IMAGINING SOCIAL HOUSING

COMMUNITY ENGAGEMENT FOR CALIFORNIA SOCIAL HOUSING STUDY

IMAGINING SOCIAL HOUSING

Resident Engagement

ROUND 1 FINDINGS & IMPLICATIONS

Prepared for the University of California at Berkeley's Terner Center for Housing Innovation and California Department of Housing & Community Development by Liberation in a Generation

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ABOUT THE STUDY

Resident Engagement in the Stable Affordable Housing Act of 2023

The Stable Affordable Housing Act of 2023 (SB555) created the California Social Housing Study. After years of advocacy and organizing from dozens of housing advocates across the state, this landmark study defined social housing and charted a path for the nation. As bill author State Senator Dr. Aisha Wahab (D-Silicon Valley) encouraged, "[This] process [will] help shape the model for social housing in California, let this definition be your guidepost, because the overarching purpose for this work is to house low-income and middle-income Californians."

The bill requires that a study to include an analysis of the funding, public lands, and other resources and opportunities that are, or can be made, available to achieve housing supply goals, to be completed by December 31, 2026. The study must provide clear recommendations, informed by targeted input from affected groups, and accomplish the following:

- Confirm the definition of social housing under HSC 50612.
- Analyze resources, opportunities, and constraints in the current financing and policy landscape.
- Advance the development of social housing through recommendations for actions that both require and do not require legislative action.

The study also must solicit the input of at least 200 residents unable to afford market rents and 10 tenant organizers, in addition to public agencies and mission-driven nonprofit entities. Liberation in a Generation is responsible for gathering this input in two rounds and summarizing the findings for the University of California at Berkeley's Terner Center for Housing Innovation and the California Department of Housing & Community Development (HCD). This report is a summary of the first round of resident input.

Liberation in a Generation

Liberation in a Generation (LibGen) is a national movement-support organization building the power of people of color to totally transform the economy—who controls it, how it works, and, most importantly, for whom. LibGen brings together advocates, community organizers, economists, and other proven and emerging leaders of color across the country to build a Liberation Economy, within one generation. Our approach to this resident engagement is grounded in the goals of centering residents' voices in this study and advancing residents' awareness of and enthusiasm for high-quality affordable social housing and social housing advocacy. We designed all of our communications, processes, and summaries around these goals.

Acknowledgements

The entire team at LibGen thanks the many partners who made this possible. We thank Tenants Together for their support in identifying the organizations to partner with to reach resident participants. Thanks go to the Community Engagement Subcommittee of the California Social Housing Study Advisory Committee for their recommendations of additional groups to contact and for feedback on the methodology. We were greatly supported in translation and interpretation by Yahaira Zapanta-Rosales and others at Audeo Services. Our multilingual facilitation of sessions would not have been possible without them as well as our LibGen team members (Katherine Diaz and Andrea Portillo); consultants Andrea Luquetta, Maria del Carmen Lamadrid, and Lucy Arellano Baglieri; and Terner graduate students, Lara Pesce Ares and Emma Barker. We were supported by research analysts Daniella Florindez and Vivian Vázquez, who expertly coded and synthesized thousands of minutes of conversations. We appreciate the partnership and fieldwork support of Terner staff including Julie Aguilar, Smitha Buddhavaraputhe, and Jenna Davis. Sarah Karlinsky, Shazia Manji, and Helen Eldred in particular were lights in guiding the successful production of these sessions. Lastly, we thank the 21 Session Organizers for the work they do daily to protect California residents and build political power. Our gratitude goes to the over 300 Californians who attended these sessions and graciously shared with us their valuable expertise, vulnerable contributions, and dreams for their communities and the future of social housing.

EXECUTIVE SUMMARY

Social Housing Could Be Transformational, *If* We Let It

In this study, 318 Californians who have struggled to afford market-rate housing—from Ukiah to San Diego and in between—shared vulnerable, valuable reflections about their desired social housing future. Their contributions offer nuanced depth to the definition offered in The Stable Affordable Housing Act of 2023 (CA SB 555). Throughout 16 sessions held between May and June 2025, participants consistently reiterated the transformative potential of social housing and reinforced the belief that it has the capacity to be a vehicle to meet so many of our human needs beyond shelter.

Participants shared stories of safety nets breaking down: One woman shared a story of returning to an abusive household after leaving an unsafe shelter, and a hospital worker talked about having to put unhoused folks back on the street after providing medical attention. In a sense, as we witness our safety nets fail us, so much of what we heard suggests a sense that dignified housing could be a site from which we incite wider social transformations.

The method by which we introduced participants to this social housing future leveraged speculative artifacts and storytelling to situate them in a future where permanently affordable housing is *guaranteed* to them and other Californians. We introduced them to the five-year journey of a family: Maria, her elderly mother Gwendolyn who has limited mobility and vision, and Maria's seven-year-old daughter, Jacquie. In each session, participants received a letter from the "California Social Housing Agency" offering Maria housing (seen here) and access to a digital app via QR code showing housing options, protections, and support available. These materials were catered to each city we visited with projected rental rates and incomes reflecting regional differences. By asking participants to inhabit this future narrative, we generated insights about much more than just the explicit questions posed about social housing eligibility, mixed-income living, eligibility prioritization, needs for resident support and protection, resident governance, desired governance structures, and more. For many participants, especially those navigating crises or reeling from difficult housing experiences, situating themselves a decade in the future surfaced deeply emotional reflections about their dignity, futures, families, aspirations, and fears.



California Social Housing Agency
688 Bannon Street
Sacramento, CA 95811

January 21, 2055

Dear Ms. Johnson,

The California Social Housing Authority is pleased to offer our review of your application for residency in a mixed-income social housing development with units for households with extremely-low, very-low, low- and moderate-incomes. According to your income and caregiver statuses, your monthly rent for the year 2035 - 2036 will not exceed 15% of your total income. This amount may change in future years if your income or caregiver statuses change or if you decide to move into a larger or smaller housing unit. But, your rental fee, regardless of which unit you ultimately select or how much your income increases over time, will never exceed 25% of your monthly income.

YOUR 2035 - 2036 MONTHLY RENT: $635.20

YOUR MONTHLY INCOME: $4,234.67

Lease Available As Soon As: May 1, 2035

Current Household Composition
- 1 Adult — Maria Johnson XXXX
- 1 Dependent (Minor) — Jacquie Johnson XXX9
- 1 Dependent (Senior) — Gwendolyn Taylor XX21

Your Housing Requirements
- Limited mobility accessible unit / neighborhood
- Limited vision accessible unit / neighborhood
- Daycare

Your Housing Options Guarantee
- 1 Bedroom(s)
- 1 Bathroom(s)
- 1 Daycare Enrollment
- Fully-Accessible Unit and Neighborhood

To view the housing listings from which you can select, please scan the QR code below and create a unique log in.

We look forward to welcoming you home!

Cathrela Schull, Chief Social Housing Steward
California Social Housing Authority

SCAN TO FIND YOUR NEW HOME

To read the letter, see *Appendix 2. Research Materials.*

It is important, then, to interpret participants' responses to key questions about eligibility, protections, and governance through their orientations to the future, their anticipated future housing needs, and the ways they imagine the environment into which social housing will expand—the economy, the political landscape, and the social sphere of 2035. It is also critical to interpret participants' responses through the lens of narratives they have internalized—social scripts that are often defined by values, beliefs, and culture. These narratives, outlined below, very much informed all other responses about social housing: who should be eligible, who should be prioritized (if anyone), what they imagine when they think of social housing, the appeal of social housing overall, how resident governance would function (or not), and more.

- We encountered what we came to describe as a "scarcity mindset" among nearly every group of resident participants; in general, we describe this finding as the sense that there are not enough resources to go

around. Specifically, the assumption that there will never be enough social housing to meet the need most centrally shaped nearly every response to every research question.

- Many participants, either explicitly or implicitly, stated some version of a belief that "housing is a human right." Though participants might have shared that belief in a theoretical or ideological sense, when invited to reflect on the practical implementation of social housing—who gets to live in it, who gets priority access—participants often made their determinations based on narratives of deservedness and worthiness.
- Participants' assumptions about the functions and purposes of social housing informed their responses to all other questions posed, as well. Common assumptions included that social housing is housing of last resort because of associations with public housing; that if "social" is in the name, it must inherently have a social dimension to it; or, that if "social" is in the name and it's a public service, it must involve a nefarious experiment to harm the populations it targets.

Upon opening "Maria Johnson's" social housing letter, hearing the terms of her social housing offering, and hearing that her rent would be permanently fixed at no more than 25% of her income, participants had strong reactions.

- Most participants expressed enthusiasm, excitement, and relief. In nearly every session, the room would erupt with emotion—sounds of joy, "wow"s, and other exclamations upon hearing the letter. Participants' questions about the future social housing program throughout sessions further reinforced the sense of urgency and transformative power that a social housing program would have on their lives.
- In contrast, many participants voiced incredulity at the sheer premise of social housing. They expressed doubt that the systems we'd need to change would actually transform; disbelief that such transformations could happen in a span of 10 years, if at all; skepticisms about the program's financial feasibility; and an entrenched disbelief in government informed by mistrust and past experiences with public housing, public programs more widely, market-rate housing providers, and (at times) other residents.

Without fail, nearly every response about *who should be eligible* for social housing was informed by an assumption that social housing will be scarce. Consequently, conversations turned to deservedness or prioritization. Participants also had mixed feelings about mixed-income housing.

- When articulating their rationale for who should and shouldn't qualify for social housing, residents often gave insight into the factors that make someone "worthy" of social housing: need, vulnerability, lack of other options, hard work, and good behavior. Participants widely asserted that social housing should be for those who need it the most—those they deem as the most vulnerable among us. Overall, most participants wanted to ensure that those who are wealthy (i.e., those who have inherited money, those who own homes already, those with high incomes) and those they perceive as dangerous would ***not*** qualify for social housing. Some participants expressed concern that social housing would be abused, particularly by those who don't "actually" need it.
- Most participants believed certain populations should receive priority access to social housing, but some voiced concerns about prioritization. Those who reacted negatively to the question about eligibility often simply preferred making access universal. Many pointed to past experiences on endless housing waitlists. Others expressed fears about safety if certain populations were prioritized. Some felt that affordable housing already prioritizes certain populations enough. Others interpreted prioritization as a conflict with "housing as a human right."
- Some questioned whether moderate-income households should be the target audience for social housing. Others expressed fear about potential class and cultural conflict. Some anticipated that mixing incomes in social housing could prevent it from becoming ghettoized. Still others looked forward to the exposure to wealthier neighbors.
- Many participants were extremely worried about transitioning in and out of social housing income eligibility. In most sessions, participants remarked on their concern about Maria losing her social housing if she earned more income. They asked questions about what kinds of recertifications would be required or inquired about how social housing would interact with other public benefits. Put simply, participants wanted to be able to afford their homes long enough to cultivate stability and experience economic mobility.
- Beyond income, participants wanted to know what criteria would define eligibility for social housing. They had questions about citizenship requirements and mixed-residency-status families, young people, family size, and work requirements.
- Residents wanted to know that families would have stability as they evolved. To this end, they raised questions about the potential for passing on their homes to future generations and pathways to homeownership within social housing.

Participants described a contemporary housing environment in which owners and managers abuse their power over residents with relative impunity in ways that constitute a dignity-taking. These patterns include small and large offenses, alike, that deny participants respect, omit their consent, and strip them of their own autonomy inside their homes and communities. When they imagined future social housing, residents interpreted **resident governance** as one way to deliver that autonomy. While this doesn't mean *all residents* want to govern, this does mean the vast majority of residents valued resident-led decision-making, of some kind.

- Participants' experience with resident governance was relatively minimal, but many had experienced collective decision-making in other settings. Throughout the study, we encountered consistent confusion when we reached questions surrounding governance. Familiarity with governance did not necessarily correlate with interest or capacity to govern—sometimes, it even operated as a discouraging factor.
- Residents wanted to know that resident governance would actually have an effect, that it wouldn't be a waste of their time or just for show, and that they will veritably be able to exercise authority as decision-makers over their living environments. Participants often expressed skepticisms about the kinds of power and authority a resident governing body might be afforded: a participant in Sacramento, for example, wanted to make sure there would be "some *actual* decision-making" and that the resident council would "*actually* [be] listening to their community members."
- Some version of "What's the purpose of resident governance?" was the most commonly repeated question about governance across most sessions. Residents simply wanted to know what the purview of this committee would be, what kinds of decisions they would be asked to make, and—in the context of evaluating their own interest in participating—what they would be signing up for. In short, as one participant in Fresno summed it, "What do you want from me?"
- Participants had the widest variety of questions about members of the resident council: What qualifications and expectations exist? Who are they? What are they like? How do they engage with other residents? How do they operate when in power? Participants also held wide-ranging opinions about who else should be involved in resident governance. Some felt strongly that residents alone should govern. Some thought that all residents, not an elected board, should govern. Others wanted to involve other skilled stakeholders in governance. Still others had doubts about resident governance, period. A few residents raised the desire to include a role for residents in a higher-level decision-making body, like a statewide tenant union, that could contribute to decisions beyond the building level.

Throughout the findings detailed in this report, you will encounter places in which participants may seem to contradict themselves: sometimes, these moments reveal more about our narratives and collective belief systems than anything else. Mistrust of government and landlords, for example, was woven throughout participants' sentiments about the implausibility of social housing and experiences in the contemporary housing landscape. These feelings were often informed by harmful historical experiences with government and property managers or landlords. But, when asked what other entities participants would want to share decision-making control with, they often named the government and landlords or building managers. This desire, it seems, is motivated by deeply entrenched narratives—though they may as yet have been unfulfilled—that teach us that the government's job is to protect its constituents from harm and that landlords or owners have a unique set of knowledge and expertise that residents do not or cannot have.

Participants were invited to review nine tenant protections and three resources for addressing problems. Unsurprisingly, participants wanted all of the **resident protections** and **resources** possible.

- When asked which protections from the list of nine were most important, residents most commonly mentioned "protection against sudden and predatory rent hikes" and "protection against arbitrary evictions and non-renewal of lease." These two protections would most immediately help "Maria" in her eviction scenario that was presented to participants. Also, sudden changes in rent and/or lease status are both situations that directly undermine a household's stability, their capacity to stay in place, and their overall well-being.
- Participants also reviewed a digital system for reporting violations of those protections within a social housing app. Many of these laws already exist; but, residents were interested in ensuring that there are *consequences* for landlords and managers if those laws are broken.
- Of three available resources presented, participants most commonly prioritized help with rent, followed by file a grievance and contact a lawyer. The fact that these resources were made available within a digital app garnered mixed reactions about the ways in which participants do or don't want technology to mediate these kinds of interactions. In general, the ease of access was appealing, but others would be uncomfortable using technology for these kinds of interactions.

Residents who participated intimately understood how radically transformative stable, high-quality housing could be. They know that having permanently affordable housing could translate into significant quality-of-life improvements in other areas of their lives *and* communities, rippling beyond their immediate households to spill over into their extended families, neighborhoods, and future generations.

> OAKLAND It's like a fantasy fulfilled. Something that doesn't look realistic now, the reality that we live in now. But if we fight for our rights, for our quality of life, maybe in 10 years we will see. I'm saying since it is 2035, I'm so excited to see the fruits of all of our members and I have never seen rent at this price ever in my life. And, seeing that it's fixed to only take a certain amount of your income— I can definitely see how much that makes more discretionary funds to reinvest and circulate in our local community for businesses and investments in our children, our seniors. We can have a much better… we do have a much better quality of life.

In the space between their criticisms of the contemporary housing system and their reactions to our imagined social housing future, participants began to share glimpses of a future housing landscape that could truly transform their lives. As HCD and its partners develop a social housing ecosystem for the state of California, we suggest considering a set of process- and policy-related implications based on this study's findings so far. With regard to process, this study highlights the need to incorporate a dedicated design phase in which residents and other stakeholders can creatively address the state's unique resident, practitioner, and public contexts. Secondly, this study uplifts the deeply entrenched cultural and narrative shifts a successful social housing program will rely on. We encourage early and proactively addressing those issues head on. With respect to policy, HCD and its partners must first address concerns about scarcity, ensure high-quality housing, address the intricacies of mixed-income housing, and respond to residents' concerns surrounding governance.

METHODOLOGY

Sessions

Between May and June, 2025, Liberation in a Generation engaged 318 residents in 16 three-hour workshops across the state of California. At each site, participants were welcomed into the space and invited to share a meal and sit at tables with other residents. In these storytelling-based sessions, facilitators invited participants to imagine themselves and a world in 2035 where social housing exists in California.

The storyline follows a character named Maria Johnson—along with her elderly mother Gwendolyn who has limited mobility and vision and her seven-year-old daughter, Jacquie—who is navigating her social housing journey over the course of five years. Each participant received physical and digital artifacts, including a letter confirming Maria's social housing eligibility and an app where she could see her housing options, review the protections guaranteed to her in a Housing Bill of Rights, and seek support. These artifacts served as tangible, plausible evidence of a future in which statewide social housing might exist. Participants responded to those artifacts *from the future* through structured dialogue in small groups.

	Storyline	Participants Share	Artifact
2035	Participants introduce their future selves	How they see their families evolving in 10 years; what they imagine is happening in the world/their communities	—
	Facilitator defines social housing	Familiarity with social housing	—
	Scenario 1: Maria applies for social housing and receives a response	Reactions to social housing broadly, income ranges, and prioritization	Letter
2036	**Scenario 2:** Maria is threatened with eviction	Reactions to housing protections and resources available to residents of social housing	App
2038	**Scenario 3:** Maria considers participating in resident governance	Questions and concerns about resident governance; the types of support required to participate in governance	App
2040	**Scenario 4:** Maria *joins* resident governance	Selection of the three types of decisions they would most like to control through resident governance; who else should be involved in governance besides residents	—

Participant Recruitment

Participants were recruited by 20 Session Organizers, listed below[1], who identified and invited California residents who have struggled to afford market-rate housing at some point in their lives.

	LOCATION[2]	SESSION ORGANIZERS[3]	# PEOPLE	LANGUAGE(S)
1	Sacramento	Sacramento Solidarity of Unhoused People (SAC SOUP) & Sacramento Alliance of Californians for Community Empowerment (ACCE)	26	English/Spanish
2	Merced	Youth Leadership Institute & Power California	27	English/Spanish
3	Fresno	Fresno Tenants Union	10	English
4	Oakland	ACCE Oakland & Oakland Tenants Union	23	English/Spanish
5	Coachella	Communities for a New California	20	Spanish/English
6	Oxnard	Central Coast Alliance United for a Sustainable Economy (CAUSE) & Líderes Campesinas	25	Spanish
7	San Diego	San Diego Tenants Union	26	English/Spanish
8	Riverside	Starting Over	15	English
9	Santa Ana	Latino Health Access - Esperanza Tenants Union	26	Spanish
10	Los Angeles (Koreatown)	Beverly-Vermont Community Land Trust	13	English/Spanish/Korean
11	San Francisco	HUD Communities and Housing Cooperative—Independent Organizer	15	English/Spanish
12	South Los Angeles	Strategic Actions for a Just Economy (SAJE) & ACCE LA	29	Spanish
13	Chula Vista	ACCE San Diego	10	Spanish/English
14	Bell Gardens	Manufactured Housing Action	14	Spanish/English
15	Ukiah	Northern Circle Indian Housing Authority	28	English
16	Larkspur	Skylark Tenants Association	11	English
		TOTAL	**318**	

Positionality

Many of our team members who brought this study to life, both facilitators and researchers, identify with the participants as, for example, Latine women, Black women, migrants, or having working-class backgrounds or similar incomes, and we see ourselves as part of the cultures and experiences represented in the data. Our experiences in the room with participants and interpreting their responses are, necessarily, informed by who we are and how we have experienced the world. The following frames of reference further shaped the design and implementation of both our facilitation and analytic methodologies for this report.

[1] Sessions 11 and 16 were organized by the same Session Organizer.

[2] Locations are arranged below in the order sessions took place, between May 3 and June 14, 2025.

[3] In cases where two organization names are listed, those sessions were coordinated by two Session Organizers who recruited participants from different communities to attend the same session.

- The current housing market is oppressive, extractive, and functions as a means for capital accumulation above providing shelter.
- Housing is a human right.
- Race is a socially constructed category that is used to oppress people of color and racism is baked into the American economy and historical housing policies.
- No human is “illegal.”
- Asset-based framing vs. deficit.
- Residents are experts in their experiences and their input is just as valid as any other "subject matter expert.”

Analyses

During sessions, participants sat in groups of roughly five participants per table. Each table was equipped with a digital recorder. Audio from each table at each session was transcribed in the original language; these transcripts were then cleaned by the research team and assembled into full session transcriptions that catalogued both discussions in small groups held at tables and discussions held across the full room. In cases where participants chose not to be recorded, notes were taken by hand. Upon completing fieldwork, the facilitation team composed profiles of each session to capture these reflections and combine them with demographic data about each site. These profiles provided important contextual information that further shaped our analyses.

The team used qualitative analytic methods and software to process transcripts into findings and created a codebook based on both deductive and inductive codes. Once defined, the team applied the codebook to transcripts of all 16 sessions and notes from participants who declined to be recorded. Transcripts were coded both structurally to capture explicit responses to key research questions and inductively with codes that captured descriptive and values-based concepts emerging from participants’ statements. The team iterated on the codes and composed analytic memos throughout the coding process to capture central questions (see Appendix I: Frequently Asked Questions) and themes for discussion and refinement. To transition from coding to the findings in this report, the research team used analytic tools to filter and review coded data and composed thematic reflections through writing and dialogue.

Round 1 Research Circles with Session Organizers

We shared selected findings—on resident governance and social housing eligibility—via four virtual meetings with small groups of Session Organizers, staff, or volunteers from the 20 organizations responsible for recruiting participants. The purpose of these sessions was to validate, interrogate, and strengthen the research team’s interpretations of data with specific attention to the Session Organizers’ intimate knowledge of context and the participants, their experiences, and their unique regional housing landscapes. Throughout this report, the references to quotes or reactions from Session Organizers refer to feedback generated during these sessions.

