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HOW WILL CALIFORNIANS SOLVE THE HOUSING CRISIS?

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Acknowledgments

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This project would not be possible without the support of a diverse community of practitioners who, despite unsurmountable everyday challenges, work relentlessly to house California residents. With a new approach, many are leading the way to a better future through innovation and collaboration that includes the voices of residents.



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EXECUTIVE SUMMARY

Yes, the housing crisis is worse in California than elsewhere in the nation,¹ yet there is a growing movement among a gamut of experts, planners, builders, lenders, and other professionals who make housing possible, to seek urgent transformational solutions.

Strategies with a stronger local focus, backed by multilevel government collaborations, can leverage community-centered public-private partnerships, that create housing at affordable price points for hard-working families and individuals, who are most of Californians.

For change to happen, there is overwhelming consensus around the urgency to overhaul regulations and policies at every level of government and to focus on environments that eliminate unnecessary costs, particularly around land prices and development fees. Historically, such regulations and policies were not built or designed in partnership with localities, so many are outdated and ineffective. The biggest impact of outdated regulations is delay costs to the building process, which ultimately are transferred to the consumer via higher home prices or killing projects altogether. New policies should be based on partnerships among different government levels working in conjunction to support local communities meet their housing needs.

Lack of reform to regulations will deepen our housing crisis and further complicate California's housing system, which is a convoluted combination of multilevel regulations and policy tools influenced by a span of laws that date back to the 1947 British post-war Towns and Country Planning Acts, which laid down procedures to control urban sprawl into the countryside,² to the 2017 "by right" housing laws that streamline California Environmental Quality Act (CEQA) regulations to accelerate affordable housing projects.³ As a result, the state's housing crisis has evolved into three interconnected housing sub-crises: lack of housing pathways for the homeless, costly affordable (subsidized) housing, and unaffordable market-rate housing.⁴ In the current regulatory environment, each of these crises behaves differently at the local level and creates unique challenges that call for more research along with tailored resources, policies, and champions in diverse regions.

Despite staggering challenges, Californians have not sat idly by and are creating several novel housing initiatives that are showing promising results around the state - including solutions for the homeless. Many emerging models connect unusual networks to include local voices that strengthen community-level data, which landscapes niche markets to craft tailored housing solutions. Practitioners are taking on non-traditional projects that use different sources of capital, technology, and partners. From an increased number of community-centered public-private partnerships that build capacity to overcome construction hurdles, to community-private partnerships that skip public funding altogether to avoid building delay costs, they all strive to bend the affordability curve and yield units that meet diverse market demands.

Such endeavors bring hope for viable housing solutions, particularly in areas with significant demographic shifts, such as the rapidly growing inland regions where investment and partnership with state and federal governments are historically weak. Considering the many limitations of local governments to promote housing development, their role would be more functional in flexible policy environments geared towards meeting the diverse housing challenges of their localities, including unincorporated areas of California. Funding allocations would go further with multilevel government collaborations, where each

level invests an equitable share of resources to strategically leverage other local assets. In turn, such strategies would be most successful in a friendlier regulatory ecosystem where public-private sectors can work together effectively to construct both affordable market-rate and affordable housing solutions.

Innovation is core to California's spirit, and, with a more sophisticated approach that combines data and collaboration, these novel projects illustrate promising new approaches for improving housing and reducing the exodus of Californians to other states.⁵

LOCKED OUT OF THE AMERICAN DREAM OF HOMEOWNERSHIP

“WE ARE NOT ASKING TO LIVE [HERE] FREE AS A TENANT, BUT WE WANT TO PAY WHAT WE CAN AFFORD. THAT’S ALL WE ASK.”

Mary Ramos Monina, a Los Angeles resident



Photo Credit: Hillside Villa Tenants Association

We are not asking to live [here] free as a tenant, but we want to pay what we can afford. That’s all we ask.” said Mary Ramos Monina, a Section 8 recipient in Los Angeles Chinatown priced out by a 300% rent increase triggered when the COVID-19 eviction moratorium expired in early 2023. Her federally sponsored housing subsidy no longer has buying power in today’s California housing market. On April 14, 2023, she and 124 other families from her same complex protested outside of Mayor Karen Bass’s home in Los Angeles, asking for an alternative to being homeless.⁶ Although Mayor Bass has launched several housing initiatives since her election, we all know she cannot tackle housing issues alone.

