

Roots of the California Housing Crisis

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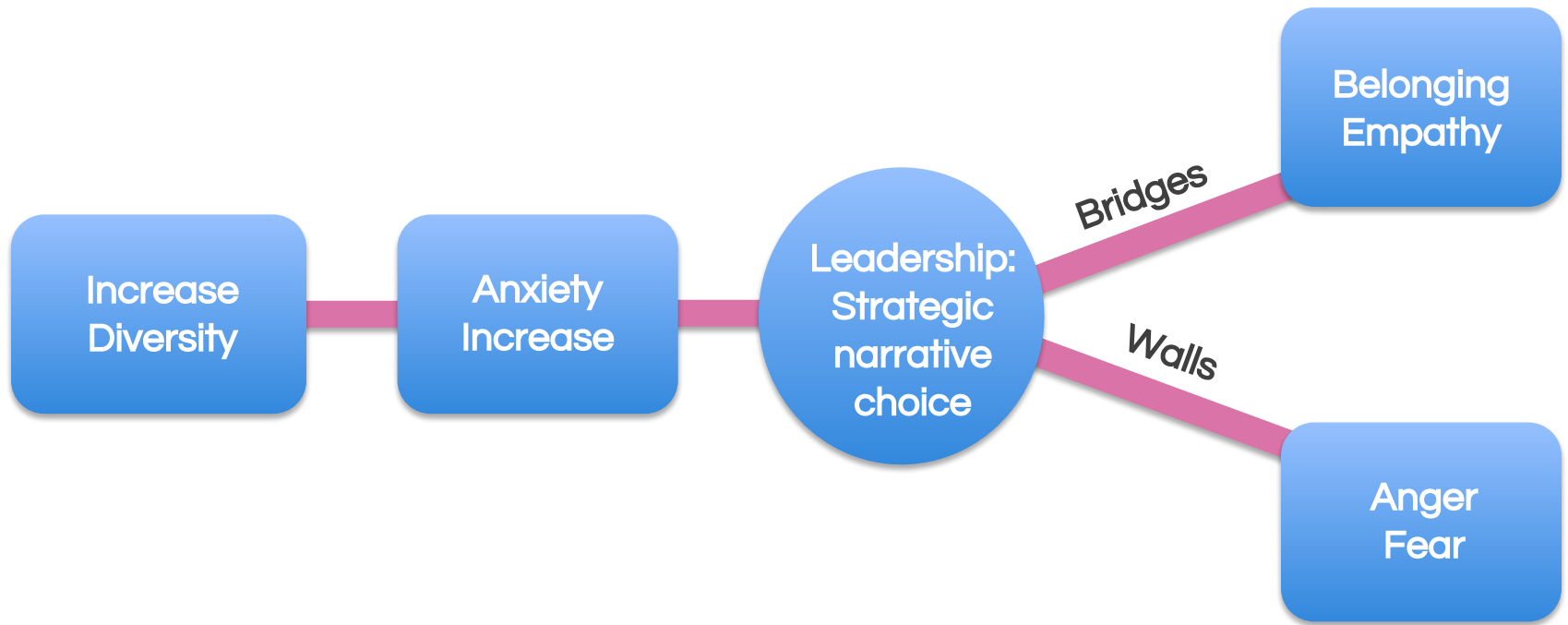
The process of “Othering”
is the **problem** of the 21st century



