

Illinois State University

ISU ReD: Research and eData

Theses and Dissertations

10-31-2022

Steps towards Liberation for Low-Income Black Residents through Anti-racist and Counter-Racial Capitalist Community Development Practices

Natasha Moodie

Illinois State University, ndmoodie@gmail.com

Follow this and additional works at: <https://ir.library.illinoisstate.edu/etd>

Recommended Citation

Moodie, Natasha, "Steps towards Liberation for Low-Income Black Residents through Anti-racist and Counter-Racial Capitalist Community Development Practices" (2022). *Theses and Dissertations*. 1639. <https://ir.library.illinoisstate.edu/etd/1639>

This Thesis is brought to you for free and open access by ISU ReD: Research and eData. It has been accepted for inclusion in Theses and Dissertations by an authorized administrator of ISU ReD: Research and eData. For more information, please contact ISUREd@ilstu.edu.

STEPS TOWARDS LIBERATION FOR LOW-INCOME BLACK RESIDENTS THROUGH
ANTI-RACIST AND COUNTER-RACIAL CAPITALIST COMMUNITY DEVELOPMENT
PRACTICES

NATASHA MOODIE

113 Pages

Racial capitalism has historically and systematically disenfranchised Black residents in the United States of America. Racial capitalism perpetuates the racial wealth gap and continues to inhibit Black residents from accumulating wealth. I argue that the community development field must implement practices that address the disenfranchisement of Black residents by the systems of racial capitalism. This research aims to highlight community development processes and practices that counter the effects of racial capitalism on low-income Black residents. I conducted a case study on the City and County of San Francisco due to their anti-racist approach to housing and community development, specifically focusing on Black residents. The City and County of San Francisco explicitly acknowledged the historical and perpetual harm of systemic racism, mandated Racial Equity Action Plans, implemented anti-displacement legislation, and called for multiple forms of reparations. HOPE SF rehoused 76% of all original residents, and every department created a racial equity plan. The data demonstrates that Black households still comprise a disproportionate percentage of households affected by housing problems. Further study is needed to investigate the efficacy of the anti-racist and counter-racial capitalist initiatives.

KEYWORDS: racial capitalism; anti-racism; community development; housing.

STEPS TOWARDS LIBERATION FOR LOW-INCOME BLACK RESIDENTS THROUGH
ANTI-RACIST AND COUNTER-RACIAL CAPITALIST COMMUNITY DEVELOPMENT
PRACTICES

NATASHA MOODIE

A Thesis Submitted in Partial
Fulfillment of the Requirements
for the Degree of

MASTER OF SCIENCE

Department of Sociology and Anthropology

ILLINOIS STATE UNIVERSITY

2022

Copyright 2022 Natasha Moodie

STEPS TOWARDS LIBERATION FOR LOW-INCOME BLACK RESIDENTS THROUGH
ANTI-RACIST AND COUNTER-RACIAL CAPITALIST COMMUNITY DEVELOPMENT
PRACTICES

NATASHA MOODIE

COMMITTEE MEMBERS:

Frank Beck, Co-Chair

Maria Schmeckle, Co-Chair

ACKNOWLEDGMENTS

I want to thank Dr. Maria Schmeeckle for her constant support and guidance throughout my graduate education and thesis. Without her guidance and sacrifice, including her continued mentorship throughout her retirement, my graduate education would not have been possible. I would also like to thank Dr. Frank Beck for his support through my thesis process and graduate fellowship. I would also like to thank Kenyetta McGowens and all fellows from the Stevenson Center for their companionship and support. I would like to extend my gratitude to Dr. Michael Hendricks, Dr. Marion Willets, and Dr. Maura Toro-Morn for their mentorship and guidance during my graduate education. I would also like to thank Lance George, Christina Davila, and all “HACsters” at the Housing Assistance Council for their continued encouragement and support. Lastly, I thank my support network and loved ones for making this possible.

N.M.

CONTENTS

	Page
ACKNOWLEDGMENTS	i
TABLES	vii
CHAPTER I: INTRODUCTION	1
CHAPTER II: LITERATURE REVIEW	4
Evolution of Racial Capitalism	4
Racial Capitalism and the Perpetuation of the Racial Wealth Gap	5
Community Development Approaches to the Racial Wealth Gap	7
Critical Race Theory and Addressing Racial Capitalism	9
CHAPTER III: RESEARCH DESIGN AND METHODS	12
Sample	13
Data Collection	14
Method of Analysis	15
CHAPTER IV: FINDINGS	17
The Mayor’s Office of Housing and Community Development	17
History of Affordable Housing in San Francisco	19
Dream Keeper Initiative	21
HOPE SF	22
The City and County of San Francisco Office of Racial Equity	26
City and County of San Francisco’s Racial Equity Documents	26
Document I: Office of Racial Equity, Citywide Racial Equity Framework, Phase 1: Internal Programs and Policies	26

Document II: MOHCD Departmental Racial Equity Action Plan Draft, Phase 1	29
Department Assessment and Employee Survey Results	30
Document III: The Mayor’s Office of Housing and Community Development, Departmental Racial Equity Progress Report, Annual Report for 2021	32
Document IV: HOPE SF Racial Equity and Reparations Guide	33
Document V: MOHCD Consolidated Plan	38
Needs Assessment Results	41
Summary of Findings	41
Identified Housing Problems in San Francisco	43
Greater Need: Housing Problems	43
Housing Problems: 0 – 30% Area Median Income	44
Housing Problems: 30 – 50% Area Median Income	46
Housing Problems: 50 – 80% Area Median Income	47
Housing Problems: 80 – 100% Area Median Income	48
Housing Problems: 0 – 100% Area Median Income	50
Greater Need: Severe Housing Problems	51
Severe Housing Problems: 0 – 30% Area Median Income	51
Severe Housing Problems: 30 - 50% Area Median Income	53
Severe Housing Problems: 50 - 80% Area Median Income	54
Severe Housing Problems: 80- 100% Area Median Income	55
Severe Housing Problems: 0 – 100% Area Median Income	56
Disproportionally Greater Need: Housing Cost Burdens	57
Housing Cost Burdens: 0 – 100% Area Median Income	58

Public Housing	60
Homeless Needs Assessment	61
Public Service Needs	61
Housing Market Analysis Overview: Housing Affordability Gap	62
Areas of Concentration	62
Document VI: MOHCD Strategic Plan, Overarching Department Goals	63
Objective 1: Families and Individuals and Stably Housed	65
Objective 4: Communities at risk of displacement are stabilized	66
Objective 5: City works to eliminate the causes of racial disparities	66
Target Populations	67
Extremely and Very Low-income Households	67
Households at Risk of Displacement	67
Households Experiencing a Legacy of Exclusion	67
Households Destabilized by Systemic Trauma	68
Target Sub-Population	68
Black and African American Residents	68
Very Low-Income Homeowners	69
Public Housing, RAD and HOPE SF residents	69
Re-entry Population: Racial Disparities Persist Amid Large Drug Arrest Decline	69
Document VII: Consolidated Annual Performance and Evaluation Report- CAPER-	
“Consolidated Annual Performance and Evaluation Report- Progress to Consolidated Plan	
Goals”	70
Outcomes for the 2020 – 2021 Fiscal Year	71

Objective 1: Families and Individuals are Stably Housed	71
Objective 4: Communities at Risk of Displacement are Stabilized	78
Objective 5: The City Works to Eliminate the Causes of Racial Disparities	81
Racial and Ethnic Composition of Families Assisted	85
Public Housing	86
Addressing Barriers to Housing Production	87
Actions Taken to Address Obstacles to Meet Underserved Needs	89
Homeowner Emergency Loan Program (HELP)	90
San Francisco Financial Justice Project	90
Tenant Right to Counsel: San Francisco’s Eviction Defense System	90
Summation: Overview of Initiatives	91
CHAPTER V: DISCUSSION	93
Exploratory Question #1: How does the organization conceptualize anti-racism and counter racial capitalism?	93
Exploratory Question #2: What evidence does the organization have for its work within the anti-racist and counter- racial capitalist frameworks?	94
Exploratory Question #3: What successes are demonstrated in the organization’s work and how does it define success?	95
Exploratory Question #4: What are the organization’s continued challenges while working as an anti-racist, counter-racial capitalist organization aiming to help low-income Black residents and communities?	96
Conclusion	97
REFERENCES	104

TABLES

Table	Page
1. 0 - 30% Area Median Income. Disproportionally Greater Need: Housing Problems	45
2. 30 - 50% Area Median Income. Disproportionally Greater Need: Housing Problems	46
3. 50 - 80% Area Median Income. Disproportionally Greater Need: Housing Problems	48
4. 80 - 100% Area Median Income. Disproportionally Greater Need: Housing Problems	49
5. 0 - 100% Area Median Income. Disproportionally Greater Need: Housing Problems	50
6. 0 - 30% Area Median Income. Disproportionally Greater Need: Severe Housing Problems	52
7. 30 - 50% Area Median Income. Disproportionally Greater Need: Severe Housing Problems	53
8. 50 - 80% Area Median Income. Disproportionally Greater Need: Severe Housing Problems	55
9. 80 - 100% Area Median Income. Disproportionally Greater Need: Severe Housing Problems	56
10. 0 - 100% Area Median Income. Disproportionally Greater Need: Severe Housing Problems	57
11. Disproportionally Greater Need: Housing Cost Burden by AMI	59
12. Objective 1: Families and Individuals are Stably Housed, Priority need 1A, IB, and 1D Financial and Output Goals and Actuals	73
13. Objective 4: Communities at Risk of Displacement are Stabilized, Priority need 4A Financial and Output Goals and Actuals	78

14. Objective 5: The City Works to Eliminate the Causes of Racial Disparities,	
Priority need 5A, 5B, Financial and Output Goals and Actuals	82
15. Black residents assisted via direct service using HUD funding from 2020 – 2021	86

CHAPTER I: INTRODUCTION

The racial wealth gap between white and Black households is estimated to be \$10.14 trillion (Williamson 2020). Black households currently have a cumulative wealth of \$2.54 trillion, approximately 3% of national household wealth. If Black households held wealth in proportion to their population size, it would amount to 12.68 trillion dollars (Williamson 2020). Community development practices have aimed to address disproportionate wealth accumulation through varied industries and approaches (DeFilippis and Saegert 2012). However, the racial wealth gap persists.

The racial wealth gap cannot be attributed solely to individual differences between Black and white residents. Studies have shown that even when factoring for education level, job titles, and geographic factors, white households still hold more wealth than Black households (Hamilton et. al 2015). For many years, the proposed solutions to the racial wealth gap have included addressing individual factors of Black residents, including increased access to education, the job market, and housing (DeFilippis 2001). However, it has been shown that in each industry, the disparities in wealth cannot be remedied solely by attempting to close the racial wealth gap through individual achievement because systemic racism is still perpetuated within the various industries (Darity et. al 2015). Despite the increasing interventions by community development organizations, the racial wealth gap has continually widened over the past three decades (Weller and Roberts 2021).

Community development practices have aimed to address the racial wealth gap through a variety of means including policy changes and individual resident demographics changes (DeFilippis and Saegert 2012). As a Black graduate student from a low-income background in the field of sociology and community development, I noticed that the literature discussing the

individual characteristics of me, my family, and my neighbors as low-income Black residents did not provide an accurate description of our daily reality. Literature attributed our lack of access to capital and acquisition of wealth to a lack of desire to obtain an education, a lack of networks and community ties, financial literacy, and more (Hunter and Robinson 2016). I also noticed that the practices developed from the literature which claimed to aid my community, including government intervention and individual resident demographic changes, would not result in economic liberation for me, my family, or my neighbors (Cobb 2016).

The literature in community development regarding low-income Black communities and the racial wealth gap contains a noticeable disconnect from the history and the implications of racism in the United States of America (Christian, Seamster and Ray 2019). In addition to the literature, the practices used in community development have not addressed or remedied the racial wealth gap (Williamson 2020). Noticing this gap between the literature and my experiences, as well as the misplaced accountability in the pursuit of identifying and addressing the cause of the racial wealth gap, motivated me toward this research. In this research, I aim to answer the question: What community development practices counter the exploitative and detrimental effects of racial capitalism on low-income Black residents?

The structure of this thesis is as follows. First, I argue that racial capitalism is a foundational system in the United States of America and a primary cause of the racial wealth gap (Robinson 1983). I discuss its continued deleterious effects on Black residents and the perpetuation of the racial wealth gap. I argue that community development literature can productively use Critical Race Theory frameworks to accurately depict racial capitalism's historical and structural effects on Black residents and communities. Then, I discuss my

methodology for conducting research on anti-racist and counter-capitalist community development practices. I conclude with my findings, analysis, and discussion.

CHAPTER II: LITERATURE REVIEW

Evolution of Racial Capitalism

Capitalism and racism did not originate in the United States of America. However, throughout the foundation of this country, racism and capitalism were both major influences in the development of social and economic structures (Robinson 1983). The European-based system of class-based exploitation was met with racial ordering in the United States, creating a system of racial capitalism (Robinson 1983). In this section, I do not aim to enter the debate of race versus class inequalities. Rather, I argue that America's structural foundation is at the intersection of both race and class, termed by Cedric J. Robinson (1983) as racial capitalism. I argue that racial capitalism created and continually perpetuates the racial wealth gap.