Most California residents, particularly younger and minority populations, are being locked out of their American Dream of homeownership. Today, the average Californian cannot escape experiencing or witnessing the rise of homelessness. For low- and moderate-income residents, it raises the prospect that increasing rental costs, or a sudden medical issue, may be all that it takes to tip someone onto the

streets.⁷ Combined with some of the highest rates of housing unaffordability, California also ranks as the sixth highest state in the nation with immense gaps in household income distribution.⁸ In turn, inability to bridge the income to rent/mortgage gap, coupled with inflation, is quickly escalating housing instability and homelessness.

Although there has been increased attention and funding to address this problem, projects such as the state's Homekey, a \$846 million investment that sheltered thousands of homeless during the pandemic through the acquisition and occupancy of hotels, motels, and other properties, are not providing permanent solutions. For hundreds of thousands, their housing future is bleak again as the one-time COVID-19 recovery funding era quickly sunsets.

The state's non-white minority populations and younger generations suffer a disproportionate cost of the overlapping housing crises, particularly when it comes to access to homeownership. In March 2023, the California Association of Realtors' Housing Sentiment Index showed that 67% of residents aspire to buying a home, but only 16% thinks it's a good time to buy a home and just 8% are planning to purchase a home within 12 months.⁹ Latinos are well represented in those numbers comprising 15.5 million residents or 40% of California.¹⁰ However, their housing rental needs and homeownership aspirations are disproportionately unmet; they are 45% less likely to own a home in comparison to whites;¹¹ for African Americans that number is 65%.¹²

Yet, this shortfall extends beyond race and into the entire younger generation at all income levels. Only 30% of millennials can overcome the enormous homebuying challenges in California, which has among the lowest homeownership rates for this generation in the continental United States.¹³ With little to no opportunities left in California, these populations – critical to the state's workforce – are leaving to the inland U.S., citing unsustainable rising housing costs and pointing towards enticing homeownership opportunities in other states as their primary reason for moving.¹⁴ It is imperative that we redirect the course of our housing system, which is producing primarily unaffordable housing stock. The markets are flooding with increasingly smaller units labeled as "luxury" and designed for singles or couples almost exclusively,¹⁵ over homes for sale to families, where demand is highest.¹⁶ With no scalable or sustainable pathways into permanent safe, healthy, affordable housing, the exorbitant rental costs of California's coastline are pushing low-income people inland, and beyond our state's East border.

This housing supply and demand mismatch results in a blow to our human capital and national political voice.¹⁷ As the result of the 2020 U.S. Census Decennial count, California lost workforce power and a congressional seat, a first since the state's inception in 1850. Census data has captured the exodus of Californians over the last decades and the acceleration of such trends during the pandemic. The state lost 600,000 people as of July 2022, after peaking at 39.6 million residents in January 2020. An increase in deaths, sharp declines in international migration, and a rise in residents moving to other states account for the losses, according to the Public Policy Institute of California.¹⁸

Housing Financial Stability and Upward Mobility Challenges

California is not alone. Millions of workers across the United States are locked out of the American Dream of homeownership, since unaffordable rents do not allow for savings, healthy credit, or even financial stability. The nationwide median price of a new single-family home is \$425,786, which is unaffordable for 96.5 million households — roughly 73% of all U.S. households;¹⁹ Today, California ranks second lowest in homeownership nationwide²⁰ with a median home price of \$791,490, locking millions of Californians from real estate investments.²¹

Homeownership is so out of reach for California working people that even those with six-figure incomes, and low debt, do not qualify for a loan at the median home price.²² In context, according to Zip Recruiter, the average monthly California salary is \$5,109²³ while the average monthly mortgage payment is \$3,399.²⁴ According to the California Association of Realtors, it takes about \$158,000²⁵ in income to afford that mortgage. In the Inland Empire, where salaries are lower than coastal areas, more than a third of households cannot afford to buy a home. Despite being one of the “most affordable” Southern California housing markets,²⁶ it still holds a median home price above half a million dollars at around \$535,000.²⁷ Without an opportunity to save for a down payment, renters struggle to stay afloat.

