

Inclusive Housing and Social Justice  
Creating a Community-Centered Approach to Housing Policy

by

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## ABSTRACT

There are many historical inequities regarding housing in the United States, such as the lack of access to affordable and secure housing for people of color, which is a result of centuries of exclusion. These problems remain ineffectively addressed or unaddressed by policy. Indeed, many community-based organizations report that housing policies fail to address the needs of the people—especially those in marginalized communities. Top-down approaches are efficient and more broadly applicable but miss important community-specific problems. Meanwhile, bottom-up approaches excel in highlighting community perspectives and the lived experiences of residents, but they are challenging to generalize across jurisdictions. This thesis captures community-based understandings of policy through in-depth interviews with community-based organizations (CBOs) and applies these understandings to develop a new quantitative framework for evaluating the strengths and weaknesses of housing policies that can be applied across the United States. The thesis also explores various housing policies through a multi-dimensional, intersectional, and forward-thinking analysis that centers marginalized communities.

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# CHAPTER 1

## INTRODUCTION

Throughout United States history, housing policies were barriers to equality and used as tools to discriminate against people based on class and race. Redlining, the practice of denying access to services such as mortgages based on the color of someone's skin, segregated people of color from white communities by excluding them from access to home mortgages. The government not only allowed but explicitly instructed this process of segregation through the Federal Housing Administration (Rothstein, 2017; Rheingold et. al, 2000). This process kept people of color from achieving comfortable and prosperous lives and vastly exploited their already limited wealth by forcing them into predatory housing agreements that were never designed to give people of color what they needed: shelter that could support a family for generations and allow the accumulation of wealth—a resource that was readily available for many white working-class men. While some discriminatory practices such as redlining are now illegal under federal anti-discrimination laws and protections such as the Fair Housing Act of 1968, the harm already done to people of color remains in place today and the needs of many who are homeless or in poverty remain unaddressed.

While many policies attempt to increase access to housing, the steps taken are insufficient in addressing the inequities in society. As of now, there remains a large gap between the wealth of white Americans and people of color. According to the United States Federal reserve, Black and Hispanic families have considerably less wealth than white families (Bhutta et al., 2020). According to the Federal Reserve's most recent data, the median and mean net worth of Black families, the group with the least wealth, is less

than 15% of white families. Poverty levels between racial groups are also disproportional. According to the Current Population Survey Annual Social and Economic Supplement (CPS ASEC) in 2019, while poverty has generally decreased across all race groups, a significant gap still exists between people of color and the white majority—the highest difference being the poverty rate between Black and non-Hispanic white people at 11.5 percentage points (U.S. Census Bureau, 2019). Housing is also a deeply intersectional issue that determines access to education, food, jobs, transportation, healthcare, and many other necessities (Boehm, Schlottmann, 2002; Bailey et al., 2017, p. 1456). As long as housing remains improperly addressed by policy, poor outcomes are inevitable, and not just in wealth, but in every aspect of life.

A gap exists between housing policies and the lives of those in need. This gap exists due to a failure of the United States and its people to properly recognize injustices such as racial inequality as they are (Kendi, 2019). The failure to reach marginalized communities shows that how policy is often treated in the United States is not conducive to social justice. Addressing policy solutions requires recognizing that housing is a historic and intersectional issue of social justice.

This research aims to identify policies that are compatible with the grounded experiences of those most affected by housing inequalities, prioritizing their needs above all else. To do this, the researcher builds on the work of scholars of research methods who emphasize the need for bottom-up concept formation (Robert, Collier, 2001; Collier, Mahon, 1993; Sartori, 1991). While policy is typically addressed from the top-down, this project aims to emphasize the value of engaging with local communities and including them in the process of creating and building housing policy. By prioritizing communities

first and foremost, it is possible to build understandings that can then be operationalized at different levels of governance. By doing so, a middle ground between top-down and bottom-up is established without sacrificing the needs of communities. Therefore, this approach closes the gap between policies and those in need.

### **A Brief History: Racial and Intersectional Housing Policy**

Analyzing the past is key to understanding present conditions and how they were developed from the conditions of the past. While it is commonly acknowledged that redlining and segregation took place in the United States, many Americans are not aware of how comprehensive and enduring policies of prejudice and discrimination were in housing and throughout many other aspects of life. American history textbooks in wide use often spare little time to talk about segregation and paint inaccurate pictures of the length and divisiveness of segregation and the policies that contributed to the system (Rothstein, 2017); this hampers the ability of Americans to properly address the needs of people of color. To combat racism effectively, it is important to give this neglected subject the attention it deserves.

While people often believe that the Southern states were the sole arbiters of Jim Crow and segregation, this could not be farther from the truth. For example, San Francisco, which is believed to be one of the most progressive cities in America, also had extensive policies of segregation (Rothstein, 2017). This is also true for everywhere else in the country. During the 1940s there was wide demand for labor due to soldiers returning home from the Second World War. Demand for labor also meant demand for housing. San Francisco addressed this demand for housing through programs for workers



such as public housing. In San Francisco, public housing projects developed by the government were explicitly segregated to keep Black workers in a specific section of land by the railroad tracks and close to the shipbuilding area in Richmond. The public housing units built for Black workers were haphazardly constructed and meant only for temporary use. For white workers, public housing was built closer to white residential areas and housing units were much sturdier with the purpose of long-term or permanent use. White residents were also allowed to house with white families in neighborhoods as “war guests” to help deal with the overflow of workers (Rothstein, 2017, p. 18). While a few Black workers were able to find alternative forms of housing, many Black workers who did not live in public housing had to pursue more desperate forms of shelter, such as makeshift homes. Most Black Americans, who were excluded from receiving loans by banks, an example of redlining, did not have the option to purchase homes.

There were also processes of systemic segregation in Palo Alto. In 1948, a co-op called the Peninsula Housing Association of Palo Alto purchased 260 acres of land to build 400 houses. The FHA’s guidelines made it so that no loans were insured to cooperatives that included African American members, and so the co-op proposed establishing a quota system that ensured that the African American population did not exceed the proportion of African Americans in the state (Rothstein, 2017, p. 22). The attempt to compromise failed, and in 1950, the land was sold to a private developer who completely excluded African Americans from purchasing properties. Then in 1954, a resident of a whites-only area in East Palo Alto sold his house to a Black family. This led the California Real Estate Association to stir panic in white families to get them to sell their homes out of fear of their land value plummeting. Through this practice called

“blockbusting”, developers would clear out neighborhoods and then sell the homes at inflated prices to Black Americans. This led to the population of East Palo Alto becoming 82% Black after six years (Rothstein, 2017, p. 23).

Through systemic practices facilitated by the government through the Federal Housing Administration and supported by segregationist developers and racist white citizens, segregation systematically spread throughout the United States, and the consequences are still seen today. Chicago is perhaps one of the most extreme and visible examples of segregation in the United States with the impacts of housing policy being easily seen in maps of racial demographics over the decades (Coates, 2014). Racial demographic maps of the city reveal strong patterns of racial segregation.

One story that illustrates the troubles of Chicago is the story of Clyde Ross, whose father was a victim of what was effectively theft where Mississippi authorities claimed taxes were owed. Since Ross’ father could not read or fight back in court, he was defenseless and unable to refute the claims (Coates, 2014). When growing up, Ross was also not able to attend the school of his choice not due to forced segregation, but due to not having access to school buses to transport him. After serving in the military, Ross joined a wave of African Americans migrating north from the South, where lynching and racism were rampant. Ross found a job working for Campbell’s Soup and moved to a neighborhood in North Lawndale, Chicago, which was advertised to be “interracial”. Ross could only purchase a home through a predatory loan agreement by the seller. After the home’s boiler blew out, Ross faced forfeiting his down payment, monthly payments, and the property. Redlining was designed to control where Black Americans could live and to ensure that white lenders profited at their expense. North Lawndale was not

developed to give people of color opportunities to fair housing, but to extract money from them (Coates, 2014).

Cases such as San Francisco and Chicago serve as examples of America's deep history of prejudice and segregation as well as of how the American government repeatedly fails people of color and the poor. The reality is that there is still a sizable gap between people of color and their fellow white Americans, and equality cannot be achieved by dismissing calls for racial justice and claiming that everyone is already equal. Equality is a dream for many Americans, but as long as the system does not recognize their struggle nor include them in the processes of change, then the system is bound to continue its oppression. Understanding that the United States has not yet come to terms with its history of racism is revealing, and it explains a great deal about why the United States has a gap between equality by law and the lived realities of many people of color.

Housing also impacts other marginalized groups, such as LGBT+ people, disabled people, and women (Smith, 2017; Mellon et al., 2019). Therefore, it is important to view housing as an intersectional crisis (Crenshaw, 1989). The review of housing scholarship later in this chapter unpacks the intersectional literature on housing in greater detail. The United States has yet to come to terms with its history in housing discrimination and exclusion as well as how these histories and systems of oppression are linked together in complicated ways. Addressing these histories and systems of oppression in housing requires the United States to treat housing as complex and multidimensional.

## **Addressing Housing Today**

The primary research question this thesis asks is: What is an appropriate social justice framework for understanding the generalizability of housing policies that can address historic injustice across impacted communities? Rather than assuming that all policies that reduce inequities and inequalities are equally applicable to a social justice framework, this thesis offers a nuanced analysis of housing policies by grounding its understanding in community-based organizations (CBOs). Specifically, Chapter 2 of the thesis unpacks where and how specific housing policies are championed by CBOs and why these policies are prioritized over others. Building on this grounded understanding provided by CBOs, Chapter 3 of the thesis develops an original conceptual framework capable of scoring a range of housing policies based on key features that CBOs consider important. In the section below, the project moves away from introducing the history of housing injustice to briefly situate key approaches and policies to advance housing justice today.

To combat the impact of past discriminatory policies, there is a push for policies referred to as “inclusionary zoning” that promote greater access to low-income housing opportunities (Quinton, 2020). Inclusionary zoning policies seek to promote the development or protection of units for low-income families. By including more affordable units in a location, these policies attempt to break boundaries of who can live where based on income levels. Inclusionary zoning policies either mandate that new developments include a certain percentage of housing dedicated to certain median family incomes such as Minneapolis’ Minneapolis 2040 plan (City of Minneapolis, 2020), or they incentivize the construction of affordable units through bonuses such as

Philadelphia’s mixed-income housing bonus (City of Philadelphia, 2015). Mandatory programs are often accompanied by in-lieu fees, which allocate money received from fees on developers who do not fulfill affordable housing requirements to the development of affordable housing off-site (Association of Bay Area Governments). This policy requires developers to do their part to increase access to housing, even when their developments are not considered low-income. One example of this fee approach is section 5.08.520 in San Jose’s Code of Ordinances (2020), which specifies that if the requisite number of Rental Inclusionary Units is not met, developers must pay a fee “no greater than the average city subsidy required for new construction of a rental residential unit at an affordable housing cost for a lower-income household.” This fee is one such example of a policy that was created to ensure that inclusionary housing is still being addressed even when developers choose not to build it themselves.

More and more cities around the country are recognizing inclusive policies—policies that seek to expand housing access or security—as the next stage of housing policy. However, just because policies have been passed in some locations, such as Minneapolis and the Bay Area, does not mean passing them is feasible everywhere. Because of the progressive nature of these policies and the wide spectrum of political belief in the United States, ideas such as these often encounter resistance from communities that are prejudiced against the poor people and developers. Prejudiced communities oppose inclusive programs because they aim to assist the poor, and developers oppose the programs because they want to keep development costs low (Scally, 2014). However, when cities and states do not address housing access and security, old policies persist. Action is needed. The grassroots and community-centered

approach of this thesis helps center the needs of communities and address specific harms through providing a framework for identifying which housing policies provide the best action plans for moving forward.

### **A Review of the Housing Policy Scholarship**

This section reviews the housing literature to illustrate how top-down, quantitative approaches are emphasized and how bottom-up, qualitative approaches are far and few between. This review also introduces some of the key findings and explains how and why a mixed-methods approach that combines qualitative with quantitative approaches contributes important insights to the scholarship.

Within housing literature, there is a conflict between top-down research oriented in statistics and bottom-up research oriented in communities. Numerous studies examine the impact of housing and zoning policies on disenfranchised communities and inequalities, but rarely attempt to bridge the gaps between communities that are directly impacted by policies and research. For example, Reid Ewing's article, "Is Los Angeles-Style Sprawl Desirable?", quantitatively studies the positive causal relation between different zoning policies. Ewing uses data such as the cost of transportation in urban sprawl versus environments without sprawl to illustrate the problem of lacking accessibility in outwardly expanding urban environments (Ewing, 1997). This article is useful in showing how policies characterized as sprawl can be problematic for residents. However, while the study provides numbers and data useful to discussions about inequality under certain city and zoning policies, it is disconnected from the work and perspectives of communities that are directly impacted by housing injustices.

Some articles act as critiques on the effectiveness of policies in assisting these communities, claiming they ultimately fall short in achieving higher equality housing environments. For example, Kristen Day's article, "New Urbanism and the Challenges of Designing for Diversity," explains that many housing policies such as those that Ewing argues in favor of that are endorsed for their supposed benefits for communities can result in the displacement of residents (Day, 2003). The article also engages in a discussion on whether a community can be inclusive by nature and whether a common identity can be achieved. While Ewing's article purely analyzes data quantitatively, Day's article takes a step in the right direction by considering the lived experience of those in communities—including those left behind by policies. While Day's article is important because it levies criticisms against top-down approaches, the article does little to suggest alternatives or what policies may better suit communities. Ewing's and Day's articles both have strengths and weaknesses. From a qualitative standpoint, when seeking answers to problems facing certain communities, there must be an emphasis on understanding the situations communities are facing. However, justice also requires action and solutions, as well, and quantitative top-down approaches excel in this regard. A middle ground between these approaches allows researchers to not only be focused on community knowledge and lived experience but apply that knowledge to solutions in the form of policy.

One of the large reasons why housing justice is such a large topic and why there are so many debates on how to address housing is that there currently exists what many refer to as the "Affordable Housing Crisis", which is an extreme lack of access to housing for those with low income, and the lack of housing is a severe problem. In the article

titled “The Affordable Housing Crisis: Residential Mobility of Poor Families and School Mobility of Poor Children,” Sheila Crowley elaborates on the importance of investment in low-income rental housing assistance and rental housing production because the current lack of housing translates to a lack of financial mobility for poor families; one of the factors of mobility being access to education (Crowley, 2003, p. 22). Boehm and Schlottmann also explore the importance of housing in the accumulation of wealth in their article titled, “Housing and Wealth Accumulation: Intergenerational Impacts,” which also explains the importance of family housing ownership in allowing households’ children to succeed in school (Boehm, Schlottmann, 2002). Because of factors such as wealth accumulation and education attainment, housing is a critical resource to Americans, and therefore, it must be recognized as complex and more than just the necessity of shelter. This also means that it is essential to address the issue of housing with comprehensive policies.

It is important to note that the affordable housing crisis is an issue that disproportionately affects people of color due to a history of discrimination in which the Federal Housing Administration prohibited selling housing mortgages to people of color, thus preventing them from accessing housing and all the benefits that come with it (Rheingold et al., 2000). The consequences of this discrimination were not just short-term but persist to this day due to the inability to accumulate wealth in the same way as those with more access to housing could. The scholarship outlined in chapter one such as Ta-Nehisi Coates’ article “The Case for Reparations” and Richard Rothstein’s book *The Color of Law: A Forgotten History of How Our Government Segregated America*, are also very important in understanding the inequities remaining from segregationist policies



of the past. These two scholarships also engage in deep conversation on what equitable policy solutions look like, which is important to the goals of this project. Another scholarship that explores how discrimination persists today is Devah Pager and Hana Shepherd's article, "The Sociology of Discrimination: Racial Discrimination in Employment, Housing, Credit, and Consumer Markets", which explores how even today access to employment, housing, and other important contributors to well-being are frequently denied from people based on the color of their skin (Pager, Shepherd, 2008, p. 181). While it is true that all racial groups experience poverty, it is important to understand that certain groups of people such as people of color experience poverty at higher rates, and this must be reflected in policy if the goal is an equitable society with just housing.