The European feudalist society laid the foundation for ethnic ordering and identity-based exploitation in capitalism (Robinson 1983). As local markets began expanding, the working class conflicted with the feudal lords and merchants. The end of the feudal society allowed for the rise of an economic class that sought economic expansion and political, economic, and social power (Robinson 1983). This laid the foundation for capitalism and identity and class-based conflict and exploitation. Capitalism was designed with a dominant class that exploits an oppressed class (Marx 1883). This model for identity-based exploitation and class divide was extended to the African upon development of the slave trade.

The development of the transatlantic slave trade was justified by pseudo-science that created hierarchical social ordering based on physical characteristics called race (Gates 1986). Race, and the concept of the Negro, a subhuman likened to an animal, was created to justify the use of non-white labor in the expansion of the economy using the slave trade. The concept of

the Negro and racial ordering was used as a foundation to view the African solely as a tool of labor power (Marx 1848). The capitalist economic structure, the economic expansion in the United States, and racial ordering via de-humanizing of the non-white person evolved together to create the foundation of the social and economic system in the United States of America (Robinson 1983).

Slavery was considered as the most important industry in the economic growth of the United States (Marx 1848; Robinson 1983). The evolution of racial ordering and capitalism in America wove racial capitalism into the fabric of the social and economic systems that persist today (Robinson 1983). Although slavery was abolished, the exploitation of Black labor power continued to be crucial to the expansion of the American capitalist economy (Rojas 2017). The systems of racism and racial capitalism are deeply embedded in the fabric of American society and dictate practices within every social and economic structure (Bonilla-Silva 2018). The racial ordering that was once created to justify non-white labor power, though recognized today as pseudo-science, is maintained through the exploitation of Black laborers and unequal distribution of material resources (Rojas 2017).

Racial Capitalism and the Perpetuation of the Racial Wealth Gap

Black residents in America were, and still are, systematically excluded from resources, including access to education, financial capital, housing, and other modes of accumulating wealth (Rojas 2017). Capitalism is designed to create cyclical poverty and cyclical elitism. Laborers cannot simply work harder to escape exploitation and poverty. The design of capitalism does not allow those in the exploited class to access the means to accumulate wealth, regardless of their individual characteristics and work-ethic (Isidro Luna 2013). In America's

racial capitalist system, Black residents and laborers are exploited and oppressed, and changes to individual characteristics are not a solution to the unequal distribution of material resources (Boyd 2008).

Racial capitalism influences every social and economic system in the United States. The effects of racial capitalism on Black residents include higher unemployment rates, the racial wealth gap, wage inequality, lower homeownership rates, higher household debt, higher incarceration rates, disproportionately lower political power and representation, reduced access to health care and fresh foods, a value gap, and increased presence of opportunity deserts (Kendi 2019; Marable 1983; Glaude 2016; Delgado and Stefancic 2017; Weller and Roberts 2021). This list of effects of racial capitalism is not exhaustive, as the effects on Black residents are felt in every social and economic system in America. For the purposes of this research, I will discuss two areas that have been primary modes of accumulating wealth for American residents, housing and access to the financial capital needed for homeownership. (Kuebler 2013; Chiteji 2010).

Home equity has been and remains the largest source of wealth for Americans (Kuebler 2013). The housing market has been historically and systemically dictated by racial capitalism and is a major factor in the perpetuation of the racial wealth gap (Kuebler 2013). Federal and state policies historically barred Black residents from homeownership and subjected Black residents to Jim Crow laws and residential segregation (Weller and Roberts 2021). Even though federal residential segregation has ended, racial discrimination in the housing market perpetuates the disparities in homeownership. According to the Center for American Progress report (2021) housing market discrimination not only affects purchasing a home, but acquiring wealth from appreciated rates. Due to an accumulation of effects from racial capitalism, Black

residents are less likely to own their homes than white residents. Additionally, due to racist lending practices and housing market discrimination, Black residents who own their homes may have higher mortgage interest rates and their homes appreciate at a lower value in comparison to white residents (Markely et. al. 2020). In order to access homeownership, Black residents need access to capital, usually in the form of loans.

Access to capital is another area that Black residents have been historically and systematically excluded from due to racial capitalism (Weller and Roberts 2021). Racial capitalism allows debt to be an opportunity for future wealth accumulation for white residents, but an exploitative and oppressive experience for Black residents (Seamster 2019). Black residents have higher loan denial rates than white residents, even when factoring for application criteria. When Black residents are approved for loans, they are given subprime loans at higher rates and given higher interest rates than white residents, thus, contributing to higher debt rates for Black residents (Chiteji 2010). Black residents, due to lower homeownership rates, are forced to use consumer debt, including credit card debt, for access to capital while white residents use their home appreciation value as a means of access to capital (Weller and Roberts 2021). Black families turn to finance institutions for similar reasons as white residents, including homeownership. However, research indicates that Black families are systemically charged higher interests rates, thus paying more for access to capital than white residents (Chiteji 2010).

Community Development Approaches to the Racial Wealth Gap

Community development practices aim to address the racial wealth gap through various approaches. Researchers in the field often use deficit comparison as the reasoning for economic

inequality for Black residents (Hunter and Robinson 2016). The deficit comparisons fail to acknowledge the power dynamics and systemic issues within American society and economic structures (DeFilippis 2001). The flawed approaches to identifying issues within racial capitalism and how they perpetuate the racial wealth gap has led to community development practices focusing on addressing singularly identified deficits within Black communities (DeFilippis 2001; Glaude 2016). Community development organizations address educational attainment and job placement as remedies to the racial wealth gap (Maxwell and Rotz 2017). However, barriers faced by disadvantaged workers have not been reduced by achieving more education or entering the job force due to the social and economic structure of racial capitalism (Maxwell and Rotz 2017).

Community development approaches have also aimed to increase government intervention and policy support. However, deficit approaches to government redistribution of income have not alleviated economic inequity or cyclical poverty (Freeman 1996). Due to the foundational social and economic exploitation and inequity of racial capitalism, government intervention solely focused on the redistribution of income to low-income workers positively affects high-income households while net or negatively affecting low-income households (Johnson and Browning 1983). The current economic system created and maintains an unequal distribution of wealth, thus, government interventions to redistribute income have greater net benefits for households with higher wealth than low-income households with minimal wealth.

Aiming to address the racial wealth gap without acknowledging and mitigating the effects of racial capitalism has been rooted in color-blind community development ideology (Bonilla-Silva 2018). The focus on individual merit and choices, combined with the minimization of the effects of racism, and racial capitalism, have led to community

development approaches that benefit white residents and disenfranchise non-white residents (Burke 2012). Research has argued that one method that has been overlooked in community development approaches is accountability and structural changes for individual agencies (Cobb 2016). Individual organizations' practices contribute to income inequality by operating within and perpetuating the exploitation of racial capitalism. Through various organizational practices, internal and external, organizations are not neutral actors within the economic system. Structures of inequity affect and are reproduced through organizations (Amis et al. 2020). Without an overt and explicit commitment to anti-discrimination and equity, community development practices will continue to benefit white residents and maintain the racial wealth gap (Burke 2012).

Critical Race Theory and Addressing Racial Capitalism

In my research, I explore how the integration of critical race theory can shift community development literature from a deficit-based approach to an explicitly anti-racist and counter-racial capitalist approach. Racial equity approaches and remedies to historic and systemic oppression must replace the current individualistic approaches. Literature informs practices in the field, and thus, I aim to investigate how approaching issues in community development and addressing the racial wealth gap through a critical race lens can inform practices within the field.

Critical race theory was developed from critical legal studies, Black feminist theory, and theory of intersectionality (Crenshaw et al. 1995). The aim was to create a framework to discuss the implications of racism in law, acknowledging that racism is deeply embedded within the fabric of American society and perpetuated through systemic and cultural practices (Delgado

and Stefancic 2017). Since the formal development of critical race theory, there have been multiple spin-off dimensions, most recently in the field of sociology (Christian, Seamster and Ray 2019). Critical race theory and its dimension in sociology call for research-based in critical tenets.

First, racism is a foundational and permanent structure in American society, perpetuated by systemic mechanisms. Second, racism is perpetuated and maintained through systems of domination and white supremacy. Lastly, the construction of narratives around the impacts of systemic racism must be rooted in an understanding of oppression of marginalized racial groups (Christian, Seamster, and Ray 2019). Critical Race Theory's dimension in sociology argues for scholarship based in critical tenants because social research within a racialized society cannot be race-neutral. Grounding research in the critical tenet provides an empirically based analysis of the racialized societal system (Christian, Seamster, and Ray 2019). It is imperative that the community development field implement critical race theory into analysis of the racial wealth gap and ways to mitigate the effects of racial capitalism for low-income Black residents.

Integrating frameworks from critical race theory into the community development field and explicitly recognizing the effects of racial capitalism in community development is foundational to informing practices. However, solely acknowledging the effects of racial capitalism will not result in economic liberation for low-income Black residents. The call of the activist dimension of critical race theory and liberatory sociology call for literature to be accompanied by practice (Delgado and Stefancic 2017; Morris 2017). The integration of critical race theory into the community development literature must be followed with practices in the field to mitigate the effects of racial capitalism. Racial capitalism is a system intertwined by racism and capitalism. Thus, to address the effects of racial capitalism, community development

practice must be both anti-racist and counter-capitalist (Kendi 2019; Marable 1983). Literature regarding Black economic liberation argues for anti-capitalism and socialist revolutions, but also recognizes the importance of immediate integration of reforms to counter the effects of the capitalist system (Marable 1983). Shifting towards approaches that truly address racism must move away from the current color-blind approaches (Bonilla-Silva 2018). Color-blind approaches are still racist approaches because they allow for the perseverance of racial inequity. Community development practices must explicitly counter practices that perpetuate racial inequity and implement processes and policies that aim to remove current racial inequity (Kendi 2019).

In this literature review, I discussed the evolution and foundation of racial capitalism in American society. Racial capitalism has created and perpetuated exploitation of the non-white resident and maintained the racial wealth gap. Community development literature and practices have used deficit approaches to evaluate the perpetuation of income inequality, which led to practices that addressed individual factors instead of the system of racial capitalism. These approaches have included foci on government intervention and individual characteristics of residents. One approach that has been underutilized is a focus on accountability for individual agencies and how their practices sustain income inequality. In this research, I aim to understand how the integration of a critical race approach in the community development field, combined with individual-agency analysis of anti-racist and counter-capitalist practices, can mitigate the effects of racial capitalism for low-income Black residents and reduce the racial wealth gap.

CHAPTER III: RESEARCH DESIGN AND METHODS

This research aims to highlight community development processes and practices that counter the effects of racial capitalism on low-income Black residents. To answer the research question, I conducted a case study on key community development areas which directly impact acquisition of generational wealth, housing and access to the financial capital needed for secure housing. These two areas directly influence the opportunity for the acquisition of wealth for low-income Black residents and are areas with historic and systemic racial capitalist practices (Markley et. al 2020). These two areas are often foci in community development practices and have an immense impact on residents' lives (Macedo 2009). I discuss practices from an organization with explicitly anti-racist and counter-racial capitalist stances that work with low-income Black residents. The methodology discussed in this section will enable me to gain a more holistic view of the anti-racist and counter-capitalist practices used by the organization and how the practices aim to counter the effects of racial capitalism for low-income Black residents.

The case study method of analysis will allow me the flexibility to understand anti-racist and counter-capitalist practices in the housing and community development field. The organization was not selected based on a specific geographic location, rather based on its anti-racist practices and policies, how it aims to serve Black residents, and how it evaluates success. The research will inform the field by highlighting organizational practices that produce progress towards economic liberation for low-income Black residents. In this section, I will discuss my sample, data collection, and method of analysis.

Sample

Using a purposeful sampling strategy, I conducted a single significant case study. A single significant case study provides an in-depth study of a singular case to provide a distinct understanding of a specific topic within the field (Patton 2015). A single significant case is useful for selecting an organization focused on the specific issue of addressing racial capitalism through community development practices to inform future decision-making processes for the field. The organization was selected based on three parameters. The organization was focused on housing and community development and explicitly works with low-income Black residents or be located within a low-income Black community in the United States. Lastly, the organization needed to demonstrate an overt commitment to anti-racist and counter- racial capitalist practices. The demonstration of a commitment to anti-racist and counter- racial capitalist practices was shown through diversity, equity, and inclusion stances via a mission statement, values, or statements posted on public-facing resources.

In selecting the organization for the case study, a commitment to anti-racism within the organization needed to include acknowledgment of historic and systemic racism and an intentional focus on racial equity (Kendi 2019). Counter-capitalist practices within an organization could be demonstrated through organizational policies or procedures that provide less exploitative and equitable alternatives to the economic norm (Zukerfeld and Wylie 2017). These alternatives may be demonstrated through the cost of the goods and services, structuring of working hours, pay scales, and more (Lattanzi-Silveus 2019). For the purposes of this research, I did not select an organization that argues for a replacement of capitalism with another economic model. Replacing capitalism as our national economic model is beyond the scope of

this research. I am to discuss practices that combat or lessen the deleterious effects of racial capitalism, not methodology to replace capitalism in the United States.