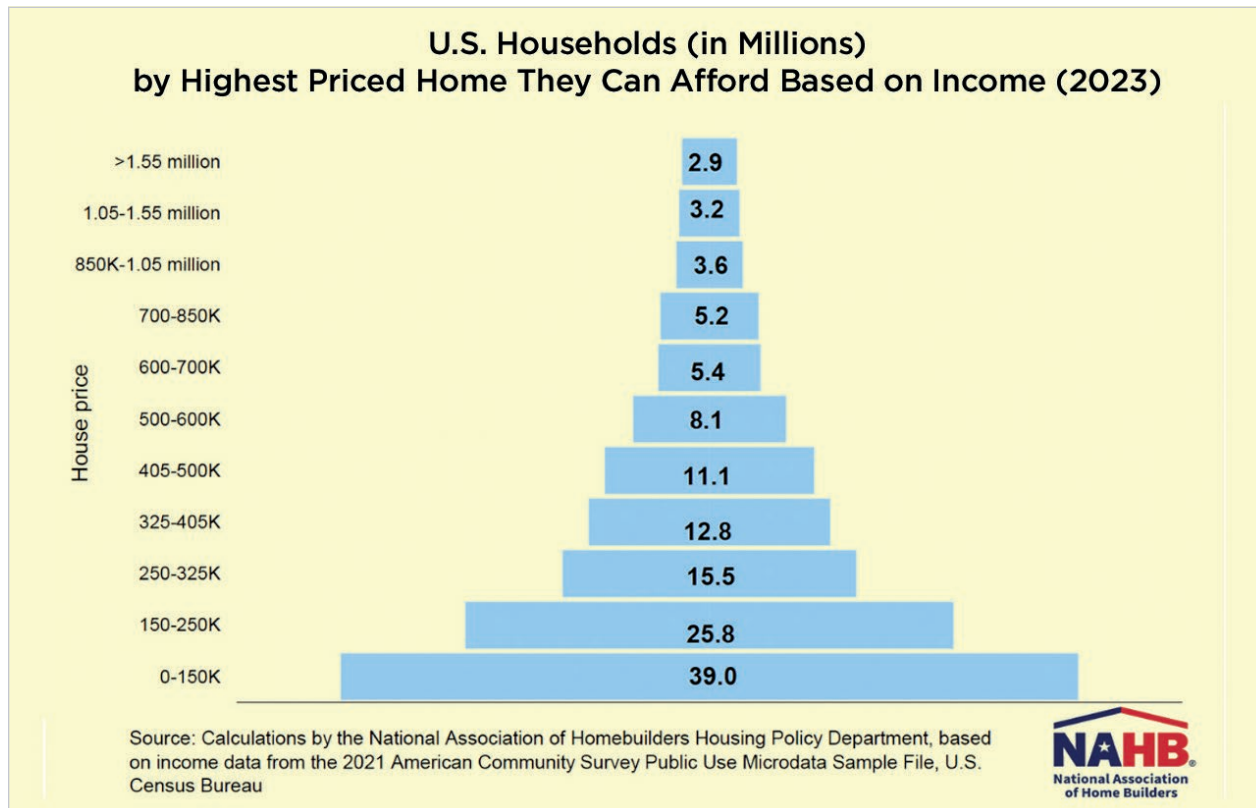


Photo credit: [National Association of Home Builders](#)