It is also important to understand that housing is not an isolated issue, but an issue that bleeds into many aspects of life. Housing access, as explained earlier, can determine access to education and class mobility, but there are many more intersections that can be explored throughout housing literature. In the article "Structural Racism and Health Inequalities in the USA: Evidence and Interventions," it is explained that poor health is influenced by residential segregation, which is a result of redlining and persistent prejudices against people of color that deny them from accessing housing (Bailey et al. 2017, p. 1456). Dilapidated housing, the presence of various harmful pollutants and toxins in the environment, and restricted access to quality healthcare are all factors that lead to the inequity of health between white and white-passing people and people of color. Consequences of the environment include "adverse birth outcomes, increased exposure to air pollutants, decreased longevity, increased risk of chronic disease, and

increased rates of homicide and other crime” (p. 1457). Another important aspect of living a healthy life is access to healthy food options, and areas that lack access to such foods are referred to as “food deserts.” Jenora D’Acosta states the following in the project titled “Finding Food Deserts: A Study of Food Access Measures in the Phoenix-Mesa Urban Area”:

anywhere from 6% - 80% of the 562 low-income block groups in the Phoenix-Mesa Urban can be designated as food deserts and the population residing in these areas with poor access to healthy food is estimated to be anywhere from 25,000 to 233,000 residents. (D’Acosta, 2015, p. ix)

The phenomenon of food deserts also disproportionately affects people with low income and people of color due to an uneven distribution of fresh food stores (p. 2). Food deserts are a phenomenon that ties directly to housing access, and that link must be explored in policy.

Housing is an issue that is deeply connected with many issues such as race, gender, the environment, citizenship, health, and wealth distribution. What type of housing a person has and where they are housed can lead to numerous outcomes that lead to various harms and inequalities. For this reason, treating housing as a solitary issue would not only be incorrect, but it would also be contributing to the erasure of important lived experiences, especially those of marginalized communities. In order to truly grasp the disconnect between housing policies and lived experiences and develop plans to move forward, engaging with these intersections is of the utmost importance.

When discussing the literature on intersectionality, it is important to engage with the scholarship in which the term was first coined. The term

“intersectionality” was first coined by Kimberle Crenshaw in the article “Demarginalizing the Intersection of Race and Sex: A Black Feminist Critique of Antidiscrimination Doctrine, Feminist Theory and Antiracist Politics” in which the term was used to refer to the way Black women experience oppression differently from white women despite the patriarchy oppressing both groups. By understanding that these oppressions intersect to create different lived experiences, Crenshaw illustrates an important dimension lacking in discussions of feminism. In the article, Crenshaw claims that “theoretical and political developments” often “miss the mark with respect to Black women because of their failure to consider intersectionality” (Crenshaw, 1989). If policies are to be put forward addressing feminist concerns and gender equality, it is necessary to consider the unequal experiences of women who exist in numerous intersections of oppression if those policies are to not contribute to inequalities.

Housing is an issue that is often connected to intersectionality. The article “Housing Justice through a Historic and Intersectional Lens: Looking back, imagining forward and fighting right now” by Jeff Smith frames housing insecurity as an issue that is intersectional because housing insecurity can be dependent on whether someone lives in poverty or is homeless; whether they are queer or trans; whether they are unemployed or underemployed; whether they are victims of the American prison industrial complex; whether they are white or a Person of Color; or whether they are undocumented (Smith, 2017). Smith explores numerous inequalities in the landscape of housing in Grand Rapids, Missouri, and explains how various factors such as gentrification, income

inequality, and the Prison Industrial Complex harm marginalized communities. For example, Smith shows an infographic explaining how trans youth are often pushed into the juvenile/criminal justice system after being rejected at home and school and forced into foster care or homelessness. Trans youth are at high risk of losing a place to stay due to non-acceptance and not being able to hold a job. The infographic points out that due to poverty, crimes such as jumping a turnstile or selling sex or drugs often lead trans youth into the criminal justice system, and felons have a very difficult time finding housing in Michigan. In this example, being a trans person and being poor greatly impact one's ability to have housing security. While this illuminates an important intersection, there is still more that can affect lived experiences beyond that intersection such as if the person is Black or Hispanic or if they are disabled.

“Just Housing as an Intersectional Issue” is a collaborative article among members of various social justice organizations, including Climate Justice Alliance, BlackOUT Collective, Back Land and Liberation Initiative, Grassroots Global Justice Alliance, and Indigenous Environmental Network. Throughout the article, various types of justice are discussed which intersect with housing justice. Several of the contributors to the article talk about environmental justice and the threats environmental hazards play for many Americans, especially people of color and Indigenous peoples. (Mellon et al., 2019) One contributor explains how people of color are disproportionately located near fossil fuel refineries, chemical plants, garbage incinerators, and railyards, which pollute their surroundings. As things are, people of color are the most affected by climate change. In addition to

environmental pollution, predominantly Black neighborhoods in cities created by redlining policies of the past often have few trees and trap heat due to the pavement, which leads to these locations being significantly hotter than locations that were not redlined, leading to health hazards (Plumer, Popovich, 2020).

Therefore, the impact of global warming is often felt first by minority communities. Addressing climate change in ways that allow the creation of good-paying green energy-sector work ought to be offered first and foremost to people of color who have been harmed by climate change and pollution. Green energy has the potential to be addressed in ways that allow the movement of people from these polluted areas to safer communities where these green jobs are available.

Contributors to the article view land as reparations as a necessary step to not only address problems with the environment but also address the historical theft of land from people of color, poor people, and Indigenous peoples. Contributors to the “Just Housing as an Intersectional Issue” article also cite gender as another intersection important to housing. The contributors explain that gentrification and the current economic system are detrimental to women of color who often must work to support their families while also being the primary caretaker of the family. Due to these circumstances, these women and their families are at high risk of being displaced from eviction due to increasing rent or any issue that makes it harder for the mother to earn what she needs to support her family.

Throughout this project, the importance of intersectionality is frequently referred to and its importance is heavily stressed. Because this project examines the failures of housing policies to meet the needs of people, especially

marginalized communities, it is important that those needs are properly represented and understood. Intersectionality is a lens from which these important needs can further explored and understood, and while intersectionality is an important topic to literature on housing and social justice, these understandings are often lacking in discussions and debates about policy. This project attempts to fill this gap in policy discussions by asserting that data used to create policy must be gathered intersectionally and with the assistance of communities that are most in need.

To understand where discussions and debates about policy are lacking, it is important to recognize what debates are currently being had around increasing housing access. Inclusionary zoning, or the practice of incentivizing or requiring that low-income housing be built to become available for people of lower brackets of income, is one strategy that aims to deal with the affordable housing crisis, and it is a subject that is under great debate. As of 2017, 886 jurisdictions adopted inclusionary zoning policies and 70% of these policies were adopted after 2000 (Thaden, Wang. 2017). This debate is visible in city and state policies around the United States who have different views on inclusionary zoning and in literature and academia. For example, Lerman and Mukhija's articles titled "Mandatory Inclusionary Zoning—the Answer to the Affordable Housing Problem" and "Can Inclusionary Zoning be an Effective and Efficient Housing Policy? Evidence from Los Angeles and Orange Counties" are articles that argue in favor of inclusionary housing. Lerman argues that mandatory inclusionary zoning is the best way to solve the affordable housing crisis because even when there is no room for affordable units to be developed, alternatives offered through programs such as in-lieu fees ensure

that developers that choose not to build or cannot build affordable units comply are still contributing towards the construction of affordable units (Lerman. 2006, p. 389). Lerman also argues against voluntary programs because incentives that “merely offset the cost of the affordable units” are not enough incentives for developers to build affordable units (p. 391). To properly incentivize the construction of such units, greater expenses must be made, and making contribution mandatory circumnavigates this issue, avoiding additional expenses. Mukhija argues that while inclusionary zoning “is no panacea and needs to be part of a comprehensive housing strategy” (Mukhija, 2010, p. 1), inclusionary zoning policies are shown to be effective in delivering affordable housing, and Mukhija uses statistics from Los Angeles and Orange County to make this point (p. 244, 246). While Mukhija does not argue against incentives as an option, Mukhija also argues that in-lieu fees in a non-mandatory system are not enough to incentivize the development of affordable housing (p. 247).

One of the earliest critiques of inclusionary zoning is Robert C. Ellickson’s article, “The Irony of ‘Inclusionary’ Zoning” (1981). Ellickson levies multiple arguments against inclusionary zoning. One such argument is the argument of whether inclusionary zoning truly serves low-income households. Ellickson argues that the use of the term “moderate-income” by housing advocates means that housing would predominately cater to middle-class households, not low-income households (p. 1173). Ellickson also cites California definitions of moderate-income families to explain why catering to this group is a misappropriation of funds. This criticism once again returns to the issue of whether laws truly benefit communities, and if so, to what extent? Unlike the proponents of inclusionary zoning, Ellickson also critiques mandatory elements of inclusionary zoning.

One such feature he critiques is the use of mandatory price controls, which make it so that there are design features that are required of the developer to include in the property. Ellickson argues that if mandatory price controls can be avoided, inclusionary units have a greater chance of being sold at market value because they do not have to waste money on additional expenses (p. 1176). Next, Ellickson argues that inclusionary zoning unfairly pins all the costs of retributive justice on the developers (p. 1191). Ellickson's final argument against the use of inclusionary zoning is that the use of such policies would likely "push up housing prices across the board" (Ellickson, 1981. p. 1216). While this project largely steers clear of economic arguments due to the project being focused on social justice, the claim that inclusionary policies also hurt impoverished communities could be interpreted as an issue of social justice as it would have a disproportionate effect on the poor, who are more at risk of losing housing due to being priced out.

While Ellickson's critiques were early and therefore mostly predictive, there is research that supports Ellickson's prediction that inclusionary zoning would increase the costs of housing. The article "Housing Market Effects of Inclusionary Zoning" (Bento et al., 2009) is one such example. This study, which analyzes the prices of housing in California, found that, when controlling for other conditions, prices for single-family housing increased, the size of single-family houses decreased, and the starts for multifamily housing increased (p. 7). Single-family housing starts did not experience a significant rate reduction. The study sums up the debate on inclusionary zoning well when the authors state:

Proponents argue that such programs are effective tools for increasing the supply of affordable housing and for helping to integrate low- and high-income residents.



Opponents argue that such programs impose cost burdens on developers, increase the price of market-rate units, and lower the supply of market-rate housing. (p. 20)

While both sides' arguments play out in data, whether benefits outweigh the costs and whether it is a necessary solution are entirely separate arguments. However, one cannot deny that housing is a major issue in the United States and must be addressed in some way or another.

Another key debate in the world of city planning and zoning policies is the debate between developing outwards or developing upwards. One paradigm of city planning and development is often referred to as "new urbanism," which stresses incremental development and higher-density cities. This approach to development opposes what its proponents often refer to as "sprawl," which is used to describe the pattern of outward expansion that is consistent with the pattern of American urban development and suburbanism. Reid Ewing argues for the paradigm of new urbanism in his article "Is Los Angeles-Style Sprawl Desirable?", which cites issues exacerbated by sprawl such as pollution, transportation costs, and accessibility (Ewing, 1997. p. 113). Sprawl leads to longer travel distances and a heavy reliance on cars, which are necessary for travel since the infrastructure for reliable public transportation would be far too costly to implement in expansive and sparse cities. An additional consequence of the reliance on vehicles is the pollution they create. Ewing instead suggests an urbanist model of development that focuses on incremental development prioritizing density and more careful use of land (p. 118). This would lead to less reliance on cars, lower travel costs, and higher accessibility of goods and necessities. Infrastructure would also become less bulky and costly to maintain and less land would be wasted. One example of this paradigm being practiced is

Minneapolis' ban on single-family zoning, which prevented multi-unit properties from being developed. This marks a change from old, exclusionary policies that specify who can live where. Instead of looking for ways to keep people out, Minneapolis chose to look for ways to allow more people in.

In the article, "New Urbanism and the Challenges of Designing for Diversity," Kristen Day, on the other hand, critiques the new urbanist model as not doing enough for minority communities and often implementing misguided solutions that do not properly address the issues created by zoning and housing policies over the years (Day, 2003). Day brings up the example of Costa Mesa, a community with a large Latinx community (many of whom are low-income), where despite the various requests of the Latinx residents, the city went ahead with a program of beautification that instead coincided with the interests of white residents of the city (p. 88). Through this example, Day challenges the focus on physical changes held by many new urbanists and the tendency to ignore voices of opposition. Cosmetic changes should always be secondary to important infrastructural changes such as what the Hispanic residents recommended, which included enhancing communication between the city and Latinx residents (which is evident from this example), increasing public safety, and improving recreational and educational opportunities for youth (p. 88). The example of Costa Mesa also circles back to the problem of the disconnection between the law and the people. Even if laws have the best of intentions to serve the people and achieve higher equality, laws mean very little if the daily lives of people are not improved.

## **Learning from Community Perspectives: Why Citizenship Scholarship Offers a Roadmap to Just Housing Policy and Advocacy**

Current literature on the concept of citizenship explores how citizenship is complex and multidimensional. Within law, citizenship is a complex concept because it is determined not only by federal law, but also state law, meaning that a person's citizenship and rights are highly dependent on geography. Citizenship is also a concept that extends beyond law. While a person's legal rights may be defined by the law, the lived experience of individuals often tells a different story. Citizenship is as much of a social construct as it is a legal one. Therefore, pursuing justice in citizenship requires complex analyses that study the lived experiences of individuals to explore how law, geography, and social norms and ideas impact people differently. To do this, researchers and policymakers must engage with communities and explore lived experiences. Housing is also a complex and multidimensional issue that is not only shaped by national, state, and local law but also social conceptions of what housing means and what rights one ought to have for housing. Citizenship scholarship shows that the path towards just housing policy and advocacy is through studying and collaborating with communities to capitalize on the importance of lived experience in defining just housing.

Natasha Behl's *Gendered Citizenship* explores the disconnect between anti-discrimination laws in India that made women equal to men and the reality experienced by women of gendered violence (Behl, 2019, p. 2). The daily lives of women in India did not change from a simple change of the country's laws. Laws are important protections for women, but the reality is that the problem is not a problem that stems from the law, but one that stems from society and how people are socialized. From this understanding

of the disconnect between law and the reality of lived experience, Behl constructs the concept of “situated citizenship,” which opposes “conventional understandings of citizenship and democracy” which “cannot adequately explain pervasive gendered violence in both public and private space and instead see it as a bizarre anomaly, insolvable paradox, or intractable problem” (p. 2). By understanding that gender impacts how one experiences citizenship—even under the same laws, one sees that while laws are extremely important means of legal accountability, laws do not guarantee that a problem is solved. Therefore, even if laws that signal progress are signed, one must not lower their guard and stop addressing an issue. Laws such as these require consistent actions afterward which further address the various imbalances within society. Law and practice go hand in hand: retaining a critical view is necessary for social justice to emerge, which requires accounting for community-based or individual lived experiences.

*Citizenship Reimagined* by Allan Colbern and S. Karthick Ramakrishnan is an example of how qualitative and quantitative approaches can be combined to create community-centered policies. By engaging with community understandings of citizenship and how lived experience can be impacted by policy, Colbern and Ramakrishnan develop a new concept of citizenship that addresses how citizenship is a multi-dimensional concept (Colbern, Ramakrishnan, 2020). By engaging with this concept, the authors develop specific policy recommendations. This mixed-methods approach is important to closing the gap between policy and lived experience, which is what this study aims to do. Chapter 3 further explores *Citizenship Reimagined* and conceptualizes a framework from which policy can be developed through community

understandings. The second chapter further explores literature on housing and develops the current landscape of housing and housing justice.

This thesis builds on the synergy of the two approaches outlined by *Gendered Citizenship* and *Citizenship Reimagined*. Behl's *Gendered Citizenship* inspires a grounded approach with intersectional features, and Colbern and Ramakrishnan's *Citizenship Reimagined* inspires case-study work that is policy-focused and rooted in social movements and communities yet also provides a framework that can be used to evaluate policy quantitatively. Researchers often think of top-down and bottom-up approaches as mutually exclusive, and this is a problem. This greatly limits the capabilities of research. Top-down and bottom-up approaches are not always in tension with each other. Alternatively, researchers can take elements of both by engaging with communities to form concepts and building on these concepts quantitatively to create policy that is broadly applicable but also community-based and intersectional. Instead of taking top-down definitions from academics or the United Nations, this thesis aims to build the idea of social justice from the ground up with the voices of individuals from the communities who have been most impacted by prejudices and inequalities. By illustrating what types of laws are productive and just in their treatment of human lives with the assistance of these voices, the study hopes to encourage the use of policies that are not only beneficial to communities that have been negatively impacted by the policies of the past and present but also supported by the communities, themselves.