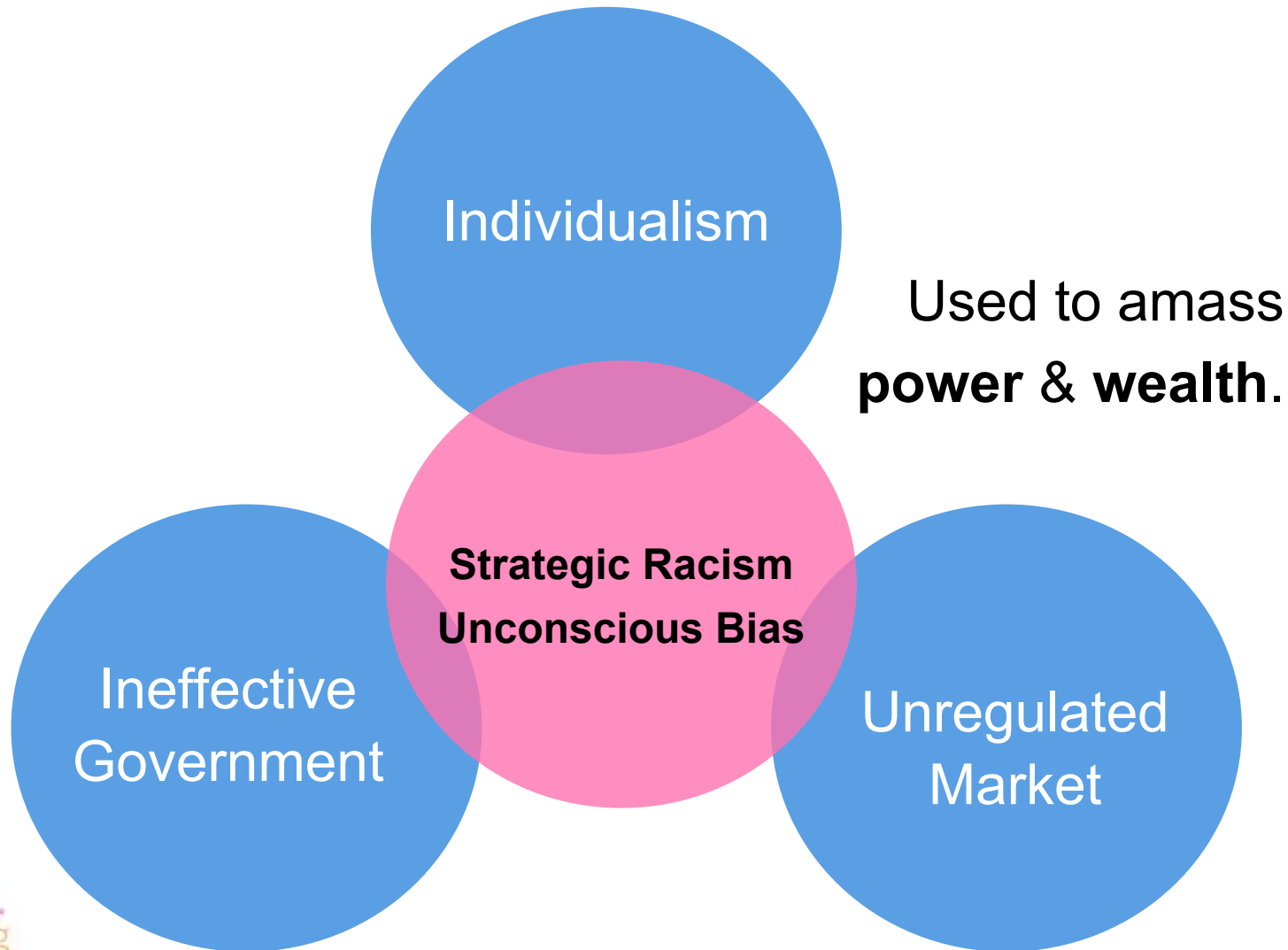
A high-angle, monochromatic blue-tinted photograph. A person's legs and feet are visible in the upper right corner, standing on a large, detailed map of the United States. A long, dark shadow of the person is cast across the map, stretching from the upper left towards the center. The map shows state boundaries, major cities, and a network of roads. The text is overlaid in the lower right quadrant.

The process of “Belonging”
is the challenge & priority of the 21st

WHO WILL WE BECOME?



Dominant Narrative



When Government was Effective Yet Exclusive



Redlining "Hazardous" Communities



DETRIMENTAL INFLUENCES. Old homes, run down in appearance; infiltration of Negroes, Orientals, etc. High city taxes in proportion to value of property.

INHABITANTS: Clerical, industrial wage

- a. Type earners, shop-keepers & rooming-house keepers. ; b. Estimated annual family income \$ 1000-1800
- c. Foreign-born Latin, Slavic, ; 15 % ; d. Negro Yes ; 10 % ;
(Nationality) etc. (Yes or No)
- e. Infiltration of Orientals and Negroes ; f. Relief families Many ;