Data Collection

The case-study will allow me to explore how an organization used anti-racist and counter-racial capitalist practices to aid low-income Black communities. I will answer four exploratory questions for the organization. The four questions are as follows:

- I. How does the organization conceptualize anti-racism and counter racial capitalism?
- II. What evidence does the organization have for its work within the anti-racist and counter-racial capitalist frameworks?
- III. What successes are demonstrated in the organization's work as defined by the organization?
- IV. What are its continued challenges while working as an anti-racist, counter-capitalist organization aiming to help low-income Black residents?

The evidence for my case-study was gathered through document analysis (Hesse-Biber 2017). The research focused on public-facing documents and internet sources including strategic plans, annual reports, progress reports, audits and evaluations, website pages, newspaper reports and press releases. These documents were used as evidence to answer the four main questions regarding the organization's conceptualization of anti-racism and counter racial capitalism, evidence of these practices, their successes, and their challenges.

I conducted a document analysis to gain an understanding of the organization and its practices. I evaluated periodically published reports, news reports, and archival documentation

covering the fiscal year prior to the start of the research. My intent was to focus on current practices, but the inclusion of archival documentation for the prior fiscal years provided more evidence of the strengths and areas of improvement of the practices. Non-periodically published reports, including websites, will be analyzed as they are currently presented. I also examined organizational statements regarding diversity, equity, and inclusion, budget decisions, and audit and evaluative reports.

Method of Analysis

This research aims to discuss specific anti-racist and counter-racial capitalist practices used by the chosen organization, not to conduct a comprehensive equity audit. A summative analysis of the documents occurred after data collection was completed. The document analysis focused on evidence of the four exploratory questions for the research. Copies of the full original documents will not be included in the final report.

Using the data collected, I used a combination of measures from rubrics from various equity audit organizations to supplement the organization's internal processes and evaluate the programs' efficacy from an anti-racist and counter-racial capitalist lens. The organization's practices, documents, and content were analyzed according to the four empirical questions and measures used in equity auditing. The data was analyzed using content analysis and evaluation measures used by diversity, equity, and inclusion-focused organizations including the Housing Development Consortium and Race Forward. The data was interpreted according to the four exploratory questions and thematically discussed around offsetting the effects of racial capitalism. The themes include addressing systematic racism and racial capitalism, access to

housing and homeownership, and access to capital. The evaluative methods for each theme are included in the appendix.

CHAPTER IV: FINDINGS

The Mayor's Office of Housing and Community Development

The City and County of San Francisco's Mayor's Office of Housing and Community Development (MOHCD) is a housing and community development department that works in collaboration with additional housing entities to provide access to and production of housing in San Francisco (City and County of San Francisco 2020). MOHCD oversees programs and funding from the U.S. Department of Housing and Urban Development (HUD), including affordable housing initiatives and supportive housing.

The San Francisco Housing Authority (SFHA), the Public Housing Authority for the City and County of San Francisco, was once the entity overseeing affordable and federally funded public housing. However, in March 2019, the United States Department of Housing and Urban Development (HUD) determined that SFHA was in significant default on its obligations to HUD housing programs including public housing and housing choice vouchers. The oversight of housing was transferred to the City and County of San Francisco, managed by MOHCD (City and County of San Francisco 2020). Additionally, the San Francisco Redevelopment Agency was dissolved in 2012 through a California Supreme Court 2011 decision. The decision resulted in a significant loss in funding for affordable housing development, as the San Francisco Redevelopment Agency committed 50% of tax increment of affordable housing. MOHCD's oversight of housing and community development allows for additional private and public partnerships, which allow of increases in financial capital for development of affordable housing (City and County of San Francisco 2020).

I selected San Francisco's MOHCD for the case study due to the City and County of San Francisco, and the MOHCD's department alignment with the three parameters for the research case study. The department focuses on housing and community development, explicitly serves low-income Black residents, and has overt and publicly stated anti-racist and counter-capitalist stances and practices. The anti-racist initiatives, described in further detail in the following sections, include the Dream Keeper Initiative, reparations, and the Office of Racial Equity's citywide racial equity and combatting anti-Blackness framework. The MOHCD has a specific anti-racist stance and focus on Black residents in their community development and housing programs including anti-displacement initiatives and reparative housing approaches. The MOHCD also launched HOPE SF, the self-proclaimed "nation's first large scale, explicitly anti-racist initiative in the country" (HOPE SF 2021: 1). Due to the anti-racist and counter-capitalist stances and programs, and specific approaches to combatting anti-Blackness in housing and community development, I conducted the case study on the City and County of San Francisco, Mayor's Office of Housing and Community Development.

This section presents an overview of the history of housing development in the City and County of San Francisco. Then, I discuss the City and County of San Francisco and the MOHCD's programs and initiatives aligned with anti-racist and counter-capitalist housing and community development. In this section, I provide an overview of the Dream Keeper Initiative and HOPE SF. Then, I provide data from department and city public documentation.

First, I present data from racial equity reports including the City and County of San Francisco Office of Racial Equity, Citywide Racial Equity Framework, Phase 1: Internal Programs and Policies, MOHCD's Departmental Racial Equity Action Plan Draft, Phase 1, MOHCD's, Departmental Racial Equity Progress Report, Annual Report for 2021, and HOPE

SF Racial Equity and Reparations Guide. The MOHCD department reports specific to housing development include MOHCD Consolidated Plan: Housing and Community Development Goals, MOHCD Strategic Plan, and Consolidated Annual Performance and Evaluation Report- CAPER- “Consolidated Annual Performance and Evaluation Report- Progress to Consolidated Plan Goals”. The data section does not include the MOHCD Annual Report or the Annual Action Plan separately, as the data included in the Annual Report and the Annual Action Plan are included in the CAPER.

History of Affordable Housing in San Francisco

Racial inequity in housing and economic gain for San Francisco residents is due to a history of public policy, private sector practices, and White-dominated civic systems, which created and perpetuated racial discrimination (Khare et. al. 2020). Starting in the 1800’s, zoning laws and codes were used to reinforce racial and economic segregation. In the 1930s, redlining and Racially Restrictive Covenants were supported by the now-known Federal Housing Administration’s neighborhood grading system for mortgage loan guarantees (Khare et. al. 2020). Residents of color were denied loans and were prevented from purchasing homes in suburban areas (Moore, et. al. 2019).

The San Francisco Housing Authority (SFHA) was created in 1938 to house mostly White working-class residents during World War II. Whites-only public housing developments were developed in low-income neighborhoods in 1945. This intentional racial exclusion was implemented by SFHA. Black, Latinx, Asian and Pacific Islander residents were granted access to into public housing but SFHA policies continued segregation by considering what they named as neighborhood patterns when considering admittance of tenants for public housing. The public

housing communities for residents of color were intentionally segregated and disinvested (Khare et. al. 2020; Rothstein 2017).

The communities with public housing developments for residents of color lacked quality of life amenities and were further disinvested through government sponsored redlining and racial covenants (Moore, et. al. 2019). After years of disinvestment and segregation, the California Redevelopment Act of 1945 and the U.S. Housing Act of 1949 provided funding and authority of eminent domain to demolish and displace areas considered blighted, mostly communities of color. This displaced many Black households and businesses in San Francisco. As new housing developments were constructed, they had racial quotas or racial exclusion policies which denied housing to Black residents (Moore, et. al. 2019). Legal racial segregation ended following the ruling of *Banks vs. Housing Authority* in the California State Supreme Court in 1953. However, following White flight, federally funded highway expansions, and federally subsidized housing for White residents, segregation persisted (Khare et. al. 2020).

SFHA was designated as one of the “most challenged public housing authorities in the United States (Khare et. al. 2020: 8) in 1985 due to decline in management and maintenance of housing developments, vacancies and demolition of public housing developments. SFHA was declared in default from 1997 to 1999 and again in 2019. Under the direction of the Office of the Mayor, during times of SFHA default, San Francisco’s affordable housing began an aim to address racial disparities and disinvestment in public housing (Khare et. al. 2020).

Since 2007, beginning with HOPE SF’s launch, the Office of the Mayor has implemented initiatives and programs to address disinvestment and racial inequities in housing, wealth, and community development. Using the Rental Assistance Demonstration Program, 3,500 public housing units were redeveloped using federal funds and public-private partnerships. San

Francisco enacted legislation to protect access to affordable housing for public housing residents, and reinvested \$120 million from law enforcement agencies into the Black community and affordable housing in 2020 (Khare et. al. 2020).

Dream Keeper Initiative

The Dream Keeper Initiative aims to address structural inequalities and improve quality of life and outcomes for Black residents in San Francisco. Launched in 2021, the program aims to reinvest \$60 million into San Francisco's Black communities each year. The program also aims to address any racially disparate policies within San Francisco. The initiative's vision states, "The Dream Keeper initiative strives to foster hope and create an environment where generations of Black people report they feel free to dream boldly" (San Francisco Human Rights Commission n.d.). The initiative includes Black families' economic and educational prosperity, holistic health, and experiences of joy.

The program provides investments for homeownership and economic prosperity for Black families through an integration of the City's racial equity goals and six strategic areas. Five strategic areas were selected for analysis due to their focus on housing opportunities or Black residents. The strategic areas which align with the research are (City and County of San Francisco 2022):

1. Homeownership pathways for Black, low- and moderate-income households
2. Capacity building for Black serving housing development agencies
3. Cross-cultural lens for addressing the needs of Black San Francisco residents
4. Strengthening HOPE SF programs, policies, and partnerships
5. Improving communication between MOHCD and Black residents

Funding for the Dream Keepers Initiative is provided through reallocation and reinvestment from various departments. The departments are Office of Economic and Workforce Development, Department of Public Health, Mayor's Office of Housing and Community Development, Human Rights Commission, Department of Children, Youth and their Families, Arts Commission and the Office of Early Care and Education (San Francisco Human Rights Commission n.d.). MOHCD also launched an African American Community Stabilization Fund in 2020, with over \$1 million in annual funding to nine Black-led, Black-serving organizations (City and County of San Francisco 2022).

HOPE SF

The City and County of San Francisco launched HOPE SF, a redevelopment initiative for four public housing sites in the city in 2007. HOPE SF is a public-private partnership which aims to redeveloped public housing through explicitly anti-racist practices which center resident voices and build wealth. The housing development's aim to provide holistic community support to residents of San Francisco through mixed-income housing developments.

Former Mayor Gavin Newsom and the San Francisco Board of Supervisors approved a \$95 million local bond for HOPE SF, more than any other HOPE VI initiative in the nation. 1,900 units of public housing, and an additional 2,400 additional units for rent and for sale, will be developed in the mixed-income property (The City and County of San Francisco 2020). Now operated with leadership from the MOHCD, HOPE SF continues to leverage private investments and public partnerships to continue the development of the four housing sites.

HOPE SF engages in housing and overall community development using eight guiding principles for development from collaborative conversations with the community. The eight

principles are: “Collaborate across systems and sectors to achieve lasting change, rebuild housing without mass displacement, institute reparative practices and policies, shift influence and power to communities, incorporate trauma-informed practices, use data to hold ourselves accountable to communities, create a culture of inclusion and belonging, and honor the principles of the 2007 Blue Ribbon Task Force” (HOPE SF 2021: 1). The Blue Ribbon Task Force of 2007 includes the original guiding principles of ensuring affordable housing redevelopment without loss of public housing (HOPE SF 2007).

Hope SF’s overarching goal is to “change whole systems, so that race and place are not barriers to prosperity and opportunity” (HOPE SF 2021: 1). The overarching goal is pursued through four subgoals goals, “Build racially and economically inclusive neighborhoods, recognize the power of residents to lead their communities, increase economic and educational advancement, and create healthy communities” (HOPE SF 2021: 1). The priorities and goals guide HOPE SF’s work in their four communities.

The four communities are Alice Griffith, Potrero Terrace and Annex, Hunters View, Sunnydale-Velasco. Alice Griffith, with 1,150 units comprised of 56% Black residents, underwent redevelopment where all original residents were successfully rehoused and 90% of the original residents returned to the redeveloped housing complex. Potrero Terrace and Annex is one of the oldest public housing developments in San Francisco, with a 46% Black resident population. The total proposed number of units slated for development is 1,400 units. Hunters View was the first HOPE SF site revitalized, with a total of 600 units and a 37% Black resident population. Of the original residents, 70% of the residents returned to housing in the redevelopment. Sunnydale-Velasco is the largest public housing community with 1,700 units proposed for redevelopment. This housing community has a 37% Black resident population

(HOPE SF 2021). Given San Francisco's total Black population comprising 5% of the total population, Black residents are disproportionately represented in public housing complexes, and in all four housing complexes, are the largest race-ethnic population represented (City and County of San Francisco 2020).

HOPE SF, per the last data analysis in 2016, retained 76% of all original residents, built an additional 750 affordable housing units, demonstrated a 50% decrease in crime, 50% increase in household income, and 35% increase in student attendance within the public housing population (YMCA of San Francisco. N.d.). These results were attributed to HOPE SF's community partnerships, holistic services, and development of healthy communities.