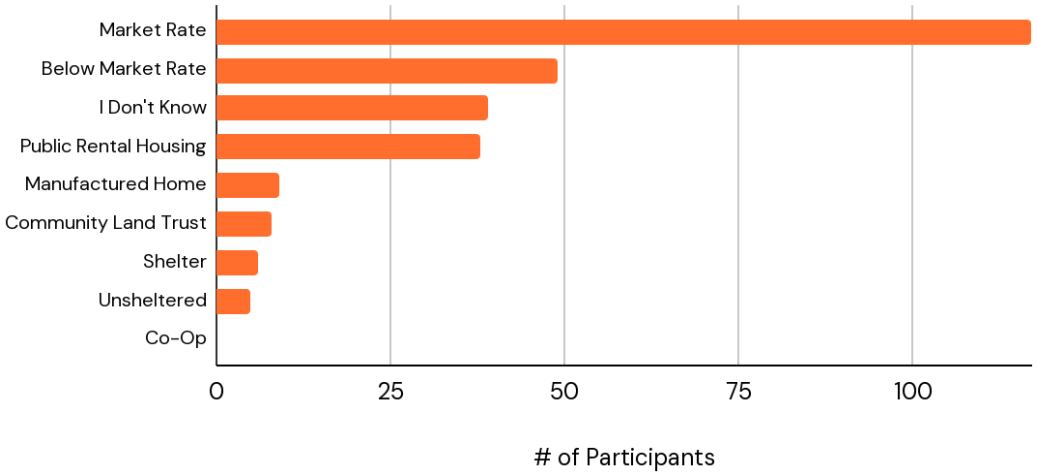
ABOUT THE RESIDENTS

Demographic Data

Of the 318 participants who attended sessions, 289 (91%) completed a demographic survey, and 217 (68%) provided a valid response to the question about household income. We know, from conversations with participants and Session Organizers alike, some participants struggled to complete the income question because they have variable incomes that differ widely monthly, seasonally, and *annually*. Others had difficulty with this question because they live in combined or multigenerational households where they contribute with other earners, and do not know the household-wide income. With this context in mind, participants in these sessions reported a median household income of $31,500 per year and median household size of two people (N=289 or 91%), while the highest annual income was $215,000 (N = 217 or 68%). The vast majority of respondents were Hispanic or Latine. Anecdotally, a sizable portion of participants were monolingual Spanish speakers, as well.

FIGURE 1

Participant Housing Types

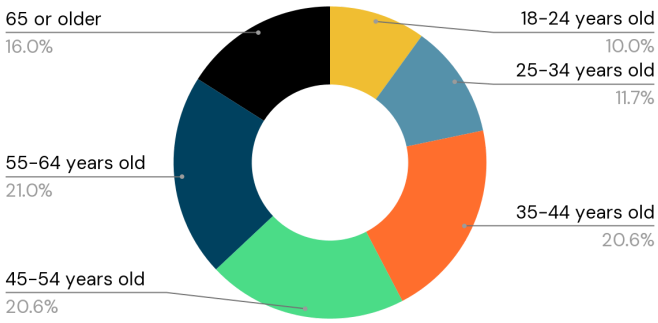


Note. This figure displays responses to the question "Which best describes your living situation?" Participants could select all that apply. N = 259 or 81%

Most respondents were between **35 and 64 years of age (62%),** with smaller shares falling between the ages of 18 and 34 years (22%) and over 65 (16%). At the time of the study, most respondents lived in market-rate housing and **80% were rent burdened** (N = 271 of 318 participants or 85%), defined as spending more than 30% of their monthly income on housing costs and utilities. Among respondents, 40% were spending 30-50% of their income on housing costs, 40% were spending over 50% of their income on housing costs, and 14% (N=210 or 66%) were receiving some kind of rental support. Although the chart indicates that no cooperative housing residents participated in the study, anecdotal information indicates that some cooperative residents *did* participate in the study; they may not appear in the chart because they did not complete the demographic survey.

FIGURE 2

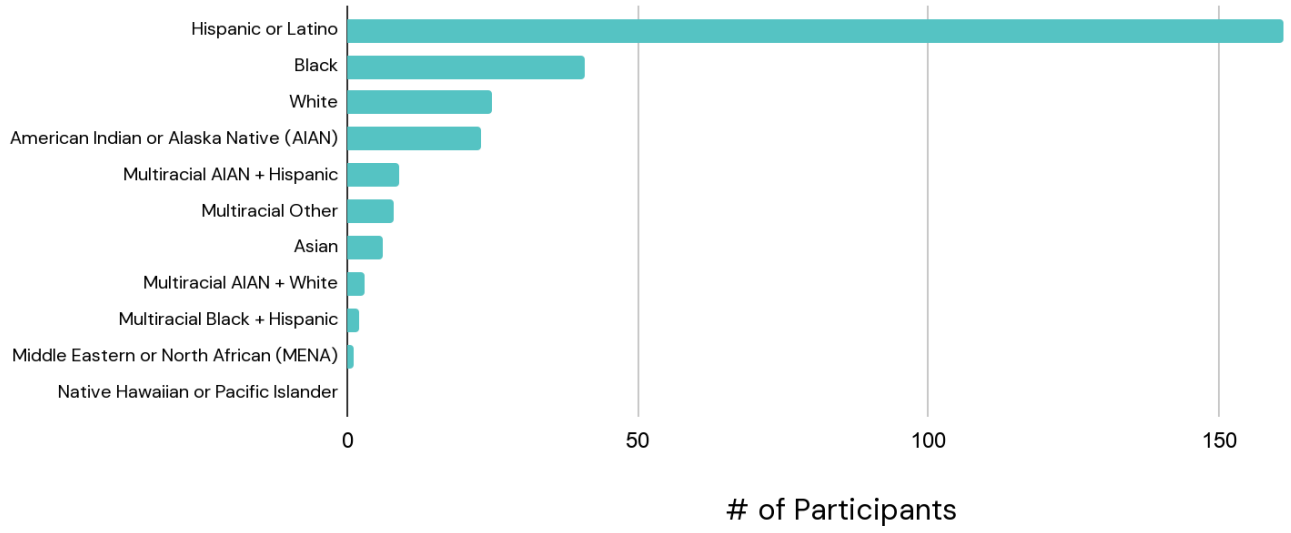
Participant Age



N = 281 or 88%

FIGURE 3

Race and Ethnicity



Note. This figure displays responses to the question "How do you identify?" Participants could select all that apply and responses are consolidated by participant in the chart shown here ("Multiracial" categories indicate that participants selected multiple racial or ethnic categories). N = 279 or 87.7%

Finally, **43% of survey respondents identified themselves as tenant organizers** (N=277 or 87%), meaning "they have helped lead actions on behalf of one or more tenants regarding issues of common concern." This is likely influenced by the fact that a number of Session Organizers are tenant-organizing institutions or organizations that provide training and/or support to help California residents advocate for their rights, like several of the ACCE chapters and tenant unions.

Stuck in Survival Mode

Across the sessions, we encountered an ever-present awareness that with every rent hike and with every US Immigration and Customs Enforcement (ICE) raid, people were becoming more vulnerable every day.

A woman said, "I can't keep paying 60% of my income to rent." Some participants were asking questions about "how to sign up for this" social housing and if they "had missed anything to get on the list" for social housing. Many seemed desperate for a lifeline, with growing horror and awareness that their livelihoods, the roofs over their heads, and their security had become increasingly tenuous. In many cases, participants advocated for the most vulnerable among them to receive social housing first—the unhoused, for example—which suggests that many encounter the fear of falling into homelessness as not only their worst-case scenario, but also a more likely scenario with every passing day.

Participants' being stuck in survival mode, borne from scarcity and wider economic oppression, was interwoven throughout their reactions, including to contemporary culture and political discourse, ICE raids, and anti-immigrant rhetoric. We witnessed a general awareness of the power and persistence of systemic inequality stripping participants of their dignity, pushing participants out of their homes onto the streets, and—for many of them—out of this country.

> SAN FRANCISCO I feel like with the current housing model, it's like when you do try and, like, do better financially, then it's like they raise your rent. So then there's no… it's almost like you're just stuck paying rent and then there's no… like, what comes after this? Because then [the] market rate is too expensive. So then there's no other, like, alternative in between, like, HUD and then market rate. It's just, like, this is your only option. This is just what it's going to be. And it could feel, like, very disempowering.

Participants are positioned in constant crisis. Treading water is draining, and the current—the economic forces pushing them closer and closer to the waterfall's edge—is unquestionably forceful. Though these sessions presented participants with a future scenario and invited them to imagine a world in which social housing exists, they would often still respond to questions from their positioning at the waterfall's edge—from a point of crisis. In the words of one participant: "… ahorita estamos en un estado de emergencia en- en San Diego" ("…right now, we are in a state of emergency in- in San Diego").

Many participants have also had experiences with landlords or building managers who abuse power in ways that harm residents. When vetting the initial findings from this study, one session organizer, who attended a research circle described this experience of excessive surveillance and constraints on low-income residents as existing in a state of "hyper-management." For example, participants have encountered the following:

- Denying accommodations and ADA needs for residents (e.g., unsafe stairs for residents with mobility issues)
- Building deterioration or ignoring maintenance requests (e.g., pest infestations and unsafe living conditions)
- Implementing unreasonable, restrictive rules about resident behavior within their homes (e.g., no plants on patios, limiting duration of houseguests)
- Charging residents high additional fees for needed amenities or utilities and raising costs unexpectedly and without explanation (e.g., water, gas, trash, parking)
- Unreasonable rent increases or high late fees for rent
- Discrimination based on race, age, disability, or migration status
- Threats of and/or actual retaliation for complaints or organizing other residents (e.g., calling police or ICE)
- Violations of privacy without notice (e.g., entering apartments without letting residents know, opening resident's mail, surveillance)

When we posed questions *upstream* of the persistent crisis, the waterfall's edge—about social housing eligibility for example—participants would often respond *from the cliff instead*—from a point that assumes a persistent state of crisis—because that is their vantage point. When asked about *eligibility* for social housing, for example, some participants responded with who they think should be *prioritized*, in part because the context of crisis overrides the question itself and pulls them most urgently to what must be done to prevent themselves or others from going over that waterfall's edge. Participants identified clear connections between the dehumanizing choices they must make to survive — choosing between food and rent, for example — and the effect of that kind of persistent stress on their bodies and minds.

> SAN DIEGO It's detrimental to your mental health when they're hiking the rent. It is detrimental to your safety and [well] being.

Future Selves, Future Worlds, and Future Housing Needs

During research sessions, participants were invited to introduce their *future* selves in 2035 and describe their lives in a world with abundant social housing. The findings in this section largely emerged from these introductions and the dialogue that followed.

Throughout our sessions, participants shared glimpses of their future aspirations, needs, fears, and concerns. When invited to introduce their "future selves" at the beginning of each session, participants overwhelmingly offered aspirational visions of themselves in 10 years. They used these brief moments to dream about what they or their families might accomplish in that timeframe, where and how they might be living, or how their families might have evolved: They might be watching their children grow up, stay close by, start their adult lives, or have children themselves. Others imagined their future hobbies and how they might spend their time when they had the housing stability to explore interests in a world with social housing. Still others imagined how their careers would transform over time—picking up, slowing down so they can spend more time with family, starting businesses, or retiring early. Some participants, especially immigrants, dreamed about leaving the US to retire in their home countries. Others, like the person from Larkspur quoted below, imagined that social housing would afford them the kind of rest and abundant housing future they desperately needed:

> LARKSPUR I only work 30% of the time because, you know, we did a little early retirement. We're not gonna, you know… we didn't wanna work 40- to 60-hour weeks. And we're living, um, I'm living with my family, my extended family, in a little commune that was made possible because of these excellent government programs that there are.

As above, sometimes, participants' vision of their future selves would offer a glimpse into how they imagine the future of social housing. Some shared idyllic social housing futures, where housing is plentiful, affordable, and safe, and it provides a place for community and social support. These visions made it clear that participants want parks and green spaces, safe neighborhoods free from harm and protected from natural disasters, accessibility, care for children and elders, events to build community with other residents, resources like food banks and community organizations, maintenance staff who are responsive to requests, and sufficient parking for residents.

Participants who imagined aspirational futures often did so in connection to their communities and extended families. Being able to live with their grandchildren, care for their parents, or see their children thrive gives many a sense of fulfillment. Some elder participants look forward to the freedom that retirement would offer in terms of time and being able to care for family members. A common thread, among many, was a desire for intergenerational living—by choice, not necessity—in a social housing future that *supports* many generations with infrastructures of care.

> SOUTH LA Vivo en una casa chica. Así como van las cosas con la alquiler y la avaricia del de los capitalistas, no creo que mis hijas se vayan a vivir a otro lugar. Están estudiando todavía y nos están despojando de nuestra democracia. Nos están-están gentrificando nuestras comunidades. La educación está cara. Ah, mis hijas van a quedar a deber en la universidad. Y no creo que tengan que irse de mi casa. Necesitamos vivienda social. Sí.

> SOUTH LA I live in a small house. The way things are going with the rent and greed of capitalists, I don't think my daughters are going to be able to live somewhere else. They're still studying and they're stripping us of our democracy. They're-they're gentrifying our communities. Education is expensive. Uh, my daughters are going to be in debt at university. And I don't think that they should have to leave my house. We need social housing. Yes.

The fear and uncertainty participants felt about the future rarely came from decisions over which they had control; more often than not, this view was driven by the current wider social, economic, and political climates.

For those looking to retire in the next 10 years or already in retirement, these fears were multiplied. They foreshadowed decreases in income and heightened needs for care and support. They anticipated their future vulnerability. Culturally, we expect retirement to be a relaxing, enjoyable time we enjoy at the end of a long, laborious

lifetime of work and family responsibilities. But, the current economic and housing landscape—skyrocketing rents, low wages, little savings for retirement — leaves elders with uncertainty about how they will survive on a fixed income.

When participants expressed fears and uncertainties about their own futures, they were usually remarking on the wider context of the future economy, society, and politics as well. More often than not, participants would imagine one of two future arcs: *collapse* or *transformation*. Participants who anticipated collapse would describe situations in which some major system or nation—the US, the climate, the economy—had gotten worse, fallen, and/or no longer existed as we knew it in 2025. This perspective was not *inherently* negative, but may be interpreted purely as a fact of the world's historical arc as participants saw it transpiring. This perspective is also deeply tied to the belief that things won't change and that the patterns we see today will simply continue. Consequently, these arcs often reflected participants' critiques of *contemporary* economic, social, and political systems, as well. The following participant imagined a collapse marked by a second American Civil War. But, in their imaginary scenario, that war resulted in a victory that led to the recognition of "housing, healthcare, and education as inalienable human rights": a *transformation*.

> OAKLAND The second American Civil War has concluded, the fascists have been defeated, tried, and jailed. And we're now in the arduous process of rebuilding everything that they destroyed and we're taking this opportunity to build them back better than they were before. Sort of speaking of what [participant name] was saying, our laws are not reactionary anymore. They're now designed to set up a safety net for everybody and create a society that works for everybody rather than just regulations here and there. And that includes recognizing housing, healthcare, and education as inalienable human rights.

In some cases, participants' speculations surfaced the kinds of *transformations* they projected would be necessary in order to arrive at a world where social housing is a reality.

> SAN DIEGO I think, in 2035, I would like to imagine that the working class has united enough to make substantive change in society. I think that's the only way we are going to make real progress, is through working-class people uniting, possibly [INAUDIBLE]. That's where the answer lies.

In this vein, some participants — namely those who were actively engaged in tenant organizing or wider political organizing efforts — celebrated social housing as a *win* for housing advocates. This sentiment is likely influenced by the ways in which tenant organizers can understand their role in shaping the future of social housing and policy more broadly because of their involvement.

Some participants imagined that such *transformations* have made the future a much safer, happier place; but, in general, they struggled to imagine social housing happening without a major inflection point and a turn toward a dramatically different future. Participants brought up moments of great upheaval like the COVID pandemic and the revolutionary Zapatista movement in Mexico as examples of the kind of momentum necessary to transform the US into a society that could enable social housing. In one case, for example, a participant in San Diego—while responding to a question about prioritization — imagined an "empowered community" in which social housing could only come to pass after a major uprising and social transformation like the Zapatista revolution, recognizing the role of participant governance and self-sufficiency in this alongside climate change. One respondent dreamed that fears of deportation and ICE raids would be gone in 10 years, allowing them to more actively organize events and meetings. This comment stands out because, in many cases, immigrants struggled to break from the gripping fear of deportation amid escalating ICE raids at the time of the study, as well as long, grueling work days to imagine a world in which social housing might be possible and, more importantly, available to *them*.

Occasionally, some participants imagined that their future lives were more or less the same as in 2025. And, some participants struggled to imagine their future selves and lives at all. This difficulty to situate themselves in a future seemed more common among those in the midst of crisis: the unhoused, undocumented migrants, and elders who were hyper-aware of their own mortality. One unhoused participant in Sacramento, for example, commented that they simply hoped they were living *somewhere* in 10 years, whereas many other participants described their dream home, job, or community. Similarly, some elders wondered aloud if they would be alive in 10 years.

NARRATIVES: VALUES, BELIEFS, AND CULTURE

The narratives participants have internalized—social scripts that are often defined by values, beliefs, and culture—very much informed all other responses about social housing: who should be eligible, who should be prioritized, if anyone, what they imagine when they think of social housing, the appeal of social housing overall, how resident governance would function (or not), and more.

Scarcity Shapes All: "Everything Depends on How Much Social Housing There Is."

We encountered what we came to describe as a "scarcity mindset" throughout nearly every section of our findings. In general, we describe this as *the sense that there are not enough resources to go around*. Specifically, the assumption that *there will never be enough social housing to meet the need* most centrally shaped nearly every other response to every other research question, especially those concerning eligibility.

Scarcity is described here as a "mindset" because during the sessions it pervaded participants' thinking in ways that informed so many of their responses to our questions, ***not*** because it is imagined or unreal. The sense of scarcity that has seeped into participants' logic is very much informed by *actual* experiences of scarcity—a scarcity of resources in their own households, a scarcity of public resources, and a scarcity of affordable high-quality housing in their neighborhoods. These kinds of scarcity are painfully real, but they are *not* naturally occurring or incidental. As the participant below expressed, the scarcity that most harms the Californians we met is not neutral, it is constructed.

> OAKLAND There's enough vacant housing in Oakland. That really disturbs me. It's like, why are these residen[ces] empty? I mean, is it planned? What is this? It's the marketplace. We're manipulating it. So those are the things I would like to see disappear. And those people on the streets are able to be housed. There's ample room for that to happen.

We understand scarcity to be a fundamental feature of our contemporary economic system, which requires a presumption of finite resources in order for those resources to be competitively priced in a way that generates profit. Many times, this connection to capitalism was explicitly named and criticized by participants. But in large part, scarcity itself emerged as a basic premise or accepted underlying assumption *beneath* other comments and a symptom of the economic system itself. It is also safe to say that this assumption of the scarcity of social housing is shaped by participants' experiences with the way affordable housing has functioned historically. Affordable housing is an extremely scarce resource in today's world; it is treated as housing of last resort after all other options are exhausted, and seemingly endless waitlists are the norm for those who need it.

> SOUTH LA Si decimos que la prioridad es para la gente de menos recursos, sabemos que no va a alcanzar ni al 10 por ciento de las personas que tienen menos recursos. Si decimos que son los que están en la calle, es tanto —no va a alcanzar.
>
> SOUTH LA If we say that priority is given to people with less resources, we know that there won't be enough for even 10% of the people that have few resources. If we say it is for those that are on the street, there are so many—it won't be enough.

To summarize, the participants' rationale for responses to questions surrounding eligibility often followed the logic that social housing is going to be scarce, therefore we must carefully ration it to those we decide *need it most* so as not to exhaust a limited resource. As stated simply in South LA: **"everything depends on the quantity of social housing that we can build and provide to people."** This sentiment was echoed in ways that further shaped perceptions about who should be prioritized for social housing access and abuse of social housing benefits. Participants imagined that if social housing is scarce, then we must limit who is eligible for it; prioritize access, first housing the most vulnerable and deserving among us; and be vigilant about abuse of the resource. For more detail on how this assumption of scarcity shaped participants' reactions to eligibility and prioritization, see the section on Eligibility. This presumption that social housing, too, will *remain scarce into the future*, was further shaped by participants' expectations that this pattern will only continue, if not expand, in 10 years' time.

When Housing Is a Human Right, Who *Deserves* Housing?

Many participants, either explicitly or implicitly, stated some version of a belief that housing is a human right. Though participants might have shared that belief in a theoretical or ideological sense, when invited to reflect on the practical implementation of social housing — who gets to live in it, who gets priority access—participants often made their determinations based on narratives of deservedness and worthiness.

Throughout sessions, participants often volunteered affirmations that "housing is a human right" or that everyone deserves to "live with dignity," which requires that everyone has access to social housing. The tendency to begin evaluating deservedness was especially common when responding to questions around eligibility and prioritization. Participants often revealed characteristics or social states they deemed *more* or *less* deserving of housing than others. Some participants — consciously or subconsciously—self-referentially centered their assessments of worthiness around groups or identities to which they also belong. Other times, their determinations were based more on the belief that one's level of social or economic vulnerabilit**y** defined deservedness, for example, elders and those with disabilities. These assessments of worthiness based on social or economic vulnerability were often dependent upon an assumption that the population in question *were unable to work,* which was seen in sharp contrast to those who might be able to work but "*choose*" not to. Participants often made judgments based on the notion that someone receiving housing without working for it or without being too vulnerable to work is taking something away from another, more deserving person.

It is important to note here, as Session Organizers offered, that these narratives surrounding deservedness — like scarcity — are often absorbed through culture and parroted by those with the economic power to which many aspire. In the Central Valley, for example, one Session Organizer pointed out that their participants — predominantly young adults—are inundated with political rhetoric that shapes their beliefs about ideas, like social housing, that are perceived as radical.

> SESSION ORGANIZER I think you take into context the region that we're in. You know, we're in the Central Valley. Some of us call this Central Cal-abama [a portmanteau of California and Alabama meant to call attention to the conservative politics of the region], right. It's a politically conservative, you know, middle-of-the-road type of region, right? And so, any type of, like, discussions around things like social housing, or co-ops, or, you know, union building is looked at as, like, radical, leftist, communist type of rhetoric, right, as if it's a bad thing. You know, and so… like, when, you know, people are at a young age, as, like, some of the folks that I engage with, you know, on a regular basis, you know, it's scary to stand 10 toes down on stances like that, knowing that there's people in power that are gonna polarize you for thinking outside of the box.