According to the National Low Income Housing Coalition’s annual report “Out of Reach,” in 2021 a minimum wage full-time worker could not afford a two-bedroom apartment in the U.S., nor could the same worker afford a modest one-bedroom in 93% of the nation’s counties;²⁸ California ranks 3rd highest in rental cost nationwide,²⁹ with average rents reaching \$2,378 for a basic two-bedroom apartment.³⁰ As a percentage of California’s incomes, its residents pay about \$1,082 a month more on housing than

any other state, excluding Hawaii.³¹ Representing the largest population in the nation, Californians are the most rent- and mortgage-burdened by the numbers and spend more than 30% of their household income on a mortgage/rental.³² In 2021, 55% of California's renters and 38% of homeowners were more cost burdened than 50% and 28% of residents nationwide.³³ Most affected by this national housing crisis are extremely low-income residents experiencing homelessness. This problem is most inexplicable and heart wrenching in wealthy California, which suffers from the highest levels of, both sheltered and unsheltered, unhoused residents in the nation. In fact, over half of the nation's homeless residents live here.³⁴

Housing practitioners face the enormous challenge to figure out projects that pencil out for small to big developers, while also offering financial stability and upward mobility opportunities to California's working families. We should closely analyze the effectiveness of the policies that guide our housing production to increase collaboration.

Policy Approaches and the California Housing Crisis

U.S. housing policies are based on an 80-year-old housing model created, in large, to accommodate the return of 12 million World War II veterans.³⁵ Historical building challenges then were met mostly by the private sector with enormous financial assistance of federally guaranteed loans, particularly the GI Bill, that, not without its issues, made homes affordable to sizable portions of the middle and working classes.³⁶ In recent times, California has also made historical investments trying to bend the affordability curve. To date, the administration of Governor Gavin Newsom has invested over \$30 billion (about \$769 per California resident) in housing-related funding,³⁷ including a \$12 billion pledge (about \$307 per California resident) in 2021, recognized as "the largest investment in state history".³⁸ This fiscal venture, accompanied by a slew of state legislation, such as the 2021 Senate Bill 10,³⁹ a voluntary bill allowing for higher housing density in transit-rich areas, represents a significant commitment to addressing these crippling housing crises.

So, why aren't things improving? Why are conditions worsening? There are several key factors, but housing experts agree that we must prioritize addressing regulatory restraints at all levels to expedite housing construction.

Currently, housing funding is funneled into the same 80-year-old system that is now inadequate to meet contemporary housing challenges. Aside from other complex factors that affect housing, practitioners agree that regulations are one of the main reasons for the imbalance between housing supply and demand. Such regulations riddle the housing system with unnecessary or inadequate land use restrictions, do not achieve high labor standards, and have little impact on environmental protection. Most importantly, they extend development timelines or charge excessive fees that only exacerbate already inflated prices. From CEQA regulations to state buildings codes, and from local zoning to urban containment policies, each level of rules that govern housing production in California deserves reevaluation.

The entire private building sector has been immobilized by these policies to the extent that it's hard to develop large scale housing strategies that can effectively and quickly tackle the housing crises. We are nowhere near the annual building rates needed to alleviate the severe supply shortage at either affordable or market-rate housing. This is especially true considering the state's goal of producing 2.5 million new housing units by 2030, of which at least 1 million units need to be "affordable."⁴⁰ However, constructing an affordable housing unit now routinely tops \$1 million per unit, making the challenge financially

prohibitive.⁴¹ Although this ambitious goal is a step back from the original goal of 3.5 million units, California has only averaged construction of 80,000 new units annually within the last 10 years, barely one fifth of what would be required to reach the 2.5 million goal, which equates to building nearly 500,000 new units a year.⁴²

Patchwork funding and legislation will not right a market laboring under decades of outdated regulations. Take for example CEQA, a law that elicits tremendous frustration in California's housing industry. CEQA originated as part of an anti-growth and anti-mass transit campaign.⁴³ Its intended purpose was to add an environmental review process to large public works projects such as freeways or levees. Yet, to date there is little data on the positive environmental impacts of the law to support its continued use without reevaluation. The recent Chapman University report, *Blame Ourselves, not Our Stars*, takes a closer look at this debate. "It's a forty-year-old law," said Robert Oakes, Policy Director of New California Coalition, "a very well-intentioned law, but instead of modernizing it, instead, at the State level, all we are doing is exempting projects from CEQA... I just don't think that it's good public policy when we use something that is not designed to accomplish these goals, [precisely] to accomplish these goals. The purpose of the law is obsolete."⁴⁴