Movements to Make Government Responsive and Inclusive

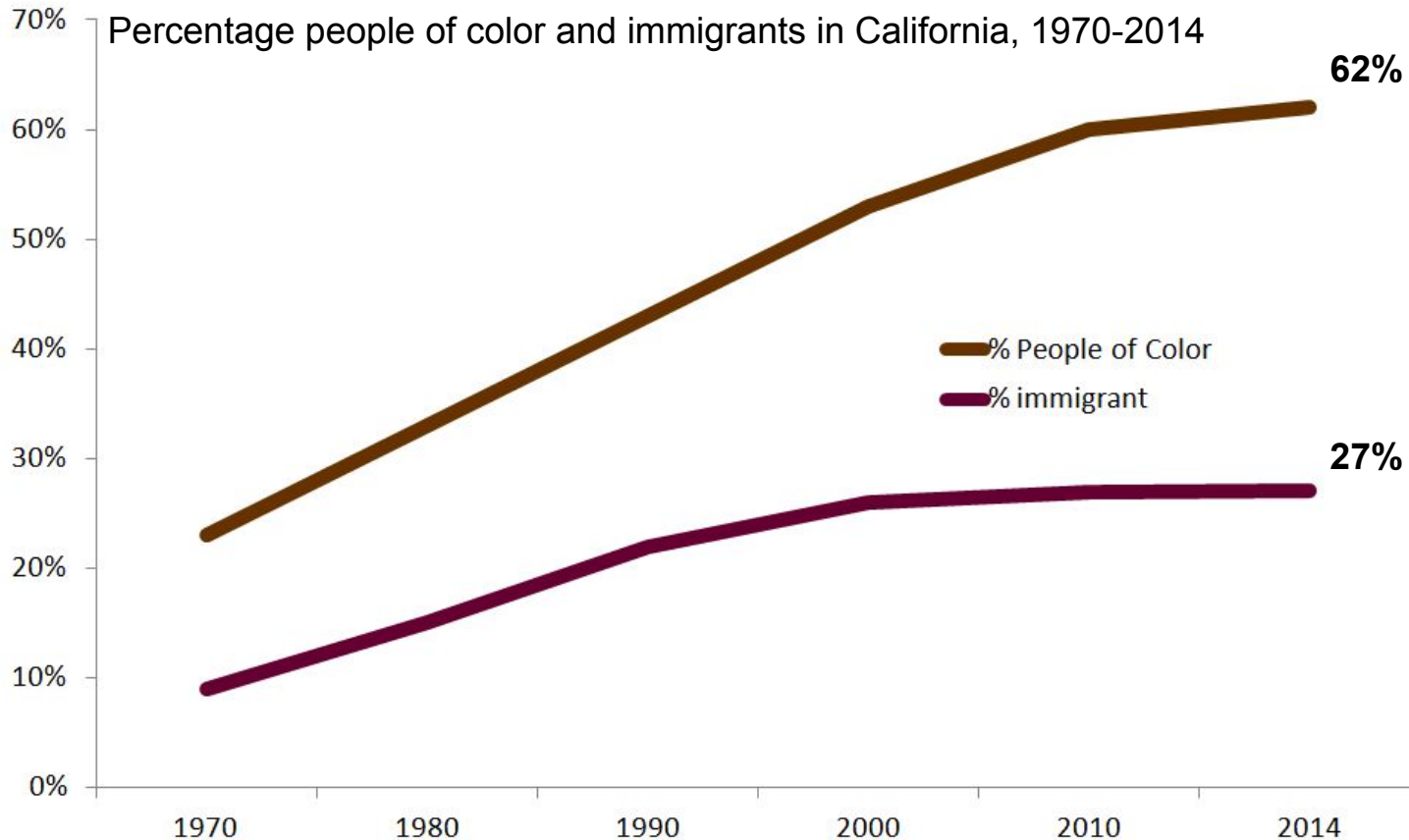


10-POINT PROGRAM
OF THE
BLACK PANTHER PARTY
WHAT WE WANT

1. We want freedom. We want power to determine the destiny of our Black Community.
2. We want full employment for our people.
3. We want an end to the robbery by the white man of our Black Community.
4. We want decent housing, fit for shelter of human beings.



California Quickly Became More Diverse



Source: Haas Institute for a Fair and Inclusive Society analysis of data from 2014 American Community Survey Table S0501; "Demographic Trends in California: 1970-2040" published by the California Department of Social Services; and "Immigrants in California" published by the Public Policy Institute of California