It is important to interpret these assessments of worthiness in light of the presumed scarcity of social housing: If there won't be enough social housing to go around, then participants imagined we must find a way to determine who is most deserving in order to distribute housing fairly. Determinations of eligibility based on *worthiness* (who should have access to social housing, period) came across as more restrictive than determinations of *priority* (the order in which social housing should be distributed). The participant below explored this tension.

> SAN DIEGO I don't see any contradiction between allowing, uh, people that have, uh, specific needs to be able to move to the-to the front of the line. I mean, that is only fair. And it, and-and it would seem like it would contradict the concept of… of having a right. So that means everybody gets a right, but nobody gets to get to the, to the front of the line at the same time, mm-hmm <affirmative>. So I think… I think it should work. Yeah. It's a right. But yes, of course, if you have higher needs, then you should be, uh, given, uh, a wider berth of, of possibilities.

Similarly, a participant in Sacramento pointed out how a basic human right — like water or housing — should simply *be guaranteed*, especially to the most vulnerable. To them, the fact that it was presented in the session's narrative as an imaginary scenario reflects a failure.

> SACRAMENTO What I'd say is I believe, in my heart, the fact that we need to dream about fair housing is a fail from this story. Same thing as water. Why would you dream to have water? It should be a basic thing and it is become such a thing that they use it as a tool to reward or to punish.… So, it's always the people who we're supposed to help the most that get the least. So, my dream would be that the people who need it the most, they should just have it, man. It shouldn't be a thing. It shouldn't be a big thing. We got these people in the housing.

Participants also expressed a sentiment that, if someone is capable of working, they must do so in order to demonstrate that they deserve housing. Even this statement from Oakland—"there are some people that do not fit into the workplace for whatever reason, but they still deserve some dignity"—implies a belief that if someone does fit into the workplace, they are only deserving of housing if they work. Further, this line of thinking presumes a fallacy: that working hard guarantees someone's capacity to afford housing. The extreme unaffordability of housing, stagnant wages, and lack of wealth to weather financial emergencies belies this assumption.

These narratives about deservedness were also often internalized among the populations deemed to be most vulnerable. In Sacramento, a disabled participant spoke to the expectation that all residents "participate or contribute" to their social housing community so as not to exploit the resource: "I'm not going to say lazy, but I guess manipulate or use it to their own benefit instead of the actual community's benefit."

This mindset—that certain people deserve social housing more than others or even that residents should have to prove their deservedness to receive housing through a certain kind of contribution—is most indicative of our uniquely American preoccupation with work, the current stressors participants face in making ends meet, the ways in which participants are contemporarily required to prove their worthiness for public benefits, the presumption of social housing's scarcity, and the belief that the most vulnerable should receive support first.

I *Assume* Social Housing Is…

The assumptions about the functions and purposes of social housing informed participants' responses to all other questions posed. Common assumptions included that social housing is housing of last resort because of associations with public housing; that if "social" is in the name, it must inherently have a *social* — meaning communal, collective—dimension to it; or, that if "social" is in the name and it's a public service, it must involve a nefarious experiment to harm the populations it targets.

At the beginning of each session, after asking about participants' familiarity with social housing, facilitators offered the SB 555 definition of social housing plus explanations of various social housing models including government-owned rentals, nonprofit-owned rentals, community land trusts, and limited-equity resident-owned cooperatives. For many participants, social housing was a new term. Participants' preconceptions were shaped by past experiences with or assumptions about affordable housing, public housing, and Section 8 housing; their trust and/or mistrust of government; and their familiarity with models of social housing in other countries. While some had heard the phrase "social housing" before, relatively few had a comprehensive understanding of its range of housing types, the models it might include, or the terms that define it.

WHAT *IS* SOCIAL HOUSING?

According to the Stable Affordable Housing Act of 2023, "social housing" means housing that meets all of the following requirements:

1. The housing units are owned and managed by a public agency, a local authority, a limited-equity housing cooperative, or a mission-driven nonprofit entity solely for the benefit of residents and households unable to afford market rent.
2. Each social housing development contains housing units that accommodate a mix of household income ranges, including extremely low, very low, low-, and moderate-income households unable to afford market rent.
3. Residents of the housing units enjoy full protection against termination without just cause or for any discriminatory, retaliatory, or other arbitrary reason, and shall be afforded due process prior to being subject to eviction procedures.
4. The housing units are protected for the duration of their useful life, and the land associated with the housing units is protected permanently, from being sold or transferred to any private person or for-profit entity or a public-private partnership.
5. Residents have the right to participate directly and meaningfully in decisionmaking affecting the operation and management of the housing units in which they reside.

Source: SB-555. Stable Affordable Housing Act of 2023. 2023-2024 Regular Session, California Legislature. 2023. Section 1, Chapter 5.6, 50612 (j). Available at: https://legiscan.com/CA/text/SB555/id/2844400.

That said, participants at certain sites were more familiar with or knowledgeable about social housing than other participants, for different reasons. Compared to other sites, participants in Oakland, for example, were extremely knowledgeable and expressive about social housing models and tenets overall, about the social and economic forces that are driving the contemporary housing crisis, but also about SB 555 in particular. In Fresno, participants were more knowledgeable about community land trusts because their local housing landscape has several of these examples. Sprinkled throughout sites, some participants had encountered social housing models in other countries where they had lived or visited. At some sites, participants who live in public housing or Section 8 housing understood their own housing models as part of the wider social housing fabric. In some cases, this familiarity with contemporary subsidized housing in the US, however, constrained participants' ability to see and understand social housing as a more diverse mixture of various ownership and governance models that make up the social housing ecosystem.

"...Communal"

Most often, participants assumed that the word "social" in social housing means there's an imperative that social housing is a more social—communal, collective, or co-living experience—than typical housing.

> RIVERSIDE So when you're talking about social housing, you're talking about the interaction of individuals, the interaction with people.

> MERCED I thought social housing [was] just when people, multiple people, live together in one house, and they share the house and the resources, and they live together like roommates.

The broader assumption that social housing is necessarily *social* was often framed in a positive light:

> FRESNO …I think the whole idea of social housing is socializing, and I think when you socialize and you feel comfortable where you live, that increases your quality of life. So that's already a win without a price tag on it. I think we need to [do] away with "if I do something for you, what do I get back?" You do something for others because you want to do for others, not in the expectation that you're going to get something back.

Participants' assumption about the social nature of social housing was also informed by a *desire,* among many, for a more community-centered way of living and a sense of hope that social housing might deliver that spirit of collectivism they seek. The participant above, for example, posited that socializing with her neighbors would increase her quality of life. In Riverside, a participant imagined social housing as a place where collective problem-solving can thrive.

> RIVERSIDE Whenever I think social housing, I think of communities—communities that interact together, citizens working together, together [creating] solutions, uh, creating an environment where they're interacting together holistically.

This interpretation of social housing as community-centered aligns with a common expression of wistful nostalgia for a time when we used to "talk to our neighbors" and interact with each other in ways that seem more "neighborly" or community-oriented, for example. Participants who shared this view were often longing for a time when they believe residents used to look out for each other more and held a deeper sense of consideration and care for neighbors, which seems absent in today's world.

The participant below had a desire to distinguish between the "socializing" nature of social housing and the interpretation that "social" housing is inherently *social-ist*.

> LARKSPUR …I would love the fact that, even if it's a social location, that this is a community—that there isn't a feeling of socialism. I don't want it to be political, and I also still want it to be independent. Mm-hmm <affirmative>. It doesn't mean I won't love my neighbors, but if I go to and from my apartment and I'm living my own life, then that's okay too. Mm-hmm <affirmative>. But a little bit of a feeling of, um… I don't want it to be political.

This participant's desire to avoid a "political" feeling within social housing was not widely shared among many participants, but does presume that an intervention like social housing—one that privileges housing for all above housing as a commodity by taking housing out of an unrestricted real estate market—would inherently result in stripping its residents of their individual freedoms because it *sounds like socialism.* This reaction is likely a result of the ways in which American culture and political discourse pit the possibility of everyone having what we need against personal freedoms.

"...Housing of Last Resort"

Some participants assumed—much as public housing is often viewed today—that social housing would be housing of last resort for those experiencing financial hardship. As one participant in Merced questioned: "You get into social housing to *get out of it,* right?" Social housing, in this participant's mind, is a short-term bridge to another, higher rung on the ladder of economic mobility—like homeownership—once that hardship is overcome. This participant's position assumes that economic hardship is *temporary*, although many participants shared experiences with hardship that are sustained, long-term cycles that are difficult to escape, especially without access to high-quality, permanently affordable housing. They are perpetually treading water at the cliff's edge.

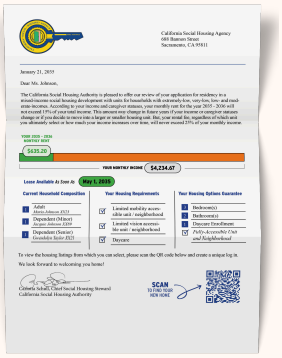
The presumption of temporary need seems to be shaped by the ways contemporary public housing and wider public benefits are perceived as safety nets, designed only to catch those in immediate crisis as or *after* they fall over the waterfall's edge, rather than as fully equipped boats to ferry them away from the precipice and into calmer waters, entirely. This assumption is important to note because it runs counter to what many participants named as *necessary* in a social housing program: ensuring a substantial duration of permanently affordable living in order to truly stabilize families. Further, the belief that social housing is housing of last resort very much informed responses about who, then, should have access—the most vulnerable among us, for example, rather than everyone up to moderate-income residents—and who should be prioritized.

"...a Social Experiment"

Participants who brought with them deep mistrust in government or negative past experiences with subsidized housing in the US tended to interpret the word "social" in a much more nefarious light. This interpretation was particularly heightened in Riverside, a session with a higher share of Black participants and formerly incarcerated participants compared with other locations. One participant associated "social housing" with a "social experiment" reflecting a fear echoed by another Riverside participant that "social housing from the government is just another way to corral us and keep us all in one spot." Here, participants fear that the government would have an ulterior motive for developing social housing driven either by a desire to control residents or to use them as research subjects. For more on this pattern, see the later section on profound mistrust in government and public housing.

REACTIONS TO SOCIAL HOUSING

During research sessions, facilitators narratively introduced participants to an abundant imagined social housing future. While listening, participants received and opened a sealed letter addressed to Maria Johnson and her family, who have just received a response from the CA Social Housing Agency after applying for tenancy in a social housing development. This letter outlines what they qualify for, but Maria has lots of questions. She is excited to see that she qualifies for housing that will never exceed 25% of her income, will accommodate her mom's needs, and will offer other amenities that will help her care for her daughter. As the letter reads, Maria will live in a "mixed-income development" where she might have neighbors who make a lot more money than her and those who make a lot less: but everyone pays an affordable share of their income for rent." The findings in this section emerged from the dialogue that followed.



Enthusiasm, Excitement, & Relief: Residents *Urgently* Need This

Most participants expressed enthusiasm, excitement and relief upon opening "Maria Johnson's" social housing letter, hearing the terms of her social housing offer, including that her rent would never be more than 25% of her income. In nearly every session, the room would erupt with emotion: sounds of joy, "wow"s, and other exclamations upon hearing the letter. Participants' questions about the future social housing program throughout sessions further reinforced the sense of urgency and transformative power that a social housing program would have on their lives.

Participants' excitement was borne from an existing urgent and significant need. The fact that the social housing letter surfaced such effusively emotional reactions was very much a function of the ways in which people imagined social housing would transform their lives from ones of economic precarity and survival to thriving. The following passage demonstrates enthusiasm *and* an understanding that social housing will require the power of resident organizers and housing advocates in order to succeed.

> CHULA VISTA Wahoo! Ganamos, no? Pues, super contenta. Porque pues nunca pensaría que esto pasaría, you know? That, no hay– (Woohoo! We won, right? Well, I'm super happy. Because I never thought this would happen, you know? That, there's no–) there's no way right now that we can save for a rainy day, you know? [emotional, voice breaking] Or an emergency. And I've been through an emergency and this would really help out because I wouldn't be– we wouldn't be… some of us wouldn't have to ***pick*** **if we pay the rent or feed our children,** you know? So, this would totally help and benefit a lot of people.

Throughout our sessions, so many participants recounted their own or familiar experiences in the contemporary economy as being *in survival mode*. The promise of social housing feels like a huge weight off their shoulders, a relief, a lifeboat, something that makes them emotional and brings "butterflies."

> SACRAMENTO I'm a case manager who works with the unhoused–**actually reading this gave me butterflies. I know how hard it's to access that.** Those numbers never look affordable and to be able to actually get a response that is understandable is huge for me.

For other participants, a future social housing scenario felt *unreal,* like a "dream come true" because their current predicaments—paying 80% or more of their income in rent—feel so insurmountable. For others, the receipt of the letter—addressed from the "CA Social Housing Agency"—brought on more of an emotional rollercoaster rooted in fear and informed by past negative experiences with landlords and/or the government, broadly. In Fresno, for example, a room-wide discussion broke out as participants ripped open their letters.

> FRESNO Speaker 1: Yeah, I think it was like, wow, you already were hearing all the rumble. Even when we got a letter, right? It was like everyone's PTSD was collectively triggered at the same time. We were at least in solidarity with each other. But I think that's a lot of the "wow." It was a lot of that emotional whiplash of you already prepare yourself for the worst-case scenario without even seeing what's… yeah, I didn't even read the logo before. I'm just regulating my emotions. And then what?
>
> Facilitator: [What] was your expectation? [Where was] the fear coming from?
>
> Speaker 1: Having bad letters in the past. So it was even, in an exercise, my body still was preparing for something like, oh, let's go at it again. Alright. And…
>
> Facilitator: Did anyone else have that experience of fear?
>
> Speaker 3: Oh, I was just joking about bills. I think it reminded me of 10 years ago when we got our 60-day notice to leave because they were going to sell the property. But yeah, that's kind of what [it] reminded me of.

This exchange in Fresno surfaced a thread that is explored further in the Doubts, Disbeliefs, and Skepticisms section of this report, which is informed by mistrust in government and past experiences with mistreatment or abuse from landlords. When participants received a sealed letter from the "CA Department of Social Housing," their initial reaction was fear and skepticism. Opening it to find access to a transformative housing program gave them pause. Participants wondered, "*What's the catch?*"

In other cases, the questions participants posed further reinforced the sense of urgent need for some intervention like social housing to help alleviate some of the pressure they experience in the contemporary housing landscape. Participants asked for information about existing models like limited-equity cooperatives and community land trusts. We often heard refrains like: "Is this program available yet?" "Is this real?" "Where can I sign up?" "Are there workshops we can attend today about social housing?" "How do you get social housing? Do you just apply? Is there a list you have to get on in order to determine if you're eligible?"

"Too Good to be True"—Doubts, Disbelief, and Skepticisms

Many participants voiced incredulity at the sheer premise of social housing. They expressed doubt that the systems we'd need to change would actually transform; disbelief that such transformations could happen in a span of 10 years, if at all; skepticism about the program's financial feasibility; and an entrenched disbelief in government informed by mistrust and past experiences with public housing, public programs more widely, market-rate housing providers, and, at times, other residents.

While these sentiments were pervasive, they were also very much informed by people's past experiences with public benefits and what they interpreted broadly as the "government" (to include agencies, state- or federally funded programs, and so on); their class, race, and ethnic identities; their experiences with the criminal legal system; and their age and/or experience having organized politically or advocated for significant social or public transformations in the past. The types of doubts, disbelief and skepticisms surfaced were further informed by the extent to which participants were either living through or had experienced a crisis—those who were presently unhoused and one group, in particular, of undocumented farmworkers were especially cynical about the premise of social housing and, more importantly, the extent to which it could help *them*. It is important, here, to ground these participants' skepticisms in the documented historical legacies of US government harm toward Indigenous Americans, Black people or African-Americans, incarcerated residents, unhoused residents, South and Central American migrants, and the poor, broadly. Some elders, too, who had—in a sense—seen too much, struggled to get past their skepticism.

As explored earlier in "I Assume Social Housing Is …a Social Experiment," without naming these events explicitly, participants referenced a deep knowledge about the ways their communities historically have been exploited and harmed through publicly funded programming and agencies. This historical knowledge ranged from the Tuskegee syphilis experiments on Black men in the South to the CIA's involvement in Contra cocaine trafficking into Black neighborhoods, to the American economy demanding migrant labor while criminalizing migration, to the criminalization and all-out assault on unhoused residents in California, today.

Things Are the Way They Are and They Won't Change

Many participants identified that, in order for social housing to work, it will require major social, political, and cultural transformations. But, many were skeptical that these kinds of shifts will actually transpire. Their doubts are informed by perceptions that society, economy, and culture will continue to develop according to the patterns participants have witnessed in their lifetimes: a growing chasm of extreme inequality, rampant classism and class conflict, persistent discrimination and unchecked housing abuses, impunity for wealthy property owners, escalating xenophobia, racism, and political gridlock. If these patterns don't stay the same, some participants imagined, they will only *get worse*. One participant equated social housing happening to "winning the lottery"—"it's too good to be true," they said, because of the direction they saw economic indicators moving. Participants' beliefs about scarcity were also informed by their difficulty imagining that things will change. The participant below forecasted that all signs point to *continued* scarcity.

> SACRAMENTO I see the trends and the statistics pointing to a very, very serious problem. There's just too many people in the aging Boomer generation that are living alone for there to be enough units. It's a tidal wave of people living alone and I don't see how there… just doesn't seem feasible. There wouldn't be enough units to meet the demand.

They anticipated, based on "trends and statistics," that social housing will play out—at least in part—much in the same way all past affordable housing attempts have: It will be a limited resource and we'll have to make difficult decisions about beneficiaries. In this way, participants' doubts about the feasibility of social housing overall were similarly shaped by a disbelief in the potential for "things" to change.

Participants also named that they cannot imagine a world in which market-rate housing *doesn't exist,* which suggests that they interpret a social housing landscape as either all or nothing or cannot imagine a world where a private market doesn't completely *dominate*. Resting their assessment on social housing's future scarcity or abundance, the following participant highlighted the imperative to produce *enough* while casting doubt on the possibility that it will happen in a decade's time.

> SACRAMENTO Unless there was ***enough*** social housing… so I mean it would be great if everybody would live in social housing, then we wouldn't be having some of these conversations. But, 10 years is not enough time for me to imagine a future in which we didn't have private-housing market in this country. So, I can't quite get my mind around that.

Others worried that, even if social housing *can* work, other social dynamics—like racism and segregation—won't change enough to enable it to include residents with mixed incomes and races.

> RIVERSIDE Uh, you had a separation in the United States of America, period. So without being skeptical of whether, uh, social housing can work, we know that that divide is gonna be there no matter what.

Doubt may have stemmed from participants reacting to the notion of these shifts taking place within a 10-year timeframe as unrealistic. At the same time, many commented on their belief in our propensity to shift these systems, period. Things are the way they always have been and will always be.

> SAN DIEGO The main thing that comes to mind when I think of social housing, low-income housing, may it be now or 10 years from now: nothing is going to change much. It hasn't changed in all these years. I don't foresee it changing much at all. They are tightening down on the situation, kicking people out [INAUDIBLE]. So, why would it expand in 10 years, if they are just choking it and choking it more now?

This pattern suggests that, no matter what year we proposed—2035 or 2075—it would have inspired similar skepticisms. For some, the question of social housing's feasibility is really one about political will as much as economic feasibility and scale.

> SAN FRANCISCO Speaker 7: So I would think that there should be tiers of what's going on. Are you a senior? Do seniors get priority?
>
> Speaker 12: Or if you're disabled.
>
> Speaker 7: Yes. Definitely. That'd be a hard thing to do. I mean, you would have to have a plethora of housing across the state. It would have to be huge. You know, it really would have to be huge. And, I think in 10 years, a lot can be accomplished if

> you have the will to do it. Especially in California. We have the fourth largest economy in the world… in the world, more than Japan. So, I would think that the availability is there, but where's the will? That's… it's the will. It's the will. And I think that if there was a will to do it, I think California could and should. [other participants gesture in agreement]

Consequently, participants' entrenched doubt about the capacity for these systems to shift directly shaped their capacity to believe in a future with social housing, but, more importantly for the sake of our findings, shaped residents' beliefs about how a social housing system implemented within this context might play out. For example, many participants anticipated that bringing together various classes of people in social housing will inherently breed conflict, crime, and discrimination. Others concluded that a social housing system will never produce enough housing to overcome the pitfalls of scarcity as they imagine strategies for determining eligibility and prioritization.

In This Economy?! Doubts about Financial Feasibility & Economic Transformations

Some doubted that the program would be financially feasible because of what they know about the current economic landscape and/or state funding resources and their forecasts. In Riverside, one participant wondered: "So how do we know that 10 years in the future, this won't be subject to this boom and bust, the state budget cycle?" In Merced, a participant said they would interpret social housing as a scam because of the cost.

> MERCED Personally I think this letter is a scam because there is no way in 2035 to 2036 that the housing price is $600 in this economy, inflation, and stuff like that. This is unbelievable. And, I'm pretty sure that if someone were to [send] this letter to me, I would immediately be uninterested and just very cautious about this letter.

In San Diego, a participant pointed to the pattern they observed in 2025 of "tightening down on the situation, kicking people out" of affordable housing. In all of these statements, participants were expressing beliefs about the future financial feasibility of this program based on their knowledge of past public programs and economic patterns.

Other participants named capitalism explicitly as a barrier. They knew that large corporations and extremely wealthy property owners making massive profits on housing have a lot to lose in a future with social housing. Participants get the short end of the stick when it comes to capitalism. They are the producers—the farm workers, wage earners, house painters, solo entrepreneurs—not the land-owning rich. Participants could not imagine that the rich and powerful would voluntarily give up their own profit motives to benefit the collective well-being.

> OAKLAND I am concerned that big corporations, rich people, will own more and more of the housing that we live in because that's been the trend in the last 20 years. And also, those people have a lot of power in Sacramento, in Oakland, and certainly in the federal government.

The next participant dismissed social housing as an impossibility, saying "capitalism is ahead of us."