When it comes to allocating housing building requirements, the Regional Housing Needs Allocation (RHNA) process is another major pain point for practitioners. Since 1969,⁴⁵ the state has used RHNA to prescribe local production targets for each "housing cycle," resulting in updating the Local Housing Element primarily informed on population growth and income levels.⁴⁶ Nevertheless, these assessments and allocations are highly debated among different regional bodies that help create housing plans at the local level. In 2022, the California State Auditor issued a statement directing the Housing and Community Development Department to improve its processes to ensure that communities can adequately plan for housing. Therefore, the RHNA process does not produce very helpful information to guide planning, and most regions around the state do not meet their RHNA goals. These allocations play out very differently in many localities that face extremely different building barriers and opportunities, with some much more difficult than others. Revamping housing allocations processes and data quality is imperative to effective planning, strategy, and collaboration.

Equally important is quality community-level data, oftentimes missing in RHNA planning. While RHNA could be helpful to calculate where homes should be built, they are not very helpful in defining what should be built. There is a vast difference in price points for building for-sale detached single-family homes in suburban areas, compared to installing for-sale double-wide mobile homes in desert areas, both of which are in high demand throughout various regions of the state. Each plan of action requires its own unique mix of data, funding, partners, among many other resources and stakeholders needed to bring realistic solutions based on residents' aspirations. This is particularly important for lower-income workers, many of whom live in substandard housing, such as unkempt trailers, mobile homes, and overcrowded rental units. A multitude of Californians are stuck on a treadmill of uncontrollable rising housing costs,⁴⁷ often for units that do not meet numerous other needs and are located far from their work. Better regulations and policies at all levels of government can set a better course for our housing system and produce more practical solutions.

STARTING POINTS

Basic Regulatory Reform

The experience of other states, with different policies, show how less regulated markets can meet housing demands. States such as Texas are growing far faster than California.⁴⁸ However, if California is to “ease” regulations for a better building environment, it should still embed effective checks and balances on environmental impact, working conditions, and unfair housing practices from the past, such as redlining, which was prevalent during the boom of the American homeownership dream, and that locked out many minority populations.

Take for example the RHNA process. There are hundreds of thousands of regulations that must be reimagined, and it starts with all of us. Ultimately, RHNA is a contributor to extending times by not offering a dynamic system of information that helps create realistic housing goals. Instead of a one-way process, RHNA can be redeveloped into a tool that helps inform the work at all levels and is integrated with technical assistance meant to empower localities to plan, design with purpose, and coordinate regional allocations that are aligned with a larger statewide plan. The RHNA process could be modified into collaborative systems that forge multilevel, cross-sectoral partnerships to accelerate production and tie funding investments to numbers we all can use consistently. Meanwhile, local reform efforts should be focused on increasing the speed at which projects can be delivered to residents.

These recommended changes, regardless of how pressing they may be, cannot be made utilizing the state’s current approach to regulatory reform, which lacks cohesion and connections to specific production goals. For the regulatory reform efforts to be fruitful, there also needs to be a more methodical approach of incorporating community-level data, collected from local reputable institutions, into the housing solutions conversations.

Local Focus, Multilevel Collaborations

The real power to effect change is at the local level, where policy meets people and solutions are implemented. However, historically, much of the effort to overcome California’s housing shortages has been to aggregate power at the state level. Though well-intentioned, these historical “one size fits all” approaches are incapable of diverse novel policies and practices to appropriately house and retain California’s residents. Instead, state-led policy would be the most effective if informed and designed in partnership with locals, who are fully aware of their own needs and demographic trajectory. This approach has far greater promise to empower local governments in influencing their own housing production, rather than just providing zoning and issuing or denying building permits.⁴⁹ Ultimately, housing policy needs to promote close collaborations and support local efforts.