Dog Whistle Racism Used to Capture Government



Bankrupting Government tied to Racial Anxiety/Resentment



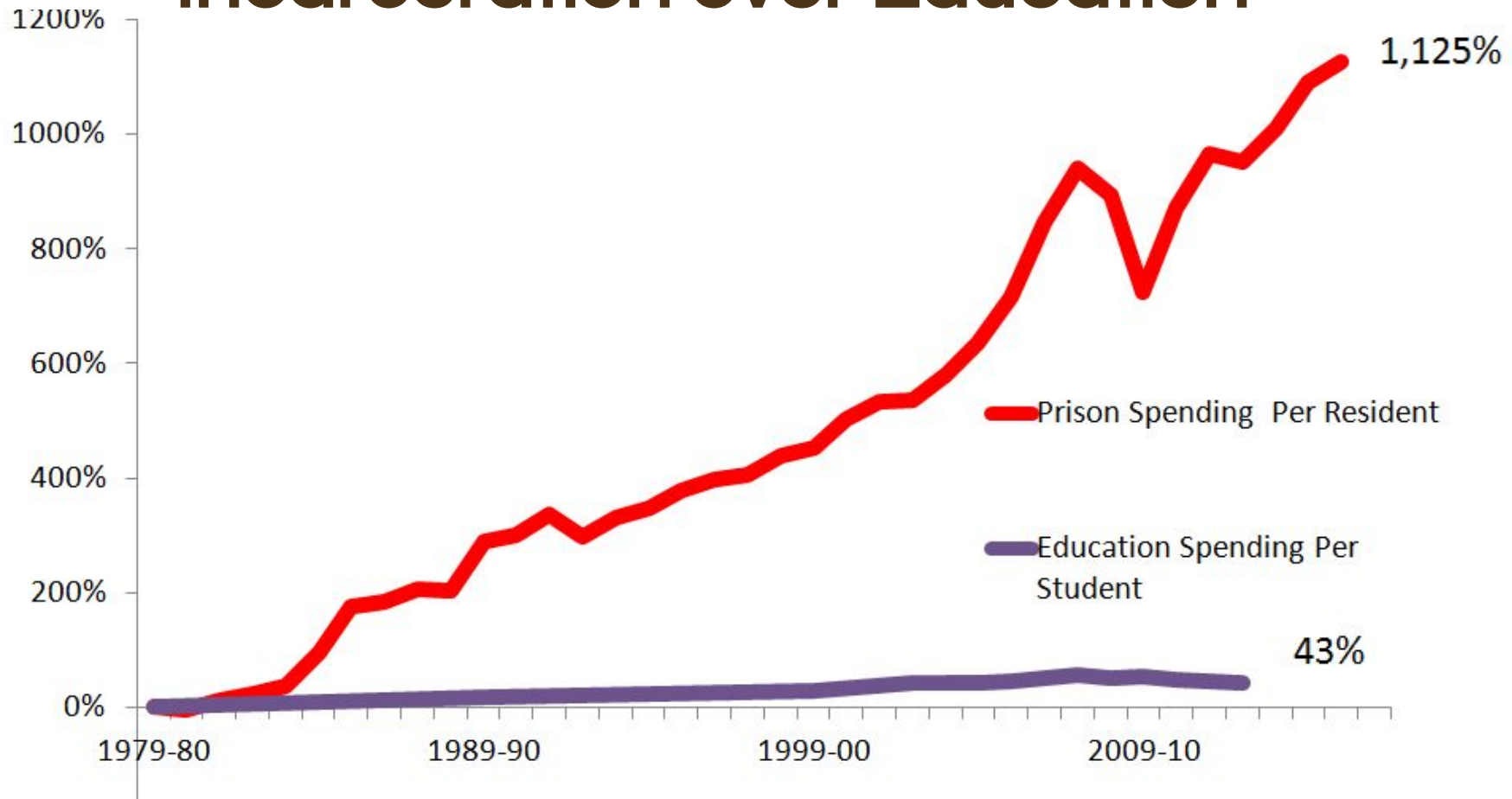
- 'Era of limits' - Jerry Brown
- 'Tax revolt' policies cut public revenue dramatically
- Prop 13 and Gans initiative re-write rules

Allowing Local Laws to Further Segregation

Exclusionary zoning ordinances & land use decisions affirmed in a series of decisions in the 1970s:

- Belle Terre – court affirmed zoning power
- Warth v. Seldin – affirmed power to zone single, detached family homes
- Arlington Heights – affirmed right to exclude on the basis of SES with land-use by refusal to grant developer a variance
- Milliken – affirmed sanctity of jurisdictional borders
- San Antonio v. Rodriguez – affirmed local control of education and finances