## **Research Methods**

This study aims to first conduct qualitative interviews with members of community-based organizations associated with social justice. The fight for social justice is complex and multi-faceted. There are various issues and prejudices which overlap and play into one another. Therefore, when searching for organizations with whom to interview, this study will seek organizations of many types such as but not limited to racial justice, housing justice, environmental justice, justice for migrants, and justice for the poor. Interviews will seek to extract interpretations of developmental and land-use policies of towns and cities by those who are most knowledgeable about social issues and the policies which impact communities. These interviews will ensure that the study is a grounded, qualitative understanding that centers the perspectives of activist groups that work with directly impacted communities. From these voices, the thesis will develop a rubric to quantitatively assess the impact of policies on human rights and disenfranchised communities. This design intentionally focuses on revealing local understandings through a qualitative and open-ended approach, which will be used to filter the development of a quantifiable policy framework.

The critical concern of this project is that underprivileged communities have often been left behind by housing policies. While quantitative research drives researchers towards generalized solutions, generalized policies do not address the vast inequities which exist in the United States today. To address inequities, policy solutions must be more focused, specialized, and built from historical, social, and political contexts, and this is where qualitative research shines the brightest. By obtaining data qualitatively, this

research project aims to promote solutions that are more equitable and suit communities that have been impacted by historical injustices the most.

Importantly, this thesis hopes to build on qualitative research to provide quantitative tools from which equitable solutions can be obtained. Scholarship on social science methodology explains that concept formation comes prior to measurement (Robert, Collier, 2001; Collier, Mahon, 1993; Sartori, 1991). By placing community perspectives and lived experience first in forming concepts around housing justice, this thesis develops a more precise and meaningful quantitative framework. This project develops a middle-ground between bottom-up and top-down approaches that gains positive elements from both (Garcia et al., 2019, p. 103).

One example of a research project which adopts a greater degree of participation and which adopts a bottom-up approach is *Playing with Fire* by Richa Nagar and Sangtin Writers. This book functions both as an example of how policy and action are often disconnected from communities and as an example of why collaborative research can be immensely insightful. The book shows that policy and actions are disconnected from communities through the example of the “NGO-ization of women’s empowerment” (Nagar and Writers, 2006, p. XXVI). This “NGO-ization” describes a process of drowning out the voices of women and the imposition of the organization’s voice which often misinterprets, leaves out details, or sensationalizes various details. By choosing a democratic process of building the research project of exploring the lives of women in India, the researchers built trust with their collaborators and allowed for a more complex understanding of the stories told and the discussions had by the group of women. By developing the project this way and considering the voices of collaborators first and

foremost, harm was minimized, and a more honest picture and interpretation of the women's lives were able to be drawn out from the project. Projects like this illustrate the importance of working with communities as well as having bottom-up research models that ensure that there is not a disconnect between actions to help communities and the actual needs of the communities.

### **Thesis Overview**

Chapter 2 focuses on interviews with various activist and non-profit organizations as well as other individuals from their respective cities who are knowledgeable about housing and zoning policies and their impacts. These interviews focus on understanding how housing and zoning policies connect to social justice, which provides the foundation for developing chapter 3's framework or rubric. In order to best represent the diversity of the United States and the various approaches towards housing and zoning, this project chose to use three areas as case studies. These include the San Francisco/Bay Area in California, the Phoenix metropolitan area in Arizona, and the city of Minneapolis in Minnesota. These locations have different approaches to inclusionary zoning—the Bay Area, with progressive housing policies in place but no laws prohibiting or allowing mandatory inclusionary zoning policies; Minneapolis, with new and progressive housing policies in place and a state law allowing mandatory inclusionary zoning policies; and Phoenix, with a lack of progressive housing policies and a prohibition on mandatory inclusionary zoning laws and policies. While inclusionary zoning policies are not the only policies being discussed in this project, the difference in acceptance of these policies from location to location ensures the representation of different policy approaches and



opinions. By interacting with experts who come from varied locations and have various areas of expertise and experience with marginalized communities this project avoids advocating for solutions that are disconnected from truths that can only be obtained through lived experience. The researcher does not know the answers to all the housing problems in the country; thus, it is essential to rely on experts.

Chapter 3 builds on the community-centered understanding developed in Chapter 2 to create a framework for evaluating policies' compatibility with social justice. This thesis creates a framework through the construction of a rubric developed from conceptual content analysis of interviews. Through picking out different reoccurring themes of what makes just housing policy, the thesis constructs a rubric with multiple dimensions of just housing policy. The study then operationalizes the rubric to demonstrate the effectiveness of the framework, which stresses community-based research that combines bottom-up and top-down approaches. Through the operationalization, the study illustrates what positive social-justice-oriented housing policy may look like in town, city, and state policy. Afterward, the conclusion discusses the key findings and takeaways from the study.

### **Research Limitations**

Due to many factors such as time constraints and the coronavirus pandemic, the study has a fair share of limitations that must be considered. Since this is the project of a single university semester and a final thesis project, the project has a limited time to gather information—a process which was only made harder due to the coronavirus pandemic, which limits communication to only digital communication through email and

Zoom, a video-conferencing application. The limits of time mean that the researcher cannot spend a long time with participants in the project, and therefore cannot develop as deep of relationships as a researcher could in a longer project. Reliance on digital communications also limits the ability to make deeper relationships with participants. The time frame also sets a limitation on how many people can be contacted and who can be contacted. Because of the limited time frame, participants must be selected who are more knowledgeable about local policy than the average individual in a community. While the perspective of average community members on housing and housing policy is valuable, this project largely lacks the means to include these people. Therefore, this project relies on the perspective of community activists and organizers who are experts of their communities' needs. While this research project does not have the means to be the ideal of bottom-up research, it hopes to encourage more in-depth community-based research in the future on housing and policy.

In addition to this, many people are much more difficult to recruit as participants than others. While the project attempts to contact people who have knowledge on a variety of different social issues, this does not mean that activists and others will have the time to participate in a study that is not directly related to their main area of concern. For this reason, it is those who are directly involved with housing policy and housing justice who are most likely to be willing to participate. Many organizations that were reached out to for interviews declined and expressed that they could not participate and that it would be better to contact organizations that directly deal with housing. As activist and non-profit organizations receive many requests to participate in research, it makes sense that the organizations can only spare time for research that is of direct concern to them.

Out of the total of 11 interviewees from community-based organizations, all 11 were from organizations that deal with housing in some capacity. This means that the variety of interviewee perspectives is limited, even despite the attempts to diversify perspectives.

The study also ran into difficulties when contacting organizations directly concerned with housing. While these organizations were much more willing to participate in the study, many organizations were simply too busy—especially considering the current circumstances regarding the coronavirus pandemic in which many people are facing joblessness and eviction. Because of the current eviction crisis, many organizations dealing directly with housing justice were simply too busy to participate. This was especially true for organizations from California. Out of the 20 organizations contacted from California, 13 deal directly with housing, and none of these organizations were free for interviews. While there is no guarantee that organizations would have been able to participate even without the circumstances of the pandemic, it can be assumed that this may be the case for some organizations.

While this research sought out interviews in three locations—Minneapolis, Phoenix, and the Bay Area, the researcher's network was the most limited when it came to the Bay Area, thus there are much fewer interviewees from the Bay Area than from Minneapolis and Phoenix. This project sought interviewees through contacting many organizations from information on their webpages; however, the project also relied on snowball sampling, or asking interviewees to share contacts who may be interested and expanding through word of mouth. Because more initial contacts were from the Phoenix and Minneapolis areas, snowball sampling was much more effective in these locations, thus more interviews were able to be had with residents of these locations. For the Bay

Area, there were fewer initial contacts. Therefore, it was harder to snowball sample and there were fewer interviewees in the project.

While the researcher recognizes these limitations, the researcher still believes that this project is worthwhile in its efforts to highlight why inclusion is important in both policy and research. Just as inclusive policy leads to positive outcomes for a more diverse range of people, inclusive research has the power to do the same, and it is the purpose of this research to highlight the importance of inclusionary and participatory models of both.

## CHAPTER 2

### COMMUNITY CONCEPTIONS OF HOUSING JUSTICE

While policymakers may be members of communities, policymakers exert their power differently than the average community member. Policymakers exert their power through the creation of policy, and if they are also legislators, they also exert their power by working with their political party and casting votes. Community members exert their power by voting for legislators and other elected officials and advocating for change. Policymakers, as members of the community, can also participate in the advocacy process. However, as the average community member does not have the power to create laws, they must instead rely to a greater degree on advocacy. While the average community member has little power on their own, voices can unite and become more powerful through collective, community-based organization and advocacy. When there is a change that is desired by a community, community members will join together and advocate for change. Housing justice is one of the many issues that communities advocate for, and this advocacy can take many forms.

There are many different approaches to housing justice advocacy. One approach is policy-based advocacy. Policy advocacy is a highly important component of housing justice advocacy because government policy is responsible for many of the historical injustices in housing. Therefore, policy advocacy is not only important but necessary to achieve housing justice. This policy-based approach requires the collectivized power of communities to exert their influence to fight for the passing of policy. Therefore, policy advocates often form coalitions. Advocacy coalitions are defined by “actors sharing policy core beliefs who coordinate their actions in a nontrivial manner to influence a

policy subsystem,” which is defined “by a policy topic, territorial scope, and the actors directly or indirectly influencing policy subsystem affairs” (Jenkins-Smith et al., 2014). Strategies for policy-based advocacy include direct methods such as lobbying, democratic participation, and protest. Policy-based organizations also contribute to policy more indirectly through working to increase political representation of individuals and groups in their communities and educating communities on housing and housing policy. Through these various methods, advocacy organizations measurably impact what housing policies pass throughout the United States, such as with affordable housing policies (Yerena, 2015). However, a policy-based approach is not the only approach available to housing justice advocates.

Some non-policy-based advocacy approaches include directly or indirectly funding housing access and security. Housing advocates can fund housing directly through non-profits by paying for housing, rent, mortgages, and other costs that accompany various types of housing (Keyes et al., 2010). These costs can include legal fees for tenants to fight against landlords who wronged them. Direct forms of non-policy-based housing justice advocacy also include the construction or repurposing of different types of housing and using these projects to house individuals. Housing advocates can also fund these costs indirectly through the funding of programs that are designed to assist those in need of secure and affordable housing but are geared towards meeting the needs of many individuals.

While communities can pool together resources to carry out projects such as these, individual philanthropists also have the resources and the option to do so. Philanthropists, however, are outliers and are not representative of the average

community advocate. It is also important to recognize that because housing injustice is mostly felt by marginalized communities, advocacy will be slanted towards individuals with less resources available to them than the average community member. On issues of social justice, it is necessary to focus on these communities. Marginalized communities have the most power organizing collectively, thus it is necessary to recognize collective, community-based advocacy organizations as the most critical group of housing justice advocacy.

Advocates and advocacy organizations are also not limited to just one single approach and can instead adopt many different approaches. A community-based organization may aid individuals in need of housing assistance while also advocating for change through just housing policy. Not only can multiple approaches be used, but they can also be used in ways that complement and overlap with other approaches. While this introduction to advocacy work mentions some of the ways individuals and organizations advocate for housing justice, it does not encompass all types of advocacy.

This chapter grounds an analysis of policy and housing justice advocacy in the lived experience and intersections of different impacted groups. It does this through drawing from eighteen interviews with community organizations in three different spaces where housing justice is at the forefront and where policies are implemented or proposed. By drawing on these interviews, this chapter highlights the importance of policies and the limitations of a policy-centric approach. It also highlights the alignment between policy advocacy and addressing the lived experiences and needs of impacted communities.

This chapter unpacks the connection between policy, lived experience, and various intersections concerning housing justice. The chapter analyzes the interviews and

discusses lessons that can be learned in two sections. The first section identifies community concepts of policy. By exploring these concepts, the project uncovers deeper contexts behind policy that can only be revealed through studying lived experience and listening to communities. This section is split into two subsections; what policies do, which explores the landscape of policies in the three locations, and what communities believe policies ought to do, which explores the various ways housing policies can and should improve. From understandings of policy built in this section, a framework from which policy can be adapted for community-oriented housing justice is developed in the following (third) chapter. The second section focuses on community conceptions of advocacy for housing justice and the work that needs to be done to advocate for housing justice inside and outside of policy.

By splitting the chapter into two sections, policy and advocacy, the chapter engages with an important distinction of what policies can do and what they cannot do for housing justice. Through talking to community-based organizations about advocacy, this project highlights important elements of housing justice that matter outside of policy. The interviews demonstrate the significance of community perspectives for housing justice that cannot be captured in a quantitative framework. Capturing the nuances of what policy can and cannot do is distinctive to qualitative research. While quantitative data is highly useful for analyzing what policies can do, it takes qualitative data built from community knowledge to understand the complex realities of lived experiences. Therefore, research on housing must be grounded in community knowledge and perspective. Through learning and reflecting on what policies can do, this thesis captures important understandings of policy such as what policies are considered to be good and



bad as well as what the various legal environments surrounding housing are throughout the country when taking into context geographic advantages and disadvantages such as policy preemptions or the lack thereof. From these understandings, a new multi-method framework is created in chapter three. This thesis does not minimize the work of quantitative researchers. Instead, this project emphasizes the importance of using multiple approaches, including both quantitative and qualitative research methods, and using them together so that lived experiences are properly represented in research alongside discussions of generalizable solutions and broad patterns.

### **Getting to Know the Interviewees**

There currently exists a large gap between housing policy and the needs of the people throughout the country, especially marginalized groups. This gap is illustrated in the lived experiences of Americans who deal with housing insecurity on a daily basis. To emphasize this gap and where policy is lacking, this project conducted eighteen interviews on the subject of housing policies and lived experiences with various community organizations dedicated to fighting for social justice along with several unaffiliated advocates for social justice. Interviewees come from three separate locations—Minneapolis, Phoenix, and the Bay Area—with the intention of being able to capture and represent the experiences of different communities and to examine how policies impact them directly. Through bringing together policy and lived experience, this project emphasizes the importance of engaging in qualitative community research in addition to quantitative research to build a base of knowledge from which new policy solutions can be derived.

Table 2-A below is a list of organizations whose members participated in this project. While each interviewee agreed to have their organization’s name used in the project, some were more concerned that their voices might be misrepresented as representative of their organization. The voices highlighted in this project are the voices of individuals and are not representative of the public opinion of the organizations as wholes. In order to keep the voices of the individuals separate from their organization, this project does not attach specific quotes to organizations, but location is specified when necessary.

**Table 1**

*Interviewee Affiliation*

Location	Organization
Arizona	HomInc
Arizona	Phoenix Revitalization Corporation
Arizona	Phoenix Revitalization Corporation
Arizona	Arizona Housing, Inc.
Arizona	Local Progress
Arizona	Unaffiliated social justice advocate
Arizona	Unaffiliated social justice advocate
Arizona	Unaffiliated social justice advocate
Arizona	Unaffiliated social justice advocate
Minnesota	Housing Justice Center
Minnesota	City of Minneapolis
Minnesota	City of Minneapolis
Minnesota	The Alliance
Minnesota	Inquilinxs Unidxs por Justicia
Minnesota	Unaffiliated social justice advocate
California	The Alliance of Californians for Community Empowerment
California	University of California, Riverside: Center for Social Innovation
California	University of California, Riverside: Center for Social Innovation

## **Community Perspective**

The interview analysis is broken up into two sections—community conceptions of policy and community conceptions of advocacy. The first section, community conceptions of policy, is broken into two subsections. The first subsection, what policies do, addresses various housing policies in the three locations selected for the project. The project breaks housing policies into three different categories: policies in place, policies allowed but not in place, and preempted policies. “Policies in Place” illustrates the policies that currently exist within a location. However, “Policies Allowed but Not in Place” and “Preempted Policies” illustrate what policies can and cannot be passed as strategies to address housing security and access. Splitting policies into such categories gives a more complete picture of housing policy in the three locations. Housing policy is not just a matter of passing or failing in Congress. It is also about what policies are prohibited. While rent control policy is not in place in either Phoenix or Minneapolis, these two locations do not have the same opportunity to pass rent control because rent control is prohibited by law in Phoenix. For policies in place, the project finds that Minneapolis and the Bay Area have a wide variety of policies already in place that address housing access and security. Arizona, however, has a severe lack of such policies. For preempted policies, Minnesota and California do not have preemptions on housing policies addressing housing access and security while Arizona preempts rent control and mandatory inclusionary zoning. Table 2 illustrates these three categories of policy in each of the selected locations. This table does not include every policy in place or allowed by each location. However, it does illustrate the landscape of policy in each location such as where there is room for policy and where there is not. The landscape of

policy in each location is further explored through the meaning attributed to policies by interviewees. While it is important to know what laws are in place that impact housing in each location, it is important to connect these policies to communities as these communities are impacted by these housing policies or the lack of housing policy.