With clear data and upgraded regulations, all levels of government can better communicate, strategize, and leverage efforts among themselves, with community, and/or private partners. In this new role, the state government could be an extremely powerful partner if it made the decisive shift to collaborate and unlock the economic power of localities - by investing and incentivizing creative, profitable, and community-centered public-private ventures. Working together towards the same goals, while defining more efficient roles and responsibilities for all stakeholders, offers a more efficient path to identifying gaps and

creating better policies. Representatives from different levels can build relationships to identify purposeful funding strategies, streamline multilevel processes, and scale promising projects.

In turn, localities need to invest in equipping their leadership with tools and resources that strengthen their region's representation in decision-making forums. This is particularly important to inland regions that have little sway in Sacramento. The state in turn must invest in providing technical assistance that increases capacity to participate, including civic engagement training, service onboarding, and extending leadership opportunities to underrepresented regions.

"California needs to change," states Greg Rodriguez, deputy director of Government Relations at Riverside County's Department of Housing and Workforce Solutions, "but the government cannot do this alone," he said, "public/private partnerships are vital to the success of these efforts." He and other practitioners, as well as community housing leaders, agreed that any government cannot solve the housing problem for California's 39 million residents alone.

California "needs to change, but the government cannot do this alone."

The Growing Inland Empire – An Opportunity for a New Approach

Inland regions of California experiencing major population growth offer a great starting point for collaborative multilevel approaches.⁵⁰ As coastal housing prices have risen dramatically, and coastal communities increasingly become denser, growth has started to shift to the more affordable, less dense interior. For reference, in 1970, 79.8 percent of the state's population lived in coastal counties; today that number is barely 57 percent.⁵¹

Since the dawn of the new century, the inland areas, predominately suburban or exurban in form,⁵² have accounted for most of the state's population growth (62.3 percent). The growth of these areas confirms the appeal of single-family housing to most Californians. The interior areas have a much higher percentage of single-family housing (detached and ground-oriented attached) than the coastal metropolitan areas. The housing stock of the three inland major metros is at least 69.5 percent single-family housing, with the four major coastal metros being 63 percent or less.⁵³

In fact, the Inland Empire alone is anticipating an influx of about a million residents within the next 25 years, to reach a total population of 5.7 million by 2048.⁵⁴ Most of the population expected to make this move are middle-aged Millennials, who comprise 38% of the primary working age population, along with their offspring, Generation alpha (born 2010 to present), meaning housing stock supporting families with children needs prioritization.

To date, investments have not strategically followed these trends. With RHNA's housing allocation focus now on the interior, the underdeveloped inland regions, which have legacy "anti-sprawl policies" dating to the 1950's, do not necessarily receive sufficient funding to make these housing projections a reality.⁵⁵ Lacking the basic infrastructure (such as roadways, water, and broadband services), already deeply established within coastal cities, much of inland California is essentially tasked with creating fully functional and integrated homes with the same levels of funding as highly

developed regions. Additionally, remote work and broadband access are slowly redefining “sprawl,” and offering more efficient ways to protect our environment and avoid vehicle miles traveled, the top leading cause of air pollution.⁵⁶

We need new models for the interior. Riverside is piloting a promising housing production process through the Lift to Rise community-led model. Others find hope in reimagining traditional programs that can also be upgraded such as “sweat equity”⁵⁷ models, where homeowners can contribute to the value of the house through construction work performed in lieu of payment, such as U.S.-based Habitat for Humanity’s model that, in aggregate, helped more than 4.2 million people build or improve the place they call home.⁵⁸ Habitat ranked No. 20 among the Top 2021 Builder 100 by Builder magazine.⁵⁹ In the rural areas of the Coachella Valley in Riverside County, the model is proving successful, said Pedro S.G. Rodriguez, Executive Director of Coachella Valley Housing Corporation “their special financing models with very low-interests for low- and moderate-income households may even serve as a model in more urban settings,” he added.⁶⁰

Inland regions cannot be built in the same fashion as the coastal communities, so their ingenuity will be put to test. How the Inland Empire meets its housing challenges in this new day and age is critical to create a California of new housing possibilities.