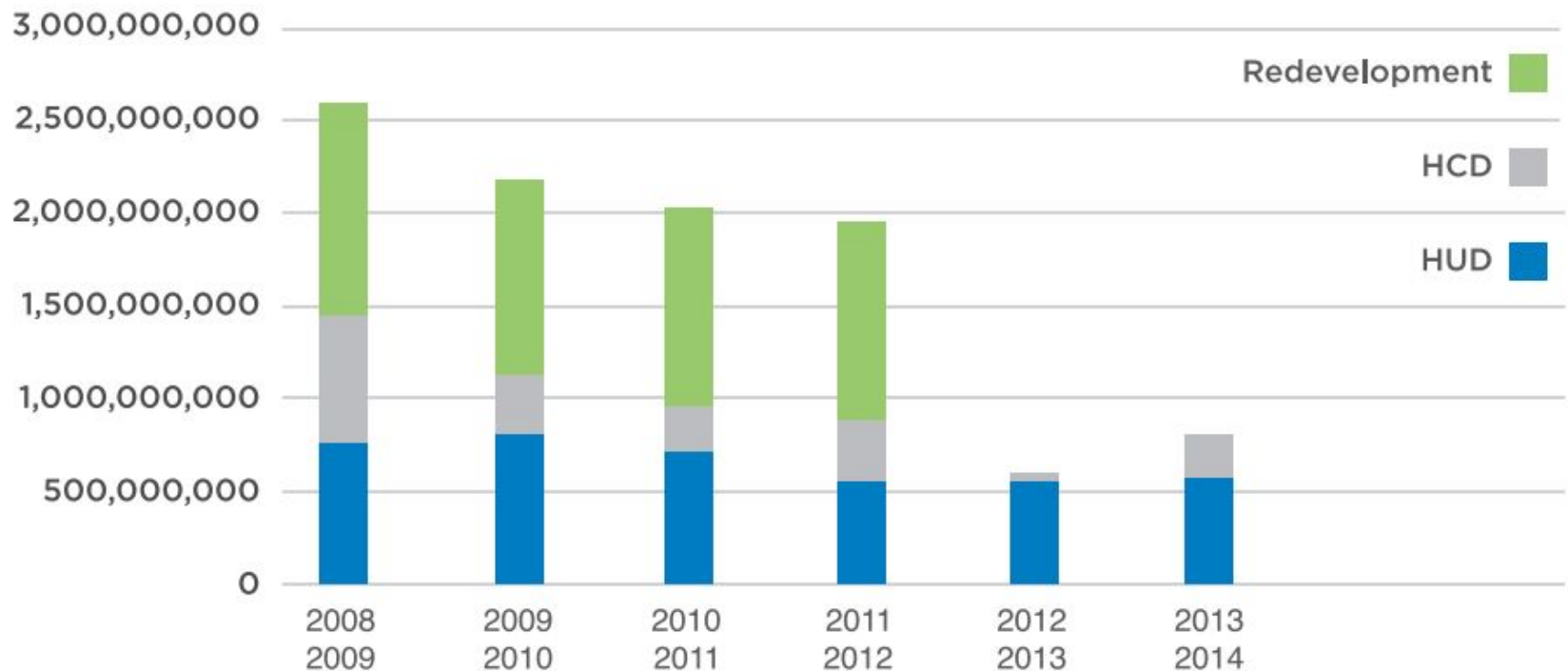
Re-purposed Government: Incarceration over Education



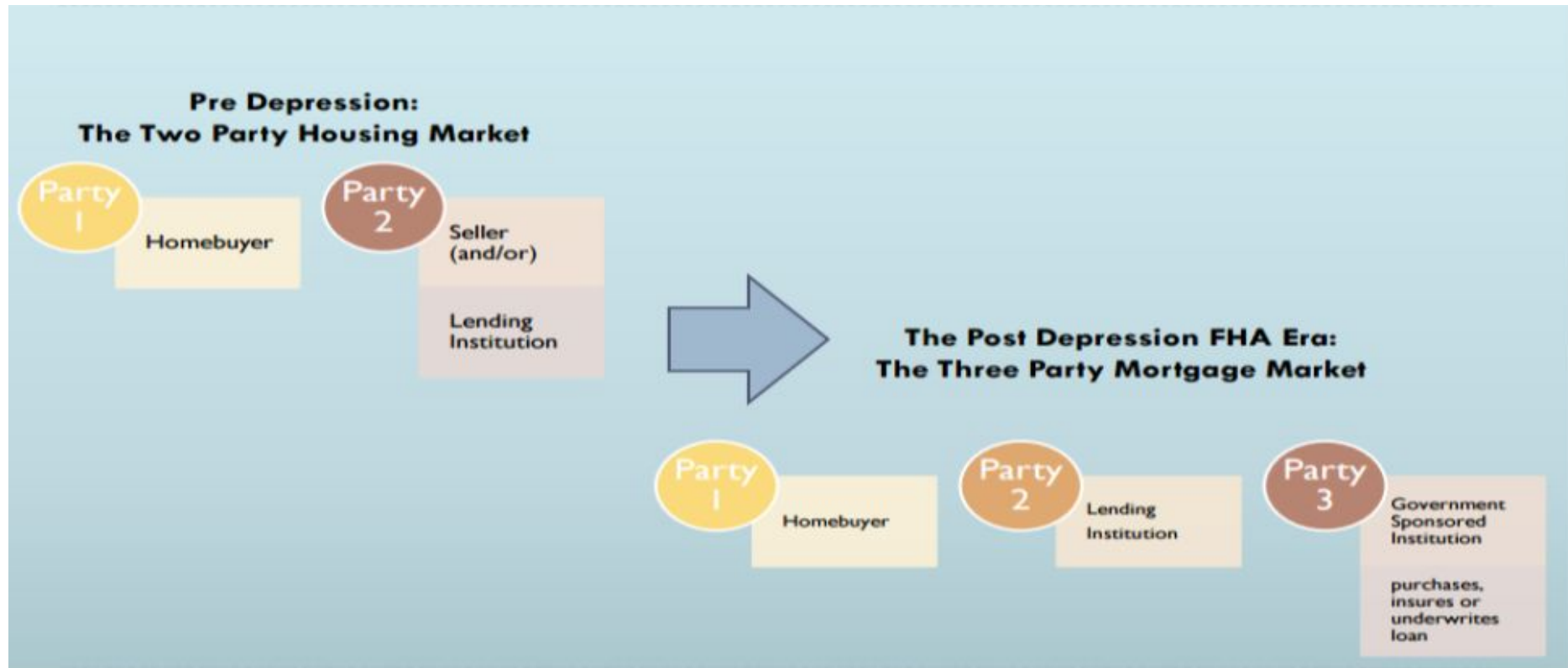
Source: Haas Institute for a Fair and Inclusive Society analysis of data from California Department of Finance Historical Chart C-1, Program Expenditures by Fund, and National Center for Education Statistics, Digest of Education Statistics, Table 236.70. Current expenditure per pupil in average daily attendance in public elementary and secondary schools, by state or jurisdiction: Selected years, 1969-70 through 2012-13