**Table 2**

*Policies by Location*

Minneapolis			Bay Area			Phoenix		
Policies in Place	Policies Allowed but Not in Place	Preempted Policies	Policies in Place	Policies Allowed but Not in Place	Preempted Policies	Policies in Place	Policies Allowed but Not in Place	Preempted Policies
Mandatory IZ			Mandatory IZ					
Incentivized IZ			Incentivized IZ				Incentivized IZ	
Single-Family Zoning Ban			Single-Family Zoning Ban			Tenant Protections	Single-Family Zoning Ban	Rent Control
Housing Vouchers	Rent Control		Rent Control			Housing Vouchers	Maintaining Affordable Housing Supply	Mandatory IZ
Maintaining Affordable Housing Supply			Housing Vouchers			Housing Trust Fund		
Housing Trust Fund			Housing Trust Fund					

The second subsection, what policies ought to do, focuses on the various shortcomings of policies and what policies must do to better address the needs of communities, especially marginalized or underserved communities. These things include: (1) the lack of equitable policies and the need for them to achieve social justice, (2) policymakers' unwillingness to address the needs of the communities most in need and the need for serving more marginalized populations, (3) the need for a larger focus on inclusion rather than exclusion, and (4) the need for an incremental approach to policy. Each of these shortcomings is explored through the stories and lived experiences of interviewees. By taking steps to address these shortcomings, housing policies can close gaps between policy and lived experiences.

The second section, community conceptions of advocacy, shifts focus away from individual housing policies and towards advocacy for housing justice. This section focuses on building a more equitable and just environment from which more equitable and intersectional policies can be advocated for. This section finds that to build this environment, there must be (1) a move away from performative inclusion and toward more inclusionary models based on participation, (2) an expansion of democracy in the United States to reach groups that have been historically excluded through various means such as voter disenfranchisement, (3) a larger focus on transparency in our elections, and (4) more educational and outreach programs that give people the resources they need to understand the current situation surrounding housing and what tools communities have to address and advocate for housing justice. Education and outreach are highly important roles of community advocates that must be recognized and expanded.

Through these sections, the project illustrates the strengths and limitations of policy and the importance of community-based advocacy and research. By building deeper context behind policy and advocacy by exploring the lived experience of just housing advocates, this thesis also stresses the importance of qualitative, community-based research that engages with communities and spreads community-based understandings of issues. Through understanding where some policies fall short in meeting the needs of the people and other policies succeed, policymakers can develop a greater understanding of what can be improved in policy. Through understanding housing advocacy, housing justice becomes more than simply policy decisions. It becomes a community struggle to have their rights and needs recognized by society. By understanding the importance of advocacy work, individuals can also better understand how they can contribute to housing justice through collective means. Through these explorations of policy and advocacy, the gap between lived experience and policy can be closed. This chapter also develops important understandings necessary from which a broader framework of developing just policy combining quantitative and qualitative research can be conceptualized in chapter three.

## **Community Conceptions of Policy**

### ***Part 1 of 2: What Policies Do***

American policies do not exist in one single place. It is more accurate to say that American policy exists in many places, and the landscape of policies changes throughout the United States due to the variety of policies held by different cities and states. While national policies are broad and reach across the entire United States, approaches towards

housing are usually handled from the local and state levels. This is due to the 1973 Nixon moratorium on subsidized production programs, in which Nixon gutted the federal role in addressing housing (Orlebeke, 2000). Because the role of addressing housing was made a state and local issue, states have the power of preemptively blocking housing policies they oppose. For this reason, it is necessary to recognize that what is and can be accomplished through housing policy varies from place to place. This is true, for example, in Arizona, which preempts housing policies such as rent control and mandatory inclusionary zoning (A.R.S. § 33-1329; A.R.S. § 9-461.16; Van Horn, 2019, p. 14-15). What is possible in Minnesota and the Bay Area, where votes tend to be on the more progressive side, will not always be possible for Arizona and vice-versa. Before considering what policies ought to do based on where they fall short of addressing the needs of the people, it is necessary to first view the current landscape of policies in the three locations specified in this project and determine what policies exist, what policies do not exist, and what policies cannot exist unless separate policies are addressed.

Minneapolis is perhaps the most progressive of the three locations in the project, and this shows in the recent policies that have been passed. The biggest example of Minneapolis' progressive policy is the Minneapolis 2040 plan, which includes mandatory inclusionary zoning policies that require developers to pay fees if they cannot comply with city requirements for building affordable housing, a ban on single-family zoning, investment into alternate forms of affordable and transitional housing, and much more (City of Minneapolis, Minneapolis 2040, 2019). Of the interviewees who discussed these policies, they unanimously viewed the policies included within Minneapolis 2040 as positive and successful changes. Two Minnesotan interviewees that spoke about the plan



were especially proud of the plan's engagement with communities and shared their experiences with the comments left on the city's website as well as more specific engagements with community members (Interviewees #2 and #3, January 22<sup>nd</sup>, 2021). A few interviewees from the other two locations also brought up Minneapolis' policies as significantly positive changes. Many interviewees also had good things to say about mandatory inclusionary zoning policies in general, explaining that these policies are useful because they cannot be side-stepped by developers. A common concern with mandatory inclusionary zoning policies is whether they hurt the attractiveness of the city to developers. One interviewee had this to say about this concern:

You don't want to impose requirements that make it impossible for the deal to pencil out for the developer, but you want the developer to be contributing financially to the affordability of the unit. So it can be a bit of a fine line to get the balance just right. Developers say inclusionary ordinances are going to be the death knell, but over time they come to accept it as a cost of doing business and not all of them have worked (Interviewee #1, January 11, 2021).

While balancing requirements is an necessary task, it is important to recognize that when executed effectively and reasonably, developers are still attracted to cities despite rules such as these. The impact on developers is a very large concern that interviewees were aware of; however, existing examples of such policy being balanced properly and not having negative impacts on developers shows that mandatory inclusionary zoning policies are a viable option for policymakers.

While Minnesotan interviewees generally held more mixed feelings about incentive-based inclusionary zoning policies due to the uncertainty of whether developers would use the incentives, the Californian interviewees who participated were more supportive of these policies despite the existence of both mandatory and incentivized

inclusionary zoning policies in both locations. Mandatory inclusionary zoning programs in the Bay Area include policies such as Foster City's Private Development of Affordable Housing – Inclusionary Requirement (City of Foster § H-E-2, 2001), and incentivized programs include policies such as Home-SF (City of San Francisco § 206.3, 2017). Incentivized inclusionary zoning policies offer incentives to developers who choose to build affordable units through bonuses that compensate developers with much of the expenses. While many interviewees expressed concern about the effectiveness of these policies to address the availability of affordable housing, interviewees still generally saw these policies as at least good options to have available, even if these programs do not produce the same results as their mandatory counterparts. While attitudes on inclusionary zoning differed between both Minneapolis and the Bay Area, both locations have much of the same policies such as inclusionary zoning, single-family zoning bans, and more. Because both locations lack state preemptions on housing policy, progressive policies such as these are possible. Interviewees from these two locations expressed much fewer concerns about political will than in Phoenix, which preempts mandatory inclusionary zoning and rent control. Because of this, there was also a much more positive view of the value of policy.

While Minneapolis recently passed many progressive housing policies through Minneapolis 2040, Minneapolis' history of progressive housing policy is much shorter than the Bay Area's history. Rent control is currently one policy that the Bay Area has but Minneapolis does not. However, members of Minneapolis' Congress are currently pushing for this policy (Klein, 2021).

Interviewees expressed that tenant protections, while certainly more likely in Minnesota and the Bay Area, are a focus of housing advocates in each location. To some extent, tenant protections also already exist in each of the three locations. These policies are very useful for protecting tenants from abuse and exploitative relationships between landlords and tenants. Because of state preemptions, however, what kinds of tenant protections can be passed varies from place to place. While policies that give tenants more ability to protect their rights if landlords cheat or wrong their tenants can be passed in each location, rent control is not an option for Arizonans due to the preemption of such policies in their state. Policies that have not been preempted include voluntary inclusionary zoning programs and rent regulation. Arizona has a limited amount of policy tools available that are useful in promoting and increasing housing access and security. These include abolishing single-family zoning, rent regulation, housing vouchers, incentivized inclusionary zoning, and policies maintaining affordable housing supply (Van Horn, 2019). Other than these few policy approaches, Arizonans must rely on non-profit programs and private solutions to address housing access and security. For this reason, passing housing policy is a much more complicated matter in Arizona.

### ***Part 2 of 2: What Policies Ought to Do***

As this project focuses on the shortcomings of policies and the gap between policies and lived experiences, it is highly important that the shortcomings of policy as well as what can be done to improve policy are among the lessons learned. While the last section divided policy between locations to illustrate their current landscapes of inclusive housing policy, this section focuses on broad conclusions held by interviewees of where

policies fail and what policies ought to do to succeed and address housing access and housing security.

One frequently discussed debate in politics and policy is the debate between approaches stressing equality and approaches stressing equity (The Hill, 2020). While both approaches share an end goal of making the world a better, fairer place, how to get there is the question that is under debate. Those who believe approaches stressing equality are best believe that a fairer society can be achieved through offering resources equally to all people. No matter who someone is, they get the same basic rights and opportunities afforded to everyone else. Nobody is given less, and nobody is given more. Someone who believes in approaches stressing equity, however, believes that achieving a fair distribution of power and opportunity in society cannot be obtained through approaches that fail to understand that, due to historical prejudices and marginalization, everyone does not have equal opportunity even when they are treated “equally” under the law. An equitable approach means engaging in processes of restoration that give more to groups that have been historically marginalized, thus leading to a closing of the gap between privileged and marginalized groups.

Of the 18 interviewees, a total of 16 identified equity—or included themes of equity—as having an important role in social justice, meaning that a large majority of the applicants believe that to be compatible with social justice, policies must seek to address inequities. One respondent had this to say about social justice and equity:

Social justice is fundamentally about equity. It is about working towards a society that offers equitable opportunities to everyone—not equal opportunity. We must ensure that those who are most underrepresented and those who are on the front lines of police violence and inequities across our system are treated in a way that

can bring about a sustainable healthy community (Interviewee #8, January 29, 2021).

This interviewee points out that police violence is one example of inequity in society. This is referring to the recent 2020 Black Lives Matter protests and the extrajudicial killings of Black men and women by police. This is an example of inequity because Black people are killed disproportionately by police officers than their white peers relative to their population. A Washington Post analysis noted that “the rate at which Black Americans are killed by police is twice as high as the rate for white Americans” (Tate et al., 2021). There are also important historic factors to recognize when looking at police violence against people of color such as the historic over-policing of racial minority communities. Due to the history and the current disproportional treatment of Black people by the police, addressing racism requires equitable solutions that focus on restorative and redistributive justice.

A frequent criticism of equity as an approach to policy is that by treating one group as “special” or more deserving of assistance, a policy is contributing to inequalities. One respondent addresses this conflict as well as their views on equity by stating:

Not only is it not enough to not do harm, you also have to undo past harms. In order to get everyone to the same place, you can’t treat everyone the same. We need to create programs and policies that support the most deeply impacted people, and when you are doing that, you are helping everyone because when you help the 5% who need it the most, you’re actually closing the gap for everyone (Interviewee #13, February 10, 2021).

This response rejects the assertion that treatment based on equity is unfair or prejudiced and instead claims that this is beneficial for everyone. By closing the gaps between different groups, equitable approaches move closer to equality than solely equality-based

approaches can. These gaps must be closed and not closing these gaps and ignoring them means supporting or allowing the marginalization of communities as inequitable distributions of power.

Equality is often a term that is defined by the law. Men and women are considered equal under the United States government because both have legal protections that promise to legally penalize those who discriminate against either of them based on their gender. Both men and women can go to coffee shops and purchase coffee and the price will not change between the two. They are equal in these regards. This applies to races, as well. Discriminating against someone's race is illegal according to the U.S. government. Both white people and Black people can purchase coffee. However, what if, historically, Black people had been told that they could not live within the vicinity of coffee shops? While both the white person and the Black person would both be allowed to drink coffee from this shop today and surely some coffee shops would be built within Black communities since that time, many of the coffee shops would be inaccessible to Black communities due to their locations. While there would be equality under the law, there would not be equity. Without recognizing historical precedent for the lack of access to coffee, this may seem to be a non-issue. One interviewee pointed out that social justice means all members of the community having equal opportunity and access "whether it is to housing or services or just even getting a cup of coffee at Starbucks or wherever your favorite coffee shop may be" (Interviewee #11, February 5, 2021). The example of disproportionate killings of Black people by the police is an example of inequity, and it is necessary to consider the historical factors that led to this inequity such as over-policing, broken-window policies, and the War on Drugs. Without acknowledging these historical

factors, it becomes easy to turn a blind eye and allow policies that contribute to inequities to continue.

This recognition of historical injustices and how they affect access to important necessities such as housing is needed to effectively address a system that is fundamentally structured based on various prejudiced assumptions. One interviewee stated that social justice is:

reckoning with our shared history of white supremacy, capitalism, patriarchy, and how it currently shapes our access to housing that is affordable, that is dignified, and working to address those disparities while understanding the systemic nature and historical nature of them (Interviewee #18, February 17, 2021).

A lens of equity comes from understanding these historic factors and the fact that solutions far too often do not seek to correct the wrongs of the past, but simply prevent future harm. Echoing the same statement, another respondent from Minneapolis referred to equity as “true equality,” suggesting that a lens of equity can better achieve equality because the lens looks beyond the simple protections of the law.

Equality was also a word that was used numerous times to describe interviewees’ understandings of social justice, and most of the interviewees who discussed equality did not consider equity and equality to be mutually exclusive. Two interviewees included both equality and equity in their definitions of social justice. While neither of these responses gave as elaborate answers as the responses explaining why equity is important, these responses nonetheless expressed that both equity and equality are worth pushing for because they both mean progress. While equity is important because it recognizes historical factors as well as its restorative justice approach, equality under the law is also a necessary protection for people who have been subjected to prejudices. However, while

not mutually exclusive, it is necessary to recognize that the path to true equality may require solutions that do not seem equal. Despite not seeming equal and requiring different amounts of attention and care for different people, many interviewees specified that these actions are fair based on important contexts. An example of this that an interviewee gives is how taxes are not paid equally. From this viewpoint, someone who benefits more from society also ought to give back more than a person who receives fewer benefits from society. Additional money is also less necessary to the survival of the wealthy person while it is much more necessary for someone in poverty. An example of a policy that recognizes the importance of equity to social justice is Evanston, Illinois' Restorative Housing Program, which distributes reparations to eligible Black households to assist with homeownership, home improvement, and mortgages to combat historic and lasting racial injustices (City of Evanston § 126-R-19).

One particularly noteworthy and eloquent response from an activist in California stated that social justice is “how the system that surrounds you allows you to thrive to your fullest potential as a human” and means “that you should have the ability to give the best of your talents and skills to the community, and that community values it and you are able to live from that” (Interviewee #17, February 14, 2021). To explain this definition, the interviewee used the example of her work as an artist painting murals in her community, a task she was commissioned for and which allowed her to participate in her community and feel valued and recognized. While this response seems to paint a more mundane picture of what social justice means, it is important to recognize that these mundane, yet valuable experiences are what foster happiness, fulfillment, and a sense of belonging. These are important experiences that represent an end goal that social justice



is trying to achieve—a world in which everyone has equal opportunity to live lives that suit them and their interests. This is also fundamentally an issue of equity because different people will require different amounts of resources to achieve this life where they can thrive to their full potential. Overall, an overwhelming majority of interviewees agreed that housing policy ought to reflect equity.

One major criticism that was frequently levied against different housing policies throughout the interviews was that policies often do not help marginalized groups who have the highest needs for housing policies. A prime example of this is how affordable housing programs often focus on providing housing for those well above the percentages of area median income who are in most need of “affordable” housing. One interviewee elaborated on this, saying:

Affordable housing programs tend to focus on households at 50 to 60% of area median income. You’re getting to a level of firefighters and schoolteachers in some cases, but the need overwhelmingly is much below that—more like 30% of area median income, and that’s where typical subsidy programs fall well short. The main program that exists right now to create new affordable rental housing is called the low-income housing tax credit program, which mostly produces units affordable at 50 to 60% of area median income and even then there’s not enough of that (Interviewee #1, January 11, 2021).