HOPE SF Wealth Building Framework is one of the initiatives in the holistic community development approach. HOPE SF's Wealth Building Planning and Design Team partnered with the Insight Center for Community Economic Development to conduct research with HOPE SF residents and develop a framework to explicitly list and address racial wealth inequities in San Francisco. HOPE SF discusses the centering of Black resident voices in all process as a step towards racial equity. Approximately 250 HOPE SF residents provided input via survey methods to inform the development of the framework (HOPE SF 2021). The framework's vision is, "A holistic vision of wealth will be driven by foundational actions that address the root causes of racial wealth inequality which when applied to a series of material & immaterial assets and wealth extractors creates a series of strategies which together will allow HOPE SF residents in the short term to meet basic needs, have room to breathe and dream, and in the long term, attain power and have freedom" (HOPE SF 2021: 2).

The framework outlines the material assets, immaterial assets, and wealth extractors which contribute to racial wealth inequities. The framework is based in four foundational actions

which aim to address the root causes of racial wealth inequities. The framework acknowledges and provides solutions to structural and historic government and private sector practices which create and perpetuate the racial wealth inequalities. The four foundational actions are: “design policies and programs that center Blackness and combat anti-Blackness in our systems, create narrative change and cultural shifts and combat harmful narratives and cultural models, dismantle extractive practices and policies and combat predatory and extractive systems, and nourish existing social and financial assets and combat devaluation and disinvestment in existing assets of people of color” (HOPE SF 2021: 3). HOPE SF states their long-term ultimate goal is for HOPE SF residents to “attain power for community control over its own economic destiny and have the freedom to actualize their dreams and enable the transfer of wealth over generations” (HOPE SF 2021: 5).

The City and County of San Francisco also passed the Right to Return Legislation. This legislation provides housing preference to all current and former HOPE SF residents, regardless of their current place of residence. The policy aims to reverse the impacts of systemic disinvestment and prevent any future displacement of low-income residents through redevelopment. For all HOPE SF public housing developments, and other public housing developments in San Francisco, previous and current public housing residents are given priority for redeveloped units. The aim is for a one-for-one rehousing for all public housing residents from housing redevelopments (HOPE SF 2021).

Priority access to housing also includes the Certificate of Preference (COP) initiative. Residents in San Francisco who were displaced during the San Francisco Redevelopment Agency’s urban renewal in the 1960’s and 1970’s are provided a certificate for priority to new housing development (Redevelopment Agency of the City and County of San Francisco 2008).

The Displaced Tenant Housing Preference (DTHP) initiative provides residents who were displaced due to the Ellis Act Eviction, an owner move-in eviction, a fire, or affordability restriction expiration rent increase priority access to affordable housing developments. The aim of these initiatives is to prevent displacement and ensure that public housing residents are able to remain in their neighborhoods post-revitalization (City and County of San Francisco N.d.).

The City and County of San Francisco Office of Racial Equity

The City and County of San Francisco’s Division of the San Francisco Human Rights Commission, Office of Racial Equity aims to “Transform systems to support the collective liberation of Black, Indigenous, and People of Color in San Francisco.” (City and County of San Francisco n.d.). The office pursues its mission through advocating for policy changes, building a coalition for racial equity, and monitoring disparities and progress towards equity. Their aim in achieving racial equity is demonstrated by “a world where race is no longer a factor in the distribution of opportunity” (City and County of San Francisco n.d.).

City and County of San Francisco’s Racial Equity Documents

Document I: Office of Racial Equity, Citywide Racial Equity Framework, Phase 1: Internal Programs and Policies

The Office of Racial Equity (ORE) was established in 2019 to address the racial disparities in San Francisco as a result of organizing from Black city workers and community leaders. The ORE is focused both on internal practices and external services with the public. The ORE defines racial equity as; “a set of social justice practices, rooted in a solid understanding

and analysis of historical and present-day oppression, aiming towards a goal of fairness for all” (City and County of San Francisco 2019). The ORE also prioritizes including the voices of those disproportionately affected by systemic and historic racism in the creation of policies and practices. The ORE also developed a Citywide Racial Equity Framework (City and County of San Francisco 2019).

Phase 1 of the Citywide racial equity framework is focused on the internal practices and policies of the largest employer in San Francisco, the City and County of San Francisco with over 37,000 employees (City and County of San Francisco 2019). Phase 1 aims to address the “harmful cultures, practices, and policies that reinforce anti-Blackness, structural racism and bias” (City and County of San Francisco 2019: 4) in an aim to create a safe, inclusive, and actively anti-racist work environment. The ORE through Phase 1, aims to dismantle “structures behaviors, and norms that lead to unequal outcomes that fall along racial lines” (City and County of San Francisco 2019: 4).

The ORE established a baseline for all departments in their work towards racial equity (City and County of San Francisco 2019: 5):

1. Programs and policies must be anti-racist and inclusive to all marginalized identities
2. Challenge policies which are color-blind and have disparate impacts on racial lines
3. Review all internal policies and practices with a racial equity lens
4. Publicly share disaggregate racial departmental data
5. Increase racial and ethnic diversity at all staffing and leadership levels
6. Establish feedback opportunities for accountability
7. Center historic and systemic racism including segregation, displacement of people of color, in data and decision-making

8. Continuously provide bias and anti-racism training for all staffing levels
9. Enact policies to dismantle and address occupational segregation
10. Amend workplace issues which harm employees
11. Remove racial bias, specifically anti-Black bias, from disciplinary protocols
12. Establish fair pay structures which eliminate racial and gender pay gaps
13. Create intentional professional development and funding opportunities for employees from historically marginalized communities.
14. Support departmental affinity safe spaces.
15. Provide mentorship and professional development for vulnerable populations with barriers to employment
16. Leverage apprenticeships programs
17. Dismantle white-dominant work culture and create an inclusive work culture which removes micro-aggression and micro-inequalities.

Each department in the City and County of San Francisco is required to submit a Departmental Racial Equity Action Plan both internally, and published for external access. The racial equity plans are focused on assessing conditions for Black, Indigenous, and Employees of Color, and all employees. The plan also highlights capacity needs, measurable accountability commitments, and steps to address racism, both interpersonal and institutional, within the department (City and County of San Francisco 2019). The plan provides indicators of current conditions and reports the impact of implemented changes over a three-year period. The ORE will provide input and feedback during the developmental and implementation processes. Starting in 2022, the department will prepare annual reports for the racial equity action plan and integrate the Racial Equity Action Plan into the five-year strategic plan.

Phase one for the Racial Equity Action Plan is an internal analysis of seven categories, analyzed through a department assessment and employee survey. The seven categories are: “hiring and Recruitment; Retention, Promotion, and Protection; Discipline and Separation; Diverse and Equitable Leadership and Management; Mobility and Professional Development; Organizational Culture of Inclusion and Belonging; Boards and Commissions” (City and County of San Francisco 2019: 7). Phase two will be externally focused, including city procurement, grants, contracts, programs and services. Phase two will include community engagement and feedback to evaluate equity indicators for engagement with San Francisco residents, with a focus on historically marginalized communities.

In alignment with the research question, the data includes the Citywide Racial Equity Framework and the Racial Equity Action Plan for the Mayor’s Office of Housing and Community Development (MOHCD) (City and County of San Francisco n.d.).

Document II: MOHCD Departmental Racial Equity Action Plan Draft, Phase 1

The City and County of San Francisco Office of Racial Equity Legislative Mandate Ordinance No 188-19 states, “A Racial Equity Action Plan (RE Action Plan) shall include Racial Equity indicators to measure current conditions and impact, outcomes resulting from changes made within programs or policy, and performance measures to evaluate efficacy, that demonstrate how a City department will address Racial Disparities within the department as well as in external programs” (City and County of San Francisco 2020: 2). The Mayor’s Office of Housing and Community Development (MOHCD) submitted a Racial Equity Action Plan in accordance with the legislative mandate. The Action Plan includes seven sections with actions,

committed resources, indicators of success, timeline, implementation plan, progress status, and assigned staff lead (City and County of San Francisco 2020: 2).

MOHCD began department-wide racial equity work with an outside consultant in 2017, with an all-staff racial equity meeting in 2018, and a Racial Equity Assessment in 2019. The Racial Equity Assessment was conducted using survey and interview methods. The MOHCD completed the Racial Equity Action Plan with department senior leadership and a Racial Equity Working Group, which is comprised of department staff. The MOHCD states “MOHCD recognizes the oppressive history of racial injustice, especially in housing and community services: the structural inequalities that remain today; and the trauma those inequalities perpetuate” (City and County of San Francisco 2019: 3). The MOCHD states a commitment to addressing racial inequity internally and expertly through policies, programs, and funding allocations, with a focus on the inclusion of those who have been disproportionately affected including Black, Brown, Indigenous and all San Francisco residents of color.

Department Assessment and Employee Survey Results

The employee survey results demonstrated that MOHCD employees take pride in their work, have a high team morale, and are committed to racial equity work. Staff reported an appreciation for MOHCD’s leadership’s commitment to racial equity work but also reported sensing discomfort and a lack of preparedness in the leadership related to racial equity work. Leadership staff reported feeling clear about their roles in the racial equity work, while other staff reported feeling the leadership was not clear on their steps towards racial equity. Tensions were reported by staff across racial lines, and confidence in the MOHCD’s work towards racial equity also varied across racial lines. Staff also shared concerns around data collection methods

for vulnerable populations and that MOHCD is not equipped to address the racial inequities that may be highlighted in the data. The survey and interviews demonstrated strong employee retention but also showed a lack of transparency around opportunities for promotion for employees of color. There was also a divide between housing and community development staff. Housing staff was predominantly white and less open to conversations about racial equity in comparison to community development. The MOHCD staff shared an understanding that racial equity trainings were important; however, there is a disconnect between the information presented in the trainings and the daily work of the MOHCD (City and County of San Francisco 2019).

The MOHCD's Racial Equity Action Plan reports a goal of creating recruitment strategies which will increase the racial and ethnic diversity of the applicant pool and the MOHCD staff. The department aims to develop staff retention strategies for all staff and promotion strategies which will increase diversity at all levels of the department. The department commits to equitable internal monitoring and evaluative practices. MOHCD also set goals to create an inclusive culture within the organization and provide support for professional development for all staff. Lastly, the MOHCD will include an advisory board in their work towards racial equity and ensure that the board represents the communities served. However, the results of the initial internal investigation demonstrated that evaluation practices and disciplinary protocols of staff showed a disproportionate number of employees of color receiving increased scrutiny, increased suspensions, missed promotions, and terminations. The MOHCD's Racial Equity Action Plan demonstrated racial disparities within their department which need to be addressed to achieve their commitment to racial equity (City and County of San Francisco 2019).

Document III: The Mayor's Office of Housing and Community Development, Departmental Racial Equity Progress Report, Annual Report for 2021

The MOHCD submitted a Department Racial Equity Progress Report for 2021 to the Office of Racial Equity. MOHCD's department leadership shared that the focus for 2022 is on promotional and professional development opportunities for staff, including non-traditional professional development opportunities. The department leadership reported meetings with the Racial Equity Leaders, senior leadership team, and community leaders to implement the Racial Equity Plan.

The MOHCD reported their goals and performances for each of the seven categories. In the category Hiring and Recruitment, the MOHCD set goals for more support for hiring managers, using strategic communications for advertising open positions, communicating open positions internally, requiring implicit bias training for all interview panelists, ensuring a diverse panel, asking potential candidates about their commitment to racial equity work, and reducing the time of the hiring cycle. In 2021, 23% of the 30 new hires identified as Black.

For the category of Retention and Promotion, the MOHCD set a goal of staff retention and promotion and increasing diversity across all levels of the organization. In 2021, the MOHCD conducted a review of current employment and submitted budget requests to implement identified changes. MOHCD reports that 20% of the five staff promotions were employees who identify as Black. In the category of Discipline and Separation, the MOHCD reported conducting a data analysis without observation of racial inequities. The MOHCD implemented exit interviews including questions regarding racial equity.

The MOHCD reported a diverse Senior Leadership Team and are conducting a diversity analysis of middle management. Priority actions include implementation of 360 Degree

Feedback process and propose additional funding for additional leadership opportunities. For the 2021 calendar year, the Senior Leadership Team held internal discussions regarding professional development opportunities and staff who may benefit. The MOHCD reported providing all staff with an annual formal review which includes professional development goals. Priority actions for 2022 include a 360 Degree Feedback and coaching for all MOHCD senior leadership and centering racial equity.

The category of Organizational Culture of Belonging and Inclusion, the MOHCD implemented culture shares and meditation at the beginning of meetings. The office encourages gatherings and report prioritizing if staff needs are met. Changes implemented included helping new staff feel included during the on-boarding process and an innovation round table. Priority actions for 2022 include annual feedback on MOHCD employee experiences, monthly Multifamily Team Racial Equity convenings, and an Inclusionary Manual in 2023 which provides an opportunity for input of staff and stakeholders to influence policy and procedures.

