aisha Wahab		Senator Monique Limón
Status	Vetoed by governor on October 7, 2023		Signed by governor on October 7, 2023		Amended on May 18, 2023
Definition of Social Housing	<ul style="list-style-type: none"> Owned by public entity: new government entity California Housing Authority (CHA), local housing authority <ul style="list-style-type: none"> Includes LEHCs Never sold to private, for-profit entity Mixed income Tenant protections Residents' right to participate in decision-making 	<ul style="list-style-type: none"> Public land owned by Department of General Services (DGS) <ul style="list-style-type: none"> Units managed by private entity 	<ul style="list-style-type: none"> Units are owned and managed by a public agency, local authority, or mission-driven nonprofit <ul style="list-style-type: none"> Includes LEHCs Includes CLTs Never sold to private, for-profit entity Mixed income Tenant protections Residents' right to participate in decision-making 	<ul style="list-style-type: none"> Units are owned and managed by a public agency, local authority, or mission-driven nonprofit <ul style="list-style-type: none"> Includes LEHCs Includes CLTs Never sold to private, for-profit entity Mixed income Tenant protections Residents' right to participate in decision-making 	<ul style="list-style-type: none"> Owned by public entity: local housing authority, mission-driven nonprofit Never sold to private, for-profit entity Mixed income Permanently affordable > deed restricted Tenant protections Residents' right to participate in decision-making
Scale	RHNA targets: 2.5 million units	Up to three projects <ul style="list-style-type: none"> Up to 450 units 	Ten-year goal: 1.2 million units Five-year goal: 600,000 total units, 200,000 affordable to ELI and VLI households	No units, directs study of plans for social housing "at scale"	No unit estimates
Administrative Agency	New state entity: CHA <ul style="list-style-type: none"> Land manager either public or purchase 	No new entity: DGS solicits bids to build and manage housing on excess state property <ul style="list-style-type: none"> Long-term ground lease with the developer 	New entity, specifics to be determined: Social Housing Authority, which would have development and property management capacity	No new entity: HCD carries out analysis, publish in 2027	No new entity: revenue collected by the Department of Tax and Fee Administration Funds distributed by HCD

	AB 309: California Social Housing Act May 1, 2023	AB 309: California Social Housing Act Sept 19, 2023	SB 555: Social Housing Act February 15, 2023	SB 555: Stable Affordable Housing Act Sept 19, 2023	SB 584: Laborforce Housing: Short-Term Rental Tax May 18, 2023
Funding	<p>Social Housing Revolving Loan Fund: estimate “low billions” for capital costs</p> <ul style="list-style-type: none"> • General obligation bonds • Long Term: revenue neutral • Revenue bonds 	<ul style="list-style-type: none"> • HCD estimates significant pilot management costs • DGS estimates minor and absorbable administrative costs 	<p>California Social Housing Fund in the State Treasury</p> <ul style="list-style-type: none"> • HCD to identify revenue sources 	<p>Directs HCD to evaluate funding sources</p> <ul style="list-style-type: none"> • Emphasizes federal funding opportunities 	<p>Social Housing Fund revenue from new 15% tax on STR</p> <ul style="list-style-type: none"> • Estimate about \$150 million per year, minus administration costs • Revenue returned to projects in county of origin
Mix of Incomes	Serves all incomes, proportional to RHNA targets	Unspecified mix of incomes	Serving extremely low-income (ELI), very low-income (VLI), low-income (LI), and moderate-income households (up to 120% area median income [AMI])	Serving ELI, VLI, LI, and moderate-income households (up to 120% AMI)	Serving ELI, VLI, LI, and moderate-income households (up to 120% AMI)
Public Land	<p>Prioritize vacant/ underutilized parcels, surplus public property, parcels near transit</p> <ul style="list-style-type: none"> • Acquisition > units at risk of losing affordability status • Solicit input from local governments on potential parcels and design issues 	<p>The projects would be located on surplus state land pursuant to Executive Order No. N-06-19—excess state property identified suitable for affordable housing development</p>	<p>Would leverage public land to develop social housing but would also authorize the state Social Housing Authority to acquire developments for the purpose of creating social housing</p>	<p>Includes the availability of public lands to achieve a social housing model</p>	Not specified
Tenant Protections	<p>Guarantees residents all protections afforded tenants in privately owned housing at a minimum</p> <ul style="list-style-type: none"> • Annual analysis on “the effects of its developments on gentrification” 	<p>Guarantees residents all protections afforded tenants in privately owned housing at a minimum</p>	<p>Residents shall be afforded due process and “full protections” against termination without just cause</p>	<p>Analyze tenant protections that provide long-term stability, including the most protective provisions feasible</p>	<ul style="list-style-type: none"> • Just-cause evictions • Rent cap (set lower than state law) • Antidisplacement protections • Right to form tenant unions

	AB 309: California Social Housing Act May 1, 2023	AB 309: California Social Housing Act Sept 19, 2023	SB 555: Social Housing Act February 15, 2023	SB 555: Stable Affordable Housing Act Sept 19, 2023	SB 584: Laborforce Housing: Short-Term Rental Tax May 18, 2023
Labor Requirements	Public projects > prevailing wage and other labor protections	Not specified	Not specified	Analyze benefits of locally based, union-represented workforces for construction and maintenance	Requires “skilled and trained” workforce or prevailing wage
Governing Structure	CHA Board: one-third resident representatives Resident Governance Councils: advise decision-makers and represent residents’ interests	Not specified: Residents’ right to participate directly and meaningfully in decision-making affecting the operation and management of their housing units	Not specified: Residents’ right to participate directly and meaningfully in decision-making affecting the operation and management of their housing units	Not specified: HCD “shall enlist in the development of the study broad participation of residents”	Not specified: Residents’ right to participate directly and meaningfully in decision-making affecting the operation and management of their housing units
Supporters and Opponents	Support: <ul style="list-style-type: none"> • East Bay for Everyone • Aids Healthcare Foundation • California Apartment Association • YIMBY Oppose: <ul style="list-style-type: none"> • League of California Cities • Livable California • California Association of Realtors 		Support: <ul style="list-style-type: none"> • Housing Now! (sponsor) • Public Advocates (sponsor) • Tenants Together (sponsor) • ACCE • California Community Land Trust Network • PolicyLink • Public Counsel Oppose: <ul style="list-style-type: none"> • California Association of Realtors 	Support: <ul style="list-style-type: none"> • State Building and Construction Trades Council of California • Housing Now! California • Public Advocates • Tenants Together Oppose: <ul style="list-style-type: none"> • Airbnb • California Association of Realtors 	
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