Even though this housing is being made more affordable to some people, this definition of “affordable” only applies to a very small number of people, and these are not the people most in need. The problem of labeling something as “affordable” is that it can be very deceptive and obscures what the policy is. What, in this case, does it mean to be affordable and who are these houses affordable to? While “low-income” is generally a bit more specific, this term as well can run into difficulties of what “low-income” really means. While more housing access and affordability at 50-60% is a good thing, these

policies are not addressing the needs of those who have the most critical needs, and this is something housing policies ought to do better on.

The issue of gentrification was also brought up by several interviewees as an example of housing policy leading to negative outcomes that hurt marginalized communities. Many programs and policies are designed to upscale areas and increase housing value (Bousquet, 2017). The idea is that by making an area more attractive, there will be a larger flow of money and business into an area. However, these policies often end up hurting marginalized communities by displacing residents. One interviewee (Interviewee #1, January 11, 2021) pointed out the problem of gentrification in the Twin Cities of Minnesota and how there have been many lawsuits challenging rental property owners who attempt to upscale buildings and remove existing tenants from their homes. The interviewee expressed their sympathy with projects attempting to bring more money into communities to increase the buying power of people in the neighborhood and increasing services available to everyone; however, they also noted that this process must be done without displacing people from their homes, which is a tricky process. Yet throughout the United States, gentrification and displacement of poor and underserved communities is not an uncommon thing. One report from 2015 on gentrification states, “Gentrification greatly accelerated in several cities. Nearly 20 percent of neighborhoods with lower incomes and home values have experienced gentrification since 2000, compared to only 9 percent during the 1990s” (Maciag, 2015). If displacement can continue and expand throughout the United States, this means that the needs of poor and underserved communities are often completely ignored. Gentrification is an issue that must be recognized and avoided by policymakers if they truly wish to help marginalized

communities. An alternative approach to this would be investing in programs that empower and benefit businesses within marginalized communities. This way value is being developed by residents and for residents.

Another interviewee from California told the story of her experience as a single mom struggling to find housing that suited her to illustrate difficulties with housing policies and their failure to address the needs of certain groups. The interview said the following:

There were a lot of needs that I had in housing that were not reflected in the policies that were enacted by my city, and the decisions that were being made were not in my benefit as a single mother I needed a one- or two-bedroom apartment that was affordable. Nothing big. Something I could afford. That was the last 10 years when I needed that. In the last 10 years, 80% of the housing that was built in California was luxury apartments in downtown. How does that help all the single mothers out there who are very real and have very real lives and have no access to housing? (Interviewee #17, February 14, 2021)

As a single mom, the interviewee did not need anything extravagant. She only needed something affordable that would suit her needs and give her access to important necessities. The luxury apartments that were built do not suit the needs of those most in need of housing. The needs of single moms ought to be addressed in policy. Overall, policy needs to do a better job considering the various needs of city residents and catering to all of them. Too often luxurious apartments and condos are built when there is no need for them.

Another interviewee from Arizona (Interviewee #11, February 5, 2021) brought up the lack of assistance given to people who had been incarcerated when it comes to guiding and assisting them in finding places to live, which can be a big challenge for people who are dropped back into the world, many with very few resources to establish

themselves in the real world again. This compounds itself with the difficulties accessing important resources such as jobs, healthcare, and insurance. Housing programs ought to provide access to housing to these people as well.

One frequent criticism of policies is that they do not go far enough in addressing the needs of communities. As expressed in chapter 1, this is partly due to the failure of policymakers to properly recognize prejudices and how marginalized communities are impacted by the system (Kendi, 2019). Geographic location also often determines housing policy due to the variety of policies at state and local levels throughout the country and the variety of opinions held by different communities. Through democracy at each of these levels, policy in the United States is pluralistic and—to a limited extent—participatory, which leads to incremental and slow change filled with compromise. Even though many interviewees recognized that many housing policies fall short of meeting needs or completely fail to address them, many interviewees found it important to state that their disappointment in policies does not always mean that the policies should not be implemented or should be opposed. When asked to identify inadequate housing policies, several interviewees expressed disagreement with the premise of the question and suggested that any policies that aim to increase access to housing are useful; however, some simply do a better job than others. This does not mean, however, that policies that do not adequately address the needs of those most in need ought to be done away with entirely. These policies are also valuable, so the problem becomes an “and versus or” problem. Do policymakers accept all policies that increase housing access, or do they reject policies that simply are not as effective as they should be? While there are policies that do real harm to residents, aiming all criticism at

policies that simply “do not do enough” is not a valuable use of time. Criticism of policies that have shortcomings is crucial to policymakers because these criticisms allow critical shortcomings to be made visible so that they can be addressed. However, there must be a productive outcome of this criticism. The best way to achieve this is by practicing the mindset of “and” by either looking at an individual policy and determining what should be expanded to help more people or by passing additional policy that fills the gaps and makes up for the shortcomings of the criticized policy. This is often the strategy of incrementalist policymakers who see policy as a journey to one’s goals that requires strategy and adjustment over time.

The question of “and versus or” is an important conversation to have, and this conversation can also be applied to how individual housing policies are structured. While “and” represents an inclusive approach towards policy, for example allowing both single-family homes to be built in a city and multi-family homes to be built in the same area; “or” represents a more exclusive approach that can be related to exclusionary policies such as single-family zoning and other policies that are meant to keep out certain residents. There is a long history of deeply sinister exclusionary policies that were created for the sole purpose of dividing and keeping people out. To confront the history of separation and inequity, it is necessary to focus instead on how to bring people together, and the answer is through policies that do not exclude but allow greater access to housing and living where one pleases.

## **Community Conceptions of Advocacy**

As stated in the previous section, progressive housing policies such as rent control and mandatory inclusionary zoning are preempted in the state of Arizona. Because of these preemptions, Phoenix has fewer options available to push for housing justice than the Bay Area and Minneapolis. While interviewees in Minneapolis and the Bay Area expressed frustrations with the political system and the need for advocacy for just housing policy, interviewees from Phoenix expressed that housing justice advocacy is the primary tool available to them to push for just housing. Outside of policy, advocacy for housing justice occurs through two different types of organizations. The first type of organization is a non-profit. One interviewee expressed that these organizations are especially helpful in states such as Arizona, which are more conservative and favor philanthropy over what are perceived to be government “handouts” (Interviewee #11, February 5, 2021). These organizations often advocate for housing on an individual level. While these programs are useful and can help many individuals find housing, these organizations do not advocate for long-term solutions to address complex and systemic inequalities. The second type of advocacy organization, and the type more often represented by the interviewees, are political advocacy organizations that advocate for policy changes and adoptions that would increase housing access and housing security. These organizations are usually community-based and built by the unified expression of the collective needs of marginalized peoples. The advocacy is often based on the lived experience of community members, and thus the changes demanded usually recognize the need for long-term solutions to multidimensional and systemic inequalities. While many interviewees expressed the need for this type of political advocacy, there are

numerous roadblocks in the American system that limit the possibilities of political advocacy. The extent of these roadblocks varies from place to place due to the distribution of power within the American system between national, state, and local governments; however, these roadblocks were nonetheless expressed by interviewees in all three locations as being present.

The level of power citizens have is a crucial factor that determines how much leverage people and organizations have when advocating for political change. The more political power citizens have, the more citizens can bargain. Inclusion is a term that is used often nowadays to signify that a system or organization—whether that be a business, government, or so on—is taking steps to increase marginalized peoples’ ability to participate in important processes. While inclusion often holds the image of being an equitable action that distributes more power to marginalized people, inclusion is much more complicated in practice. On the subject of inclusion, five respondents talked about the difficulties arising from people claiming to be inclusive yet not going to the lengths necessary to ensure real and meaningful participation from marginalized people. One respondent stated the following:

Inclusivity is one of those terms that's been co-opted over the years because to include people doesn't necessarily mean that they have power to influence decisions and a lot of times I think governments will say “Oh, we have to be inclusive. We have to have these people at the table.” Being at the table really doesn’t mean you hold the power to influence decisions. Inclusivity is not just having people show up but giving them the power to show up and to influence decision-making processes (Interviewee #13, February 10, 2021).

“Co-opt” is a good descriptor of the current culture surrounding the idea of inclusion. While pushes for inclusion are important because they represent people being discontent with marginalization and the comparative power of marginalized groups, inclusion has

often been used as a term to signal progressivism and acceptance to boost public image while no meaningful actions addressing power and equity are being taken. Two other interviewees described inclusion as often “just checking a box” or being a “sort of tokenism,” (Interviewee #15, February 12, 2021) echoing the same concerns of the previous interviewee that these actions are widely performative. While one interviewee (Interviewee #4, January 23, 2021) took a softer approach to the question by expressing that even representation is a step in the right direction compared to the long history of complete exclusion, they still recognized that changes are needed for these processes to properly address the needs of marginalized people. This process of expanding engagement is illustrated by Sherry Arnstein’s Ladder of Citizen Participation, in which there are three sections of the ladder (Arnstein, 1969). At the bottom of the ladder, marginalized individuals have no power. In the next section, the middle section, there are degrees of tokenism, where the participation is performative. In the final section, there are degrees of citizen power. This illustrates the linear process towards more power and representation within systems. The higher up the ladder participation gets, the more potential there is in collective action and advocacy because citizens are able to more properly leverage their power.

One respondent from Arizona (Interviewee #10, February 5, 2021) told of their experiences with performative inclusion by explaining a time in which the voices of people of color in southern Phoenix were reached out to by a Fry’s grocery store due to the residents living in what is known as a “food desert,” or an area in which groceries are not easily accessible. Even though the Fry’s representatives talked to the residents and claimed to want to help by building a grocery store near them, when the store was built, it



was built too far away from the community that truly needed the it to be of much help. While including marginalized communities in important conversations that impact them is good optically, inclusion means nothing if their opinions and needs are never considered. Fry's did not listen to them, and thus the problem with food access continued. This is an excellent example of the troubles with inclusivity, but it is hardly the only example of BIPOC folks being "included" at the table only to be ignored. The interviewee expressed that they and their community in southern Phoenix had been attending city hall meetings for years to advocate for their rights and their community only to be ignored time and time again.

Performative measures of inclusion are especially dangerous to marginalized communities because they give the appearance that actions are being taken even though the actions themselves involve little or no restructuring of the systems of power. In these cases, the powerful can maintain their power while also avoiding criticism. For many people who care about equality but are not as active or present in their community and do not engage in calls for social justice, actions such as these may easily be confused with progressive change, thus they become content and will not actively push for real equitable change along with marginalized communities. Instead of performative inclusion that preserves the current power structures within various systems, marginalized communities need to be given the opportunity to not just voice their concerns, but also participate in processes to redistribute power and promote equity. Performative inclusion must be called out and publicized when it occurs, and systems must have plans to achieve higher equity with evaluative processes to hold them countable along the way. Advocating for social justice is usually an uphill battle due to the challenging of power

structures and the status quo but bridging the gap between performative inclusion and participatory inclusion is a particularly large hill to climb, and several interviewees expressed being overwhelmed by this challenge.

Performative measures of inclusion are far from the only methods of ensuring that marginalized voices are not heard. One interviewee (Interviewee #11, February 5, 2021) brought up incarcerated and formerly incarcerated people as a group that is particularly overlooked when it comes to housing. When people are released from prison, there are typically very few resources available to these people upon release, and this leads to trouble finding jobs, housing, healthcare, and other necessities. As detailed in “Housing Justice through a Historic and Intersectional Lens” by Jeff Smith (2017), this can lead to a dangerous cycle known as the Prison Industrial Complex, in which poor people—especially marginalized communities such as people of color and trans people—find themselves once again in prison after being released due to actions taken to fend for themselves. This process is also intensified due to historic over-policing of marginalized communities through broken-window policing, which has been proven again and again to be ineffective at preventing crime over decades (Harcourt, 2001), and the extremely disproportional treatment of people of color by the judicial system from traffic stops (Pierson et al., 2020) to sentences for crimes (Schmitt et al., 2017). Not only do these systems trap people within them, but incarcerated people are largely powerless to stop these systems due to felons largely being unable to vote—effectively silencing millions of voters in the United States (The Sentencing Project, 2016).

Another barrier to political participation that was mentioned several times by interviewees is the problem of obtaining power in politics through money, which one

interviewee referred to as “dark money”. This interviewee from California had the following to say about dark money and power in politics:

Right now, lobbyists have so much power and that needs to change. It has to do with dark money. The National Association of Realtors spend \$137,000 on a tiny little race in Berkeley to try and defeat the elected rent board and that shouldn't be allowed. They're not even from Berkeley but they had a huge impact on the election. Luckily, the progressive pro-tenant people won but one guy, who is a landlord and a nuclear scientist, got a lot of votes because they spent \$137,000 sending out mailers and the other people spent very little money. You can only give a little bit per person, but because of the dark money, these big corporate interests can really screw up things, and it happens at the state level where they just have so much money that it doesn't matter that they aren't based here (Interviewee #7, January 27, 2021).

While elections are supposed to be democratic, and for the most part are, there are ways to increase chances of success without having to alter or change any beliefs, and that is through aggressive marketing campaigns made possible through the power of money. Donations to political campaigns can decide what a campaign website looks like, how and where the campaign will advertise, and how many workers and volunteers the campaign can employ. Money can even decide who meets a threshold to be able to participate in political debates. For a political campaign, money means a lot. In a way, people vote with their money. While this does not always necessarily pay off, which it did not in the interviewee's example, money holds a lot of power in politics, and for there to be money involved in local politics that is donated to campaigns by organizations outside of the local area, it makes sense why someone would be concerned. A local election ought to be decided democratically by its people, and money donated by outside investors—especially if in large sums—has the potential to influence elections.

While several interviewees agreed that dark money is a problem that ought to be addressed, responses varied in terms of the sense of urgency, especially for respondents

in Minnesota who did not see money in politics as having enough influence to swing an election or seriously hinder democracy. One Minnesotan interviewee (Interviewee #13, February 10, 2021) pointed out that while money in politics is a serious concern, it tends to be fairly traceable, and this leads to a more transparent and democratic process. One Arizonan interviewee (Interviewee #8, January 29, 2021) who described the use of dark money by developers and private interests as a “dirty little secret” of Arizona shared that the way to move forward is through transparency, and other interviewees agreed.

Through transparency, voters can see what money is being given to who and see potential influences on the candidate’s actions if they were to win. This can greatly inform voters’ decisions when casting their ballots. While transparency is not a total solution and will not stop all influence of money in politics, it is a reasonable step forward to make elections more democratic. This step also levels the playing field and allows community-based organizations to have more power in advocating for their communities.

Another barrier to advocacy is the general lack of information available to marginalized communities, which can harm their ability to participate in democracy. General access to information about a city’s policies and the tools citizens have at their disposal to make changes is key to being able to properly advocate for one’s community. Without the knowledge of how to participate in our political system, power cannot be developed. An interviewee from Arizona pointed out that two of the best ways to boost democracy and participation are through simplifying language so that it is more accessible to the public and increasing community engagement and education on politics and civic engagement (Interviewee #17, February 14, 2021). To traverse language barriers, one might speak slowly, provide translations for those in need, and avoid

technical jargon (Garcia et al., 2019). By educating those in the community who want to participate but are not able to due to the inaccessibility of information, participation will improve. Education programs like this are especially useful to young people who have little political experience but the energy to learn.

Just because someone knows how to participate in our democratic system does not necessarily mean that they can participate. More barriers often block the way. Participating in politics, for example, is only possible if one has the time, and for parents struggling to take care of their families, taking time out of the day to vote may not be something they can afford. Other barriers preventing those in poverty from participating in democracy include lack of transportation, lack of knowledge, cost, trust, and relevance (Garcia et al., 2019). Several interviewees pointed out that the coronavirus pandemic has also provided further challenges to participating in our political system due to needing access to technology such as a computer or a phone and the internet to participate in important meetings on policies. Even if a person has a computer and a basic internet plan, Zoom calls are difficult to participate in with poor internet. Mail-in ballots are helpful to many, but even this system relies on someone having a stable address.