For the last category, Boards and Commissions, the MOHCD reported the support of three advisory committees. The changes implemented included accommodating committee members' schedules, using survey instruments for feedback from the committee. Priorities for 2022 include asking committee members to "identify one racial equity priority for 2022" (City and County of San Francisco 2021: 7). The MOHCD reported no allocated staff for racial equity work. Staff are expected to consider racial equity work within their daily tasks.

Document IV: HOPE SF Racial Equity and Reparations Guide

HOPE SF as a public-private partnership approach to community development is an initiative in San Francisco with an aim to advance racial equity and reparations. The aim of the

Racial Equity and Reparations Guide is to initiate learning and action towards racial equity and the vision of HOPE SF. The guide is intended for HOPE SF partners, the HOPE SF community, and any entities working towards reparations and racial equity (Khare et. al. 2020).

HOPE SF provides foundational definitions for racial equity and reparations for their resource guide and their work in the community. Racial equity is defined as “the condition in which race no longer predicts life opportunities and outcomes” (Khare et. al. 2020: 3).

Reparations is defined as “an enduring approach to acknowledging, reconciling and healing systemic harm and inequities experienced by Black and Indigenous people and communities historically and currently impacted by racism and oppression” (Khare et. al. 2020: 3).

The foundation to HOPE SF’s reparations commitment is effects of slavery and White supremacy’s targeting of Black residents. Black residents are the largest race-ethnic population represented in HOPE SF housing, and the focus is on the “historic, current and future path for African Americans” (Khare et. al. 2020: 3). HOPE SF’s guiding principle in this work is stated, “We explicitly acknowledge the systemic harm that public policy, government agencies, and the marketplace have disproportionately inflicted on African Americans and low-income communities of color throughout the centuries. We seek to share the truth about this harm, promote restitution to those directly affected, and achieve reconciliation and ultimately freedom for those who have suffered from this harm and those who have benefited from this harm” (Khare et. al. 2020: 4). HOPE SF aims to address the disproportionate harm, access to financial resources, and physical and cultural displacement that has historically and systemically occurred in San Francisco.

HOPE SF’s approach to reparations includes; “A focus on truth, resident power, mayoral ownership, transformative public policy, healing-centered collective impact, housing as a

platform for economic power, accountability to anti-racist impact” (Khare et. al. 2020: 5). Hope SF recognizes the lived experiences and power of residents, the importance of City and County leadership’s commitment to racial equity, the effects of policy, the need for healing and accountability. HOPE SF also states housing as a major platform for financial prosperity and power for residents (Khare et. al. 2020).

Truth, for HOPE SF is stated as:

“As a nation and a city, we must acknowledge our history of racial injustice, including the genocide of Native people, the legacy of slavery and racist actions against African Americans through Jim Crow era, the discrimination against immigrants, and other racist terror against people of color. In addition, we must acknowledge the truth of contemporary ways that policies and programs continue to inflict harm on people of color, especially those who face economic challenges. In San Francisco, families living in public housing communities face ongoing social and economic inequalities. Racial injustice is experienced every day when the location of ones’ home determines the access to opportunity and amenities. (Khare et. al. 2020: 22).”

Restitution for HOPE SF is stated as “fulfilling broken promises for historically impacted populations and providing structural redress” (Khare et. al. 2020: 22). Reconciliation for HOPE SF is defined as “creating and holding space for new residents and community partners to move power forward differently” (Khare et. al. 2020: 23). Liberation is defined as “the culmination of the process of systemic change that we are seeking to create in the years and decades to come. This journey involves actions to advance a coordinated and holistic system across multiple public and private institutions that creates transparency, shares power and control and builds individual and community capacity” (Khare et. al. 2020: 23).

HOPE SF states a commitment to individual mindsets, behavior changes, institutional change and systemic change (Khare et. al. 2020). HOPE SF believes that racial equity and reparations to enact change on all four levels will produce economic prosperity, healing, cultural vitality, voice, transformative justice and more not just for residents of color, but all residents.

The Racial Equity and Reparations guide provides a glossary of terms for anti-racism. The terms include racism, race, colorblind racism, white supremacy, white dominant or supremacist culture, white privilege, and implicit or unconscious bias. The glossary also addresses the use of the term reverse racism, and states that in the context of understanding systems and structures, they do not support claims of reverse racism. HOPE SF's guide also addresses the four forms of racism, structural, institutional, interpersonal, and internalized (Khare et. al. 2020: 14). The guide also presents anti-racism, definition and practices, toolkits, and the theory of intersectionality.

The next section of the guide provides an overview and glossary of terms for racial equity. The guide discusses racial equity as a process, a tool, and an outcome. They also present racial equity impact assessment and tools for combatting anti-Black racism. The Reparations 101 section of the guide discusses the federal and systemic racial exclusion of access to housing and resources, and the need to address the historic disinvestment through reparations. The guide discusses banks, universities, and governments, roles in profiting from and participating in racial exclusion and wealth extraction. Support for reparations is presented from discussions of reparative programs across the country and publications in support of reparations for Black residents (Khare et. al. 2020).

HOPE SF defines four forms of reparations, economic, symbolic, political, and cultural. Economic reparations provide material and financial compensation for historic exclusion and wealth extraction. Symbolic reparations is founded in public recognition and reconciliation of racial trauma and race-based harm. Political reparations redistribute political power, influence and accountability. Lastly, cultural reparations recognizes supports, and promotes the cultural strengths and practices of communities of color. Each of the forms of reparations recognize

historic truths, counter White supremacy, reveal White privilege and redistribute power and ownership, promote land control, heal trauma, and lift the value of Black residents and residents of color (Khare et. al. 2020).

HOPE SF has specific tasks and items to provide reparations for each of the four types of reparations. For political reparations, the three most recent mayors have supported HOPE SF and racial equity efforts in the city and county, such as the passing of the Right to Return legislation as protection for public housing residents. HOPE SF states a prioritization of resident participation in decision-making processes, and using a results-based accountability practice to hold systems and stakeholders accountable (Khare et. al. 2020).

For economic reparations, HOPE SF includes the one-for-one replacement of all public housing units, implementing the Legacy Families initiative which includes no rescreening of current public housing residents and eviction prevention efforts. HOPE SF also reports a specific citywide tax designation for the development of affordable housing. HOPE SF also reports implementing individual wealth building strategies including employment in industries involved in the housing development (Khare et. al. 2020).

HOPE SF's approach to symbolic reparations includes acknowledgment of structural racism in San Francisco's housing and community development. Cultural reparations include staff and residents trained in trauma-transformed systems curriculum, support of Resident Warriors, resident leaders from all four sites trained in healing and facilitation, and trauma informed community building (Khare et. al. 2020).

The HOPE SF Racial Equity and Reparations Guide concludes with a call to action. First, for all residents of San Francisco to make the city a safe and inclusive place for all races and ethnicities. The call to action includes specific actions for all HOPE SF stakeholders to take an

explicit stance on inclusion, examine implicit bias, learn about the historic and current systems of racism, promote and recognize the beauty of HOPE SF communities, and move towards systemic change within their position of influence.

HOPE SF highlights specific actions for White stakeholders and majority White organizations working towards racial equity. The actions include, embrace learning about racism, recognizing that even well-meaning actions can perpetuate racism and harm, and committing to racial equity. HOPE SF also highlights specific actions for people of color. This includes aiming to “overcome a sense of hopelessness and cynicism, help create a brave space for difficulty but constructive conversations, recognize and counteract your own internalized racism, and recognize and counteract secondary marginalization” (Khare et. al. 2020: 26).

HOPE SF concludes the guide with a call to action for individuals, organizational, and systemic collective impact. HOPE SF calls for their partners to commit to racial equity and highlights that the path to achieving racial equity must have pathways on multiple levels.

Mayor’s Office of Housing and Community Development Department Reports

Document V: MOHCD Consolidated Plan

The Consolidated Plan is required by the U.S. Department of Housing and Urban Development (HUD) and the Office of Community Planning and Development (CPD) (HUD 2020). Creation of the Consolidated Plan is used as a planning process to analyze market conditions, engage in community discussions, and create data-informed goals for housing and community development priorities (HUD 2020). The strategic plan combines the goals for all federal programs from July 1st, 2020 - June 30th, 2025 (City and County of San Francisco 2020).

The Consolidated Plan is accompanied by the Annual Action Plan and the Consolidated Annual Performance and Evaluation Report (CAPER). The Annual Action Plan summarizes the resources and activities for each priority outlined in the Consolidated Plan. The Consolidated Annual Performance Evaluation Report (CAPER) reports progress toward the Consolidated Plan priorities in alignment with the Annual Action Plan (HUD 2020).

The City and County of San Francisco's 2020 - 2025 Consolidated Plan outlines the plans for community development and affordable housing for San Francisco. The process involves community members, organizations, business owners, and community stakeholders to develop priorities for the community. The process also allows for tracking progress towards the community's common vision. The Consolidated Plan includes priorities for the Community Development Block Grant (CDBG Program), HOME Investment Partnership Program, Housing Trust Fund Program, Emergency Solutions Grant Program, and Housing Opportunities for Persons with AIDS Program (HUD 2020). For this research, the data highlight will be for specific priorities related to access to affordable housing and racial equity. The intent of the data collection is on the specific housing priorities and will not investigate the specific HUD programs.

Per the 2020 - 2025 Consolidated Plan, the five objectives for the City and County of San Francisco are:

- “1. Families and Individuals are stably housed
2. Families and individuals are resilient and economically self-sufficient
3. Communities have healthy physical, social, and business infrastructure
4. Communities at risk of displacement are stabilized

5. The City works to eliminate the causes of racial disparities” (City and County of San Francisco 2020: 5)

For the purpose of this research, the data and analysis will focus on the following priorities; “Families and individuals are stably housed, communities at risk of displacement are stabilized, the city works to eliminate the causes of racial disparities (City and County of San Francisco 2020: 5). The remaining two priorities are essential to community development and addressing the racial wealth gap, but are outside the scope of this research.

The planning process included four phases; needs assessment, strategy development, funding recommendations, and completing the Consolidated Plan and Annual Action Plan. The first stage, the need assessment, was focused on community engagement and input. The Mayors’ Office of Housing and Community Development (MOHCD), engaged with community stakeholders and residents over a 12-month period to understand their needs and priorities. Input from 10 community forums, 40 focus groups, and two surveys, with a summative participation of 3,883 participants, were collected and the input was used in strategy development (City and County of San Francisco 2020). All four stages included community input and public review.

The racial demographics of the participants in the community engagement process included an overrepresentation of Black participants. Black residents comprise 5% of San Francisco’s population but represented 14% of participants in the community engagement process. The community focus groups included an African American Community focus group and at least four housing communities which house predominately Black residents, Hope SF Hunters View, HOPE SF Potrero Hill, and HOPE SF Sunnydale Housing Communities. The community engagement forums had 15% Black participation and the focus groups had 24% participation from Black residents (City and County of San Francisco 2020).

Needs Assessment Results

The data from the community outreach, a review of reports from San Francisco communities, and data from the U.S. Census Bureau’s American Community Survey were used to inform the needs assessment findings. The results were compiled in the following categories: “housing services, social and supportive services, economic self-sufficiency, services access, community improvement and engagement, coordination of services, and housing barriers” (City and County of San Francisco 2020: 35). There were extensive findings for each category and this data review highlights the findings related to the research question. The findings were selected based on their alignment with housing access and racial equity.

Summary of Findings

Cross-cutting Community Needs and Concerns (City and County of San Francisco 2020: 35 - 37)

- “..San Francisco stakeholders are most frequently concerned about displacement, increasing prices, the overall cleanliness and safety of their neighborhoods...”
- “Many stakeholders expressed a need for culturally inclusive and culturally- specific services.”
- “Participants expressed a need for greater awareness of, navigation of, and access to available services, including both housing and other supportive services”
- “Stakeholders expressed a desire for more inclusive and relaxed standards around affordable housing eligibility”
- “Many community members voiced the need for more opportunities to provide input on the City’s housing eligibility policies as well as participate in the development of affordable housing programs”

Housing Services

- “Community engagement participants emphasized the need for affordable housing environments at the most vulnerable end of the housing spectrum; shelters and transitional housing for persons experiencing homelessness, accessible housing for seniors and individuals with disabilities, and affordable housing for the lowest-income households”
- “While affordable housing was the most frequently mentioned housing services need, the recognition of the intersection of health and housing was a common thread throughout the discussions, as participants emphasized the need for safe and healthy living environments”
- “Community members expressed the need for stronger eviction and tenant supports and protections, including tenant education as well as City policies to prevent unlawful eviction”

Knowledge of and Access to Services

- “Participants indicated limited knowledge and availability of eligibility for housing and social services, as well as a need for assistance navigating those services.”
- “In addition to needing greater knowledge of eligibility requirements, stakeholders conveyed that eligibility requirements can be a barrier to accessing services”

Housing Access, Perceptions, and Barriers

- “Participants named displacement and increasing housing prices as the top concerns impacting housing access and the ability to remain in housing”

- “Both renters and homeowners express low overall housing choice because they feel ‘locked in’ ”
- “Participants highlighted barriers to homeownership centering around both housing prices and financing options”
- “Participants in community engagement share multiple experiences of housing discrimination but overall, their responses reveal that there is not one specific, overt type of discrimination. Their responses indicted a more pervasive and entrenched systemic discrimination that affects people of color and African American communities in particular”

Identified Housing Problems in San Francisco

The Consolidated Plan outlines common housing problems in San Francisco per the needs assessment and community engagement. The most common problems included the availability of affordable housing, cost-burdened households, and affordability gap between renters and homeowners (City and County of San Francisco 2020). The Consolidated Plan also outlined housing problems and disproportionate need across racial and ethnic groups. Disproportionate need is defined as a racial group which has “disproportionately greater need in comparison to the needs of the category as a whole” (City and County of San Francisco 2020: 51).