Repurposed Government: Drastically Cut Funding for Housing

STATE AND FEDERAL INVESTMENT IN AFFORDABLE HOUSING

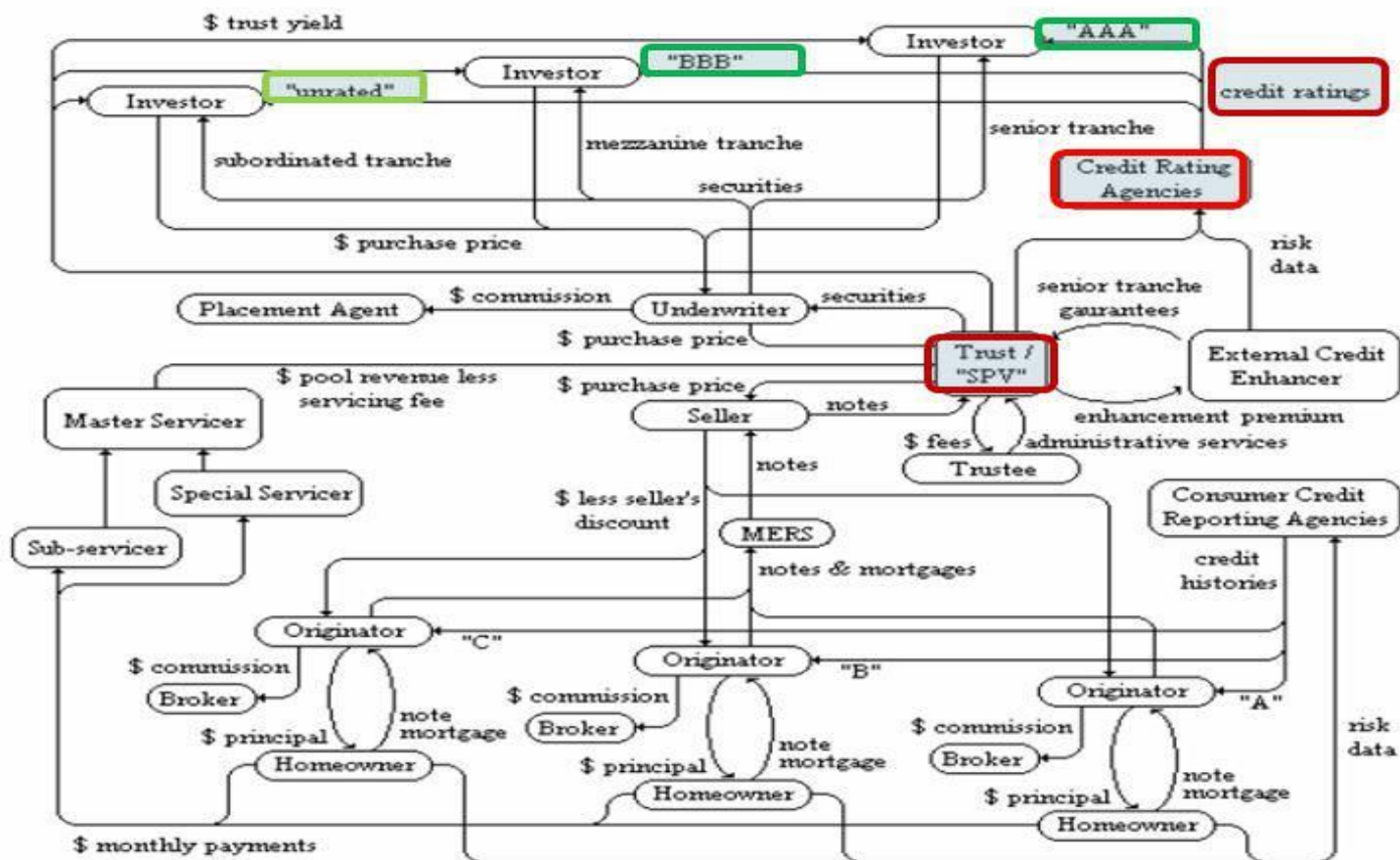


Housing Finance went from a system of two party transactions....