Another problem brought up by interviewees is the problem of voting rights. An interviewee from Minneapolis had this to say about voting rights:

I think our idea about democracy is super limited in this country. There's been a project weakening democracy for a very long time and we need to think about democracy as something broader. Even then, voting is the most esoteric version of philosophy of our democracy. How do we democratize more spaces if we live our lives in a way that there's no democracy in our homes because our landlords aren't dictators and no democracy at work, because our bosses are dictators?  
(Interviewee #18, February 17, 2021)

Voter suppression is a common tool used leveraged against poor people and people of color in the United States. Votes are suppressed through various means such as voter registration restrictions, voter purges, felony disenfranchisement, and gerrymandering (ACLU, 2020). To secure democratic rights for citizens, voting rights must be strengthened and governments at all levels must make sure that voting is accessible to everyone and that extra accommodations are made when necessary. Having the ability to vote for one's own interests is key to achieving power for marginalized communities. The fact of the matter is that privileged communities already have the resources necessary to vote and are not blocked from doing so. Achieving greater participation in democracy through striking down anti-democratic measures such as voter registration restrictions, fixing gerrymandering, and ensuring that resources are provided when voting is hard to access is a process of achieving equity and restorative justice for marginalized communities.

One interviewee (Interviewee #7, January 27, 2021) also talked about democratizing other aspects of people's lives that are run authoritatively. In workplaces, there is typically a strict hierarchy that allows little to no input by workers. Workers are not included in these processes and therefore have little power when it comes to addressing inequalities, inefficiencies, and harmful practices in the workplace. One way of addressing this is through restructuring power structures at work to be more equitable through systems like co-ops, in which power is shared horizontally and without strict hierarchy. Another strategy of strengthening workplace democracy in the United States would be promoting unions. The United States has a history of union-busting and suppressing unionization, and these attitudes are largely present today, as well, with large

businesses such as Amazon fighting against workers who wish to unionize (Greene, 2021). Unionization would be critical to achieving power for the working-class people of America. Unionization as a process is not just for workplaces. Stronger unions and more equitable shares of wealth in business would also translate to more political power for poor and working-class people, which are both necessary for addressing housing access and security. Unionization is also an option for tenants through tenant unions, which can fight for the collective interests of renters, thus giving more opportunity for fair policy and practice. Unions, whether within or outside businesses, are useful tools to disrupting harmful power differentials and exploitation. The way which Americans view democracy is not just limited, but harmful, and through these barriers to participation, the power of communities is severely obscured. To advocate for housing justice in a fairer system, community advocates must also advocate for more democratization. Interviewees frequently expressed democratization as an important strategy to achieve housing justice. While it may not be the most direct path, these are important steps that must be recognized and advocated for by communities.

Aside from developing democratic power, interviewees often brought up political will as an obstacle to equitable change. As things are, many states, especially more conservative states such as Arizona, are not willing to take action on issues such as housing access and security through policy. Reasons for opposing affordable housing policies include—from most common to least common—safety concerns, tax burdens, traffic concerns, school impacts, environmental impacts, and the populations the policies serve (Sally, 2014). Much of these concerns are based on prejudices against poor people. Addressing this lack of political will is essential to achieving housing justice. Part of

developing political will, as explained by the interviewee from California who introduced the idea of dark money to the conversation, is by increasing transparency. Specific interest groups and developers can hamper progress simply by donating to a campaign and putting pressure on candidates to align with their interests. Transparency can help inform voters see these actions taking place and lead them to more informed decisions. While this would, in part, help towards the goal of developing political will, this process would more be about preventing candidates from taking office without political will, thus the main problem of motivating politicians to act on housing would remain unsolved along with the problem of opposition from community members stemming from prejudices. Increasing democratic participation is a more proactive approach towards developing political will because the more people are involved in advocating for their rights and communities, the more pressure they can put on elected officials. This is especially true for marginalized communities.

While it is not a strategy and more of an outcome of the current pandemic, several interviewees expressed that the current pandemic has helped a lot of Americans recognize housing as an important issue in the United States because more people have come at risk of losing their homes, thus making the issue more personal. One interviewee from Arizona said:

Because Arizona is a very conservative state, a lot of people don't quite understand the complexity of what happens when someone or a family becomes homeless and how difficult it is to reverse that situation. I think we're getting a little better at people understanding because a lot of people lost their jobs and it's not because of anything that they did. If you worked in a restaurant and the restaurant closed, that's not your fault. I think we're maybe humanizing some of the challenges, because people are being touched by family members or babysitters or kids that just got their first job and now suddenly have no job, and I think people are better understanding what that is. I also think the funding efforts



that are underway appeal to that conservative side of Arizona in that it's not perceived as a handout. It's perceived more as us working together to try and find a solution, and that to me makes it a much more viable option (Interviewee #11, February 5, 2021).

While the global pandemic has been a tragedy, homelessness has become an issue that seems closer than ever for many Americans as they face joblessness during the coronavirus pandemic. The interviewee points this out. For those who lost their jobs in the pandemic, it was not a result of their own mistakes but unfortunate circumstances, and this is also the case for many people even outside of the pandemic. Conservatives often use the rhetoric of personal responsibility when things go wrong. A government should not have to give anyone a “handout”. Everyone should have to achieve success on their own. The coronavirus pandemic is a situation in which personal responsibility has no relation. The fact that homelessness could happen to anyone due to circumstances outside of one’s control should, theoretically, make the issue of homelessness and poverty more relatable and personal. Therefore, it is more likely that individuals will adopt more empathetic views on poor people rather than prejudiced views. While the pandemic is—at the time of writing this—still a widespread problem, whether the pandemic has any effect on people’s will to address homelessness and housing concerns remains to be seen. However, it is an interesting thought that is certainly worth investigating.

Another frequently discussed strategy to develop political will discussed by several interviewees was open conversation with one another. Like the previous example of exposure to homelessness and poverty through tragedy, this solution also revolves around increasing exposure to different lived experiences to combat prejudices against

poor people. One interviewee from Arizona said that the path forward is including more people at the table but admitted that this solution assumes that people will listen to one another respectfully and in good faith (Interviewee #12, February 8, 2021). The interviewee explained that the current polarized political climate makes this process extremely difficult. While this is certainly true, the interviewee also expressed that it is still a worthwhile thing to fight for regardless. One process of bringing people together could be through education. According to two Minnesotan interviewees (Interviewees #2, #3, January 22, 2021), while it was not much of a challenge to mobilize Minnesotans after the killing of George Floyd to address racial inequities, they still had to educate people on available solutions and the reality that these issues cannot be only addressed far away from their homes but also must happen next door. Education can play a big role in helping people recognize the history of racist housing policy in the United States as well as the inequities that have lasted till this day. Education can also inform people about the intersectional nature of housing and how housing is experienced by many people very differently. Informing people of these things is critical to changing minds on what can be done about housing in America. Educating individuals also has the potential of developing new or expanded community advocacy.

One participant shared a project they are a part of that advocates for a change in how local governments approach housing solutions and engage and work with communities (Interviewee #17, February 14, 2021). This project, led by the University of California, Riverside's Center for Social Innovation, is a toolkit for policymakers to "help planners improve bi-directional communication, increase satisfaction, and strengthen public trust in government agencies" (Center for Social Innovation, 2021). This toolkit

was developed in collaboration with community advocates, planners, and planning agencies. This collaborative model of change serves as a checklist that planners, developers, and city council members can use and reference to ensure that they are doing enough to ensure that change is positive, and targets marginalized communities that need help the most.

Whether politicians have the political will to listen to community advocates and address housing access and insecurity is also highly dependent on philosophy surrounding housing and what people believe to be the government's role in the matter. Whether housing ought to be considered a human right or not is one important question of philosophy, and what conclusion a society arrives at will alter the approach taken by the government. If the United States and its government consider housing a human right, it logically follows that the government would play a key role in securing housing for its citizens and take into greater consideration the voices of housing justice advocates. As things currently are, the right to housing is not something that is enshrined in the Constitution, and without such an amendment, it is unlikely that the government would act to secure housing for all people. While a change to this degree is far-fetched, at least for the near future, a philosophical shift on how housing is viewed in the United States has the potential to make housing access and housing security higher priorities to the American people, thus there would be more advocacy for housing justice.

According to some interviewees, considering housing to be a human right was obvious. According to one interviewee from California, "Housing is a basic human right, and for a person to thrive, they need access to good health care, clean water, good education, and housing. Housing is just fundamental" (Interviewee #7, January 27, 2021).

Another interviewee from California shared the same sentiment and expanded on it, stating the following:

Housing is a basic human right and it's important because it takes up a lot of money from individuals. The idea that you're supposed to spend almost a third of your income on housing is not necessarily achievable for most folks, and if we talked about the actual rental wage and how ridiculous it is in a lot of places compared to what the actual wages are, it's like you have to hold three full-time jobs for a bazillion hours a week, and that's not good for anybody's physical or mental health (Interview #16, February 12, 2021).

These responses illustrate the importance of housing as well as the costs for it in the current market. When housing costs almost a third of someone's wages, this can end up cutting into other necessities and sacrifices might have to be made. Housing is a necessity, and therefore people will pay whatever they must to secure it for themselves and their families. This can lead to very exploitative relationships between landowners and those looking to rent or purchase property. This can be seen, for example, in how Black families had no choice but to purchase housing with heavily inflated prices in the times of redlining because their options were severely limited (Rothstein, 2017). This is also evident by the various laws passed to protect tenants from exploitative renting situations with landlords, which is also still an ongoing fight, as many interviewees expressed.

It is also important to recognize that housing goes beyond just putting a roof over a family's head. Housing means being able to invest in the future and build wealth. It means where someone's children will be able to go to school. It means whether someone has access to a well-paying job or a job at all. It means having somewhere where a person can retire and live the rest of their life in dignity. It means all these things and so much more. One interviewee stated the following:

It's not just access to the basic human right of having shelter around your body. It's also about how you can make it through life so that when you're no longer able to produce and work for yourself, you have a place to live in that you can pass away in (Interviewee #17, February 14, 2021).

Housing is an extremely important factor that determines the quality of life of its inhabitants, and this is a very important fact to those who believe that housing ought to be a human right. It is about affording everyone a basic life of dignity. There is an inkling of this in the American dream as well, where a home, a loving family, and an honest job are all essential to this image. The American dream is often imagined as something which anyone can achieve as long as they work hard, no matter what background they come from. While the United States has had a history of excluding people from fair housing based on who they are and where they come from, a future where the American dream is achievable to everyone is an ideal that can be used to the advantage of housing justice advocates. If housing were considered a human right by the government, the system would be required to provide shelter for its citizens. This is another important task of advocacy work, which is to persuade and convince the public and politicians that housing access and security are important and ought to be addressed in policy.

The sentiment of housing as a human right, however, was not equally held by all interviewees. One interviewee shared that they believe “everybody should have a home” but they did not know if they believe that “everybody has a right to one” (Interviewee #12, February 8, 2021). While this interviewee believes that all people should have a shelter—and this is reflected in the interviewee’s extensive work with housing non-profits—this interviewee’s issue revolves around the ramifications of making something a “human right.” By making something a right in law, a government requires that a need

must be met, and this would lead to necessary government intervention as well as a price tag for the American people. While this interviewee believes that something ought to be done to address housing and expressed multiple times throughout the interview that state governments can address the situation of homelessness and help a great deal if there was political will, the interviewee did not feel comfortable saying that the people of the United States should be required to do something about it. This interviewee did express, however, that they believe there is currently plenty of money already in the hands of governments that states ought to use to address housing access, thus requiring no additional payment by the American people. Regardless of whether it is a human right or not, the interviewee still found housing to be worth advocating for. However, his strategy was different.

The criticisms told by this interviewee ring true for many Americans who share conservative values, and as the country has a near split between conservative and progressive values, getting the country to align on making housing a human right is not realistic for the present or the near future. This does not, however, mean that housing is an issue that hearts and minds cannot be moved on. Housing is a quintessential part of what it means to be American. It is heavily attached to American identities, ambitions, and the legacy Americans wish to leave for their children. Through equitable housing policies, democracy, education, and speaking to one another, it is possible to create an environment from which housing justice can be better achieved. This is where housing justice advocates can shine and lead the United States towards just housing policy. Community-based advocacy organizations dedicate an enormous amount of time calling for change and organizing people behind causes of social justice. These organizations are

from the people and for the people, and their demands are based in the lived experiences of marginalized communities. It is through listening to these organizations and these communities that the necessity for housing justice and how to achieve it can be better understood. If the American political system will not listen to communities and their needs, then how policy is approached and how democracy is enacted must fundamentally change. It is a researcher's responsibility to gain knowledge and understanding that can then be shared and spread to others. Therefore, researchers must do their part to engage with communities and elevate their voices. Community advocates will continue to fight for democracy and housing justice; however, community-based qualitative research must be emphasized as necessary for social justice.

## CHAPTER 3

### OPERATIONALIZING THE FRAMEWORK

While this research explores various policies and their compatibility with social justice, the primary purpose is to emphasize an alternate approach to building housing policy that cohesively combines elements of bottom-up and top-down research. By developing knowledge and forming concepts at a local, community-based level that recognizes lived experience and uses that knowledge to build and improve policy, policy connects with lived experience, thus leading to more just policy. The third chapter builds on chapter two to answer the important question of what policies are compatible with social justice while operationalizing the cohesive framework. This chapter does this by providing a tool built from the ideas and stories of interviewees in the form of a rubric that policymakers can use to create or improve just housing policy. This combines bottom-up approaches' community-centered knowledge that better recognizes the needs of marginalized communities and the efficiency and applicability of top-down approaches.

#### **Existing Tools and Rationale for a New Tool**

There are many top-down tools for housing policy that are available for policymakers to use to improve and build stronger policies. The National Center for Healthy Housing provides several of these tools. These tools include a code-comparison tool that allows comparison of policies to the National Healthy Housing Standard and International Property Maintenance Code (2012), energy code status maps that allows the viewing of current residential and commercial energy codes adopted throughout each



state (Building Codes Assistance Project, 2018), and a list of “Codes Supporting Healthy Homes,” which gives examples of policies promoting healthy homes (Omaha Healthy Kids Alliance, 2012). Tools such as these help build and improve policy by giving policymakers useful references built by other policymakers and the opinions of professionals and organizations. Each of these tools can also be used to build more socially just policy. The energy code maps can help build greener and more energy-effective policies, thus lessening harm to the environment, and the list of codes supporting healthy homes can lead to fewer health code violations. The National Healthy Housing Standard and International Property Maintenance Code can also be used to weed out bad policy decisions that lead to unhealthy environments.

Another useful tool is the National Low Income Housing Coalition’s “Housing Needs by State” tool (2019), which is an interactive map that allows users to select a state and view important data points highlighting the needs of low-income families and individuals. Datapoints shown include the percentage of low-income renters who are seniors or disabled, the percentage of affordable homes available per 100 renter households by percentage of area median income, and the burden of housing cost by income group. These data points are all highly useful to policymakers who want to build policy that better addresses the needs of individuals. To a limited degree, these data points are also intersectional in their illustration of the needs of disabled and elderly individuals.

All of these tools are useful and come from top-down processes; however, top-down recommendations are limited and do not account for the full diversity of lived experiences. Bottom-up approaches allow policymakers to not only hear various stories

that better illustrate lived experiences, but also the needs and recommendations of individuals. To solve the gap between policy and lived experiences, policies must be grounded in multiple community perspectives, needs, and issues, and not just driven by public officials. Therefore, it is necessary to build tools that promote community knowledge and understandings and apply these to policy. This project offers a method to create bottom-up, community-centered tools for top-down use that make up for the lack in perspective of top-down tools.

Through developing and then operationalizing the rubric, this project identifies the best practices in housing policies. However, this policy does not make any arguments on how these policies can be passed nor does it identify the different legal conditions across the different jurisdictions to roadmap policy advocacy work. Local politics within cities can be complicated, and policies that score as socially just may still be resisted by politicians and citizens. While more states are recognizing zoning as a method of addressing housing affordability, there is still resistance by citizens who have always known single-family zoning (Quinton, 2020). This project only operationalizes a framework to set the groundwork for future work identifying these legal conditions and roadmapping policy advocacy work. The researcher hopes that this project will inspire this type of work following this project.

### **Introducing the Rubric and the Dimensions of Just Housing Policy**

In order to build a quantitative framework for housing policy based on qualitative research, it is necessary to define how and in what ways housing will be quantified. To accomplish this task, this project takes six dimensions of socially just housing policies

from the interviews and uses a rubric to quantify policies' scores for each dimension. These dimensions include opportunity, access, inclusivity, targeted group: income group, targeted group: marginalized communities, and community evaluation. By determining what numerical value some policies have compared to others, policies that should be encouraged can be determined, and existing policies can be strengthened to raise a policy's score.