Greater Need: Housing Problems

The first category for data analysis was “Greater Need: Housing Problems” (City and County of San Francisco 2020: 53). The four problems analyzed are lack of kitchen facilities,

more than one person residing per room in the home, cost burden is 30% or more, and a lack of plumbing facilities. Using data from the 2011- 2015 Comprehensive Housing Affordability Strategy (CHAS) and HUD's definition of disparate impact, the MOHCD concluded that no racial or ethnic group had greater than 10% of households with housing problems in comparison to the total population for the income bracket. Thus, no racial or ethnic group was disparately affected by housing problems in San Francisco. In the following sections, I propose an alternative analysis of the data demonstrating that Black households are disproportionately affected by housing problems.

Housing Problems: 0 – 30% Area Median Income

Per the Consolidated Plan, for 0 - 30% area median income (AMI), 76% of households have one of four housing problems, 18% have none of the four housing problems, and 6% of households have no/ negative income but none of the other housing problems. For Black households, 68% of households have one of four housing problems, 25% have none of the four housing problems, and 6% of households have no/ negative income but none of the other housing problems. Since the percentage of Black households with one or more housing problems (68%) is less than the total of households in 0 - 30% AMI with one or more housing problems (76%), HUD and the MOHCD determined that Black households in 0 - 30% AMI are not disproportionately of greater need in housing.

Referring to the raw data provided by the Consolidated Plan, if the data is analyzed considering the percentage Black households comprised of 0 - 30% AMI with one or more of four housing problems, the results show that Black households are disproportionately affected. Black residents comprise 5% of the San Francisco population, and White households comprise

41% of the San Francisco population at the time of the data collection for the Consolidated Plan. Black households, for the 0 - 30% AMI comprise a disproportionate amount of the income bracket at 11.76%. 10.65% of the Black households in the 0 - 30% AMI income bracket have one or more of four housing problems, and 11.9% of the Black households in AMI bracket have no housing problems, but have zero or negative income. Both figures are disproportionately more than the composition of Black households in San Francisco at 5%. In comparison to 34.3% for White households, which is disproportionately less than White population of San Francisco at 41%.

Table 1. 0 - 30% Area Median Income. Disproportionally Greater Need: Housing Problems.				
	Has one or more of four housing problems	Has none of four housing problems	Household has no/negative income, but none of the other housing problems	Total
Total of income group	60055	14515	4830	79400
Black	6395	2370	575	9340
Percent of Total	10.65	16.33	11.90	11.76
White	20580	4335	1750	26665
Percent of Total	34.27	29.87	36.23	33.58

(City and County of San Francisco 2020)

Housing Problems: 30 – 50% Area Median Income

The Consolidated Plan reports that Black households comprise 6.34% of the total households in the 30% - 50% AMI bracket, which is approximately 1% higher than the percent of Black households in San Francisco. Regarding the four identified housing problems, Black households comprise 5% of the total number of households in the 30 - 50% AMI bracket with one or more of four housing problems. This is comparable to the percentages of Black households in San Francisco. Per HUD’s definition, of the Black households in the 30 - 50% AMI bracket, 57% of households have one or more of the four housing problems. In comparison, 71% of households in the AMI bracket have one or more of four housing problems, resulting in the conclusion that Black households do not have a disproportionately greater need regarding housing problems in the 30 - 50% AMI bracket.

Table 2. 30 - 50% Area Median Income. Disproportionally Greater Need: Housing Problems.				
	Has one or more of four housing problems	Has none of four housing problems	Household has no/negative income, but none of the other housing problems	Total
Total of income group	28920	11530	0	40450

(Table Continues)

(Table 2, Continued)

Black	1470	1095	0	2565
Percent	5.08	9.50	0	6.34
White	11995	4030	0	16025
Percent	41.48	34.95	0	39.62

(City and County of San Francisco 2020)

Housing Problems: 50 – 80% Area Median Income

The Consolidated Plan reports that for 50 - 80% AMI, Black households comprise 5.52% of the total AMI bracket, which is proportional to the composition of Black households in San Francisco. Black households comprise 4% of households with one or more of four housing problems. No households in this AMI bracket have no or negative income and no other housing problems. Per HUD's definition, of the Black households in the 50 - 80% AMI bracket, 41% of households have one or more of the four housing problems. In comparison, 54% of households in the AMI bracket have one or more of four housing problems, resulting in the conclusion that Black households do not have a disproportionately greater need regarding housing problems in the 50 - 80% AMI bracket.

Table 3. 50 - 80% Area Median Income. Disproportionally Greater Need: Housing Problems.				
	Has one or more of four housing problems	Has none of four housing problems	Household has no/negative income, but none of the other housing problems	Total
Total of income group	28315	23955	0	52270
Black	1195	1690	0	2885
Percent	4.22	7.05	0	5.52
White	13080	10585	0	23665
Percent	46.19	44.19	0	45.27

(City and County of San Francisco 2020)

Housing Problems: 80 – 100% Area Median Income

Black households comprise 3.81% of the 80 - 100% AMI bracket, which is less than the percentage of Black households in San Francisco. Black households comprise 2.87% of the households in this AMI bracket with one or more of four housing problems, which is also disproportionately less than the total population. Overall, 38% of all households in the AMI bracket have one or more of the four housing problems. In comparison, 29% of all Black households in the AMI bracket had one or more of the four housing problems. Using HUD’s

definition of disproportionate need, MOHCD concluded Black households do not have a disproportionate need regarding housing problems.

Table 4. 80 - 100% Area Median Income. Disproportionally Greater Need: Housing Problems.				
	Has one or more of four housing problems	Has none of four housing problems	Household has no/negative income, but none of the other housing problems	Total
Total of income group	11495	18675	0	30170
Black	330	820	0	1150
Percent	2.87	4.39	0	3.81
White	5795	9795	0	15590
Percent	50.41	52.45	0	51.67

(City and County of San Francisco 2020)

Housing Problems: 0 – 100% Area Median Income

Overall, Black households comprise 7.88% of the population at the average median income level or less for San Francisco. Compared to 5% of the overall population, Black households comprise a larger percentage of households at or below AMI. Black households comprise 11.9% of households with negative or no income of the 0 - 100% AMI bracket, and 7.29% of households with one or more of four housing problems. Both percentages are disproportionately higher than the percentage of Black households in San Francisco at 5%.

Table 5. 0 - 100% Area Median Income. Disproportionally Greater Need: Housing Problems.				
	Has one or more of four housing problems	Has none of four housing problems	Household has no/negative income, but none of the other housing problems	Total
Total of income group	128785	68675	4830	202290
Black	9390	5975	575	15940
Percent	7.29	8.70	11.90	7.88
White	51450	28745	1750	81945
Percent	39.95	41.86	36.23	40.51

(City and County of San Francisco 2020)

In the category of “Greater Need: Housing Problems” (City and County of San Francisco 2020: 53), per the HUD and MOHCD’s definition of disparate impact, the report concluded that no racial or ethnic groups have greater than 10% of households with housing problems in comparison to the total population for the AMI bracket. However, the proportion of the Black population at, or below, AMI is disproportionately larger. The Black population also disproportionately has one or more of the four selected housing problems, and no, or negative, income totals. Using HUD or MOHCD’s definitions of disproportionality overlooks the disproportionate effects of housing problems in the 0 - 100% AMI income brackets.

Greater Need: Severe Housing Problems

The MOHCD analyzed severe housing problems and disproportionate needs across racial and ethnic groups. Severe housing problems were categorized as housing lacking complete kitchen facilities, complete plumbing facilities, more than one person per room, and a cost burden greater than 50% of income (City and County of San Francisco 2020: 56). Using data from the 2011- 2015 Comprehensive Housing Affordability Strategy (CHAS), the MOHCD analyzed if the needs of racial and ethnic groups were disproportionately larger than the needs of the category overall.

Severe Housing Problems: 0 – 30% Area Median Income

The percent of households in the 0 - 30% AMI bracket with one or more of the identified housing problems was 62%. The percent of Black households which have one or more housing problems is 52%. Using HUD’s definition of disproportionate need, MOHCD determined that there was no disproportionate need for households with severe housing problems across racial or

ethnic categories. As shown in table 6, Black households are overrepresented in the 0 - 30% AMI bracket at 11.76%. Black households also disproportionately have one or more housing problems at 9.9% and none or negative income at 11.9%.

Table 6. 0 - 30% Area Median Income. Disproportionally Greater Need: Severe Housing Problems.				
	Has one or more of four housing problems	Has none of four housing problems	Household has no/negative income, but none of the other housing problems	Total
Total of income group	49,585	24,985	4,830	79,400
Black	4,895	3,870	575	9,340
Percent of Total	9.87	15.49	11.90	11.76
White	17,460	7,465	1,750	26,675
Percent of Total	35.21	29.88	36.23	33.60

(City and County of San Francisco 2020)

Severe Housing Problems: 30 - 50% Area Median Income

As shown in table 7, Black households comprise 6.34% of households with 30 - 50% AMI, which is approximately 1% higher than the Black population in San Francisco. Black households comprise 3.89% of households with one or more housing problems in 30 - 50% AMI, which is proportionally lower in comparison to the percentage of Black households in San Francisco. Per the analysis of MOHCD, the total percentage of households in the 30 - 50% AMI bracket with severe housing problems was 62%, in comparison to the percent of Black households with severe housing needs out of the total of Black households in the AMI bracket, 52%. Thus, the MOHCD and I concluded there is no disparate greater need for severe housing problems.

Table 7. 30 - 50% Area Median Income. Disproportionally Greater Need: Severe Housing Problems.				
	Has one or more of four housing problems	Has none of four housing problems	Household has no/negative income, but none of the other housing problems	Total
Total of income group	17720	22730	0	40450
Black	690	1875	0	2565
Percent	3.89	8.25	0	6.34

(Table Continues)

Table 7, Continued

	Has one or more of four housing problems	Has none of four housing problems	Household has no/negative income, but none of the other housing problems	Total
White	6690	9035	0	15725
Percent	37.75	39.75	0	38.88

(City and County of San Francisco 2020)

Severe Housing Problems: 50 - 80% Area Median Income

In the 50 - 80% AMI bracket, 23% of all households have one or more of the four highlighted housing problems. Of all Black households in this AMI bracket, 13% have one or more the housing problems. Thus, MOHCD determined that Black households are not disproportionately affected by severe housing problems. When considering the composition of Black households in the AMI bracket, Black households comprise 5.5% of the AMI bracket, and 3.15% of households with one or more of the four housing problems.

Table 8. 50 - 80% Area Median Income. Disproportionally Greater Need: Severe Housing Problems.				
	Has one or more of four housing problems	Has none of four housing problems	Household has no/ negative income, but none of the other housing problems	Total
Total of income group	12060	40210	0	52270
Black	380	2505	0	2885
Percent	3.15	6.23	0	5.52
White	4540	19115	0	23655
Percent	37.65	47.54	0	45.26

(City and County of San Francisco 2020)

Severe Housing Problems: 80- 100% Area Median Income

Black households comprise 3.8% of households in the 80 - 100% AMI bracket and 2.63% of households in the AMI bracket with one or more of the housing problems. The San Francisco MOHCD concluded that Black households are not disproportionately affected by severe housing problems in the 80 - 100% AMI bracket due to 15% of the total bracket being affected by one or more housing problems as compared to 10% of Black households having severe housing problems.

Table 9. 80 - 100% Area Median Income. Disproportionally Greater Need: Severe Housing Problems.				
	Has one or more of four housing problems	Has none of four housing problems	Household has no/negative income, but none of the other housing problems	Total
Total of income group	4570	25600	0	30170
Black	120	1025	0	1145
Percent	2.63	4.00	0	3.80
White	1920	13670	0	15590
Percent	42.01	53.40	0	51.67

(City and County of San Francisco 2020)

Severe Housing Problems: 0 – 100% Area Median Income

As shown in table 10, Black households comprise 7.8% of households at, or below, AMI in San Francisco. Within the income bracket of at AMI or below, 11.9% of the households with negative or no income and 7.25% of households with severe housing problems are Black households. HUD’s definition of disparate impact is defined as the proportion of households in the race or ethnic group with severe housing problems exceeds 10% of households with severe housing problems overall. MOHCD concluded that no racial or ethnic group had greater than

10% of households with housing problems in comparison to the total population (City and County of San Francisco 2020).