Profound Mistrust in Government & Public Housing

Many participants' trust in government has eroded over time. Those who expressed this sentiment worried that the government could not successfully execute a social housing program. Defining "government" broadly without identifying a specific level (e.g., state, federal, or otherwise), participants anticipated that social housing residents will encounter a lack of transparency, administrative burdens, red tape, hoops to jump through, and high—if not impossible—standards for eligibility. This skepticism also came from a sense that the government fundamentally does not have their best interests at heart and, in fact, that historically the state has intentionally harmed them and their communities.

Participants had a perception that if the government is involved in social housing, it becomes a resource they can ultimately also *take away* from residents. And, further, that just because something is more affordable doesn't make it inherently good. The participant below recalled growing up in poorly maintained, violent public housing projects. Just because the intent to provide affordable housing was initially present, didn't mean—to this participant—that the outcome provided what people needed.

> RIVERSIDE Speaker 1: If the government gives it to you, they can take it away, right.
>
> Speaker 2: So, it's not like we're buying into that social experiment. Oh.
>
> Facilitator: No, please respond. Yeah.
>
> Speaker 2: So if the government gives it to us, they could, like, run it. I mean, they gonna take it eventually, right?
>
> Facilitator: Hmm. Why do you think that?
>
> Speaker 2: They're not giving it to us—I'm talking about, like… it's like the projects. Like, I grew up in the projects all my life, you know. One way or another, the government is still controlling them projects. You know? I know you saying it's a social housing experiment [in] 10 years, but in 10 years after that, they could just take that shit right back over if they wanted to.
>
> Facilitator: Ok, so you have another skepticism, which is this mistrust of [inaudible].
>
> Speaker 2: Of course, of course. You know, I'm fresh out the pen. I got a hella skepticism. You know what I'm… so, I'm just curious. Like, I don't really see a change. 'Cause I'm sure, like, the projects and low-income [housing] and all that shit was for a purpose at one point. But now that same purpose is not being met.… It's, it is affordable still, I guess, depending on the income. But it is…, it is…, it is ran down. It's violence. You know what I'm saying? It's, it's a lot to it.

This participant saying there's "a lot to it" expresses a sentiment that things from the government are never as they seem on the surface. And, while you may receive affordable housing, it comes at a cost if it is situated within systems they have experienced as producing violent, unsafe living conditions. It is worth noting that this sense of mistrust was strongest among populations whose lives had been shaped by trust-eroding encounters with the government. In particular, this includes Black or African-American respondents who grew up in public housing and/or experienced incarceration. This mistrust was also high among migrants—especially migrant farmworkers—who experienced only an antagonistic relationship with the government as a result of their immigration status, American immigration policy, and their attendant precarity as a result. It is important to note, contextually, that these sessions also took place between May and June 2025, a timeframe during which the federal administration had begun a notably violent campaign to harass, threaten, and deport Latine immigrants, especially in California.

In our Oxnard session, we met with farmworkers who struggled to dispel their mistrust of the US government. Some participants at this session challenged and questioned the future we attempted to situate them in; were extremely skeptical that a social housing program could exist; and, more importantly, were doubtful that it would be accessible to them as poor farmworkers without status.

> OXNARD Pues, para mí, lo que están planeando estará bien. Como le digo, ah, tiene que haber una la democracia del gobierno para que, eh, un futuro cambie toda las leyes. Porque si no hay ese cambio en el gobierno, los inmigrantes nunca van a poder estar en un…un país
>
> OXNARD Well, for me, what you are planning would be good. Like I said, uh, there needs to be democratic government so that, uh, in the future all the laws change. Because if there isn't that change in the government, immigrants will never be able to be in… in a

como, que como que dicen, el mixto. Para que estén—como poder decir así—pobres y ricos, porque el gobierno no más quiere puro ricos.

country where, as they say, it's mixed. So that there can be—how can I put it—poor and rich, because the government only wants rich people.

In Ukiah, some Indigenous residents expressed exasperation at what they understand to be a systemic effort by the US government to keep Indigenous Americans oppressed, living in poverty, and cordoned off on reservations: "This is what the government wants—us to be oppressed and stay down and be low income."

It is safe to assume that some participants are using "government" broadly to refer to public housing, affordable housing, or public benefits programs more widely. Participants who'd had past experiences with housing authorities or public assistance programs that asked for endless documentation to prove qualification, left them on long waiting lists, or left them with no response at all often expressed doubt about social housing as well. "So the question is, who processes this application? Public housing or this California Agency for Social Housing?" one participant asked in Sacramento. They went on to say it would be "super nice if there was a new housing agency" because of past experiences with major administrative mistakes through public housing.

In some cases, even when participants *were* excited about the program—as explored in the previous section—they were hesitant to let themselves give in to the possibility that it might be realized because they didn't want to get their hopes up, just to have them crushed. They had serious curiosities and skepticisms about how it would work and whether it would actually be *for* them—as if the fear of it being just out of reach was too much to bear. In many cases, this was informed by past experiences with public assistance or housing programs that had left them dissatisfied.

SACRAMENTO So mi primer pensamiento leyendo esa carta es, ¿cuáles son los requisitos que ellos van a darme para excluirme o descalificarme? ¿Qué complicaciones me van a dar? ¿Qué clase de historial tengo que tener? ¿Limpio? ¿Me van a discriminar porque tengo una eviction? ¿Me van a discriminar porque no tengo cierto crédito? Right? Entonces, no estoy tan fel-si, estoy feliz de haber recibido esta carta, pero tengo muchas preguntas. Porque no es tan fácil. No se la hacen tan fácil. Ya pasé por eso. It's not that easy.

SACRAMENTO So my first thought reading this letter is, what are the requirements they are going to give me to exclude me or disqualify me? What complications are they going to give me? What kind of record do I need to have? Clean? Are they going to discriminate against me because I have an eviction? Are they going to discriminate against me because I don't have a certain credit [score]? Right? So, I'm not so hap—yes, I am happy to have received this letter, but I have a lot of questions. Because it's not so easy. They don't make it so easy. I've been through this. It's not that easy.

One takeaway from these examples is that participants' mistrust in government stunted their capacity to imagine the very housing system for which they are presumed to be the target audience. This mistrust presents a barrier to overcome to make a new social housing system welcoming to a wide range of residents and, most importantly, to those who have been harmed most by the housing system we currently have.

Commonly, we heard some variation of the sentiment expressed below, shared by elders or those who have been engaged in political organizing for decades to no avail.

KOREATOWN Porque por lo general, casi nunca cambian las cosas. Porque tengo 20 años de estar en la organización, y estamos peleando por lo mismo, y casi no ha cambiado nada. ¿Me entiende?

KOREATOWN Because in general, things almost never change. Because I've been in this organization for 20 years, and we are still fighting for the same thing, and almost nothing has changed. You get what I'm saying?

Though the participant did not explicitly name the government here, we can infer that this person has been in resident-led advocacy for decades and that "almost nothing has changed" within the government.

ELIGIBILITY

During research sessions, as participants reviewed the fine details of Maria's letter from the imagined CA Social Housing Agency, facilitators posed follow up questions about participants' reactions to the program and specifically sought responses to the mixed-income composition of social housing developments and desires for prioritizing certain populations for access to social housing. The findings in this section largely emerged from the dialogue that followed.

Who Is Social Housing *For?*

Without fail, nearly every response about social housing eligibility was informed by an assumption that social housing will be *scarce*. Consequently, questions surrounding eligibility transformed into conversations about deservedness or prioritization. When articulating their rationale for who should and shouldn't qualify for social housing, residents often gave insight into the factors that make someone "worthy" of social housing: need, vulnerability, lack of other options, hard work, and good behavior.

Social Housing Is for Those Who Need It Most

Participants widely asserted that social housing should be for those who *need it* the most—those they deem as the most vulnerable among us. Most often, in part because we initiated the question by sharing the range of income eligibility for social housing projected into 2035, participants would offer reactions to income as a determinant of eligibility before any other qualifying or disqualifying factors. Participants' opinions about who should qualify for social housing were forged in the space between their theoretical or ideological beliefs and their practical or strategic concerns. In theory, most participants want social housing to be universally available. We heard participants name, in various ways, the belief that "housing is a human right." As explored in the section, When Housing is a Human Right, Who Deserves Housing?, these assessments are informed by perceptions about deservedness and worthiness, as well.

In one participant's words, social housing is for those who would otherwise be *suffering*.

> SACRAMENTO But not the ones that are, like, you got 10 credit cards debt. You decided to go and kick it in some other country and you got all this debt. **Not people like that.** No, not people that have money, family [money], no. People that are literally working hard. People that are homeless, that have mental health or physical health [problems], or the elders that are really, really suffering, if that makes sense.

This participant argued that those experiencing economic precarity because of what they perceived as bad decision-making—credit-card debt driven by presumably frivolous over-consumption, for example—should not qualify for social housing. Those people aren't "really, really suffering," they argued — another expression of the deservedness narratives examined earlier. In a broader sense, many participants—like the one quoted above—believe that those who *can afford* market-rate housing should not qualify for social housing. In many cases, the participants who voiced this opinion were reacting to moderate incomes at the top end of this study's income range. It is important to note that many reacted to moderate-income ranges with surprise and assumed that a person with that level of income should have no difficulty affording market-rate housing.

The criteria of need was interpreted differently by different participants, but, most often, was defined as a condition of economic or social vulnerability: the lowest income among us, those who are unhoused, those who are disabled, those who have mental health conditions, those most at risk of displacement, mothers with children, and so on. The common denominator defining what level of vulnerability should qualify someone for social housing seemed to focus on those who *cannot work*.

> FRESNO I just have, I guess, clarifying questions. So, for the people that make zero, is that permanently, is that by choice, or is it just down on their luck currently? Or is it just like, yep, that's it. That's it. I don't know, like. But, then my mind automatically kind goes to [it's] none of your business, just worry about yourself.

The participant from Fresno was stress testing the very logic she laid out—acknowledging that her tendency to question whether someone's low income is a "choice" or an unfortunate situation that's out of their control to identify the degree to which they truly *deserve* social housing. This kind of questioning of deeply seated social scripts and narratives about work and worth would need to be challenged to make social housing a widespread reality in this culture.

Those who cannot work, many participants argued, should be both eligible and prioritized within social housing. Those who *can* work seem to carry an additional burden: they must prove their worthiness through both "hard work" and responsible financial behavior. This sentiment is emblematic of the work as worthiness narrative examined earlier in the suggestion that if you *can* work and don't work, you don't deserve housing. If the reason for which you cannot work is *not* obvious—hidden or unrecognized disabilities, for example, living without immigration status—then you don't deserve social housing either.

Social Housing Is Not For…

Overall, most participants wanted to ensure that those who are wealthy—those who have inherited money, those who own homes already, those with high incomes—and those they perceive as *dangerous* would not qualify for social housing. It is worth noting that these types of comments usually emerged in response to the question, "Are there any groups who shouldn't be *prioritized* for social housing?" But, participants interpreted and responded, instead, to "Who *shouldn't be allowed in* social housing?"

Tragedy of the Commons: Let's Assume Social Housing Will Be "Abused"

Some participants expressed concern that social housing would be abused, particularly by those who don't "*actually" need it*. This fear is very much informed by, first, who they think social housing is *for* (the neediest among us); second, how scarce a resource they imagine social housing will be; and, third, who they think *deserves* to live in social housing as a result.

> SACRAMENTO Facilitator: What does that mean for you? Have you seen someone take advantage of housing? How does that—
>
> Speaker: Oh yeah. Oh yeah. I've seen people lie on applications. I've seen people lie about … their income just to get into the low-income housing.
>
> Facilitator: I see. So, you're wondering about how to define it all, how to verify.
>
> Speaker: Yeah. And then I also see folks too, like myself. I'm on disability, but I try to contribute every day and make ends meet as much as possible. And it's a struggle, if a person can't survive, let alone on their disability to afford… even though this is beautiful.

> COACHELLA Yo pienso que hay muchas personas y familias que abusan de…bueno, personas y familias que abusan de la sistema y/o abusan de las programas de ayuda…. Pero, también hay tambien hay personas que se mantienen toda su vida con una renta de bajo ingresos pudiendo trabajar. Yo no digo que no les- que tienen un tiempo tanto en lo que te alivianas, en lo que te buscas un trabajo y estabilidad, y ahí puedes calificar como una renta de acuerdo a tu ingreso, pero que no te quedas allí. No te quedas como a la renta gratis o mínima.
>
> COACHELLA I think there are a lot of people and families that abuse the… well, people and families that abuse the system and/or abuse aid programs…. But, there are also people whose entire lives are in low-income rent even though they could work. I'm not saying that you don't— that you have some time to recover, while you look for a job and stabilize, and then you can qualify for a rent according to your income, but that you don't stay there. You don't stay on free or minimum rent.

> MERCED Yeah, uh, maybe the rich people might find a way to abuse this opportunity. They might find ways to hide their income so they pay less rent.

There was a sense that taking advantage of social housing when you don't truly, really, "need" it—again, a nebulous boundary if someone technically qualifies, but a judgment people levy based more on perception—constitutes abuse of the system. This sense was once again reinforced by presumptions of scarcity. There was a perception, too, that the deck is stacked against participants who are doing everything "right," when it comes to affordable housing

now. That people who work, have smaller families, and so on, are the only ones who *don't* qualify for affordable housing while everyone else—who, ostensibly, *isn't doing everything "right"*—is taking advantage of the resource.

> UKIAH So I think it's a good thing to have mixed incomes. 'Cause if I get up and go to work and my neighbor can party all night and not have to get up and do anything, do you think they're ever gonna get up and do anything? That's what's the problem on our reservations is. Nobody goes to work because it's all oppressed to be on the reservation. You gotta be low income.

These beliefs are likely also informed by wider cultural narratives about public benefits, what it says about you as a person if you take advantage of them, and who does and doesn't abuse them. One participant summed this up with a particular "Mexican point of pride" to avoid asking for help from the government. In reality, while instances of fraud or misuse of public housing *may* occur today, it does not constitute a widespread phenomenon—according to the federal government's own sources[4]—that would substantiate the frequency of concern it raised among participants.

Prioritization: Who Gets First Dibs?

Most participants believed certain populations should receive priority access to social housing, but some voiced concerns about prioritization. Overwhelmingly, participants said "yes," certain populations *should* receive priority access to social housing. Participants' desire to prioritize certain populations was hugely driven by an assumption that there won't be enough social housing to meet the volume of housing need. The priority groups participants named included the following:

- Disabled
- Elders
- Single mothers
- Families with children
- People experiencing violence
- Young adults
- Foster youth
- Undocumented workers
- Indigenous people
- Unemployed
- Those with the lowest incomes
- Those impacted by the criminal legal system
- People with mental health challenges
- Veterans
- Displaced
- Unhoused or housing insecure

Though certainly informed by a presumption of scarcity, *prioritizing* certain audiences still leaves space to interpret that, at some point in the future, once enough people in great need are housed, *there might still be enough for others*. Maybe, then, prioritization is more reliably a question of who gets phased into social housing *first* rather than who gets priority access or eligibility, period—and the program might need to evolve over time in such a way that begins narrower and eventually widens up.

> LARKSPUR I think at the beginning of any social housing program, I think you should focus first on those that do have more extreme needs than, than someone who doesn't. Um, and I… biggest thing I would wanna say is that, like, this should be a living, breathing thing. What is started at the beginning shouldn't just be how it is forever. It should adapt as the communities adapt, as society adapts. And yeah, maybe [the program] should start focusing on, like, yeah, the high-need populations and then slowly encompass more and more of those populations.

Often, participants' evaluations of priority reflected their own self-interest and self-preservation. Elders might say elders should be prioritized; single moms might speak on behalf of other single moms. This makes sense, as

[4]According to the "FY 2015 Improper Payment for Quality Control for Rental Subsidy Determination Study" (available at: https://www.huduser.gov/portal/sites/default/files/pdf/Improper-Payment-for-Quality-Controlfor-Rental-Subsidy-Determination-Study.pdf) and multiple "Income Match Studies" from previous fiscal years that reveal minimal intentional tenant misreporting of income over time.

participants' lives are their point of reference for responding to these questions and they are intimately familiar with the unique challenges of the populations to which they belong.

Others disliked the idea of prioritization for different reasons: Many pointed to past experiences on endless housing waitlists, others expressed fears about safety if certain populations were prioritized, and others felt that affordable housing *already* prioritizes certain populations enough. Some interpreted prioritization as contradicting the edict that "housing is a human right," meaning, if everyone deserves housing, no one resident should be prioritized over another. Others, still, were intimately familiar with being overlooked or bypassed for support they needed, having been left out of other public benefits programs because they did not meet criteria for prioritization in the past. Those who were opposed to prioritizing any populations often simply preferred making access *universal*.

It is worth noting that, while many participants named the unhoused as a vulnerable population that *should* be prioritized for social housing, many simultaneously raised concerns about unhoused Californians' *perceived desire*—or lack thereof—to be housed. This was related to a broader sentiment that overlapped with perceptions about people experiencing homelessness, severe mental health difficulties, addiction, and/or returning home after incarceration: that some people *want* to improve their lives and some *don't*, and you can't *force* those who don't to take advantage of help. Beneath this sentiment, too, is both a practical concern — you truly can't force someone to accept housing—and a hint of the distinctly American brand of individualism and personal responsibility. In other words, those who are experiencing homelessness, addiction, or incarceration need to help themselves and their suffering is their own fault, and, consequently, they do not deserve a public benefit like social housing.

Mixed Feelings about Mixed-Income Housing

Participants expressed mixed feelings about mixed-income social housing. Some questioned whether moderate-income households *should* be the target audience for social housing; others expressed fear about potential class and cultural conflict; others anticipated that mixing incomes in social housing could prevent it from becoming ghettoized; and others looked forward to the exposure to wealthier neighbors.

To be clear, many participants championed the benefits of "diversity," broadly speaking, like this participant in Oakland:

> OAKLAND I'm on the farther end of life than the younger end of life and I am so excited to be in a community that embraces all demographics, because it is only in community that we can begin to find our common humanity, and work together, and to see little ones growing up and my own peers being involved—the whole spectrum. Knowing that we're all sharing burden together, we're all sharing joy together—that's delightful.

Though mixing ages, races, countries of origin, and other markers of multiculturalism were generally welcomed by many participants (though not all), many more voiced hesitation about mixing *incomes* in the same setting.

What's Affordable, Really?

Participants had many questions about what the true cost of social housing would be for residents. Their questions concerned how affordability would be calculated; how affordability would be guaranteed; how various specific income scenarios might affect the affordability of one's rent; what would happen if a resident had no income; and how much other living costs, like utilities, would be. Beyond income, participants wanted to know what criteria would define one's eligibility for social housing. They had questions about citizenship requirements and mixed-status families, young people, family size, and work requirements. In large part, these questions reflected curiosities about how social housing would or wouldn't meet participants' needs and emerged from their skepticisms about how the program sounds "too good to be true." To summarize, participants wanted to know that social housing would offer *true* affordability and flexibility to accommodate their needs and that they would have full knowledge up front about how the rules of affordability would be applied. Residents wanted to be assured of:

- the total cost of living in social housing;
- eligibility when one is unable to work (echoed in an earlier section of this report); rents not changing suddenly;
- affordability based on the true cost of living and residents' true incomes, including incomes that are variable; and,
- securing housing that meets families' changing needs.

Many participants reacted with surprise at Maria's income in the scenario—which falls in the "very low-income" category for a three-person household—because it seemed shockingly high to them. The fact that participants interpreted Maria's income for a household of three as high relative to their own suggests that many of the participants are coming from much lower-income households. This aligns with what we learned from demographic

survey results. The median participant income was $31,500 and median household size was two people. This point of reference colored participants' responses about affordability and the mixed-income range. Participants sometimes described the highest end of the income range—defined as moderate-income or 80-120% of area median income—for example, as "rich."

Participants' beliefs about mixed income eligibility for social housing—specifically, how high into moderate incomes the range should extend—were once again driven by a particular assumption about the scarcity of social housing. At times, this logic also led participants to argue that, beyond simply prioritizing people of a certain need, we should exclude altogether those from social housing who can pay for market-rate housing.

> SAN DIEGO Personally, I don't think it's fair. Um, I think the lower-income people should be given, uh, given housing for free until they can get on their feet to stabilize their own income. Um, but people that make more, if they can afford housing, they shouldn't be allowed to be on low-income housing. So that's not fair to the actual low-income people. They may still be stated as low income per the government's guidelines, but they can still afford regular housing. That's not fair for them to be taking up the housing that the actual very-low-[income] people need because they're limiting on how many very-low-[income] people get in and letting more people with incomes get in. So, the people that need it more desperately aren't getting it.

There's a value-laden assertion embedded in the statement "that's not fair to the *actual* low-income people," [emphasis added] implying that someone who's higher up on the income range—but still below moderate income—who does accept social housing would not "actually" be a person who can't afford market-rate rent, even if their capacity to afford market-rate rent leaves them severely rent-burdened. It begs the question of how we determine housing affordability.

If a resident is spending 80% of their income—or even 50%—to pay for housing, can they truly "afford" market-rate housing, if it leaves them no income with which to live the rest of their life? And, how destitute must someone be in order to be deemed *vulnerable enough* to qualify for social housing? As the participant below explains, the current economic conditions demand that they work endlessly to provide for their family; in doing so, they have very little time to spend with the family for which they provide.

> SACRAMENTO So when we talk about our income, is it required that you work full-time or part-time? Because I would opt to work part-time. I don't want to spend my life working. I mean we have to work, but not like the way we do here where there's no work-life balance. You don't see your family or anything. So, I would want to know, if there's a requirement, how many hours I'm to work. So, if I want to be [spending] more time with my kids, I could be.

In their inquiry about whether social housing would incorporate a full-time work requirement, the residents were both explicitly asking for clarity about eligibility requirements and the degree to which one must demonstrate their worthiness through work, and more subtly excavating a hope that a world with social housing is a world that prioritizes family and care differently.

Fears about Class & Cultural Conflict

In many ways, the mixed-income versus not-mixed-income living debate was shaped by historical patterns in American housing segregation that have shaped what participants believe is normative and acceptable behavior from their neighbors. Often, behavior among neighbors was coded with class-signifiers. We heard examples about complaints from neighbors because cars are parked on a lawn, music was played at a loud volume, or parties or barbecues happened in certain ways or at certain times. On the flip side, others were worried that wealthier residents will discriminate against poorer residents or attempt to segregate themselves so they don't have to live in community with them. Others, still, have experienced racism or xenophobia from wealthier, white residents in the past and worry that mixed-income housing would make poorer residents feel out of place and unwelcome in their own neighborhoods.