These dimensions take complex ideas and transform them into numbers that can be used to give ratings to policies so that they may be quantified and compared with other policies. Because this project aims to evaluate policies using qualitatively-determined dimensions, a rubric is a strong fit. By dividing social justice as a concept into dimensions established with the help of interviewees, this project aims to grasp and illustrate the complexities of social justice as a concept as well as communicate what social justice means for communities. Allan Colbern and S. Karthick Ramakrishnan's book, *Citizenship Reimagined*, inspired this project's approach of breaking down social justice into dimensions. In the book, the authors break down the concept of citizenship into multiple dimensions to illustrate the complexity of rights within the United States (Colbern, Ramakrishnan, 2020). Citizenship is often viewed as a binary thing that a person either has or does not. However, this perception of citizenship is flawed because it fails to recognize that what rights a person has is highly dependent on one's location within the United States, as many cities and states have different policies on what rights a person has, especially concerning immigrant rights. Colbern and Ramakrishnan point to California as an example of a state which has a progressive model of citizenship. California passed a "comprehensive reform package" in 2013 containing bills such as the

California TRUST Act, which limited United States Immigration and Customs Enforcement's ability to detain immigrants (p. 1). Other bills included the right of unauthorized immigrants to take the Bar exam, practice law, apply for a driver's license, and obtain auto insurance (p. 2). Through expanding the rights of immigrants, California also expanded what citizenship meant in the state. While progressive states often have a more progressive concept of citizenship, conservative states often have more restrictive concepts of citizenship. Citizenship may vary as a concept from location to location, but a definition of citizenship that recognizes the concept of citizenship as complex and multi-dimensional is more suited to explaining the different life experiences of individuals based on their locations.

It is evident in policy throughout the United States that housing is often not conceptualized to be as complex of an issue as it ought to be. The continuation of policies of gentrification and the failure to address the needs of many marginalized communities are proof of this. While conversations are being had about the complexity of housing and the numerous ways intersecting inequalities impact it, housing policy largely does not live in this world. To build a bridge between communities and policies, this project takes community understandings of housing justice and applies them directly to policy using a rubric illustrating multiple dimensions of housing justice. By illustrating the multidimensional nature of housing and giving policymakers a tool that they can use to build better policy, this project aims to help policy better suit the needs of marginalized communities in need of secure and affordable housing.

**Table 3**

*Housing Policy Compatibility with Social Justice Rubric*

Dimension	Incompatible	Acceptable	Compatible		Strongly Compatible
	Negative #	0	1	2	3
Opportunity	Creates opportunity barrier	No impact	Unintended creation of new opportunities	Intended (specified) creation of new opportunity	New opportunity creation paired with enforcement mechanisms Unintended or Intended creation of
Access	Creates access barrier	No impact	Unintended creation of new access	Intended (specified) creation of new access	new access specifically for communities of need
Inclusivity	Excludes individuals from housing.	Neither excludes nor includes	Specifies the enforcement of existing law to ensure inclusion.	Removes exclusion without more active steps towards inclusion.	Removes exclusion paired with new/expanded inclusion
Targeted Group: Income	Targets above 60% area median income.	No target group	Targets median income: 50-60%	Targets median income: 30-50%	Targets median income: 0-30%
Targeted Group: Marginalized Communities	Harms marginalized communities	Does not target or impact marginalized communities.	Inadvertently helps marginalized communities.	Targets less than 50% of marginalized community	Targets more than 50% of marginalized community

Community Evaluation	Silences community voices.	Has no community evaluation.	Performative community evaluation.	Community evaluation through consultation.	Participatory community engagement.
Total					
Overall Total					

The rubric used in this project can be seen above (Table 3). This rubric contains six dimensions that were developed using the eighteen interviews discussed in the second chapter of this project. The dimensions of just housing policy include opportunity, access, inclusivity, targeted group: income group, targeted group: marginalized communities, and community evaluation. These dimensions are the headers for every row within the rubric. Every column is labeled with numerical values that define how compatible a policy is with community understandings of social justice. Policies will be scored on each dimension, working downwards until totals are calculated. The heading “incompatible”, which represents negative scores for any dimension, means that a policy is incompatible with social justice. There is only one column for negative values because no matter how negative a policy may score in a dimension, the result is the same. Policies that score negative points in any dimension must be rejected because any policy which causes harm is detrimental to housing justice. When the total points are tallied up, whether the policy scored a positive total does not matter because any negative score for a dimension results in immediate disqualification and any positive points are forfeited. It is important to discourage these policies and actively fight against them. A policy that scores zero points in a dimension is referred to as an “acceptable” policy. Policies that score zero points are not policies that ought to be opposed or promoted as they are indifferent to social justice. While these policies should be critiqued, it is better to focus efforts elsewhere, such as in the promotion of socially just policies and the protest of socially unjust policies. “Compatible” and “Strongly Compatible” specify the level of compatibility with social justice. While one policy may be stronger than another policy and score higher in the rubric, it is important to recognize that all of these policies are compatible with social

justice and ought to be supported and encouraged by policymakers. This decision was influenced by the question of “and versus or” presented in the previous chapter in which interviewees specified that policies that make positive steps towards just housing, no matter how small, ought to be encouraged and pushed for. However, it is still important to recognize when a policy could use improvement, thus there are separate categories for “compatible” and “strongly compatible”.

The first two dimensions of just housing policy are “opportunity” and “access”, which were created to stress the importance of equality and equity in policies that are socially just. While “equality” was not used as frequently by interviewees as “equity”, both illustrate important qualities of what it means to be socially just. “Opportunity” refers to the idea of equality. This dimension judges policies on whether or not the policy improves who is allowed to access secure and affordable housing. For example, if a policy barred certain people from purchasing housing in an area based on their skin color or another part of their identity, this would score negative points in opportunity because opportunity to access housing is being removed. A policy that does away with such discriminatory practices would score positively on this scale. The dimension of “access,” on the other hand, recognizes that just because someone is not barred from purchasing housing in a certain location, it does not mean that they have the means to do so. A policy that makes it harder for marginalized groups to access secure and affordable housing would score negatively in “access” while a policy that makes it easier would score positively. In these two dimensions, the scores of 1 and 2 are divided by intentionality. This can be determined through the language of a policy. Through recognizing a problem



and taking steps to address it, policymakers take larger steps towards social justice than if the resulting increases in access or opportunity are unintentional.

The third dimension of inclusion, “inclusivity,” refers to the inclusive or exclusive nature of a policy. Policies that score negatively in this dimension are exclusive by nature, meaning they keep communities apart or push them further apart, while a policy with a positive score is inclusive by nature, meaning they bring communities together. In the second chapter, single-family zoning was highlighted as a policy that is exclusive by nature because it prevents the development of apartments or more affordable multi-family units. By ensuring that more affordable units cannot be developed, a location prevents low- and very-low-income families and individuals from purchasing homes. Policies such as single-family zoning, therefore, score negatively in this dimension. Policies that allow more people to be included such as bans on single-family zoning would score positively in this dimension. Getting rid of the barriers that divide people is an important step towards just housing, and this must be reflected in policy decisions. Taking active steps forward towards more inclusion scores higher because removing barriers, while extremely important, is not enough alone to ensure inclusion.

The fourth and fifth dimensions both refer to the targeted groups of policies. Both dimensions address the issue frequently expressed by interviewees that policies are not helping those who are the most in need. To score negatively in the fourth dimension, which is based on income level, a policy must target people who do not require secure and affordable housing (above 60% median area income). By expanding the options of the privileged and ignoring those in need, these policies further existing inequalities, causing harm. Scoring positively in this dimension simply means that the policy is

targeting a group in need; however, a policy scores more points by targeting the area median income levels that have the higher needs. A policy that meets the housing needs of those at 50-60% area median income, even if limited, is still a positive change, but it must be recognized that improvements can and ought to be made to better address the needs of the people, especially at 30% area median income and below, as interviewees expressed.

The fifth dimension of just housing policy, which is based on the targeting of marginalized communities in housing policy, stresses the importance of making sure policies help and do not harm marginalized groups. Policies that score negatively in this dimension cause harm to marginalized communities and policies that score positively help marginalized communities. As stated in chapter 2, housing justice is a very intersectional struggle, meaning that the access or lack of access to secure and affordable housing is experienced differently by different groups. Someone who is Black and trans will often have different experiences with housing than someone who is Black and not trans, and both will often have different experiences than a white person. Including this dimension ensures that policymakers consider the potential consequences of their actions on groups other than income level. In chapter 2, it was discussed how interviewees often explained that many communities are left behind by housing policy. Taking an intersectional approach that recognizes the complexities of housing justice and how it affects lived experience differently for different people is important to build just policy. This dimension uses population percentages based on census data to differentiate scores of 2 and 3.

The final dimension, community evaluation, is a dimension that addresses interviewees' frustrations over the lack of participation in policymaking as well as the various failures of policymakers to listen to the voices of marginalized communities in need. One important way to build on and improve policy so that it suits the needs of communities is to have an active process of evaluation that determines whether needs are truly being met and whether the policy is being helpful or harmful. By measuring a policy through the input of community members, policymakers can better determine the successes and shortcomings of their policies and use that information to build better policy. Policies that score positively in this dimension have mechanisms of community evaluation. Policies that have no mechanism of community evaluation have a neutral score in this dimension. Policies that score negatively in this dimension do not only lack mechanisms of community evaluation but harm democracy by silencing the voices of members of the community. This dimension uses Arnstein's Ladder of Citizen Participation (1969) to differentiate between the different types of community engagement and determine what types score higher.

While policies can get a full score through all dimensions in the rubric, it is important to clarify that a policy with a full score still has the potential to be flawed and further improved on. This rubric mainly addresses the content, purpose, and intent of policies. It does not predict every outcome. However, a full score indicates that the right considerations are being made and that there are mechanisms in place to improve policy through programs that are forward-thinking and participatory. Through considering each of these dimensions of just housing policy, policymakers can base their policies on the needs of communities while still maintaining a level of professional authority and

influence over what policies are created and how they are built. This represents a middle-ground between a bottom-up and top-down approach.

### **Operationalizing Concepts and Dimensions: Scoring Policy**

This section is dedicated to operationalizing the concepts and dimensions built in this project by scoring policies with the rubric. Policies are scored first and foremost from the word of interviewees to be consistent with a community-centered approach to housing justice. Whether a policy scores highly or not in a dimension will be primarily dependent on the word of interviewees; however, if there is information that cannot be learned from the interviews, supplementary information will be gathered from the policies, themselves (i.e., the actual policy's text). Of the 18 participants in the project, each was asked to identify housing laws which do they support and laws that they do not support. Table 4a and 4b tally the support or lack thereof of various policies that were mentioned. The table also tracks whether the 6 dimensions were brought up in conversation relating to each policy or policy type. This chart was created after the interviews to illustrate that these dimensions come directly from the concerns and perspectives of interviewees. This table is also organized from the most popular policies to the policies least mentioned. Policies at the top were both highly rated and frequently mentioned while policies at the bottom were not frequently mentioned and rated poorly.

**Table 4a**

*Interviewee Opinion on Policies & Interviewee Mentions of Dimensions*

Policy	Good	Good but Limited	Neutral	Bad	D1	D2	D3	D4	D5	D6
Inclusionary Zoning (Mandatory)	8				Yes	Yes	Yes	Yes	Yes	Yes
Abolishing Single-Family Zoning	7		1		Yes	No	Yes	No	No	No
Rent Control, Rent Stabilization	6				Yes	Yes	Yes	Yes	No	No
Tenant/Eviction Protections	5				Yes	Yes	Yes	Yes	No	No
Minneapolis 2040 Inclusionary Zoning (Incentivized)	4	2		2	Yes	Yes	Yes	Yes	No	No
Public Housing	3				Yes	Yes	Yes	Yes	Yes	Yes
Affordable Housing Programs	2	4			Yes	No	Yes	No	No	No
Section 8 Vouchers	2	3			No	Yes	Yes	Yes	No	No
Community Toolkit	2				Yes	No	Yes	Yes	Yes	Yes
Rooming Houses	1	1			Yes	No	Yes	Yes	No	No
Preserving Supply of Natural Affordable Housing	1				Yes	No	No	No	No	No
Fair Housing Act	1				Yes	No	No	No	No	No
Tenant Opportunity to Purchase Act	1				Yes	No	Yes	No	No	No

**Table 4b***Interviewee Opinion on Policies & Interviewee Mentions of Dimensions*

Policy	Good	Good but Limited	Neutral	Bad	D1	D2	D3	D4	D5	D6
Community Development Block Grants (CDBG)	1				No	No	No	No	No	No
Income Protection Laws	1				No	Yes	No	Yes	No	No
Arizona Housing Fund	1				No	Yes	No	No	No	No
Fixing Family Unit	1				No	No	No	No	No	No
Low-Income Tax Credits	1				Yes	Yes	Yes	Yes	No	No
Anti-Gerrymandering	1				Yes	No	No	No	No	No
Change in School District Funding	1				Yes	Yes	No	No	No	No
Rental Assistance Demonstration Program		1		1	No	Yes	No	Yes	No	No
Exclusionary Zoning				3	Yes	No	Yes	No	No	No

**Table 5***Scoring Policies, Highest to Lowest Score*

	D1	D2	D3	D4	D5	D6	Total
Minneapolis 2040	3	3	3	3	3	3	18
Tenant							
Opportunity to Purchase Act	3	1	3	3	3	0	13
Public Housing	2	2	3	3	3	0	13
Rent Stabilization							
Ordinance, East Palo Alto	3	1	3	3	3	0	13
Tenant Eviction Protections	3	1	2	3	3	0	12
Section 8 Vouchers	2	3	1	3	3	0	12
Rooming Houses	2	2	3	3	2	0	12
Abolishing Single-Family Zoning	3	0	2	3	3	0	11
Community Development Block Grants	2	2	3	2	2	0	11
Inclusionary Zoning (Mandatory)	3	2	3	1	1	0	10
Inclusionary Zoning (Incentivized)	2	1	0	1	1	0	5
Preserving Natural Affordable Housing	1	1	1	1	1	0	5
Low-Income Tax Credits	1	1	1	1	1	0	5
Affordable Housing	2	2	0	1	0	0	5
Rental Assistance							
Demonstration Program	1	2	1	-1	2	0	-1
Single-Family Zoning	-1	-1	-1	-1	-1	0	-5

### ***Best and Worst Policies***

While table 4 illustrates interviewee perspective on whether policies were good or bad, table 5 combines interviewee perspectives with the rubric and assigns scores to each policy. This table removed programs that are not policies as well as policies that are no longer subjects of debate, such as the Fair Housing Act. The table is organized from highest to lowest scoring. According to Table 5, Minneapolis 2040 is the strongest policy and single-family zoning is the weakest policy. The weakest policy is a highly exclusive policy that limits who can live where based on the housing they can afford. The strongest policy, Minneapolis 2040, is a highly inclusive policy that deals with the issue of housing multidimensionally with numerous programs such as producing more affordable units, bolstering tenant protections, addressing health hazards in housing, and promoting rooming houses and other transitional forms of housing (Minneapolis Department of Community Planning and Economic Development, 2018). Therefore, the strongest policy is not a single policy, but many positive housing policies grouped together. Separately, individual policies such as tenant protections and public housing score positively in the rubric; however, these policies are stronger when they are addressed simultaneously. This directly relates to interviewees' concerns of "and versus or," or the concern that discouraging helpful but limited policies is not productive to addressing housing access and security. Other policies such as public housing, the Tenant Opportunity to Purchase Act, abolishing single-family zoning, tenant eviction protections, and Section 8 housing vouchers also score notably high in the rubric. The next section further illustrates the operationalizing of the rubric and provides rationales for scoring decisions made for several of the policies.



### *Operationalizing the Rubric: Specific Examples and Rationale*

The policy most frequently approved by interviewees is mandatory inclusionary zoning. Eight responses approved mandatory inclusionary zoning policies and zero responses opposed this policy type (even though some respondents mentioned preferring an incentive-based approach). As for incentive-based inclusionary zoning projects, four interviewees had good things to say about these policies, two claimed they are useful but limited, and two explicitly stated that incentivized policies do more harm than they do good. For the four interviewees who were strongly for incentivized inclusionary zoning programs, the programs were a given because you want developers to be attracted to the possibility of building units for low- and very low-income residents. Those who found these programs to be limited expressed the usefulness of having different options available but were concerned about the limited power of these policies to get developers to participate. Therefore, these interviewees preferred mandatory programs. Interviewees who were against the incentive programs simply stated that these policies are ineffective in creating low-income housing. Many interviews saw mandatory programs as successful in making up for the shortcomings of inclusionary programs. One interviewee stated the following regarding the balance mandatory policies need to achieve to be effective tools that do not scare developers away:

You don't want to impose requirements that make it impossible for the deal to pencil out for the developer, but you want the developer to be contributing financially to the affordability of the unit. So it can be a bit of a fine line to get the balance just right. Developers say inclusionary ordinances are going to be the death knell, but over time they come to accept it as a cost of doing business and not all of them have worked (Interviewee #1, January 11, 2021).