Table 10. 0 - 100% Area Median Income. Disproportionally Greater Need: Severe Housing Problems.				
	Has one or more of four housing problems	Has none of four housing problems	Household has no/negative income, but none of the other housing problems	Total
Total of income group	83,935	113525	4830	202,290
Black	6085	9275	575	15935
Percent	7.25	8.17	11.90	7.88
White	30610	49285	1750	81645
Percent	36.47	43.41	36.23	40.36

(City and County of San Francisco 2020)

Disproportionally Greater Need: Housing Cost Burdens

The MOHCD used CHAS data to analyze whether the any race or ethnic groups are disproportionately burdened by housing costs. The American Community Survey, at the time of completion of the Consolidated Plan, demonstrated that over 41,000 homeowners were cost burdened, with 18,000 of those households using more than 50% of their income towards

housing costs. The Consolidated Plan includes a budget of \$180 million for preservation and creating of affordable housing (City and County of San Francisco, 2020: 137).

Housing Cost Burdens: 0 – 100% Area Median Income

The MOHCD's analysis of the income bracket of 0 - 100% AMI, determined that 61% of all households at or below AMI experience housing cost burdens as compared to 48% of all Black households within the income bracket. Using HUD's definition of disproportionate need, the percent of Black families with housing cost burden is less than the percent of all households in the income bracket experiencing housing cost burden. Thus, MOHCD determined there is no disproportionate need for Black households regarding housing cost burdens.

When analyzing the data as proportions of Black families in comparison to the whole, Black families comprise 11.4% of households with negative or no income, 6.48% of households experience housing cost burdens in the 30 - 50% AMI bracket, and 7.17% of households in the 50 - 100% AMI bracket experiencing housing cost burdens. Within those categories, Black households are disproportionately affected in comparison to the Black households' composition of San Francisco at 5% of the population. In the 0 – 30% AMI bracket, Black households are proportionately less than the total of Black households in San Francisco.

Table 11. Disproportionally Greater Need: Housing Cost Burden by AMI.					
	No or negative income	0 - 30% AMI	30 - 50% AMI	50% - 100% AMI	Total
Jurisdiction as a whole	5,885	215305	67325	64780	353,295
Black	675	9115	4360	4645	18795
Percent of Total	11.47	4.23	6.48	7.17	5.32
White	1925	118155	31170	28085	179335
Percent of Total	32.71	54.88	46.30	43.35	50.76

(City and County of San Francisco 2020)

The MOCHD assessed residents’ housing problems based on race and AMI income brackets for the Consolidated Plan. HUD defines disproportionate need as “disproportionately greater need in comparison to the needs to the category as a whole” (City and County of San Francisco 2020: 51). Per HUD’s definition of disproportionate need, the MOHCD determined that no race or ethnic group is disparity impacted by housing problems.

Tables one through eleven discuss households with greater needs within the 0 – 100% AMI income bracket. For example, in Table 1, 0 – 30% AMI for greater need for housing problems, the MOHCD stated there was no disparate impact for Black households because the

percent of Black households with greater housing needs in the 0 – 30% AMI income bracket, 68%, is less than the total number of households in the 0 – 30% AMI bracket with housing problems, 76%. However, when considering that Black residents comprise 5% of San Francisco’s population but 11.76% of households with 0 – 30% AMI, and 10.65% of households in the 0 – 30% AMI bracket with greater need due to housing problems, the data demonstrates that Black residents are disproportionately affected by housing problems (City and County of San Francisco 2020).

My methodology for analysis demonstrated differed from HUD’s and MOHCD to provide an alternate view of Black residents’ housing needs. The MOHCD is aligning with its commitment to data transparency in its progress toward racial equity. However, the method of analysis led to the conclusion that Black households were not disproportionately affected by housing. I argue that Black households are disproportionately affected by housing problems.

Public Housing

Residents in San Francisco who qualify for subsidized housing have access to both public housing and housing choice voucher program housing options. When the Consolidated Plan was completed, there were 1,911 public housing units and 12,165 housing choice vouchers being managed in San Francisco (City and County of San Francisco, 2020). The average household income of tenants in public housing or the housing choice voucher program was \$14,590, in comparison San Francisco’s average median income of \$110,850 (City and County of San Francisco, 2020: 68). There were 15,157 households on the waitlist for public housing. San Francisco lacked an estimated \$30 million of housing in the housing choice voucher program.

SFHA, when still in operation, was required by HUD to create a Public Housing Authority Recovery and Sustainability Agreement and Action Plan (PHARS). Through the Rental Assistance Demonstration (RAD) program from HUD, and as outlined in the PHARS, SFHA started the redevelopment of public housing, with a need exceeding \$300 million. Ownership of the housing developments was transferred to non-profits to allow access to tax credit equity and loans needed for redevelopment. By 2019, upon securing \$2 billion in financing for the public housing redevelopment, 3,480 units were converted, and 1,911 units remained for rehabilitation (City and County of San Francisco, 2020: 117).

Homeless Needs Assessment

The City of San Francisco continues to experience a housing crisis. Per the City and County of San Francisco 2019 Homeless Point in Time, there were 8,035 identified unhoused individuals. The count includes individuals and families in shelters and unsheltered. 37% of the respondents self-identified as Black, which was the largest racial group represented in the homeless population (City and County of San Francisco, 2020: 72). The overall housing crisis in San Francisco disproportionately affects Black residents in comparison to other race and ethnic populations. Black residents comprise 5% of San Francisco's population, but 37% of the homeless population.

Public Service Needs

Input was gathered from focus groups, interviews, and surveys with residents and key stakeholders to identify needs for public services. The services included housing services, social and supportive services programs, education, and economic self-sufficiency programs (City and

County of San Francisco, 2020: 92). The housing services identified by community members were: “housing navigation and application assistance, more housing protections, eviction prevention support, tenant education, landlord negotiation assistance, and relocation assistance” (City and County of San Francisco, 2020: 92).

Housing Market Analysis Overview: Housing Affordability Gap

San Francisco has an affordable housing gap for both renter and homeowners. Per HUD’s affordability standards, households should pay 30% of their income towards housing costs. At 30% AMI for a three-person household in San Francisco, a household should pay \$739 towards rent. However, in San Francisco in 2019, market rent for a two-bedroom apartment was \$4,720, resulting in a \$3,889 affordability gap. At 100% AMI in San Francisco, a household should pay \$2,771 for housing costs resulting in a \$1,949 affordability gap (City and County of San Francisco 2020: 101).

Homeownership is also unaffordable for low-income residents. The median home value in San Francisco in 2019 was \$1,310,000. Residents with an 80% AMI had an affordability gap of \$990,000 per HUD standards of a monthly mortgage and utility at 35% of household income. Additionally, 58% of all San Francisco housing stock was built before 1950, resulting in an older housing stock.

Areas of Concentration

Black residents comprise 5% of San Francisco’s population. An area of racial concentration is defined as 20% points higher than the overall percent composition. Based on the 2017 ACS, Black residents comprise over 25% of Bayview Hunters Point, a community with a

HOPE SF public housing redevelopment, and Western Addition. Bayview Hunters Point and Western Addition are also areas of low-income concentration, where more than 51% of the population is low-income. Potrero Hill, another HOPE SF public housing redevelopment is also an area of low to moderate income concentration (City and County of San Francisco 2020).

Document VI: MOHCD Strategic Plan, Overarching Department Goals

The Mayor’s Office of Housing and Community Development ultimate impact goal is “vibrant and healthy communities across San Francisco with equitable opportunity for self sufficiency” (City and County of San Francisco 2020: 184). The MOHCD set five primary objectives and identified five target populations to meet the ultimate impact goal and needs outlined in the Consolidated Plan. The objectives and identified priority populations were selected using the input from the community surveys and focus groups. Multiple city departments will strategically collaborate to maximize HUD funding to meet the needs of San Francisco for the five years of the Consolidated Plan.

“The five objectives are:

1. Families and individuals are stably housed
2. Families and individuals are resilient and economically self-sufficient
3. Communities have healthy physical, social, and business infrastructure
4. Communities at risk of displacement are stabilized
5. City works to eliminate the causes of racial disparities”

(City and County of San Francisco 2020: 184)

“The five target vulnerable populations are:

- Extremely and very low-income households
- Households with barriers to access to opportunities
- Households at risk of displacement
- Households experiencing a legacy of exclusion
- Households destabilized by systemic trauma”

(City and County of San Francisco 2020: 184)

All five objectives selected by the community and the MOHCD influence the racial wealth gap and overall quality of life and prosperity in the City of San Francisco. Due to the purpose of this research’s focus on anti-racist housing practices, the following three objectives and priorities will be discussed and analyzed:

- “Objective 1: Families and individuals are stably housed
- Objective 4: Communities at risk of displacement are stabilized
- Objective 5: City works to eliminate the causes of racial disparities”

(City and County of San Francisco 2020: 184)

The priority populations which will be highlighted in this research are: extremely and very low-income households, households at risk of displacement, households experiencing a legacy of exclusion, and households destabilized by systemic trauma. These vulnerable populations specifically include Black residents or disproportionately include Black residents in San Francisco.

Priorities aligned with the research question for each of the selected objective are (City and County of San Francisco 2020: 185):

- Objective 1: Families and individuals are stably housed
 - 1A: Develop and Maintain accessible and affordable housing
 - 1B: Make housing more affordable
 - 1C: Prevent and reduce homelessness
 - 1D: Provide services to maintain housing stability
- Objective 4: Communities at risk of displacement are stabilized
 - 4A: Address inequitable impacts of economic growth through antidisplacement measures for residents and businesses
- Objective 5: City works to eliminate the causes of racial disparities
 - 5A: Ensure racially equitable access to programs and services in coordination with other City departments
 - 5B: Instill racial equity and trauma-informed values and practices in the work of MOHCD and its partners

Objective 1: Families and Individuals and Stably Housed

HOPE SF will redevelop 1,900 units of public housing. An additional 2,400 additional units will be added to the four housing complexes, being transitioned into mixed-income housing units. Through HUD’s Rental Assistance Demonstration (RAD) program, which provides local public agencies capital to convert and redevelop housing, MOHCD and SFHA will rehabilitate 3,400 public housing units over the next five years (The City and County of San Francisco 2020) (US Department of Housing and Urban Development 2022).

Objective 4: Communities at risk of displacement are stabilized

There are communities at risk of displacement in San Francisco, and to address this issue, the City has values and programs both for businesses and residents. For the purpose of this research, the programs and priorities related to homeownership and resident displacement are discussed. The first is strengthening tenant protections and housing stabilization programs. This includes funding and implementation of San Francisco Tenant Right to Counsel (TRC), tenants' rights education and mediation, rent subsidies, and mediation for the eviction process. The second is to preserve existing housing for low-income households. This includes funding and capacity building to allow housing nonprofits to purchase multifamily residential buildings, and upkeep and maintain housing units. The last programs aligned with housing and residents are focused on maximizing housing production. The programs include revisions to the HOME-SF affordable housing program, incentives for affordable Accessory Dwelling Units (ADU), intergenerational household housing development, and maximizing state and federal funding for housing development.

Objective 5: City works to eliminate the causes of racial disparities

The City of San Francisco “recognizes the oppressive history of racial injustice, especially in housing and community services, the structural inequities that remain today and the trauma those inequities perpetuate” (City and County of San Francisco 2020: 189). MOHCD commits to eliminating racial disparities and prioritizing the people who have been harmed by racial inequities.

Target Populations

Extremely and Very Low-income Households

Using the Area Median Income (AMI) for San Francisco at \$136,800, extremely low-income is 30% AMI, very low-income is 50% AMI. In 2019, when this strategic plan was completed, a third of San Francisco residents fell within this priority population. Black residents comprise 5% of San Francisco residents, but, 59% of Black San Francisco residents are low-income or extremely low income (City and County of San Francisco 2020: 190).

Households at Risk of Displacement

Changes in San Francisco's communities continue to increase housing costs and displace vulnerable communities, including low-income residents and communities of color. Vulnerable populations are at risk of being displaced from the city. In 2017, Black residents comprise 5% of San Francisco, as compared to 11% in 1990. Due to displacement, San Francisco's Black population was cut in half (City and County of San Francisco 2020: 191).

Households Experiencing a Legacy of Exclusion

The MOHCD defined households experiencing a legacy of exclusion as Native American and Black households impacted by a history of genocide and enslaved. The MOHCD explicitly states their recognition of the "oppressive and exploitative history of racial injustice" and the persisting systemic inequalities in San Francisco and the United States (City and County of San Francisco 2020: 191). Their recognition of historic systemic racism and current implications on Black and Native households states:

“For over 500 years, starting with European colonization of Native American lands and people, cultural institutional and personal racism have worked to oppress all people of color in this country and especially our Black/ African American and Native American populations. In many cases, local, state and federal governments and institutions have been leaders and partners in discriminatory policies and practices designed to disenfranchise these populations, robbing them of their humanity and real opportunity to build wealth and community stability. In spite of these historic and persistent racial inequities, these groups built and sustained vibrant and beautiful cultures and have remained significant contributors across all areas of society. Their resilience is remarkable and deserving of our admiration” (City and County of San Francisco 2020: 191).