In short, participants anticipated class conflict that would "present problems" for both higher- and lower-income residents. Participants at many sessions echoed the anticipation that higher-income residents will "look down on" lower-income residents, not want to live around them, or complain about the ways they comport themselves in a living environment or community. Some feared that lower-income residents would steal from their higher-income

neighbors or clash over noise and other conflicts. As described in Koreatown, "there's gonna be bitterness in both directions."

> KOREATOWN Yeah, I think they will… mixing incomes definitely will present problems. Um, <laugh> you are gonna have different kinds of people. There's gonna be animosity. There's gonna be, uh, there's gonna be bitterness in both directions. There's gonna be, um… there's going to, uh, be problems that happen when people have different amounts of resources, um, and they live near each other. Um, unless they're— unless those things are addressed. Like if you have a household where people love each other and one person makes more money, then we all feel like, all right, this is all going to the same pot, or we're working together. So, I'm not mad at you for having… for, for making more. But if you see one person who's… and if you see one person who's living better than you, and they live near you, and you don't like them for whatever reason, then it causes problems. And then… and the other people and the people who have more, they, they look down on the people who have less. And so, there's social issues with having mixed incomes.

Part of what this participant and others described is the tension of "keeping up with the Joneses" that occurs when residents compare themselves to one another.

> UKIAH I think when people's rents are regulated by your income… I think like, it's not fair when you hear how much they're paying versus how much you're paying. And you're like—I don't wanna say struggle—but you…. I don't live beyond my means because I have all my kids. But these people are paying $25 rent, $10 rent. I feel like I'm paying their damn rent every month. I really do feel like that.

Part of what participants were concerned about with mixed-income living is really just about their perceptions about what makes someone a good or bad neighbor. But, those perceptions about simple preferences for quietness or liveliness, for example, are often then affixed to stereotypes concerning *who* is more likely to be a problematic neighbor: wealthier or poorer neighbors, Black neighbors, or Latine neighbors.

The following exchange between residents in Larkspur really captures the messiness of the question of these types of lifestyle conflicts—Speaker 2 indicates that they *know* what they're saying isn't the "appropriate" thing to say but it feels like the most honest way to represent their feelings about the question: "I'm feeling like very much the bad guy here. I don't like what I'm saying. But it feels very… it feels very real." They began:

> LARKSPUR Speaker 2: Okay. I appreciate that. Um, because I'm-I'm— with the first one[a question about social housing developments in which residents of various income levels live together]…the mix of income… There's a lot to think about there. So, in an ideal world, I wanna say it's great and that we need economic diversity and to, you know, all live amongst each other. Um, what I'm used to is very different than that. And so that would be a huge adjustment. And, um, I think that realistically, um, there are very different lifestyles that go on in different economic communities. Um, so that could be a challenge. That could be a real challenge. Um, and when we're talking about people with—
>
> Facilitator: To-to whom, to whom would that be a challenge?
>
> Speaker 2: Okay. Um, I was, I was going around one of those neighborhoods that's on the north side of [street name] across from [another street name]. And there was a house where there were some people that were, um, you know, doing barbecue on their deck and playing very loud music. And I don't know if that goes on all the time. If it did, I wouldn't wanna have that, you know, as my neighbor. And, uh, and that's maybe a lifestyle to, you know, play loud music. And, you know, it's like anywhere that you live—that you choose to live, you know—you can choose your house, but you know, your neighbors are a crapshoot <laugh>. So, and that's always the case. Um yeah, I'm, I'm feeling like very much the bad guy here. I don't like what I'm saying. But it feels very… it feels very real.

Participants in the same group challenged Speaker 2, pointing out that "there's always people who make problems" irrespective of their income or class. Another Larkspur speaker (below), noted that they experienced a similar level of economic homogeneity in their neighborhood growing up, but it led them to a different conclusion.

> LARKSPUR Speaker 9: Um, it's true. When I was growing up, we, we all were of the same, pretty much the same income. And it was the neighborhood of… well, it was a block of

six, six-story apartment buildings and there were many blocks of it. And so, the homogeneity- it didn't seem like that was helpful or not helpful. It just was. Um, living where I am now, there's people who are making a lot more than I am. And again, they're no different and they don't make any…. There's always people who make problems. There's always people with loud music. There's always, you know… you have to have rules about that…. Um, I, you know… maybe I'm naïve. Maybe I'm, um, Pollyannish, but I think that people just get along if they're treated properly. That's-that's how I feel about it.

Speaker 6: These are such great points. I think in the question of do I feel like there should be, like, the mix of different incomes living together, I think… I think, yes. I do think, like [redacted name] was saying, that could happen in any, any, you know…. It could happen with the really wealthy folks who feel entitled—it's their property so they can play, I don't know. They can have barbecue till whatever. Or sometimes, you know, I don't know if that's, uh… at least in-in my experience in 2035. But I… I do think there's some great value in 2035 for me. I see the stigma of-of-of living in anything that is subsidized removed. Like, where it's become normal, like. To be in social housing is… is just normal. It's a thing that the community does. And it's like, oh, you are not living in social housing? Oh dear! So <laugh>, you need to apply for one.

The participants above, however, pointed out that the benefit of mixing incomes in social housing would be to mitigate the stigma associated with a publicly subsidized housing development.

SACRAMENTO It wouldn't be, like, just for poor people, which is… that's one reason why people resist a lot of social programs that have money because they think people are not pulling their weight.

We heard similar sentiments in many sessions. In some places, participants worried that lower-income neighbors would steal from wealthier residents. In Riverside, for example, one participant wondered: "Would there be like… stealing, robberies, you know? Because, you know, certain people would be making more money than other people or better income…." In the end, this may be part of a larger pattern that responds to the rise of residential segregation by income and race nationwide. As noted above by a participant in Koreatown, concerns about mixed-income living are not purely one-directional: "There's gonna be bitterness in both directions." One Session Organizer, for example, commented on the ways in which wealthier residents in their region currently regard poorer residents.

SESSION ORGANIZER …folks who are not in poverty act as if poverty is contagious, right? And they're always thinking, like… they're like, how dare people be poor in public? They don't… they don't want to see it. They know… they know that it exists, but they don't want to be in eyesight of it, right?

Many participants shared a belief that the kinds of housing segregation and patterns are so endemic they cannot be overcome to enable mixed-income living in social housing. They pointed to a common trope of economic mobility: the practice of "moving on up" out of neighborhoods with concentrated poverty and into neighborhoods with concentrated wealth.

RIVERSIDE Speaker 1: That's exactly what, yeah… that's how I felt as well. Those certain people, um, we all know, like, when we wanna make more money, we wanna move to a different area.

Speaker 9: Right.

Speaker 1: We don't wanna stay in quote-unquote "ghetto" areas. We wanna move into a nice neighborhood. Mind you, yes, they're saying this is nice, but I'm not gonna wanna stay with somebody who's making $3,000. 'Cause I know where their mindset is. They may not have the money to get certain things in my [house]—and I have to… I have a family to worry about. The things that I bought with my money—I don't want them to be like, oh, she got that. Let me… while she's at work, I'm gonna try to steal that. So, those are the things. And it has nothing to do with the housing. It's just the social construct of what we have in, in this country.

Part of what participants were reacting to—more than the question of mixing incomes—is a longstanding pattern of housing segregation by race and class, especially. This shapes our experiences of space and neighborhoods and homes, and therefore conditions how we anticipate mixed-income living would play out in the future, too.

Supportive Housing: More than Just a House

Some participants acknowledged that some residents might require additional support—especially those transitioning into social housing from incarceration, being unhoused, or being in recovery from addiction—in order to successfully take advantage of social housing.

> RIVERSIDE And then they get the housing and they don't have any furniture. And, like, this girl I know, she came… she got housing with herself and her-her newborn child. And they just had a mattress on the floor. You know, so they just left them with nothing. There was no support.

> FRESNO It would also be interesting if they have no income, where are they getting resources from? We have food pantries. Do they have? Because if you don't-they don't have any income—even if they have housing—that's not all that a person needs to survive.

Implicit in these statements was the sense that social housing, alone, cannot inherently fix all the challenges residents may bring with them and that it must meet residents' *other* needs, especially if it is to prioritize the most vulnerable first. The direct implication of this finding, in short, is that mixed-income social housing will require an active approach to integrating supportive services that help residents with greater needs thrive.

Preventing Ghettoization & Stigmatization

Though some participants imagine that mixing income groups in social housing would result in conflict, other participants anticipate that integrating residents with varying incomes in social housing could mitigate a common pattern many have observed in public housing: the concentration of poverty and ghettoization of affordable housing. As explored in the section on mistrust in government, many residents have experienced the ways public housing historically has concentrated poor folks into segregated areas, isolated, and underresourced them.

> RIVERSIDE Uh, what we want… what you'd probably want to avoid in the future is, like you said, where you have that environment of Section 8. 'Cause where you have nothing but the people in the greatest need all in one entire area… and so that develops a certain type of community. It develops a certain type of culture.

When this participant said "it develops a certain type of culture," they were referring in part to patterns of violence and illicit economic activity they encountered in Section 8 housing in the past. Beyond shaping the actual lived conditions in subsidized housing, ghettoization also produces a stigma that is then culturally attached to *all* affordable housing. The following participant pointed out that they might encourage *raising* the income cap to attract an even wider range of household incomes.

> OAKLAND Yeah, I would almost play devil's advocate to the advocate, and I would go in the opposite direction. And, I would almost say that moderate levels of income should not be the highest level of income. I think one of the biggest things about social housing is that messaging, and it is very stigmatized to a lot of people. When people … usually think of social housing, they think of public housing and they think of how capitalism as a whole has made public housing into a literal ghetto. And, the economic issues that arise from that is all what people think about. And the point, in my opinion—in my head—of what social housing is trying to do is, it's trying to destigmatize what it is to live in a community with people. Again, America as a whole, because of the economic system and the housing system, it is very individualized.

This participant clearly articulated what they see as the promise of social housing—by mixing income groups together, social housing might "destigmatize" affordable housing communities.

Class Mobility by Proximity

Some participants anticipated that mixed-income living would be beneficial to lower-income residents because of a perceived benefit of living near higher-income residents.

> MERCED I think having all of them together will make a better environment. Because I lived in lower… a low-class apartment complex, basically a low[-income] housing, and compared to higher-class living, there's definitely… there's a major difference. And, it does get unsafe with the certain people that live there that are in low income. But I feel like having them together kind of eliminate[s] that because… you're not just seeing the people around you that are all basically just like you. You're seeing other people that's doing it. It'll make you think you could do it too.

There was a sense expressed here that simply *being around* those who are "doing it"—those with higher incomes—will *inherently* benefit lower-income residents. The assumption seems to be that by living in proximity to higher-income residents, lower-income participants might accumulate some insider knowledge about how to earn more or make connections through networking opportunities that bring them closer to their own financial goals.

Income Transitions, Benefit Cliffs, and Economic Mobility

Many participants were *extremely* worried about transitions in and out of social housing income eligibility. In most sessions, participants remarked on their concern about Maria losing her social housing if she earned more income. They asked questions about what kinds of recertifications would be required and inquired about how social housing would interact with other public benefits. Put simply, participants wanted to be able to afford their homes long enough to cultivate stability and experience economic mobility.

Participants astutely identified the ways in which contemporary affordable housing programs tend to discourage income growth and savings that would help families achieve economic stability over time. Many were intimately familiar with benefit cliffs, for example, from their experiences with affordable housing and other public benefits programs. As a result, many interpreted mixed-income housing as a potential *solution* to the ways benefit cliffs disincentivize residents from earning more, moving up in their careers, or saving more money without suddenly losing their access to affordable housing, which would unmoor them in ways that would keep them unstable. This kind of manufactured instability was familiar to many participants.

> KOREATOWN And then what happens is you create these limits, you know, and then you can kind of… it creates all types of problems that are unforeseen, you know, which is like social systems, you know. People can– can't escape these systems, you know. You have to only earn a certain amount of money. You have to be careful about how much money; if you earn even a dollar more then you don't qualify for these services. So it-it becomes very bureaucratic and it can lead to a lot of unforeseen issues and clashes, you know?

The participant above, in Koreatown, suggested that mixed-income housing would allow for more breathing room as residents' incomes shift. A participant in Sacramento argued that there should be a grace period before being disqualified for social housing, since incomes may fluctuate year to year. For many participants, mixed-income social housing offers the possibility of families growing and earning more over time. For many Spanish-speaking families, too, the household is more than the assumed nuclear family. For them, mixed-income social housing offers a container that can hold the *entire,* intergenerational family, if it can account for higher incomes. In some cases, it became clear that the number of earners supporting intergenerational families might preclude them from qualifying for affordable housing.

No More Sacrificing Dignity in Exchange for Housing

Participants described a contemporary housing environment in which owners abuse their power over residents with relative impunity. Especially during discussions surrounding the types of decisions residents want to be controlled by a resident governing body, participants' comments surfaced a pattern of mistreatment by landlords and building managers that constitute a dignity-taking. These patterns include small and large offenses, alike, that deny participants respect, omit their consent, and strip them of their own autonomy inside their homes and communities.

In many of these cases, participants described, first, the institution of rules—without their consent—that govern their behavior inside their homes and communities. They are told who can visit them and for how long, what they can and can't hang on their walls, how they can and can't decorate, what they can and can't put on their balconies, and how their access is limited to communal spaces like laundry rooms. Further, they are often surveilled, punished,

or subjected to intimidation by those who control their housing. The kinds of violations residents face today are disempowering and, in a sense, infantilizing. It is, at the very least, an imposition on their home space—the *one place* they want to be able to feel comfortable, in control, and *at home*—especially when so much of their economic lives outside of home (as we've learned) feels *out of their control*.

In another situation, when this resident shared that they wouldn't want a resident governance council to decide "what could be done inside your home," they said:

> CHULA VISTA En el 2025, se sentía como que era una como una esclavitud, como que no teníamos libertad. No puedes hacer nada sin que el manager te diga que no. No puedes ni siquiera ponerle seguro a una puerta de tu ah de-de una recámara porque tú quieres tener tu recámara cerrada, y te vas y quieres que nadie se meta a agarrar nada o que, por ejemplo, se este seguro que esa recamara nadie se va a meter y…. Las personas individualmente deben de tener más, o sea en el en 2040. Yo creo que ya ahorita nosotros en el 2040, ya podemos sentir más independencia. Porque aunque hay un comité, ese comité decide cosas que son afuera de la comunidad; pero en sí, en mi vivienda, yo decido si pongo una pared o la quito o la— porque eso ya es más libertad, que no es lo que pasaba hace en el 2025 que no podías hacer nada porque todo era lo que el manager te dice que tienes que hacer y no lo que tú quieres hacer.
>
> CHULA VISTA In 2025, it felt like we were enslaved, like we didn't have freedom. You couldn't do anything without the manager saying no. You can't even put a lock on the door of your-your room because you want to have your room locked, and you leave and-and you don't want anyone to come in and take anything or that, for example, that your room is safe and no one is going to come in and…. In 2040, people should have more… individual people should have more. I think that we, now in 2040, can feel more independent. Even though there is a committee, that committee decides things that are outside, in the community; but inside my home, I decide what to put on the wall or take down or— because that is more freedom, which is not what happened in 2025 when you couldn't do anything because it was all about what the manager said you had to do and not what you wanted to do.

Participants have also been subject to intimidation and retaliation by landlords. In each of these cases, participants articulated the ways in which they want to exercise autonomy over their home lives. See more on this in the section that follows on reclaiming dignity through decision-making. In a few cases, participants identified these abuses as consequences of renting rather than owning their homes, as if homeownership—a possibility out of many participants' reach—is the only way to escape this kind of abuse by landlords and managers, adding to a sense of hopelessness described elsewhere throughout this report.

Permanence through Inheritability or Homeownership

Residents wanted stability throughout their family's evolutions. To this end, they raised questions about the potential for passing on their homes to future generations and pathways to homeownership within social housing communities. Occasionally, residents would raise questions about inheritability on their own. In other instances, they would offer opinions when asked about what kinds of decisions they would want to exercise control over via resident governance and given the example of inheriting a unit from a parent. In either case, at the core of most discussions surrounding "grandfathering" residents into social housing, transferring leases, and homeownership was a deep desire to guarantee the permanence and stability of their housing. Participants describe homeownership as a condition that affords autonomy over one's living space, freedom from abusive landlords, protection from skyrocketing costs, and a legacy they can leave for their children.

Some wondered if social housing—and the material improvements it might bring to families' stability and permanence in place—would address the underlying reasons motivating families to pass down homes today. In Oakland, one participant imagined that the question of inheritability would be far less important in a world where enough social housing is available for all who need it, saying that, while it's difficult to imagine in our current scarcity mindset, "it might not be as important a question if everybody actually *does* get housing." This sentiment was echoed in Sacramento, after one participant articulated why homeownership is appealing to them.

> SACRAMENTO Just real quick. On the other side of that same coin is that generations have passed down their houses because that was the only way for people to start out

> with wealth and to be able to pass that on. But if we all have enough, we don't have to even worry about passing that on because the next generation is guaranteed. They're guaranteed to have enough by what we are doing and what we are building. And that, I think, is more the goal here—[it] is that no one has to fight for it or pass it down to keep it in their family, to keep it for themselves. Everyone has it. Everyone has access to housing and it's not something required for generational wealth.

The desire for stability likely explains *some portion* of participants' "dreams" of homeownership, but not all. Participants also intimately understood that, in today's world, economic stability requires wealth. Homeownership is one wealth-building strategy with which they are familiar. Though homeownership may have seemed out of reach for many participants at the time of these sessions in 2025, it was framed as *within* the realm of possibility for some when they imagined their future selves in 2035 and beyond. That said, it is important to note that some skeptics still feared homeownership would *always* remain out of reach. In sum, many participants dream of homeownership as a wealth-building strategy as well as a means for passing on family legacy and ensuring stability over time. Further, it is impossible to overlook the degree to which narratives of land ownership underpinning the American Dream informed participants' responses here, as well.

GOVERNANCE

During research sessions, participants were invited to scan a QR code on their letter from the imagined CA Social Housing Agency. The QR code took them to a fictional but functional app in which they could view available social housing units, see information about their local governing body and representative, and access resources like rental support, access to a lawyer, or filing a grievance when a protection is violated. After exploring the app, participants were presented with scenarios. The findings in this section largely emerged from the dialogue that followed a scene set in 2038 (Scenario 3), when Maria is encouraged to participate in resident governance and a scene set in 2040 (Scenario 4), in which Maria decides to join the resident governance council.

Reclaiming Dignity through Decision-Making

As described earlier in this report, for years some residents have been forced to compromise their dignity in exchange for a place to live. With social housing, they demanded to be treated with dignity in their own homes and communities and interpreted resident governance as one way to deliver that autonomy.

Unsurprisingly, participants reported wanting agency over their homes and communities. The ways they want to enact that agency differ and the ways in which participants imagine resident governance delivering that agency vary as well. Participants' questions about governance revealed the kinds of considerations they would make when considering their *own* roles in an imagined social housing future: what matters to them about the dynamics of leadership and qualities of their leaders; the kinds of support they would require in order to participate; the types of experiences they have had in the past with governance in housing and other settings; and the types of fears, concerns, and skepticisms they might have about governance overall.

Desire for autonomy, often couched in terms of a desire to make seemingly small decisions about their own living spaces, emerged throughout sessions. Sometimes, these sentiments surfaced in direct response to questions about governance, but they also came up more widely when talking about the ways they wanted to express themselves or feel comfortable in their own homes. In this way, we can understand this sentiment as a desire to self-govern free from interference, at least and especially in a realm that would shape what residents can and cannot do inside the walls of their own homes. In other cases, like the example below, we can see how the desire for autonomy extends to decisions that would have more influence over one's ability to afford housing.

SANTA ANA Speaker 4: Yo estoy pagando muchísimo de renta y ahorita, eh, supuestamente por el balcón. Uno está pagando $100 más, eh, por el balcón. Y ahorita, no nos quieren ni plantas ni animales. Ni enfrente. O sea, nos quieren quitar.

Facilitator: ¿O sea, todavía estás pagando y no lo puedes usar?

Speaker 4: Ajá. O sea como, como ¿para qué voy a querer un balcón si no lo voy a… si no voy a tener ni mis pajaritos ahí ni las plantas? O sea, como ¿para qué? Y afuera tampoco, que por que la ciudad mandó decir eso. Pero las cartas que nos mandan no vienen firmadas por el mánager, nada más vienen a máquina. Y ahorita nos están subiendo en el… por tener el carro abajo nos están cobrando $80 más. Ah, nos están cobra… antes no nos cobraban luz— digo agua y basura.

SANTA ANA Speaker 4: I am paying a lot in rent right now, uh, supposedly for the balcony. You pay $100 more, uh, for the balcony. And right now, they don't want us to have any plants or animals. Not even in front. I mean, they want to get rid of us.

Facilitator: So, you are still paying and you can't use it?

Speaker 4: Right. I mean, why would I want a balcony if I'm not going… if I'm not going to… if I'm not going to have my birds or my plants there? I mean, like, what's the point? And outside either… that it's because the city said so. But the letters they send us aren't signed by the manager, they are just typed. And now they are raising the… for having the car downstairs they are charging us $80 more. Oh, they're charging us… before they didn't charge us for electricity— I mean water and trash. Now, they are charging

Ahorita, ya nos están cobrando parqueadero, basura, y agua. Y no sé si es porque nos quieran sacar de ahí porque subieron las rentas ahorita.

us for parking, trash, and water. And I don't know if it's because they want to get rid of us because they just raised the rents.

SANTA ANA Speaker 3: Algo que me gustaría a mí también que cuando alguien los visite, no digan, oh, nomás, puede estar dos días. Yo creo que yo quiero decidir que, cuánto tiempo esté en mi visita. Yo puedo decidir tenerlo.

SANTA ANA Speaker 3: Something else I would like would be that when someone comes to visit, they don't say, oh, they can just stay two days. I think that I want to decide that, how much time my visitors can stay. I can decide that.