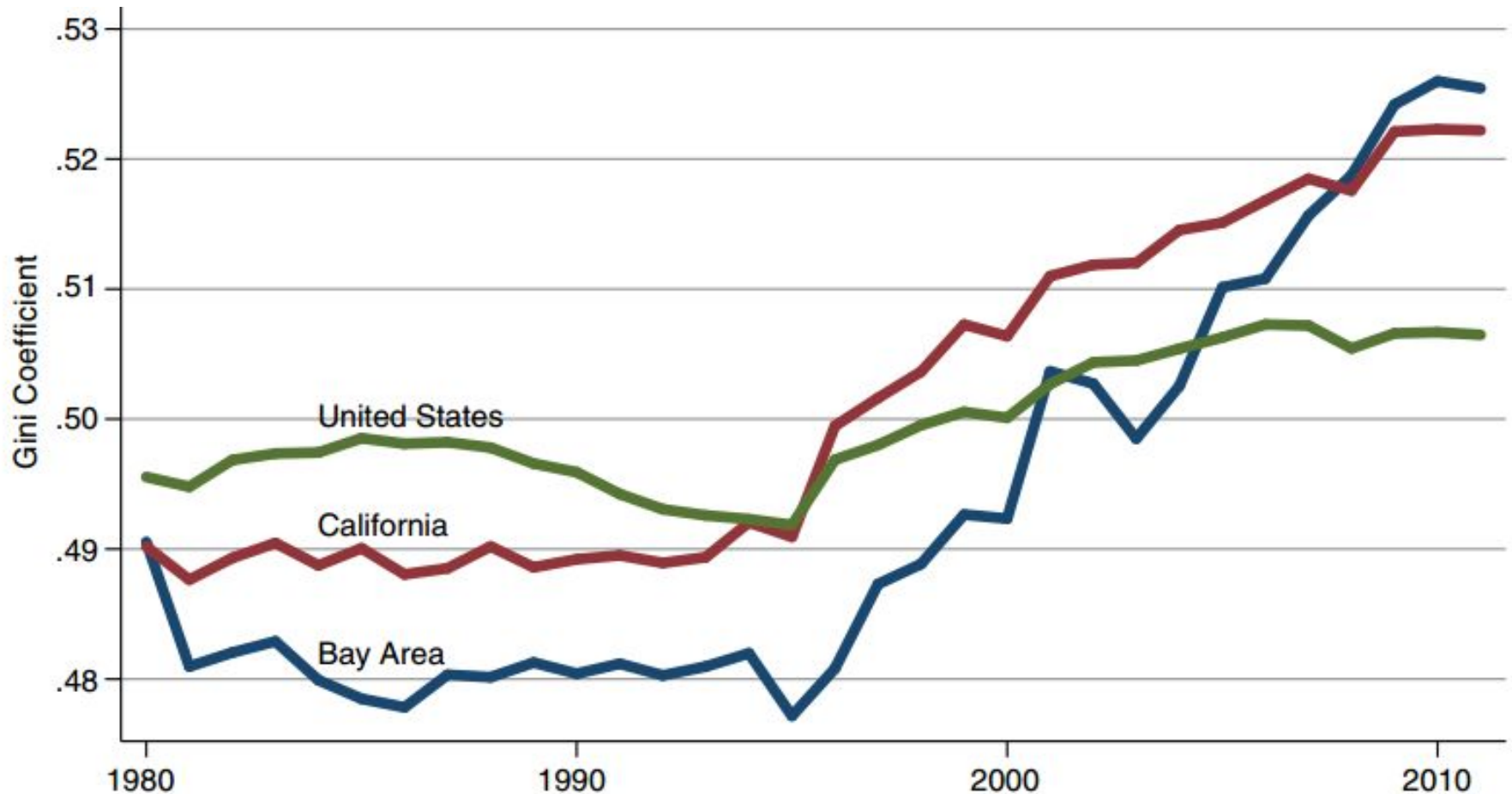


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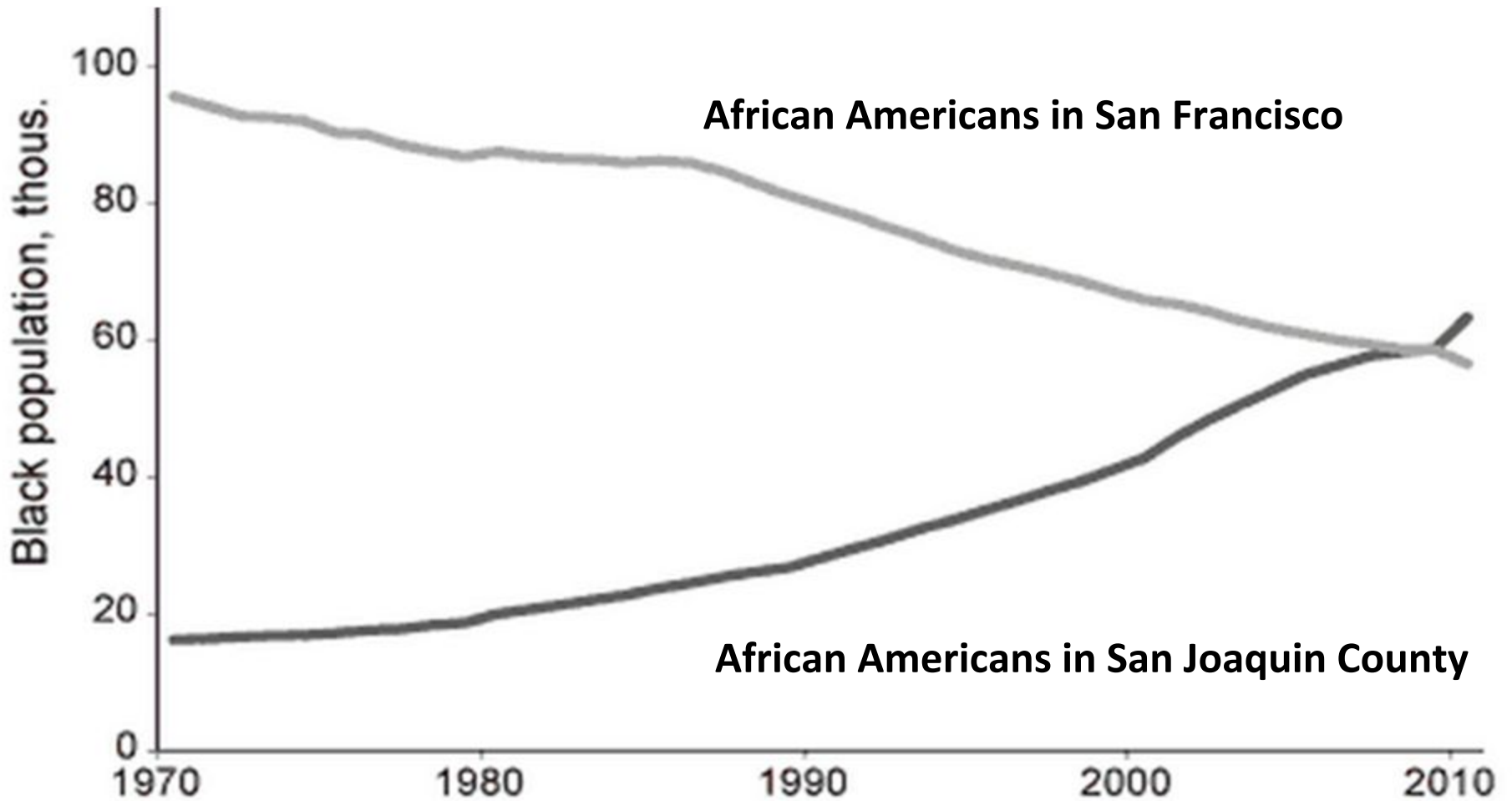
Subprime Securitization Structure



Concentrated Wealth and Concentrated Poverty



Re-segregation - another 'Great Migration'?



There Are Solutions

- **Fair Share policy** in New Jersey requires all jurisdictions to produce their fair share of affordable housing
- **Special Interest Zoning** in Brazil designates parcels for affordable housing only
- **New Mortgage Finance System** - a new National Housing and Community Investment Corporation
- **Regional Housing Finance Entities** - regional finance guided by social equity values

But We Must Make a New Narrative Dominant



Who Will We Become?

- US will be majority people of color by 2040
- California became majority people of color in 2000
- How do we convert this power into historic change for communities that have been left out?
- Strategic Narrative gives us a north star that unifies communities, issues, and policies to make possible a broad platform of progressive change