Community-Centered Partnerships

We cannot subsidize our way out of this crisis. Leveraging new sources of capital could be one of the most powerful solutions yet. Therefore, there must be some state level incentives for big developers that take on massive projects and then they must also be available to small and medium developers that serve other housing niches, such as housing for low-income people with disabilities, small in-fill housing, accessory dwelling units (ADUs), and tiny homes, to name a few. Manufactured housing is an example of rising alternatives.

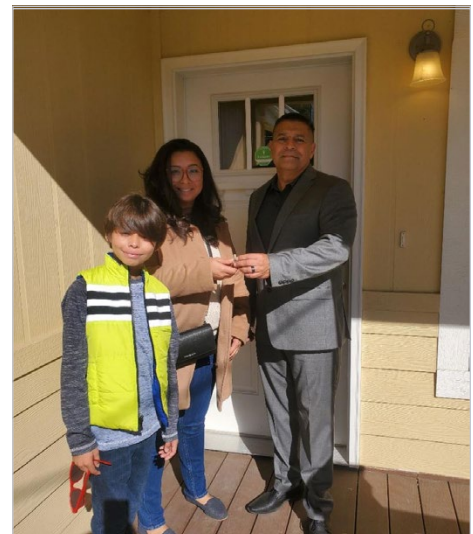


Photo credit: [*Neighborhood Partnership Housing Services, Inc.*](#) NPHS works to develop affordable housing in California’s Inland areas such as San Bernardino.

In July 2023, Harvard’s Joint Center for Housing Studies suggested to housing advocates and policy-makers to take steps in promoting more widespread adoption of manufactured housing as an affordable alternative to site-built housing for aspiring homebuyers.⁶¹ The Inland Empire’s Neighborhood Partnership Housing Services, Inc. (NPHS) is leading the charge in Southern California. On May 26, 2022, NPHS’ President and CEO, Clemente Mojica, testified before the U.S. Housing and Urban Development Appropriations Subcommittee on Manufactured Housing on how his organization is effectively increasing the supply of homeownership opportunities for working families. NPHS leverages its partnerships with cities like Chino and San Bernardino using factory-building products that reduce construction timelines and deliver affordable price points.⁶² The organization has received large funding commitments from elected congresspeople,⁶³ and is one of thousands of social enterprises that should coordinate efforts and contribute to a larger statewide strategy.

In Los Angeles, Pastor Kevin Calloway, a local faith leader, partnered with SDS Capital Group, a mission-driven for-profit company that finances housing for people with special needs without government subsidies. Like many every-day residents who are turning into small-scale developers to address their urgent housing needs, he acquired funding from social impact capital sources that are not tied to government requisites, and helped him build at a much faster speed and lower building costs. Backing the construction of 53 permanent housing units for homeless on Bethel AME Church’s parking lot, their results rival other major government-backed projects, such as those using funds from Proposition HHH, a statewide \$1.2-billion bond measure to build homeless housing. Offering another viable solution to the complex California housing problem, these new private funding sources are meeting small-scale local demand up fronting capital to support their building process; a big difference from the government-assisted process. Many social impact capital funds are based on local pools of investors and credit institutions willing to accept less than market returns to see their money contribute to their social mission.⁶⁴

As we enter an era of trial and error, it’s important to stay connected on a unified course. Systems work best when partners understand their roles and the contribution of their work towards a larger scale plan at the local, regional, and state level, where partners implement diverse strategies in each region.

“Housing strategy is disjointed,” said Emilio Ramirez, housing director for the city of Oxnard. “One of the biggest obstacles is that there’s not an agreement amongst all of us practitioners, amongst colleagues where there is a common understanding [of goals].” Recognized for his ongoing innovative public/private housing projects, he adds, “...so each of us are working on a thing on our own. I’m working on building this; they’re working on doing that. [The current system] simply isn’t good enough. It needs to work with other people. I think it’s one of those things that requires us to rethink it.”⁶⁵

Regardless of the set up for housing solutions, effective collaboration requires partners to agree on data that can serve as a “north star” everyone can point to and center strategies around community to breathe realistic action and innovation into the housing system.