What Residents Already Know about Governance

Participants' experience with resident governance was relatively minimal, but many *had* experienced collective decision-making in other settings. Throughout the study, we encountered consistent confusion when we reached questions surrounding governance and attempts to make sense of resident governance through forms that were more well-known, like home owners associations. Familiarity with governance didn't necessarily correlate with interest or capacity to govern—sometimes, it even operated as a discouraging factor.

At certain sites—like Oakland, Fresno, Koreatown, and San Diego—participants were generally more knowledgeable about governance than others. We attribute this to the fact that many participants at these locations had experience as members of tenant unions and some had been introduced to models like community land trusts in their own neighborhoods. Across all sites, those who had served on other kinds of nonprofit boards or had participated in community organizations where democratic decision-making was involved seemed to have an easier time entering the conversation around resident governance, as well. Those who *did* have resident governance experience often shared their accounts in ways that contributed greater depth to their group's conversations about how governance works and insight into what they learned about collective governance, leadership skills, training, and more.

During a research circle, Session Organizers uplifted the reflection that governance is difficult to learn abstractly or theoretically, so residents' confusion and questions surrounding governance made sense to them. In order to fully understand what it means to govern, residents need to be able to *practice* it.

> SESSION ORGANIZER … we did a training on social housing for all of our members at [organization], and I definitely agree that this is accurate because governance was the number one concern that people brought up in that training…. It's one of those things that you can't really truly understand until you practice it.

Many participants recognized that governance takes a lot of time, effort, and emotional energy. So, although these participants may not have experienced resident governance in a housing setting, many *have* organized with other tenants to make demands or to address problems in their communities, as indicated in the following examples.

- **Housing Authority of the City of Los Angeles Resident Councils:** In Koreatown, those living in public housing in Los Angeles who had experience with their resident boards spoke in detail about how that system works, the responsibilities it entails, and the amount of labor and support it requires.
- **Block Captains:** In Bell Gardens, one participant spoke about their experiences as a "block captain," laying out their responsibilities and obligations to communicate with the wider community.
- **Manufactured Home Community:** In Coachella, one participant had been part of a group in their mobile home park that organized social and cultural events for their neighbors.

Participants' confusion around governance might also have been symptomatic of a general lack of familiarity with self-governance in housing. We acknowledge, too, that our framing of the questions and facilitation method—which we carefully tweaked and reevaluated over the first few sessions to address confusion — may have contributed to this challenge. In some cases, residents expressed a core belief that things simply are the way they will always be, in reference to the way the real estate industry operates: central to this belief is the "fact" that property owners are the only ones who are allowed to make important decisions about the properties in which people live. The sentiment that this is just how things work, as if they're following a natural pattern or preordained order — rather than manufactured, malleable economic logics around ownership and power — emerged in various settings. For example:

> MERCED In agreement with [participant name], it's kind of a question of where are they [the social housing community] getting this money? It's not like they're [residents] paying for the roof [this participant is responding to a scenario in which the social housing development's roof had sustained damage and required repair]. Why should they be deciding the budget? I do get the idea that they live there, but at the end of the day, it's like why would they be deciding a higher budget or a lower budget? Again, it's a small amount of the residents and it's not their money to decide how to play with.

For some, the proposition that residents would collectively make—or even contribute to—significant decisions about the places they live and pay rent seemed completely outside the realm of possibility, even in the future.

Residents Want Actual Power, Agency, and Authority

Residents wanted to know that governance would *actually* have an effect, that it wouldn't be a waste of their time, and that they would veritably be able to exercise authority as decision-makers. They wanted to be assured that resident governance wouldn't be just for show and that their capacity to shape the conditions of their living environments would be meaningful. A participant in Sacramento, for example, wanted to make sure there would be "some *actual* decision-making" and that the council would "*actually* [be] listening to their community members.

In statements like these, residents expressed a sense of skepticism about the kinds of power and authority a resident governing body might be afforded. In some cases, this skepticism and deep desires for autonomy were shaped by a mistrust in representative governance informed by how they have witnessed it *harm their families and communities* in the broader context of American electoral politics. In Riverside, for example, a session with a higher share of Black and formerly incarcerated participants—who clearly articulated that their past experiences with the US government and housing authorities have involved both harm and discrimination—very vocally mistrusted the notion of a *representative* resident council. Instead, they said, the only way to ensure fairness is to invite *all residents* to vote on every decision that concerns their housing.

> RIVERSIDE Speaker 10: I prefer all residents to have a, have a say so on if, like-like you said, you brought up the pets…. Let's all vote. It's all anonymous. Drop your thing in at the office and whatever is the majority, that's the vote. That's how I think it should be done. Not just one person representing for a certain amount of people. This person representing for a certain amount of people. Okay. This is A building. This person is for that building A; this person for building D. No!

In addition to mistrust of American governance, participants' skepticism about resident governance is further shaped by their familiarity with home owners associations (HOAs) as a primary point of reference for making collective decisions about a community.

> FRESNO Speaker 5: Because I would be one of the people who wouldn't want to be a part of your board… I think it's just a glorified hall monitor. And you got somebody else now who can point their finger at me and tell me what to do. So now they have the edge. It can also turn into a popularity contest. It can also lead to abuse of powers. I didn't see the difference between what you're describing and an HOA… Just because it's [a] democratic system doesn't mean they're democratically elected. If you have a… we have a good-old-boy factor with our elected officials here. So, for me not to think that that's not plausible in a building… I'm kidding myself.
>
> Facilitator: Yeah. So, what do you think, are there things that you imagine could make this not, as you said, a glorified hall monitor? Like what would change the dynamic of this board/council?

> Speaker 5: I think in this kind of a manner, something like this [this participant is responding to a scenario in which a leaky roof in a social housing development requires repairs and the council must decide how to proceed]—which is like policy is when you would have a town hall for the building where everybody can vote on it. So, everybody's voice is heard, every resident. That's right.

Session Organizers attending a research circle described other cases in which residents expressed hesitance about governance because of what was seen as a wider adversarial dynamic between residents and property owners in today's housing market. When vetting these findings during research circles, two Session Organizers highlighted this tendency and explored the ways in which the current housing landscape and organizing strategies force an oppositional relationship between residents and "landlords as a class." Organizers articulated the need for a deeper cultural transformation to accompany a shift in power in order to cultivate both trust and collaboration in social housing governance.

> SESSION ORGANIZER ...we would have to unlearn a lot of our work from tenant unionizing, because tenant associations and even citywide tenant unions, like, we are setting up an adversarial relationship between us and building management, for the city, or landlords as a class. And in social housing, the co-decision-making would not be adversarial. We wouldn't be fighting anyone. We would be the ones in power. I wonder if that sort of is— the remains of that sort of adversarial existence that we all live in is one of the things that's making people hesitant about collective decision-making.

In each of these cases, participants and Session Organizers underscored a desire for autonomy, above all else. It makes sense that audiences who've experienced disenfranchisement and disinvestment at the hands of representative governance would want to take control into their own hands in this reimagined social housing landscape.

The Purpose and Function of Governance

Some version of "What's the purpose of resident governance?" was the most commonly repeated question across most sessions. Residents simply wanted to know what the purview of this committee would be, what kinds of decisions they would be asked to make, and—in the context of evaluating their own interest in participating—what they would be signing up for. In short, "What do you want from me?" as one participant noted in Fresno. Depending on participants' experience with governance in other contexts, they asked about the council's decision-making purview in different ways.

Those with more experience would often ask explicitly "Can I see the charter?" for example, while others might ask "What do they do?" Either way, the underlying curiosity was the same. In a sense, this question also represented another strategy for trying to understand the degree of power afforded to this governing body by asking "What kinds of decisions do they make?" since we asked participants to voice their curiosities before facilitators introduced examples of the kinds of decisions a governing body might make. Some participants voiced expectations or hopes about what the council would be responsible for, as well. For example, a participant in Fresno asked "What are they doing to prevent situations like [eviction] from happening again?"

This question and many others reflect participants' desire for resident governance to reflect a meaningful, impactful sense of agency and power; they are uninterested in a performative or tokenizing resident governing body. Sometimes, this sentiment was expressed explicitly, but more often than not it was embedded beneath statements about the types of decisions they were interested in making and the types of influence they wanted to have over their and their neighbors' lives.

When invited to vote on the types of decisions or aspects of their housing they would most want to have control over, small and large, participants ranked them in the following order:

1. How much your housing costs (rent, fees)
2. The building- or community-wide property management budget
3. What goes on inside your home
4. Who else lives around you
5. Making permanent or long-term upgrades to your home
6. What the consequences are for violating social housing policies
7. Taking care of building- or community-wide maintenance
8. How or whether you can transfer your lease to others

By a small margin, more participants were most interested in controlling "how much your housing costs" and "taking care of building- or community-wide maintenance" than the other six options. Participants also shared other areas of decision-making they would want resident governance to cover. These included:

- security and safety;
- sanitation and cleanliness;
- holding landlords, building owners, and managers accountable;
- determining *how* governance works;
- curating community by facilitating community events and stewarding community spaces; and,
- parking.

Who Is in Charge?

Participants had the *widest variety of* questions about members of the resident council: What qualifications and expectations exist? Who are they? What are they like? How do they engage with other residents? How do they operate when in power? When considering their *own* potential participation in governance, they wanted to know as much as possible about how the experience will be shaped and often attributed much of that to the environment of a governing body as shaped by their peers.

Participants also held wide-ranging opinions about who else should be involved in resident governance. Some felt strongly that residents, alone, should govern. Others believed that *all* residents, not an elected board, should govern. Others wanted to involve other skilled stakeholders. Still others had doubts about resident governance, period. A few residents raised the desire to include a role for residents in a higher-level decision-making body like a statewide tenant union that could contribute to decisions beyond the building-level. Embedded in this category were also curiosities about what qualifications would be required to govern—this question was sometimes posed in a way that indicated participants were trying to assess their *own* capacity to meet the expectations of the role, and other times in a way that suggested they wanted to be sure *others* would be thoroughly vetted.

The desire to know about other committee members' qualifications was also shaped by a widely shared fear that those who might seek out roles on the governing council might be "power-hungry," self-interested types. Questions about how participants would be selected and what qualities they would have were often aimed at ensuring that they wouldn't be "aggressive," "angry," or "controlling."

Requisite Resident Knowledge and Expertise

Participants consistently expressed a belief that in order to govern, residents must come prepared with knowledge about specific types of housing issues—like maintenance or finance—and many noted that they would need training or support to contribute. By far the most requested support for participating in social housing governance was education, know-how, or training.

In many cases, participants—especially those without prior experience in governance—expressed self-consciousness about their own skillsets and preparedness to contribute. Other residents shared a hesitancy to participate in governance because other, more experienced leaders might intimidate them.

> MERCED It might push some people away because when you think of the council, you think about people who are educated, who are leaders, who have good public speaking, who know the law and everything. So, it might push people away because they're scared they don't have those abilities.

Participants asked for training, support and mentorship concerning resident governance in the following areas:

- Tenants' rights and legal advice
- Leadership development
- Conflict resolution
- Technical assistance
- Emergency response
- Financial literacy and budget
- Mental health support

Culture Eats (Away at) Governance for Breakfast

When evaluating their interest in participating in governance, residents wanted to know more about the culture they'd be walking into. This interest was generally attributed to the other residents with whom they would govern: how welcoming or unwelcoming the council or board would be, whether they could trust other residents to have their best interest at heart, and what the relationship would be like between residents who serve on this governing body and those in the wider community. Some participants shared strong opinions about what qualities make a "good" member. There was a sense that empathy is hugely important. Some wanted to be sure the residents who govern reflect a diversity of the entire resident body in ways that help them consider the needs of the community in which they live. Participants also shared beliefs about what makes a "bad" governing member. They often voiced fears about "power-hungry" residents taking over resident governance. In some cases, this was informed by past experiences and in others it was informed by an analysis of the systems in which our governing practices are forged, as described below.

As explored in the previous section, in many sessions, when we introduced the possibility of resident governance, a participant would ask, as in Larkspur: "So that's like a homeowners association?" When brought up as a point of comparison, HOAs often triggered a chorus of negative reactions. Participants understood them much like one participant in Fresno did, as "glorified hall monitors"—nosy, aggressive, controlling neighbors who focus on "petty" issues or "enforcing silly rules."

At the end of the day, they wanted to know, as one Fresno participant asked, what the culture or "general sort of aura of the whole thing is" before they made a decision about whether to join.

> FRESNO Who else is on it? … I know what the general sort of aura of the whole thing is. What kind of decisions have [you] made in the past? What do you guys do when you're in there? How often do you change people, what's the turnover like?Is it frustrating? Just give me a sense…. And I wouldn't say yes unless I can go sit in the meeting without being part of it yet….

In questions about Maria's story as posed in the research study's scenarios and in countless others raised throughout sessions, participants made clear their understandings of the complexities of resident governance and the degree to which success rests on relationships. One participant in Fresno cautioned, "it's hard on you," after recommending that residents who serve on a governing council should have access to mental health support.

> FRESNO Social housing is social. It's like doing social justice work. There's always going to be somebody that's going to be against it, and it takes a lot of work. You know, so it-it-it— it's hard on you. And then there might be people that don't necessarily agree with what your points of views are. Maybe the result of the voting or the structured way… of the way it runs. It might not go towards what your idea of… what your dream co-housing or social housing would be like. So, I don't know. You might need somebody to talk to. You might need somebody to talk to, like "Hey, you know what, maybe things don't actually work out the way you want [them] to work out sometimes."

> SANTA ANA Este por primero, debe de tener el apoyo de la comunidad para ser representante de esa comunidad y saber las obligaciones que el antecesor que va dejando el puesto, saber los problemas que hay, y tratar de responder o de resolver, pero siempre y cuando con la comunidad unida hacia ella. Si yo quiero ser representante de esa y si no con el apoyo de la comunidad como dije: Pues no, no jalo.

> SANTA ANA Firstly, you should have community support to be a representative of that community and know the obligations of the predecessor that is leaving the position, know the problems that exist, and try to respond or resolve them, provided that the community is united behind them. If I want to be the representative and it's without the support of the community, it's like I said: No, I'm not in.

Interest vs. Involvement: Making Governance Work for Residents

Many participants were interested in governing. But, they named that they need resources and knowledge to put their desire into action. Even then, governance isn't appealing to everybody. On the whole, participants want to know the following: Will there be support that gives me the skills required to govern? Will there be support that enables me to participate while balancing other life responsibilities? In short, when asked what they would need to know in order to consider their role in resident governance, participants named the following, in order of frequency:

- Whether more education and training would be available about how to govern (*see the section above on the requisite resident knowledge and expertise*)
- What, if any, compensation would be provided to governance members
- More details about who else would be on the committee (*see the section above on concerns about governance culture*)
- Whether childcare would be available for participants
- What language access and interpretation services would be available
- Whether mental health support would be given to members
- Whether food would be provided during meetings

Although participants were broadly interested and curious about resident governance, some shared the following reasons that might lead them *not to* participate or, at the very least, that explain why they would be hesitant.

- **Discomfort being responsible for decisions that other residents may dislike** and encountering backlash or intimidation as a result; these participants wanted to avoid being disliked by other residents because of decisions they would make or, inherently, because of their position of authority.
- **Lack of confidence in their own decision-making;** these participants worried that they would make the wrong decision that would impact other residents negatively.
- **Lack of time** due to responsibilities surrounding kids or jobs, medical issues, disabilities, or simply not having enough free time.
- **Fear about the culture of residents who might join governance for the "wrong reasons,"** which includes concerns about those who choose to serve because they want to have power over others or purely to socialize with their friends; participants in this category were worried about drama or cliques forming among residents.
- **A sense of inadequate knowledge about tenants' rights and protections** to be in the position.
- **Feeling intimidated** that the committee may only be made up of people who are highly-educated, skilled speakers.

In short, participants needed to know what serving on the council would look like for them logistically and how they would be able to manage their other responsibilities alongside service. Many had questions or concerns about their capacity to make the commitment of time and availability to be responsive to other residents' needs. As noted elsewhere, participants are often exhausted by their work and family commitments, so the thought of adding another obligation can feel overwhelming. When raising questions about expectations for governing members, they are often trying to understand how accessible the role would be to them: how much of their time and energy it would take up, how long they'd have to serve, and whether they'd be able to fully participate given their other obligations around childcare and work.

Commonly, residents would express interest in participating on a council simply *because they want to stay informed about their community*, which seems to reflect another source of agency—having access to information and transparency. In some cases, participants expressed interest in observing governance procedures but not serving as a decision-making member of resident governance for the same reason.

> KOREATOWN Speaker: Oh, I decided that I wanted to, uh, be a part of it.
>
> Facilitator: Why?
>
> Speaker: For information… I could help and so I can help others. Yeah, that's basically it. Being nosy too, but then I can help others and tell them what's going on in the-in the community, in the, yeah, in the land trust.

All Residents, Not Some

When asked who—besides a resident council—should have a role in governing social housing, participants most commonly noted *all* residents, meaning they wanted to see a directly democratic assembly consisting of all residents of social housing making decisions.

In some sessions, this was motivated by a deep skepticism about a representative governing body and participants argued that *all residents* should have a say in resident governance instead. These opinions were shaped by previously explored fears about HOAs, about exercising power over their neighbors and being blamed for unpopular decisions, about perceived impotence and performativity of resident governance, and about the notion that governance would operate unjustly.

In Oakland, one participant—motivated more by the ethos of SB 555, to which they had contributed—hoped that the policy would automatically opt-in all residents as members of a council.

> OAKLAND Okay. Yeah. One of the things that we put into the guidelines that remained in the bill is that the residents of the housing would be involved in decisions that affect them and their living situations. So, I think that… what I would hope [is] that the final bill will include provisions that state that every resident is automatically a member of the resident council. The resident council would establish, would meet, probably hopefully would set up a regular period of meetings and the resident council would establish the rules of occupancy about cleaning up, about the use of the kitchen, about hours of visitation… whatever affects their residency would be developed by the resident council.

In Riverside, a site where mistrust in government broadly informed many participants' responses, many respondents rejected the notion of a resident council altogether and preferred a governing structure in which *all residents* would be able to participate.

> RIVERSIDE Facilitator: Okay. So you don't like representative [governance]?
>
> Speaker: Mm mm-hmm [affirmative]. Because…that's what we got right now it's representatives, the Democrat representative, the Rep-Republican demo-uh, representative, you know what I mean? So, and it doesn't work for the people. It only works for up here.

Who Else Should Govern with Residents?

No One

Some participants believe no one *but residents* should make decisions concerning social housing because residents have the greatest stake in their own housing and because they know their own needs best.

> OAKLAND The fact of the matter… it's here. The people who are occupants of the property, they know what's needed for the property repairs in set households…. I'll say if they're not there in the conditions of the property, they don't know all the conditions of the property. So, they shouldn't try to dictate what's being done if they're not aware of what's needed to be done. That's why.

This sentiment was echoed and amplified in Larkspur, where a participant wanted to clearly distinguish between their desire to have an independent tenant association that makes decisions about their housing to negotiate on behalf of residents with the building owner or landlord.

> LARKSPUR I don't think our landlords should be involved. I don't think the city should be involved. I think if we're negotiating on something, then we can come to them and say, "Hey, we as residents have agreed collectively that we would like to do this instead of the other." So, bringing them to the negotiation table, yes. *But them being involved in our autonomous tenant association, absolutely not.* Because as we have seen, they want to influence; they want to push their agenda. At least that's what we saw in 2025 [laugh] and '24 and '23 and '22.

Other Stakeholders

Many residents *did* want to incorporate other parties in decision-making. This desire was often framed in the context of wanting people or institutions with particular kinds of expertise or power to contribute to important decisions. Sometimes, this was expressed as a concern that residents wouldn't have or couldn't develop the knowledge or expertise to self-govern. That said, this did not always necessarily equate to wanting those groups to be part of the governing council itself; sometimes residents were interested in them serving as advisors in the decision-making process. Besides "all residents," participants mentioned the following entities to govern alongside them, in order of frequency mentioned:

- The government, which sometimes included the speculative CA Social Housing Agency depicted in scenarios
- The building owner/landlord or a management company
- Nonprofits or community organizations
- Experts on particular subjects
- A health authority or public health department
- Indigenous leaders

Other times, a desire to involve others alongside residents in governance seemed to come from the belief that residents *need* a "third-party" for oversight and to ensure fairness. Though this third-party was sometimes described by participants as "neutral," it is important to note that many of the potential parties named would have a uniquely positioned point of view based on the nature of their stakes in social housing. For some participants, their interest in involving others in decision-making was informed by both a desire to incorporate multiple stakeholders *and* a concern about the inefficiency of resident governance. As one participant in Oakland named, a governance council should involve multiple entities in order to "consider all the stakeholders and their perspectives and priorities, but maybe mostly from the experience of it is hard to get a group of people to agree." Another Oakland participant emphasized the desire for a decision-making body made up of residents alongside all others with a stake in social housing.

Concerns about expedience and urgency also shaped others' perceptions about who else to include in decision-making alongside or instead of residents.

The Government

When participants mentioned government agencies or staff that they thought should be involved in some way in decision-making, they were most often referring to regulatory, health, safety, or legal concerns that govern spaces beyond just social housing developments. Secondly, participants often said they want someone from their city or a state agency to be "involved" if not on the council itself, because they see them as powerful and capable of enforcing the kinds of rules and regulations that keep housing safe, cared for, and habitable. In this case and others, participants imagined that the government *should* be involved because they see social housing as the government's responsibility and believe the government carries a level of power that participants imagined could be useful.

> SAN FRANCISCO I think that it should be a state agency since this is the state of California and this is part of their ability to make sure that we have beautiful homes and housing. And I think that the state agency… you have someone, for example, if things go left, there's someone who's in charge in the state who can go ahead and rectify it. You know, they have the backbone of the state law. It's a law that the state says, this is their law and you'll abide by this law. So, I think a state agency is… would be my choice as well. We could have both. You could have both. You can have a nonprofit, but also a state agency.

Other mentions of government involvement on a resident governing council included seeing departments like Housing and Urban Development (HUD) or the speculative "CA Social Housing Agency" as a resource and technical assistance provider to residents. When it comes to decisions that especially concern the health and well-being of all residents—like whether or not they can smoke within a social housing community, for example—some residents imagined that the state would need to be involved as a decision-maker. In some cases, participants imagined that there should simply be a law in place that governs this kind of behavior more widely; in other sessions, they imagined that a public health entity should contribute to the decision-making directly. Other participants imagined that government should be involved—not necessarily in governance, but as a regulator—concerning building regulations, fire safety, and so on.