While the balancing act of such policies can be tricky, as expressed by the interviewee, the result of using such policies is that developers cannot circumnavigate or avoid problems because they are required to contribute to solving them somehow. Tables 6 and 7 below hold the scores for mandatory and incentive-based inclusionary zoning programs.

**Table 6**

*Scoring Mandatory Inclusionary Zoning*

Dimension	Incompatible	Acceptable	Compatible		Strongly Compatible
	Negative #	0	1	2	3
Opportunity					X
Access				X	
Inclusivity					X
Targeted					
Group: Income			X		
Level					
Targeted					
Group:					
Marginalized			X		
Communities					
Community					
Evaluation	-	-	-	-	-
<b>Total</b>			<b>2</b>	<b>2</b>	<b>6</b>
<b>Overall Total</b>	<b>10</b>				

**Table 7***Scoring Incentive-Based Inclusionary Zoning*

Dimension	Incompatible	Acceptable	Compatible		Strongly Compatible
	Negative #	0	1	2	3
Opportunity				X	
Access			X		
Inclusivity		X			
Targeted					
Group: Income			X		
Level					
Targeted					
Group:					
Marginalized			X		
Communities					
Community					
Evaluation	-	-	-	-	-
Total		0	3	2	
Overall Total	5				

Mandatory exclusionary zoning has 5 points more than incentive-based programs. One point comes from the opportunity dimension, another comes from the access dimension, and the final three points come from the inclusivity dimension. These policies are both inclusionary zoning policies, thus they both aim to increase the availability of affordable units in areas where developers would not have otherwise. Both are limited by their ability to primarily increase access to market-rate affordable housing, but mandatory programs are better able to increase opportunity and access because they require all

developers to contribute to the construction of affordable units. Mandatory programs also expand inclusion due to the requirement of including affordable units in development. “Community evaluation” has been left blank because mandatory and incentive-based inclusionary zoning refers to types of policy and not specific policies, thus the evaluation processes may vary.

Below is the score of a more specific policy, the Minneapolis 2040 plan, (Table 8).

**Table 8**

*Scoring Minneapolis 2040*

Dimension	Incompatible	Acceptable	Compatible		Strongly Compatible
	Negative #	0	1	2	3
Opportunity					x
Access					x
Inclusivity					x
Targeted					
Group: Income					x
Level					
Targeted					
Group:					
Marginalized					x
Communities					
Community					
Evaluation					x
<b>Total</b>					<b>18</b>
<b>Overall Total</b>	<b>18</b>				

While Minneapolis 2020 is in part a mandatory inclusionary zoning policy, Minneapolis 2040 scores so differently from the category of mandatory inclusionary zoning because it is not just a single policy, but a group of policies to address housing and many intersecting issues such as the environment, the economy, racial division, health concerns, education, and more (Minneapolis Department of Community Planning and Economic Development, 2018). Unlike an individual inclusionary zoning policy, this policy vastly expands its targeted groups through housing projects such as rooming houses and other forms of transitional housing (policy #40) and tenant protections (policy #41). Policy #37, which promotes mixed-income housing to allow people of many different backgrounds to have access to the same neighborhoods, captures the dimensions of opportunity and inclusion. Policy #15, which aims to increase access to transportation with a focus on creating equitable outcomes, captures the dimensions of targeted group: marginalized communities and access. Policy #46 assists marginalized communities by addressing health hazards in housing, and policy #83 helps marginalized communities by promoting various opportunities and creating new infrastructure for disabled individuals. Policy #100 captures the final dimension, community evaluation, by strengthening place-based neighborhood engagement and creating new community oversight and engagement programs. The importance of community evaluation to Minneapolis 2040 can also be seen in the Received Public Comments section, which contains various feedback and information about the various forms of community engagement. Minneapolis 2040 may be an ambitious set of policies, but it provides a strong example of what housing policies ought to be. One interviewee from Minneapolis expressed in their interview that Minneapolis 2040 is not just a set of policies, but a framework for improving policies and

building policies in the future. The plan recognizes that housing is a complex issue that disproportionately affects marginalized communities. It understands that the path forward is through community engagement and equitable solutions. For these reasons, Minneapolis 2040 is a policy that should be strongly encouraged and used as a guide for other cities across the United States.

Affordable housing is another policy type that was frequently brought up by interviewees. In the second chapter, the failure of affordable housing to properly reach those with the highest need for affordable housing was discussed. Table 9, which scores affordable housing policy, shows this failure.

**Table 9***Scoring Affordable Housing Policies*

Dimension	Incompatible	Acceptable	Compatible		Strongly Compatible
	Negative #	0	1	2	3
Opportunity				X	
Access				X	
Inclusivity		X			
Targeted					
Group: Income			X		
Level					
Targeted					
Group:					
Marginalized		X			
Communities					
Community					
Evaluation	-	-	-	-	-
Total		0	1	4	
Overall Total	5				

The interviews and the rubric make clear that while affordable housing programs do some good by increasing the availability of housing for individuals at 50-60% of area median income, these policies are highly limited in their current state and must be either improved or supplemented with additional policies to reach lower income levels such as with the Minneapolis 2040 plan. Affordable housing scores neutral in targeted group: marginalized communities because, as interviewee #18 (February 17) explained in the interview, these policies fail to reach marginalized communities because they do not

target them. It is also worth noting that affordable housing policies are diverse, and the effectiveness and approach of these policies greatly vary. Therefore, this score is not a score for all affordable housing policies, but instead a score for the broad category of affordable housing policies according to interviewees.

Housing vouchers such as Section 8 housing vouchers are another type of policy that came up frequently in interviews. Two interviewees expressed wanting the expansion of these programs and three interviewees felt positive about these programs but recognized that they are limited (Figure 5). On Section 8 housing vouchers, one interviewee from phoenix had the following to say:

We had limited housing vouchers back in the day. I remember the day when communities could apply for additional section eight vouchers... And phoenix didn't do that. They deliberately did not try to increase their inventory, and so we have something around 8000 whereas Philadelphia, which is very close in size to phoenix, has 18,000 and that's partially because back at the time when you could apply and get additional vouchers, they did and phoenix did not (Interviewee #11, February 5, 2021).

Interviewees frequently brought up limitations in these programs such as how these programs have often been stripped down and limited since their inception, but generally saw the availability of housing vouchers as a positive thing to increase the options available to people. The rubric for Section 8 vouchers can be seen below (Table 10).



**Table 10***Scoring Section 8 Vouchers*

Dimension	Incompatible	Acceptable	Compatible		Strongly Compatible
	Negative #	0	1	2	3
Opportunity				X	
Access					X
Inclusivity			X		
Targeted					
Group: Income					X
Level					
Targeted					
Group:					
Marginalized					X
Communities					
Community					
Evaluation		X			
Total		0	1	2	9
Overall Total	12				

Section 8 vouchers are a complicated policy to score because much of the policy's flaws lie with the failure to allocate proper resources to this program. According to the United States Department of Housing and Urban Development's fact sheet on housing choice vouchers, Section 8 vouchers are required to go to individuals whose income does not exceed 30% of area median income, and recipients include senior citizens and disabled people. These vouchers are designed to reach those most in need, and this leads to high scores in both targeted group dimensions. The policy also scores a point in inclusivity

due to the ability of individuals to apply these vouchers to the housing unit of their choice. This dimension is limited, however, by the ability of unit owners to not allow renters to use the vouchers for their units. Another limitation is that, due to the lack of funding, these programs have very long wait-lines, which highly decreases the ability of Section 8 vouchers to assist more people. While this program scores high in the rubric, the circumstances surrounding Section 8 make the reality of the situation much more complicated. However, it must still be noted that Section 8 vouchers ought to be encouraged. Advocating for more funds to go into these programs would be a good step towards improvement.

Single-family zoning and exclusionary zoning practices were brought up frequently by interviewees as examples of negative policies. A total of seven interviewees brought up the ban on single-family zoning as a positive change and three interviewees brought up exclusive zoning policies as negative policies (Figure 4). Interviewees from Minnesota commonly brought up the end of single-family zoning in Minneapolis as a positive change marking a move to a more integrative model of the city. One interviewee expressed that ending exclusionary zoning practices is “going to be very gradual and very long term” (Interviewee #1, January 11, 2021). However, the interviewee also believes that ending these programs will have positive value through allowing the diversification of neighborhoods both economically and racially. While ending exclusive policies does not automatically create housing and more opportunities for poor people, changes such as these are necessary to unravel the harmful web of housing practices that have divided the country. The score for single-family zoning bans is provided below (Table 11).

**Table 11***Scoring Single Family Zoning Bans*

Dimension	Incompatible	Acceptable	Compatible		Strongly Compatible
	Negative #	0	1	2	3
Opportunity					X
Access		X			
Inclusivity				X	
Targeted					
Group: Income					X
Level					
Targeted					
Group:					
Marginalized					X
Communities					
Community					
Evaluation		X			
Total		0		2	9
Overall Total	11				

Single-family zoning bans highly increase the opportunity of individuals to obtain affordable and secure housing, thus it scores highly in this dimension. However, the policy scores much lower in access. This is simply because eliminating barriers does not mean that individuals have access to affordable housing. While affordable housing and rental properties can be built, this policy does not necessitate that developers create these units. Whether access is increased or not is a matter independent from this policy, thus access receives an “acceptable” score. This lack of proactive steps towards inclusion also

results in a score of 2 in inclusion. The policy receives an “acceptable” score in community evaluation because it is a one-way street and does not require further community evaluation. The policy scores full points in the remaining categories due to the inclusive nature of the policy and its ability to help bring communities together, as explained by the interviewees. For this reason, this policy should be strongly encouraged. In comparison to the ban, the rubric also scores single-family zoning policies below (Table 12). This policy fails in almost every dimension due to its exclusionary nature.

**Table 12**  
*Scoring Single-Family Zoning*

Dimension	Incompatible	Acceptable	Compatible		Strongly Compatible
	Negative #	0	1	2	3
Opportunity	X				
Access	X				
Inclusivity	X				
Targeted					
Group: Income	X				
Level					
Targeted					
Group:					
Marginalized	X				
Communities					
Community					
Evaluation		X			
Total	X	0			
Overall Total	X				

Finally, protections for tenants were widely supported by interviewees whether that takes the form of rent control, rent stabilization, eviction protections, etc. Many interviewees acknowledged the inequities in power when it comes to renters, landlords, and landowners. Interviewees viewed any protections provided to renters that minimize the harm landlords can do as beneficial policies. In addition to these policies, a few interviewees brought up public housing as well as cooperatively owned housing as alternatives to the standard renting arrangement which could be more attractive to those in need and reach more people than affordable housing and inclusionary zoning programs could. One interviewee who advocated for cooperatives described rent control and rent stabilization programs as “band-aids” and said that the policies may seem radical at first, but more systemic policies are necessary to address inequities. An example of rent control, an ordinance from East Palo Alto, California, is scored below (Table 13).

**Table 13***Scoring Rent Stabilization Ordinance in East Palo Alto (Ord. No. 330 § 1, 6-8-2010)*

Dimension	Incompatible	Acceptable	Compatible		Strongly Compatible
	Negative #	0	1	2	3
Opportunity					X
Access			X		
Inclusivity					X
Targeted					
Group: Income					X
Level					
Targeted					
Group:					
Marginalized					X
Communities					
Community					
Evaluation		X			
Total		0	1		12
Overall Total	13				

While this ordinance does not create any new units, it does make significant steps to prevent unfair evictions and discrimination. Therefore, the policy removes an exclusive barrier to housing. Furthermore, the ordinance also limits the extent of rent increases as well as their allowed frequency to only once per year. While it does not majorly expand access, this policy is a positive set of protections that undeniably help renters obtain greater security in their housing. Renters are a very important group to target in policies and protecting groups that are in danger of being evicted must be encouraged. While

policies such as these may be “band-aids,” they are important band-aids that have significant benefits to housing justice. The largest criticism to be made of a policy such as this is the failure to include methods of community evaluation. While tenants may seek judicial review of decisions in the ordinance, there are no plans for active engagement with tenants. By lacking such a plan, the ordinance cannot respond quickly and efficiently to community concerns.

### **Chapter Conclusion**

In this chapter, a rubric was developed from the community interviews and demonstrated as an example of how a bottom-up approach can be used to inform top-down decisions in policy. This chapter not only provides an example of how community knowledge can develop into useful and informative models for policy creation, but it also provides a tool that can be used in the creation of housing policy. This chapter demonstrates the ability of this rubric to illustrate the shortcomings and strengths of various housing policies and their compatibility with social justice. This chapter also answers the question of what policies are compatible with social justice by providing positive examples of inclusive housing policy such as but not limited to Minneapolis 2040, tenant protections, and housing vouchers. However, while these policies are compatible, the extent of how they are compatible is not a simple binary. Policies must be tested in a multi-dimensional format to grasp the multi-dimensional nature of social justice. Policies can be very compatible in some dimensions and not as compatible in others, and these strengths and shortcomings must be defined if improvements are to be made and stronger policies are to be built. This project highlights Minneapolis 2040 as an

example of a deeply intersectional and forward-thinking project that not only addresses housing through a multifaceted and multidimensional approach but also includes a concrete plan of how it can evolve with the help of communities. Policy approaches such as this must be recognized for their commitment to social justice and encouraged throughout the United States.



## CHAPTER 4

### CONCLUSION

As explored through this project, housing is a key issue in the United States, and while the issues of housing access and housing security largely remain unaddressed in policy throughout many locations, a few locations have been leading the way with innovative and forward-thinking policies that attempt to bring justice to the very complex and intersectional issue of housing. Throughout the United States, there remains a large disconnect between housing policy and lived experience that shows how the needs of the people are not properly recognized. To properly recognize the needs of communities—especially marginalized communities that have been most impacted by housing injustices over the decades, this project promotes a different approach to housing policy that provides a middle-ground between bottom-up and top-down models. This project shows that policy decisions can be made and grounded in the lived experience of communities and community activists while also respecting the importance of broadly applicable policy developed by professional policymakers. To illustrate this approach, this project created a rubric from eighteen interviews with community organizations and activists and used this rubric to determine what policies are compatible housing with social justice. This rubric found that policies such as tenant protections, single-family zoning bans, housing vouchers, and inclusionary zoning are all compatible with social justice, albeit to different degrees. This project highlights Minneapolis 2040 as a particularly strong plan that strongly considers the needs of marginalized communities while also acknowledging the need for intersectionality and a system of constant evaluation and improvement with the assistance of local communities.

Not only does this project highlight just housing policies that should be encouraged, but it also provides a tool useful to policymakers who want to test whether their policies are taking the right considerations to be just. Using this tool, policymakers can move forward in the process of improvement. This project emphasizes the need for policymakers to not work alone in this path of improvement. To make more just housing policies, policymakers must be willing to include community engagement and evaluation plans to make sure that community needs are not ignored. This process can not only improve policies and housing justice but also improve democratic participation in the United States.

This project also stresses that while improving policy is of great importance to addressing housing inequities, some changes need to be made outside of housing policy. These changes include moving away from performative inclusion and towards more participatory models of local governance; more focus on transparency in elections; and more educational and outreach programs that give people the resources they need to understand issues surrounding housing (such as inequities and intersecting inequalities) and what tools are available to communities for addressing housing. Housing advocates struggle to make these changes every day, and these struggles are exclusive to qualitative research. It is only through talking to communities that these issues can be explored.

From the understandings developed through the exploration of the stories of community advocates, this thesis develops a framework from which housing policies can be scored based on their compatibility with social justice. While the study highlights high-scoring policies and makes suggestions based on the interviews and the rubric, the importance of a multimethod approach to the issue of housing is the most critical

takeaway from this thesis. Through community-based qualitative research, researchers come to greater understandings of the nuances of housing justice, and these nuances are lost in solely quantitative research. Scholarship on housing has a critical lack of qualitative research, and this must be addressed. It is also critical that when it is addressed, the qualitative research is not put in opposition with quantitative research. These approaches are not mutually exclusive. Researchers can instead use qualitative and quantitative methods together to fill in the gaps presented by individual, separate research methods. By filling in these gaps, researchers get closer to solutions that are not only efficient and wide-reaching, but also deeply connected to marginalized communities and their lived experiences.

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