“...one of the biggest obstacles is that there’s not an agreement amongst colleagues where there is a common understanding [of goals]”

Data: Key to Problem-Solving

The current approach is certainly not working, and we need good data to see why. Partnerships work best when based on solid data that leads to accurate decisions and measurable outcomes. In California, the tech mecca of the world, housing data, such as the number of housing units that should be built in localities and the conditions of their current housing stock, is convoluted, widely debated, and often not unavailable.⁶⁶ Most housing data can really be improved and expanded to better inform solutions.

Take for example the Southern California Association of Governments (SCAG) production goals, which increased from 400,000 units to be built between 2013-2021 to 1.3 million units to be built between 2021-2029.⁶⁷ Aside from the steep change in requirements, the allocations do not articulate how these numbers are much more difficult to achieve for inland regions, which have bigger challenges to effectively attract housing production without robust public works infrastructure.⁶⁸ All levels of governments would benefit from coordinated, easy-to-access, and simplified quality housing data, as well as other housing-related data in areas of health, economic development, and transportation, to name a few. Availability and access to this type of information is crucial for effective collective problem-solving, particularly at the local level. This would allow everyone, from community members to practitioners, a common understanding upon which to develop realistic policies that deliver a better housing future.

CONCLUSION

The aftermath of our recent pandemic offers us an opportunity to create an improved approach to building housing by supporting local communities, as well as increasing resident voices and ensuring their representation in decision-making processes. Although these changes may seem difficult, California has long been an innovator in meeting housing needs that use transformational approaches.

Effective solutions are needed at all levels of governments to assist and coordinate strategic partnerships that open new upward mobility pathways for middle- and working-class families. Complex problems need multilevel and cross-sectoral partnerships, something that differs from one Californian region to another. Housing solutions can benefit from a new approach, one of collective problem-solving, that builds housing stock relevant to contemporary local needs, one that is flexible enough to deliver results tailored to diverse regions, and well aligned to deliver on residents' aspirations. Yet if conditions are hard, most Californians believe they can own a home, but to deal with homeownership, as well as the crises around rentals and the homeless, requires efforts that incorporate not direction from above, but generated in collaboration, centered around community, and lead by local people with local knowledge.

Our state can navigate its way out of this housing crisis, but we need commitment to meeting people where they are, and to renewing housing opportunities for every generation in California.

AUTHORS

Karla López del Río is a community development executive with a track record of creating collaborations and leading research initiatives that promote more equitable public policies. Karla leverages her expertise and passion to help communities reach their fullest potential. In her various professional positions, she has forged thousands of community-centered, multi-level, cross-sectoral partnerships among public, private, and local organizations, leading to increased civic engagement, housing solutions, and innovative resident-led projects. With a pracademic approach, Karla combines professional experience, academics, and data to create practical solutions for socioeconomic issues. Over the years, her work has resulted in multi-million dollar investments in low- and moderate-income neighborhoods across Southern California.

Karla advocates for data-driven solutions and served as the U.S. Census Bureau's Lead Partnership Specialist for the Inland Empire during the 2020 Decennial. Her team helped to significantly improve Census response rates, equating to billions of dollars of increased federal funding and political representation for the region. Her research focuses on demographic changes, drawing upon her perspective as a first-generation immigrant, real estate background, and social enterprise experience.

Karla currently serves as the Executive Director of Riverside County's Community Action Partnership. She is a member of the Board of Advisors for the Center for Demographics and Policy at Chapman University. She earned a Bachelor's in Development Studies from the University of California, Berkeley, and has received poverty alleviation and community building awards from NeighborWorks America and from UC Berkeley's Blum Center for Developing Economies respectively.

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Rhonda Howard is a graphic designer based in Southern California.

Endnotes

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