The Building Owner, Landlord, or Management Company

Some residents stated matter-of-factly that building owners and managers would simply know best the ins and outs of property management, maintenance, budget, and more, and, therefore, should be involved in decision-making. Some thought owners should be involved because of norms around property ownership and what they understand about the legal conventions of land ownership. Others wanted building owners and managers involved to make sure that all who need to abide by and ensure compliance with the decisions made are in agreement, or to make sure that decisions about urgent needs are made expeditiously.

Nonprofits and Community Organizations

Participants named nonprofits and community groups they might want to participate in governance as well, specifically, housing advocates and nonprofits that "deal with tenants' rights." A common assumption among participants was that these kinds of organizations would have residents' best interests in mind and could help them navigate complex housing rights issues. As one participant in Coachella noted, "Let's say the owner of the house and the tenants are not coming to a decision, they [nonprofits dealing with tenants' rights] could help mitigate the process, and with the laws." Other participants simply wanted to ensure another perspective was present in decision-making to "offer another lens," as another Coachella participant said.

Doubts about Resident Governance

A few participants still held skepticisms about resident control overall. These threads of doubt came from two primary places: a lack of belief in residents' skills and knowledge or their capacity to develop them and a mistrust of the system in which they would be exercising that governance.

A few participants questioned whether residents should be involved in making decisions at all, like this participant from Merced, who said: "they [residents] can give their input and then management ultimately would make the final decision if that's who is over it," or this participant in Ukiah, who names certain decisions—like those about rent—that will always be in someone else's hands.

> UKIAH Speaker: The committee is good, but, you know, um, we could want all we want, but it's really the, the owners that are gonna tell us what the, um, rent's gonna be. So, we just have to enforce the rent.
>
> Facilitator: But do you think if you had the option to decide the rent, do you think that you should?
>
> Speaker: Well, we could, but I don't think that would ever happen in real life, you know? Mm-hmm [affirmative]. Let's be realistic. There's always some… we're just a committee that lives there. You're talking about management on top of us and then there's management on top of them. 'Cause there's the homeowners there, the building owners.

In other words, things are the way they are, and this participant cannot imagine them changing.

Resident Control Beyond the Building

A few participants raised questions about the extent to which residents would have control *beyond* the building, at a program- or policy-wide level, for example. Some explicitly indicated that a statewide tenant union should be involved in social housing.

Residents in Oakland, especially, brought a level of precise political analysis to the conversation about power and decision-making control of social housing that elevated their concerns beyond the scale of the building. For one participant there, a statewide tenant union is a necessity, not an option.

> OAKLAND I think that the tenants union, a statewide tenants union, is really mandatory because we [renters] are, like, over 50%, 55% [of California residents], and we have no power. And so, if we had a union where we could bring it to the table and we could force legislation because power concedes. And so, really my thought is how can we develop resident councils so that we are not—what is the word that they keep telling me?—siloed. We are not individually in these little buildings and we don't have any power. We need power. And that's part of the problem. So, we want to bring that into this plan for social housing. Thank you.

In Koreatown, the following participant struggled to find the language to express what they want, but *knew* that there are conditions and contexts across a statewide social housing system that would benefit from a level of resident-led decision-making that does not yet exist.

> KOREATOWN I don't-I don't know what they're called. I'm trying to think what they're called. But I know that, like, they have local tenant unions and local, um, like-like we have the LA county… like, for business, like… well not just for business, but like author—— uh, I don't even wanna…. I don't know if it's like… but it is just like conditions, like over the conditions. So that we all maintain that. We all are living in good conditions. And so, um, I don't know what they're called though, but some kind of agency. [inaudible comment from facilitator] Uh-huh and, um, and-and-and I don't know, maybe like some kind of, like, agency that supports, like, people… like, if they choose to move around, move to a different— so it could be a, like, a smooth transition or something like that instead of trying to, you know.

In their comment, this participant is forecasting one of many complex realities that a social housing system will need to navigate, offering that some kind of tenant-union-crossed-with-a-chamber-of-commerce might do the trick. Finally, back in Oakland, this participant pointed out that another role for resident governance *above* the building level is to contribute to designing *how* governance works and to shape the communities in which social housing is situated.

> OAKLAND Right. So, my point is that we have these buildings. I think every building should be a resident committee. I think that it should also be the formation of a statewide tenant union. And, I think the tenant union should be designed—or resident union rather—should be designed by the residents and their needs, not the designs that have been implemented previously by the governments. And the other thing that I think, in order to be inclusive, I really think it's important for the residents to also be on committees, to design the governance, to design the quorum, to also take into consideration all of the aspects of the management of the property. Not just the internal, not just the habitability, not just the conduct. I think also, not only in the building but within the community that they live, like the things that we need in the community: supermarkets or restaurants, daycares, and community centers, or pools, or whatever it might be that we want to see in our community and in our neighborhood.

This finding also takes into account the level of interest in setting rental rates and determining whether or not residents can transfer their leases to others, as described earlier.

RESIDENT PROTECTIONS

During research sessions, participants were invited to scan a QR code on their letter from the imagined CA Social Housing Agency. The QR code took them to a fictional but functional app in which they could access resources like rental support, access to a lawyer, or filing a grievance when a protection is violated. After exploring the app, participants were presented with scenarios. The findings in this section largely emerged from the dialogue that followed a scene set in 2036 (Scenario 2) in which Maria was unlawfully threatened with eviction by her management company after losing her job and unexpected medical expenses and then directed to resources by her neighbor and council member, Jerome. The protections listed in the app were modeled after an imagined Tenants' Bill of Rights based, in part, on existing protections, that guaranteed residents the right to:

1. safe, healthy, accessible, affordable housing;
2. protections against sudden and predatory rent hikes;
3. privacy and self-determination;
4. freedom from discrimination and retaliation;
5. protection against arbitrary evictions & non-renewal of lease;
6. relocation assistance for no fault evictions;
7. relocation assistance for "no-fault" evictions;
8. reclaim security deposit or receive explanation of deductions after move-out; and,
9. early lease termination for survivors of abuse.

Unsurprisingly, participants wanted all of the tenant protections and resources possible. Throughout this study, participants offered countless assessments of the ways in which their rights, homes, and privacy are consistently violated in the current housing landscape. *See more in our section on No More Sacrificing Dignity in Exchange for Housing*.

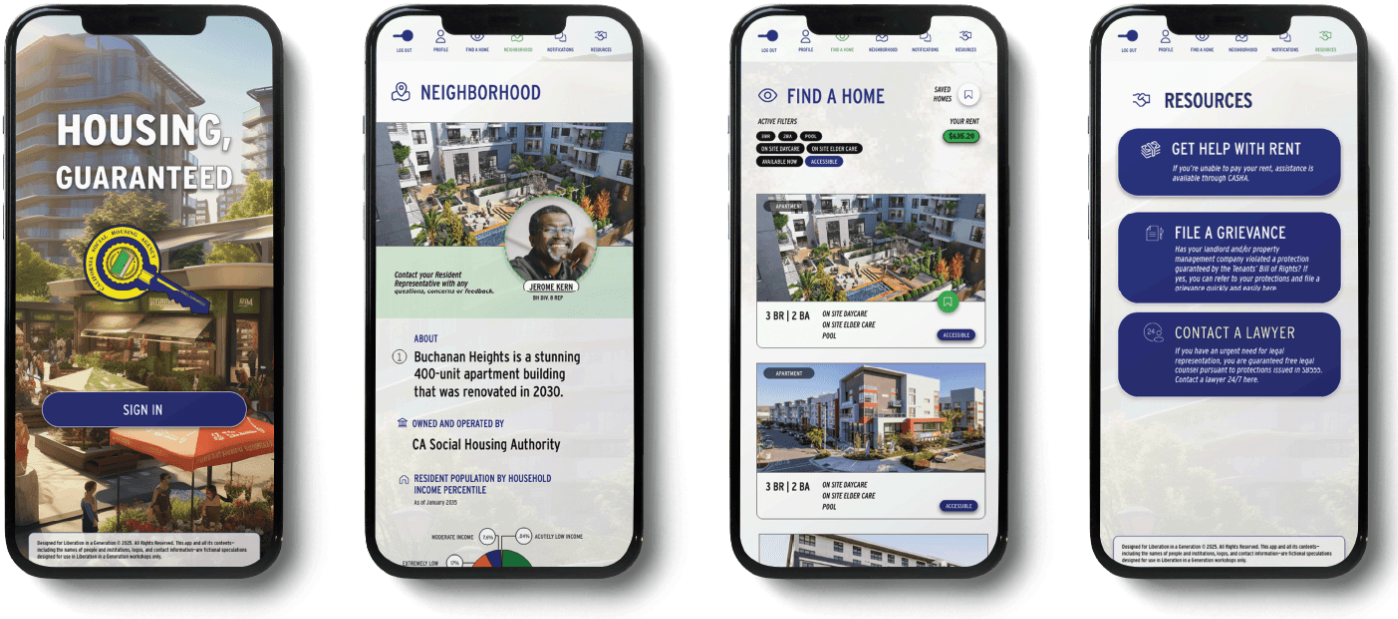
Residents Prioritize Protections that Keep Them Healthy and in Place

When asked which protections were most important, residents most commonly mentioned *protection against sudden and predatory rent hikes* and *protection against arbitrary evictions and non-renewal of lease*. These two protections would most immediately help "Maria" in the eviction scenario presented to study participants. These conditions are similar in that both directly undermine a household's stability, their capacity to stay in place, and their overall well-being.

As explored earlier, participants were stuck in survival mode. They are living paycheck to paycheck at the waterfall's edge and cannot sustain an unexpected, sudden rent hike or forced relocation. Many participants commented on rising rents in 2025, often noting the stark jumps in rent over the last five years or contrasting steadily rising rents with stagnating wages that have stayed the same over the past 20 years. Others recounted their own experiences with eviction and/or rent hikes. One participant spoke to how the fear of eviction impacts people's health and quality of life.

> SANTA ANA Pondría en primer, lugar la protección contra desalojos. Porque no es un tema solo de la vivienda, sino un tema de salud mental, ¿no?
>
> SANTA ANA In first place, I would put protections against evictions. Because it's not just a housing issue, but a mental health issue, right?

The next most commonly selected protections were ***safe, healthy, accessible, affordable housing*** and ***freedom from discrimination and retaliation***. In addition to protections against rent hikes and evictions noted above, these two protections guarantee that home is a source of health, respite, and stability. *Without* these four protections, residents' homes are under constant threat, producing a sense of chronic stress that can deteriorate residents' mental and physical well-being. For context, prioritization of protections shared in this section reflects a list of priorities named primarily in response to an eviction scenario. The reality is that participants want *all the protections* that can be available to them.



After being presented with the eviction scenario, participants were asked how they would respond to the threat using the options available to them: get help with rent, file a grievance or contact a lawyer. Those who said they would choose to *file a grievance* before *receiving help with rent* or having the ability to *contact a lawyer* appreciated the promise of being able to hold landlords accountable. In Coachella, for example, one participant described a sense of disempowerment they currently experience when dealing with landlords, "just because sometimes, you know, they try to get away with things." And, as many other participants noted throughout the study, many property owners *do get away with violations*. The same participant wanted their landlord to *know* that they have rights as a resident, to know that they must respond to grievances, and to know "that I'm not just bothering them." As they and many others have noted, they are often ignored or treated as if they are nuisances by landlords and this desire for accountability is tied, in many ways, to participants' demands for dignity in their housing environments.

The protections for which they can file a grievance, however, are only useful if residents *know they exist and know how to exercise them*.

> SAN FRANCISCO But anyway, I'm just saying if we have-we… if the tenants know when they move in there, these are your rights. They're posted, you know, around the property and everybody, including the management company abides by them. I think that would make a big difference. We would save money on lawyers. We don't want 'em to go broke. But [laughs], you know, you save all that anguish, that mental anguish.

A starting point, this participant argues, is to make sure that protections are publicly posted and easily accessible to both residents *and* everyone around a property.

> MERCED I really like the idea of reminding tenants what their rights are. We have a tenants' rights handbook in California already, but that thing is huge. And if you don't know what your rights are, you're going to get taken advantage of. So, I think that this idea [having protections clearly listed in an app] is wonderful.

Residents further highlighted the importance of enforcement of protection and expressed fears of retaliation. When they experienced the process of "submitting a grievance" through the social housing app, some raised concerns about whether they would face the same kinds of reprisal and intimidation they do today when they attempt to exercise their rights with landlords in a social housing future: Will the app identify them to their landlords? Will their grievances "follow them?" some asked. In essence, another form of protection residents sought is protection from retaliation.

Resources Residents Need and How They Want to Access Them

When asked which of the three available resources were most helpful, participants most commonly prioritized *help with rent*, followed by *file a grievance* and *contact a lawyer*. The fact that these resources were made available within a digital app garnered mixed reactions about the ways in which participants do or don't want technology to mediate

these kinds of interactions. In general, the *ease of access* was appealing, but others would be uncomfortable using technology for these kinds of interactions.

Help with rent was appealing to many because it provides a range of solutions to an immediate problem: a "no questions asked" waiver for the current month's rent, a temporary month-long pause on rent, or Healthcare for All Emergency Financial Assistance.[5] Participants were cautiously hopeful about the possibility of such a support system. It's support they want and need—and many could have used in 2025—but, as explored in an earlier section of this report, many harbor skepticisms. A participant in Oxnard assumed there was no way this financial support would come without strings attached. A participant in Fresno asked, "How many times can you get help? How many times can you use the waiver?" painting a picture about the current world they inhabit, with strict limitations on how much help one can access. When explaining their rationale for choosing *help with rent* as a resource, participants often described what they know about contemporary housing assistance and their challenges accessing it. As a Larkspur participant noted, it's "little things piling up" that lead people into bigger catastrophes, so the fewer barriers between residents and rental support, the better. Many participants, like the one below, appreciated the "no questions asked" component of the one-month waiver, in part because it removes one of many "hoops" residents are often expected to jump through when receiving help.

> SAN DIEGO You know, I think right now if people try to get social help, like apply to it, it can be… it's too much—the hoops that people have to jump through to get help. So, I think, that's different. That's not hoops, that's help right now if you need it.

There's a sense that the mandate to *prove* one's neediness and wait endlessly is another dignity-*taking* task that residents are sick and tired of having to stomach, on top of the initial hit to one's dignity of facing a medical emergency and an eviction threat back-to-back, as in Maria's case. The direct line from needing help to getting help—without being asked to sacrifice *more* dignity in exchange for said help—is what seems to appeal to participants about these options.

Contact a lawyer was an appealing option to some participants because of how easy and straightforward it was and because of the type of expertise they could have access to at the click of a button.

For the participant below, for example, having access to a lawyer could help them navigate the complexities of understanding their rights.

> SAN DIEGO Because you want to talk to a professional and not, like… I don't wanna read a bunch of stuff, like, and try to figure it out. I wanna talk to the expert and having access to a lawyer is, um, is something people need. Um, people don't understand their rights or their, you know… so having this at their fingertips and being able to just click it and call, I think that's a great resource.

That said, this participant in South LA pointed out that while contacting a lawyer "sounds nice," it's not so nice when the lawyers you have access to aren't qualified or experienced enough to help you. When this happens, it can leave residents in a worse position than when they started. Again, this participant is describing a dignity-taking in exchange for legal services and making a demand for a higher-quality of service to help them navigate housing violations in the future:

> SOUTH LA Creo que es una buena idea y se oye bien bonito que haiga leyes, pero en realidad… no va a importar. At [the] end [the] day it doesn't matter. Porque cuando vamos a acudir por ayuda, cuando necesitamos ayuda, tenemos que ir, a acudir a pedir ayuda con gente que law students, con estudiantes de—cómo se dice—legales, que no tienen experiencia. They're doing a pro bono. Lo están haciendo de gratis. Lo están haciendo como parte de su homework. So, no tienen experiencia de como defender. No tienen
>
> SOUTH LA I think it is a good idea and it sounds nice that there would be laws, but in reality… it's not going to matter. At the end of the day it doesn't matter. Because when we go ask for help, when we need help, we have to go, we have to go ask for help from people like law students, students—how do you say—legal students, that don't have experience. They're doing a pro bono. They are doing it for free. They are doing it as part of their homework. So, they don't have experience on how

[5] "Healthcare for All Emergency Financial Assistance" references a speculation offered in the session's storytelling. In this future world, a healthcare subsidy exists that can be applied in emergencies like the scenario presented for Maria and her family.

experiencia de las leyes nuevas, como navegar las leyes. Entonces, hay veces, lo ponen a la gente que renta y viene a buscar ayuda como en una posición peor de la que estaban porque le dan información mala; le dan información incorrecta…. So hay veces, no es bueno si la gente.

to defend. They don't have experience with the new laws, how to navigate laws. So, sometimes, they put people who rent and come looking for help in a worse position than they were in because they give them bad information…. So sometimes, it's not good for people.

To be clear, the purpose of introducing these resources via digital app was to present a believable, realistic version of an imagined system through which future residents of social housing might interact with the system, *not to test the app itself as a delivery mechanism*. That said, the medium *did* inherently elicit reactions from participants that can offer considerations for the delivery of such resources within a future social housing program.

Some participants, for example, were uncomfortable with using an app for these kinds of interactions—getting help with rent, contacting a lawyer, and filing grievances. Some mentioned the need for human interaction—"human connection" in the words of one Fresno participant—when dealing with an eviction. This desire for in-person communication could be connected to a lack of trust in technology and a preference for face-to-face interaction. That same Fresno participant went on to recount their own experience with eviction that same year, noting emotionally that "I think the human connection is what probably pushed the success of us getting to a safe spot more than what those options necessarily were." Participants wanted to know *who* would be behind the screen responding to their request for help. In some cases, skepticism of the app might have had more to do with questions about the likelihood that there *was actually a human* behind it who would respond to these inquiries and requests for help—in the comment below, it may be helpful to interpret this question as a combination of skepticisms about both technology *and* the future social housing system.

> LARKSPUR The thing that I'm concerned about always with the apps is who then runs those apps? Who answers those apps? Does anybody answer those apps? 'Cause, like, we can put in all the issues we want. Does anybody actually answer?

Others' mistrust of the app was driven, instead, by their disbelief in the feasibility of social housing more broadly.

> COACHELLA Yeah. Looking at it, it almost looks like a fake scam website and it makes me wonder, oh, how are they getting all this money to build all these housing and provide it for cheap? And who's maintaining this property?

This participant was reacting, in part, to the images of housing within the app, which they interpret as "too good to be true," which then shaped their reactions to all the other resources within it. While the images of homes in the app led this participant to skepticism, for others, the variety and quality of homes available elicited excitement and enthusiasm. Some positively compared the app to Zillow. Participants expressed excitement about the variety of building types given their assumptions that social housing would be all large apartment buildings with many close-by neighbors. For those who valued outdoor space, the rural homes were a welcome surprise. This was especially true for those with families, who preferred space for their children and pets to play. The houses and apartments with several bedrooms were exciting for families who have had to live in limited spaces due to high rent costs. For many participants who were concerned about aging or cost of living in retirement, the smaller apartments were of interest.

These reactions to the quality of housing embedded in the app also tied into participants' desires to mitigate the potential stigmatization of social housing. To them, these communities, units and even the appliances within them appear "luxurious" and the range of housing options is appealing. This, in theory, might combat negative perceptions about publicly owned and/or funded social housing.

Several participants mentioned the importance of ensuring that the app was accessible for people with disabilities and/or limited internet access. A participant praised the ease of use of the app, including large buttons and font sizes that were legible. Several participants suggested having a kiosk with the app so that people could use it without needing to have a phone or be connected to the internet. A paper version of the app was suggested as an accessible alternative. Residents also wanted language accessibility: a desire for several languages and language that was easier to understand and less "legal" because it can be difficult to decode when someone is under stress.

IMPLICATIONS

In the space between their criticisms of the contemporary housing system and their reactions to our imagined social housing future, participants began to share glimpses of a future housing landscape that could truly transform their lives. As HCD and its partners develop a social housing ecosystem for the state of California, we suggest considering a set of process- and policy-related implications based on this study's findings so far.

Process Implications

1. *Designing Social Housing Requires a Design Phase*

These findings offer reflections about residents' interest in social housing, their needs, and desires. Other parts of the Round 1 study carried out by the Terner Center and other partners—practitioner interviews, model catalogue, and financial analysis of models—will offer a different set of insights. While providing an important baseline, these Round 1 research findings do not generate policy or programmatic *designs*, nor do they produce a roadmap for how to realize a social housing program and wider regime. What these community engagement findings *do* make clear is that residents' needs will not be adequately met by a one-size-fits-all approach or an approach that simply overlays social housing models from other unique contexts onto the entire state of California. The diversity and complexity of residents' needs surfaced in this study demand a social housing response that creatively addresses the state's many unique resident, practitioner, and public contexts.

We recommend following this California Social Housing Study with an extensive one-year design phase that includes residents, practitioners, and public officials to explore the financing, land management and procurement, development, resident governance, and maintenance structures for a robust and diverse portfolio of housing to meet Californian's needs. This design phase would produce a roadmap including a series of phased benchmarks for more discrete elements like number of units, financing tools, land acquisition, and governance structures. This roadmap would also help clarify plans and goals to reach a pervasive number of social housing residences. Given that a social housing program will likely not result in sufficient residences immediately, ensuring that residents shape and understand how the program is intended to unfold over years could help put concerns of scarcity into perspective.

2. *Sustained Engagement with Residents Is Needed to Shape Culture & Overcome Skepticism*

These findings make it clear that implementing social housing will require significant cultural and narrative shifts. A successful program will need to overcome deep skepticisms shared by study participants around government, perceptions about scarcity, labor and work metrics of worthiness for housing, concerns around resident governance, and more. It is important to note that just because participants *themselves* may have voiced these beliefs about deservedness—how work determines worthiness, for example—*does not mean* that we should reinscribe them into a *new* social housing program. Rather, it reflects a deeply held social script running in the background that actually runs counter to participants' own best interests. We hear these messages repeated in the news and popular media, in contemporary public housing programs, and in public policy across all social sectors. Some participants even actively questioned these narratives during the course of these sessions. Importantly, while scarcity narratives of today have shaped participants' perceptions of deservedness, if social housing is abundant in the future, the imperative for evaluating deservedness diminishes. Participants also named clearly, throughout, that they do not want to reproduce the dignity-taking they experience in the contemporary housing market or the ghettoization they know of historical public housing programs. With that in mind, the need for dramatic cultural transformations that can *support the practice of* "housing as a human right" is paramount.

Leaders and partners in implementation will need to proactively engender trust in a future social housing program while reshaping the culturally informed narratives that define participants' beliefs about eligibility, priority, and integration of classes and racially diverse populations, especially. At a minimum, this will require sustained dialogue, relational work, and cultural and narrative organizing strategies with residents and the wider public. This might involve the following actions:

- Delivering popular education to teach residents about various potential social housing models and prepare them conceptually and practically for resident governance.
- Continuing conversations and information sharing with residents about the policy's development and how progress is made across the state, and, best-case scenario, inviting residents to shape social housing programs and policies themselves.

- Acknowledging historic harms and cultivating greater confidence in government systems that have failed participants in the past.
- Transforming culture to cultivate mixed-income neighborhoods that support lower-income households.

All of these approaches might require providing resources to housing advocates, tenant organizers, and other community-based leaders to deliver these interventions.

3. Prioritize Comprehensibility in Communications and Resources

Throughout sessions, participants expressed appreciation for the clarity of materials, ease of understanding the tenant protections and resources, ease of how fictional social housing units were displayed, and ease of participating in the study overall. This insinuates both that current resources and information is not comprehensible and that ensuring eligibility, resident rights, and resources are clear is important in the implementation of social housing. Thus, HCD and implementation partners may need to bring on a team to ensure materials are comprehensible and resident experiences are not cumbersome.

Policy Implications

4. First Things First: Address Scarcity and Provide Abundance

First and foremost, a statewide social housing system must be robust enough to address downstream concerns rooted in scarcity. As noted in Larkspur, "if 2035 is ours to imagine, then the first thing we need to do is…solve…the equity problem by making this available at sufficient scale that you don't have to ration it." As explored throughout these findings, social housing that is scarce threatens to reproduce the harmful aspects of every other affordable housing program up to this point. To produce a scarce social housing program would be a choice that would guide all other decisions about eligibility and priority downstream. To avoid this, for example, the state might implement the following policies and processes.

- Ensure that sustainable and recurring sources of public revenue are available to make social housing development, acquisition, and long-term operational/maintenance financially feasible without private capital, whose need for profit-generation threatens the permanent affordability of social housing.
- Prioritize making a higher share of developments affordable, which might require moving away from the traditional affordable-housing set-asides found in many inclusionary zoning policies that require affordable set asides in market-rate developments, which often result in a larger share of market-rate units being created compared with low-cost units.
- Phase-in the implementation of social housing in ways that carefully calibrate expectations about scarcity.
- Seek creative ways to bring existing housing stock into a social housing ecosystem, like creating community land trusts that own the land beneath existing neighborhoods/buildings or leveraging public land for new development.

5. Mixed-Income Rationale: Enabling Economic Mobility

The SB 555 definition of social housing states that each development should include residents with a range of incomes. This is important for residents mostly because they want to be able to stay in their home should they have an increase of income or fluctuations in income. It is important to note that this motivation for encouraging mixed-income social housing is different from the rationale we typically hear from housing developers, who are more commonly motivated by the potential for higher-income residents to subsidize lower-income residents' rents. The implication here is that designing mixed-income social housing should be attuned more to allowing for mobility than making development deals financially viable. Residents also expressed that a range of incomes could help make the idea of social housing more palatable to a wider range of people, which might further support the types of narrative and cultural transformations required to advance social housing statewide. On a related note:

- These findings also make it clear that as California's population ages and diversifies, people's desires for intergenerational living will evolve and, in some cases, expand. The participants in this study pointed to a desire to ensure that social housing can accommodate growing and shrinking families, *which might mean ensuring that social housing allows for household compositions beyond the nuclear family.*

- As participants made clear in the section on permanence through inheritability and homeownership, social housing may also benefit from incorporating pathways to wealth-building. This suggestion is included in light of the reality that social housing will develop *alongside an existing market-rate environment* in which prevailing narratives teach us that housing is the primary way for low- and moderate-income families to build wealth. Over time, as some participants pointed out, in a world with permanently-affordable social housing, families may have more disposable income with which to save, invest, or otherwise build wealth—thereby decoupling wealth-building from homeownership as an imperative. But, in the transitional period, incorporating wealth-building strategies into social housing may help build a bridge between our contemporary housing market and the one we imagine. As an added benefit, these pathways may bridge the gap in appeal for families at the higher end of the income spectrum who might otherwise be discouraged from living in social housing if it offers no pathways to build wealth. Residents' ability to save could be advanced by encouraging true affordability by calculating income-based rents that are more reflective of residents' realistic rents instead of area median income, for example.

6. Governance Considerations: Prepare, Engage Residents at Multiple Levels, and Provide Multiple Choices for Participation

Participants' lack of familiarity with self-governance likely implies a need for more socialization of the ideas, opportunities to practice it, and cultural transformation around assumptions that someone else must be responsible for housing decisions simply because they always have been. Residents' confusion about governance should not be interpreted as disinterest in governance. Rather, it reflects a lack of practice in self-governance. In effect, it is difficult for residents to imagine themselves in this role because they have not yet seen or experienced this opportunity in real life. These findings also inform how we should interpret all responses from participants around governance—whether positive or negative—if we understand that many of them were colored by this general lack of familiarity.

As explored above in the process implication concerning the need for sustained engagement to shape culture and overcome skepticism, resident governance is another dimension of social housing that will require a depth of preparation that will likely need to begin early and sustain throughout the lifetime of a social housing program.

- **Residents clearly named the kinds of support they need in order to govern well.** To set them up for success, housing advocates, HCD, and its partners in implementation should begin preparing California residents *now* to govern when the time comes. This might follow a model akin to how legislative offices function, where an elected official is supported by policy experts across a range of issues, so while the member may not be an "expert" in any one area, they can still lead effectively because they have those experts close at hand or working alongside them. In this way, housing advocates and HCD would prepare residents to enter the conversation about social housing governance from a place of empowerment, even if residents don't see themselves as experts in all aspects of housing management. Preparing residents to govern might further involve engaging them in political education about their legal rights and protections and how to exercise them. Alternatively, it might involve trainings on governance procedures, financing, legislation, conflict mediation, and other areas of interest explored in the section on requisite resident knowledge and expertise.
- **Preparing residents to govern is not just about delivering information, either—the *messenger* matters.** As one Session Organizer called out when reviewing these findings, we need to be mindful of *who* is teaching, encouraging and enabling governance in light of some participants' mistrust of government.

> SESSION ORGANIZER I think education is important, to prepare folks, but I also think that messaging or that training, that whole piece, needs to be held by community. And so, when I think of government coming in with messaging and training… those things can be tricky. I keep thinking of [the government] co-opting [organizers' work] and then what does that do in terms of furthering where we're trying to go? Or is it really a step back? And those [funds used to pay for training] are our money. The money that the government is going to put into anything is the people's money, and we somehow— … we think that we're begging for government money when it's actually… [it] belongs to the people.

- **To overcome deep skepticism about publicly-owned and/or -operated housing, residents will need to be involved in multiple levels of decision-making.** Our conversations with residents focused on decisions at the building or development level. However, to address concerns about the potential performativity of resident governance, to ensure that residents have insight into and decision-making power within the structure of the social housing program, and to guarantee that the program begins in a way that is responsive to residents' priorities, it is critical to create ways for residents to govern at the policy-development and design levels as well as at the ongoing administrative level. Additionally, it could be beneficial to consider creating a governance structure that involves building- or community-wide governance, *regional* governance, *and* program or statewide governance. The Council of Governments structure provides a precedent for this. Creating a regional governance structure at a level between the building or community level and statewide program level would enable a sense of parity and quality of experience across an entire region.

- **Session Organizers with experience in tenant-union organizing highlighted an "adversarial" dynamic between "landlords as a class" and residents that will need to be overcome to enable resident governance more widely.** To this end, a reckoning is likely needed with an acknowledgment of past harms on the part of housing industries. This could start a process to sustain collaborative governance between residents, managers, and landlords.

- **Participants had a wide range of reactions to the inherent responsibilities associated with resident governance, perceptions of autonomy, and scope of decision-making.** This insinuates that at the building—or even portfolio level—social housing may need to incorporate a diversity of governance models that allow residents to *choose* the kind of social housing they want to live in based on the type of building-wide governance it enables or requires them to participate in.

7. Enforce Tenant Protections Today and Prevent Violations Tomorrow

Something we can do today to respond to the findings in this study is make it easier to enforce tenant protections and simplify the system for exercising tenants' rights. The accounts participants shared about eviction and landlords' violations of tenants' rights demonstrate the relative unchecked power afforded to landlords and management companies with whom participants interact.

Further, this study's findings drive home the reality that eviction is often the *last thing* that happens after a long line of crises and unmet needs. Protections in the age of social housing, then, should further focus on how the state can support residents *earlier on* as they experience challenges that put them at risk of eviction. This might look like coming up with creative solutions to fund short-term gaps in rent that would prevent eviction and keep families in place.

8. Names Matter

As explored in our section on the assumptions participants brought to bear in their interpretations of social housing, it became clear that "social" housing—at least in the American context—is, at worst, a misnomer and, at best, an easily misinterpreted term that carries with it a lot of baggage. If a new name is not feasible, socializing the name "social housing" in light of participants' responses here will be necessary to help residents understand what social housing is and is not.

CONCLUSION

One of the next steps on the path to achieving social housing in California is to further inform the analysis of social housing models. In November 2025, we met with 50 residents—58% of whom had participated in this Round 1 study—to further explore their interests and priorities regarding dimensions of social housing governance and ownership structures. We will again use an interactive method that relies on the relationships and expertise of trusted community organizers.

In leading the resident engagements that produced the findings in this report, we aimed for a process and a resident experience that depended on relationships with Session Organizers to engender trust. We partnered with trusted statewide organizations who had relationships with community groups in order to recruit participants. We spent time answering questions about the process and sessions with Session Organizers so they could feel confident in gathering their communities. We leaned on the expertise of the overall Advisory Committee of the California Social Housing Study and the Community Engagement Subcommittee to inform our methodology and recruitment strategy. Each of these relationships are a fundamental reason the findings are as robust and nuanced as they are. This approach to resident engagement demonstrates that the network of relationships is a vital resource to be continually cultivated and honored in the development of a statewide social housing program.

The process of gathering these findings and sharing implications is also a critical step in centering the interests and needs of people who will be directly impacted by future social housing programs—may their sentiments inspire us as practitioners, researchers, advocates, and administrators to spark innovations in our housing systems that we have yet to imagine. This research is a foundation for understanding what social housing is and what residents are currently facing. We see our duty in honoring what the participants have shared as a call to stretch our imaginations about what could be. Our responsibility is to meet the headwinds of status quo and even extant models with innovations in financing, governance, ownership, operations, legal frameworks, and programmatic community partnerships that meet and, dare we say, go beyond residents' aspirations. May continued engagement, partnership and centering of resident voices broaden our imagination of how social housing can address the many needs of our neighbors, friends, and families throughout California.

APPENDIX I: FREQUENTLY ASKED QUESTIONS

Below is a compilation of the frequently asked questions that study participants had when responding to the imaged future scenarios and artifacts presented to them. These questions can be used to further illuminate residents' interests and concerns that should be considered in the future development of social housing policies and programs.

What is Social Housing?

Reactions to Social Housing

- How is the financial sustainability of the program maintained (building maintenance, provision of childcare, and other supportive services)?
- How will social housing sustainability be affected by the state's budget?

Profound Mistrust in Government & Public Housing

- How would we know, with all the taxes that we pay, that the federal government wouldn't step in and try to end the program?
- Who's to say that the government can't come in in 10 years and change the way social housing has been done?

Who Receives Social Housing?

Eligibility

- How many people will really have access to social housing?
- How much housing will be available for the quantity of people who are going to need it?

What's Affordable, Really?

- Affordability
    - Will it really be affordable?
    - How can I trust that the rent won't increase?
    - Will income guidelines be clearly outlined into the future—perhaps ten years ahead—so that residents can increase their incomes over time and plan ahead for when their income may exceed social housing limits? Can the calculation for affordability be made using net income instead of gross income?
- Variations on Income Eligibility
    - What happens if a resident has only $250 in income? What happens if a resident has no income? Would they still qualify for social housing?
    - What about people with variable incomes or seasonal jobs?
    - Under what conditions might my rent change? In the social housing letter received during sessions, Maria's income and caregiver statuses capped her rent at 15% of her income. But, the letter mentions that may change if her "income or caregiver statuses change or if you decide to move into a larger or smaller housing unit." What other factors, besides income and caregiver status, may influence the rental rate I pay? Will my rent still stay the same no matter what?
    - How much will my rent change year to year? What else do I need to agree to in order to get social housing?
    - Would the housing developments be separated by income?
    - If you're not a caregiver like "Maria" and you're single and on the street, do you get anything?
    - Is there an income cap?

- No Income
    - What about people who can't work anymore, like elders?
    - Let's say a family has even lower income than "Maria" (very low-income). Would they qualify for a smaller unit, with fewer bedrooms and bathrooms, because of how much they can pay?
    - How will we help residents with zero income (those with disabilities or the unemployed) afford to maintain their unit?
    - What would happen if a resident of social housing lost their job or monthly income?
- Utilities
    - How much are utilities?
    - Are utilities included in the rent? If not, can you receive support with utilities as well as rent?

What Else Determines Eligibility?

- Citizenship Requirements
    - Is social housing only available to citizens?
    - Are undocumented residents eligible? Are families of mixed-residency status eligible?
- Age
    - Are youth in foster care eligible?
    - What is the legal age requirement for lessees in social housing?
    - Will young people leaving college be able to qualify?
    - Will there be social housing communities exclusively for elders older than 60 years?
- Family Size
    - Are there limitations or minimums on family size (e.g., 4- or 5-member households only) in order to be able to qualify for social housing?
- Work Requirements
    - Is it required that you work full-time or part-time?

No More Sacrificing Dignity in Exchange for Housing

- What kind of administrative scrutiny/burden would we place on social housing residents to ensure that their rent doesn't exceed 25% of their income? How often would they have to recertify?
    - How will residents' income be monitored and validated?
    - How will I be asked to prove my income eligibility?
    - How will I know what the eligibility limitations are?
    - What is the income cap?
- How would we keep administrative costs down for the social housing program if we are still practicing the same level of administrative scrutiny (as we see in current affordable housing) within the social housing system?
- What are the other rules/constraints of social housing?
- Would there be a limit on how many household members are able to live in a unit?
- Would management be watching my every move (when guests visit, my consumption patterns)?

Permanence through Inheritability

- Can you "grandfather" people into your social housing unit?
- In a community land trust with a 99-year lease, what happens when a resident dies?
- In the case of a community land trust, what happens when the 99-year lease ends?
- Can someone inherit a home situated in a community land trust?
- Is there a pathway to homeownership in social housing?
    - Can you own your home in social housing? How is that possible?
    - What if you owe taxes? Could the government put a lien on a social housing unit if you own it?

How Is Social Housing Governed and by Whom?

Residents Want Actual Power

- Is resident governance performative or is it substantive?
- What is the resident council's relationship with building owners and/or managers? Does the building owner have the final say?
- What's the balance of power between the resident council and other stakeholders?

Purpose & Function of Governance

- What's the purpose of resident governance?
- What's in the charter of the resident council?
- What kinds of things can council members influence that affect other residents' lives?
- What commitments do resident members make when serving?
- What are residents' responsibilities? What is expected of them?
- What kinds of decisions does the governing council make?
- What's the history of decisions that have been made by the council?

Who Is in Charge?

- Who is on the resident council?
- What is expected of the council's resident members?
- How are the members selected?
    - Is there an election?
    - Does the whole community get to vote on members?
- What kinds of qualifications must members have?
    - What kinds of education, knowledge, or skillsets are expected of members?
    - Does participation involve public speaking?
    - Does serving involve organizing people?
- What roles are the council looking to fill?
- How long are the terms?
    - How often do council members change?
    - Can council members quit?
- Is the council multigenerational?
- How can residents who aren't members engage with the council?
    - Can residents who live in the building but aren't council members make suggestions or serve on committees?
    - Can community residents who aren't council members observe council meetings? Are they open?
    - Can residents submit questions privately to the council that won't be shared with the landlord?

Culture Eats (Away at) Governance for Breakfast

- What is the culture of resident governance like?
    - Is the culture of the council itself welcoming? Is it frustrating?
    - Will it be boring? Will there be drama?
    - Will other residents be antagonistic toward council members?
    - How do I know this won't just be a place where power-hungry neighbors go to live out their dreams of controlling everyone in the neighborhood?
- Will members be accessible to other residents?
    - Will members actually listen to their community?
    - What have members' experiences been like in the past?
- Why do people leave their role on the council?
- Is it like an HOA? Will we be responsible for enforcing silly rules?
- Will I be retaliated against by the building owner, landlord, or management for serving on the council?
- What are the consequences for violating community rules? And, is the council responsible for enforcing those consequences?

Interest vs. Involvement: Making Governance Work for Residents

- Is this a volunteer role or will I be compensated for my service?
    - Is it a paid position?
    - Do council members get discounts on rent?
- How will serving on the council be made accessible to residents?
    - Will sessions be held in Spanish?
    - What is the schedule?
    - What is the time commitment? Monthly? Weekly?
    - Will there be childcare?
    - Will there be food?
    - Will meetings be virtual or in person?

Resident Control beyond the Building

- How will residents be involved in governance beyond the building level?
- How can we consolidate resident power so it doesn't become siloed within individual social housing developments?
- Will there be a statewide tenant union?

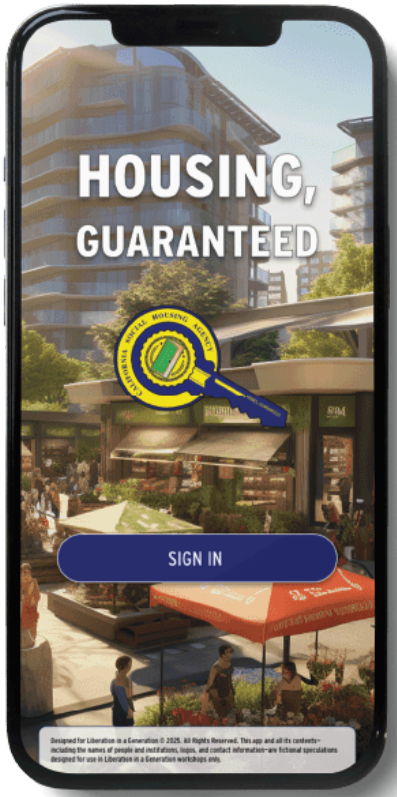
What Protections Will Residents Receive?

- How will residents be informed about their rights?
- What basic resources will residents be able to access?
- How and how often can residents get help with rent?
- Will residents be able to get help filing grievances?
- Would residents face the same kinds of reprisal and intimidation they do today when they attempt to exercise their rights with landlords?
- Will resources used to file grievances identify residents to their landlords? Will their grievances "follow them?"
- Who would be behind the screen of the app responding to their request for help?
- What ways other than an app could residents seek help?
- Will residents with disabilities and/or limited internet access have access to resources?
- Will resources be available in multiple languages?

APPENDIX 2: RESEARCH MATERIALS

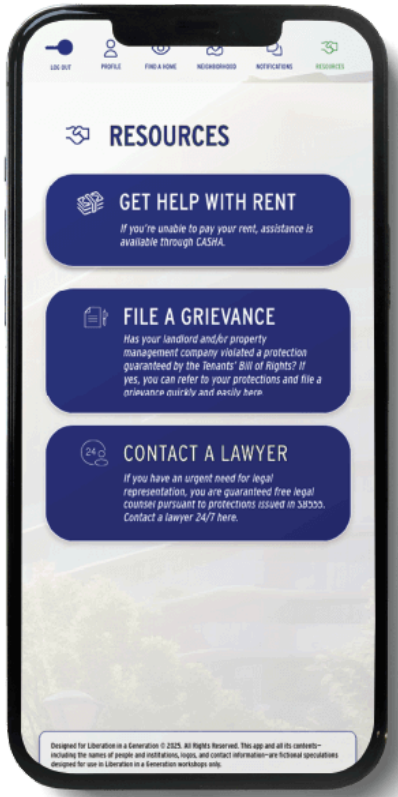
Participants at each session received a social housing letter with a QR code that led them to the social housing app during sessions. Each letter and app was uniquely adapted with rental and income numbers for the city in which the session was held; all numbers were 2035 estimates that accounted for inflation. During sessions, the letters were delivered in envelopes that participants would open themselves. All materials were available in both Spanish and English.

Selected Screens from the Imagined California Social Housing Digital App









California Social Housing Agency
688 Bannon Street
Sacramento, CA 95811

January 21, 2035

Dear Ms. Johnson,

The California Social Housing Authority is pleased to offer our review of your application for residency in a mixed-income social housing development with units for households with extremely-low, very-low, low- and moderate-incomes. According to your income and caregiver statuses, your monthly rent for the year 2035 - 2036 will not exceed 15% of your total income. This amount *may* change in future years if your income or caregiver statuses change or if you decide to move into a larger or smaller housing unit. But, your rental fee, regardless of which unit you ultimately select or how much your income increases over time, will never exceed 25% of your monthly income.

YOUR 2035 - 2036 MONTHLY RENT

$635.20

YOUR MONTHLY INCOME **$4,234.67**

Lease Available *As Soon As* **May 1, 2035**

Current Household Composition	Your Housing Requirements	Your Housing Options Guarantee
1 Adult *Maria Johnson XX23*	☑ Limited mobility accessible unit / neighborhood	3 Bedroom(s)
1 Dependent (Minor) *Jacquie Johnson XX89*	☑ Limited vision accessible unit / neighborhood	2 Bathroom(s)
1 Dependent (Senior) *Gwendolyn Taylor XX21*	☑ Daycare	1 Daycare Enrollment
		☑ *Fully-Accessible Unit and Neighborhood*

To view the housing listings from which you can select, please scan the QR code below and create a unique log in.

We look forward to welcoming you home!

Carlotta Schull, Chief Social Housing Steward
California Social Housing Authority

SCAN TO FIND YOUR NEW HOME