Households Destabilized by Systemic Trauma

MOHCD defines the effects on individuals from systemic exclusion and exclusionary policies in housing, and other necessary systems, as well as discrimination and bias in the criminal justice system, must receive support to overcome systemic trauma (City and County of San Francisco 2020).

Target Sub-Population

MOHCD selected sub-populations within the five target populations. There are populations highlighted across culturally specific groups, income brackets, and other identified vulnerable populations. In alignment with the research question, the sub-populations highlighted are directly related to Black residents and housing.

Black and African American Residents

Black residents comprise 5% of San Francisco’s population but the data shows the long lasting effects of historical and systemic racism in the United States, and specifically San Francisco. The median household income the Black households in San Francisco is \$30,325, which is 30% AMI for San Francisco. 32% of Black residents live below the poverty level as

compared to 12% of the city population. The MOHCD interviewed and surveyed Black residents to receive input on the needs of Black residents in San Francisco. The participants highlighted a wide range of needs, including affordable housing, down payment assistance, rent subsidies, housing vouchers, and reduced-cost housing (City and County of San Francisco 2020: 193).

Very Low-Income Homeowners

MOHCD recognizes that homeownership is a method towards building wealth and financial security. The San Francisco homeownership rate is 37.65% compared to the national rate of 64.3%. Very low-income homeowners need additional capital to conduct necessary repairs and improvements to their homes (City and County of San Francisco 2020: 203).

Public Housing, RAD and HOPE SF residents

Residents of public housing in San Francisco, including HOPE SF, Single Room Occupancy (SRO) and RAD housing redevelopment were prioritized and targeted during the community input process. Safety, housing stability, income, compliant and finances were highlighted as concerns by the residents. Residents highlighted needing more affordable housing, increased housing security and protection, rent subsidies, and other wrap around services.

Re-entry Population: Racial Disparities Persist Amid Large Drug Arrest Decline

San Francisco's drug policy reforms have resulted in reductions in drug arrests across the state. However, racial disparities in drug arrests persist, as Black residents are arrested for drug-related incidents at a rate 10 times higher than any other race (Males 2018). The racial disparity is even more significant when considering that the rates in arrests do not align with the rates of

drug usage across races. Considering rates of drug use, Black residents accounted for 25% of the counted drug-related deaths but accounted for 42% of the drug felony arrests. The racial disparities in local policies and fair practices in San Francisco disproportionately affect Black residents (City and County of San Francisco 2020: 219). In addition, Black youth disproportionately comprise the juvenile detention system, comprising 53% of the juvenile system (City and County of San Francisco 2020 P 2020).

**Document VII: Consolidated Annual Performance and Evaluation Report- CAPER-
“Consolidated Annual Performance and Evaluation Report- Progress to Consolidated Plan
Goals”**

The Consolidated Annual Performance and Evaluation Report, Progress to Consolidate Plan goals (CAPER) is a U.S. Department of Housing and Urban Development (HUD) required plan for the Mayor’s Office of Housing and Community Development (MOHCD). The CAPER outlines progress on the goals from the Consolidated Plan. The Consolidated Plan outlined five needs and associated goals. The CAPER provides data for each of the performance measures for the goals using Indicators of Success for five-year and one-year goals (City and County of San Francisco 2021).

Priority aligned with the research question for each of the selected objectives are (City and County of San Francisco 2020: 185):

- Objective 1: Families and individuals are stably housed
 - 1A: Develop and Maintain accessible and affordable housing
 - 1B: Make housing more affordable
 - 1D: Provide services to maintain housing stability

- Objective 4: Communities at risk of displacement are stabilized
 - 4A: Address inequitable impacts of economic growth through anti-displacement measures for residents and businesses
- Objective 5: City works to eliminate the causes of racial disparities
 - 5A: Ensure racially equitable access to programs and services in coordination with other City departments
 - 5B: Instill racial equity and trauma-informed values and practices in the work of MOHCD and its partners

Outcomes for the 2020 – 2021 Fiscal Year

The following tables outline the outcomes from 2020 - 2021 for the goals of each priority related to this research: Objective 1, 4, and 5. The table outlines data from the MOHCD regarding their goals for the five years of the Consolidated Plan, and for the first year, 2021 - 2022, and the achieved outcomes from 2020 - 2021 (City and County of San Francisco 2021)

Objective 1: Families and Individuals are Stably Housed

Objective 1, families and individuals are stably housed, priority need 1A, develop and maintain accessibility and affordable housing, goals 1Ai, create more affordable housing, did not achieve the listed goal of 64 new HOPE SF units in 2020 - 2021. No HOPE SF units were built in 2020 - 2021. In the 2020 - 2021 period, there were 33 Plus Housing application placements, 28 more than the goal. There were 559 units dedicated for families, which was 7,741 less than the goal of 1300. Goal 1Aii, preserving affordable housing, there were 109 small sites preserved or made permanently affordable, which was 62 less than the goal of 171. There were 194 HOPE

SF units replaced, which was 73 less than the year 1 goal (City and County of San Francisco 2021).

Priority need 1B, make housing affordable, goal 1bii, increase the affordability of rental housing did not report a year 1 actual for the number of residents receiving rental subsidies to compare to the year 1 goal for 220 residents. Goal 1biii, increase opportunities for sustainable homeownership, reported 3,564 residents receiving homeownership education and counseling, 364 more than the year 1 goal of 3,200. Twenty-nine residents received homeownership counseling services and became successful homeowners, which was 316 less than the year 1 goal of 345. Year 1 actual for the number of homeowners who receive post-purchase education and counseling exceeded the year one goal of 250 with a year one actual of 362. 170 residents received legal representation to avoid foreclosure, which exceeded the year 1 goal of 20. Eight homebuyers from the select underserved populations were served in year one, three more than the year one goal of five. Goal 1Biv, increase access to rental and homeownership housing, reported 217,000 residents submitting at least one application for rental housing, which was 17,000 more than the year one goal. 265 fewer residents successfully moved into MOHCD affordable housing than the year one goal of 750. The CAPER did not report a year one actual for the number of households receiving rental housing at HOPE SF using right-to-return legislation for comparison to the year one goal of 25 (City and County of San Francisco 2021).

Priority need 1D, provide services to maintain housing stability, goal 1di, reduce rate of evictions, reported 1,298 tenants facing eviction receiving full legal representation, which did not meet the year one goal of 1,800. 376 tenants were able to stay in their homes after facing eviction, which was 524 less than the year one goal. The number of tenants receiving emergency rental assistance exceeded the year one goal by 636, with a year one actual of 1,366. 458 tenants

received Alternate Dispute Resolution services, which was 142 less than the year one goal. 1,435 residents received tenants rights counseling and education, which exceeded the year one goal by 535 (City and County of San Francisco 2021).

Table 12. Objective 1: Families and Individuals are Stably Housed, Priority need 1A, IB, and 1D Financial and Output Goals and Actuals				
Objective 1: Families and Individuals are Stably Housed				
Priority Need 1A: Develop and maintain accessible and affordable housing				
Goal 1Ai: Create more affordable housing				
Funding	Expected 5-year Total	Expected Year 1 Total	Actual Year 1 Total	Difference
	\$1,853,410,845	\$311,259,429	\$141,340,522	-\$169,918,907
Indicators of Success	5-Year Goal	Year 1 Goal	Year 1 Actual	Difference
# of new HOPE SF units developed	713	64	0	-64
# of Plus Housing applicant placements	69	5	33	28
# of dedicated housing units for families developed	3257	1300	559	-741

(Table Continues)

(Table 12, Continued)

Goal 1Aii: Preserve affordable housing				
Funding	Expected 5- year Total	Expected Year 1 Total	Actual Year 1 Total	Difference
	\$222,667,896	67287395	69612607	2325212
Indicators of Success	5-year Goal	Year 1 Goal	Year 1 Actual	Difference
# of Small Sites units preserved/ made permanently affordable	742	171	109	-62
# of HOPE SF public housing units replaces of # of HOPE VI units rehabilitated	247	121	194	-73
Priority Need 1B: Make housing affordable				
Goal 1Bii: Increase affordability of rental housing				
Funding	Expected 5- year Total	Expected Year 1 Total	Actual Year 1 Total	Difference
	\$149,469,225	\$20,799,641	\$34,892,405	\$14,092,764
Indicators of Success	5-year Goal	Year 1 Goal	Year 1 Actual	
# of residents receiving rental subsidies	1100	220	unreported	

(Table Continues)

(Table 12, Continued)

Goal 1Biii: Increase Opportunities for sustainable homeownership				
Funding	Expected 5-year Total	Expected Year 1 Total	Actual Year 1 Total	Difference
	\$6,940,484	\$1,305,000	\$1,496,620	\$191,620
Indicators of Success	5-year Goal	Year 1 Goal	Year 1 Actual	Difference
# of residents receiving homeownership education and counseling	16000	3200	3564	364
# of residents receiving homeownership counseling services who successfully become homeowners	1725	345	29	-316
# of homeowners who receive post-purchase education and counseling	1250	250	362	112
# of residents who receive legal representation to avoid foreclosure	100	20	170	150
# of homebuyers served from previously underserved select demographic populations	45	5	8	3

(Table Continues)

(Table 12, Continued)

Goal 1Biv: Increase access to rental and homeownership housing				
Funding	Expected 5- year Total	Expected Year 1 Total	Actual Year 1 Total	Difference
	10797156	2210000	2678518	468518
Indicators of Success	5-year Goal	Year 1 Goal	Year 1 Actual	Difference
# of residents submitting at least one application for a rental housing opportunity	1000000	200000	217000	-17000
# of residents who successfully moved into MOHCD sponsored affordable housing	3750	750	485	-265
# of households receiving rental housing at HOPE SF sites via the HOPS SD right to return legislation	65	25	Unreported	

(Table Continues)

(Table 12, Continued)

Priority Need 1D: Provide services to maintain housing stability				
Goal 1Di: Reduce rate of evictions				
Funding	Expected 5-year Total	Expected Year 1 Total	Actual Year 1 Total	Difference
	63867715	12123111	16609096	4485985
Indicators of Success	5-year Goal	Year 1 Goal	Year 1 Actual	Difference
# of tenants facing eviction who receive full legal representation	9800	1800	1298	-502
# of tenants facing eviction who were able to stay in their current unit	61000	900	376	-524
# of tenants receiving emergency rental assistance to stabilize their housing	18730	730	1366	636
# of tenants receiving Alternate Dispute Resolution (ADR) services	3800	600	458	-142
# of residents receiving tenants' rights counseling and education	5700	900	1435	535

(City and County of San Francisco 2021)

Objective 4: Communities at Risk of Displacement are Stabilized

Objective 4, communities at risk of displacement are stabilized, priority need 4a, address inequitable impacts of economic growth through anti-displacement measures for residents and businesses, goal 4ai, implement policies and program that prioritize current residents, 175 residents accessed affordable housing through lottery preference programs, 75 less than the year one goal. 165 mixed status families received support services and subsidies, which was 35 more than the year one goal. Goal 4aiii, reduce displacement of residents and businesses, four indicators of success were discussed in goal 1di. The number of households receiving other eviction defense services exceeded the 1000 year one goal with a 1054 year one actual (City and County of San Francisco 2021).

Table 13. Objective 4: Communities at Risk of Displacement are Stabilized, Priority need 4A				
Financial and Output Goals and Actuals				
Objective 4: Communities at Risk of Displacement Are Stabilized				
Priority Need 4A: Address inequitable impacts of economic growth through anti-displacement measures for residents and businesses				
Goal 4Ai: Implement policies and programs that prioritize current residents				
	Expected 5-year	Expected Year 1	Actual Year 1	
Funding	Total	Total	Total	Difference
	No funding to sub-recipients			

(Table Continues)

(Table 13, Continued)

Goal 4Ai: Implement policies and programs that prioritize current residents				
Indicators of Success	5-year Goal	Year 1 Goal	Year 1 Actual	Difference
# of residents who accessed affordable housing through the COP, DTHP and NRHP lottery preference programs	1250	250	175	-75
# of “Mixed Status Families” stabilized via support services and subsidies	715	130	165	35
Goal 4Aiii: Reduce displacement of residents and businesses				
Funding	Expected 5-year Total	Expected Year 1 Total	Actual Year 1 Total	Difference
	2928275	1375000	573032	-801968

(Table Continues)

(Table 13, Continued)

Goal 4Aiii: Reduce displacement of residents and businesses				
Indicators of Success	5-year Goal	Year 1 Goal	Year 1 Actual	Difference
# of tenants receiving emergency rental assistance to stabilize their housing (also in 1Di)	18730	730	1366	636
# of tenants facing eviction able to stay in their current unit (also in 1Di)	6100	900	376	-524
# of households receiving tenant education and counseling (also in 1Di)	5700	900	1435	535
# of households receiving full-scope eviction defense (also in 1Di)	9800	1800	1298	-502
# of households receiving other eviction defense services	5800	1000	1054	54

(City and County of San Francisco 2021)

Objective 5: The City Works to Eliminate the Causes of Racial Disparities

Objective 5, the city works to eliminate causes of racial disparities, priority need 5a, ensure racially equitable access to programs and services, in coordination with other city departments, goal 5ai, develop specific funding, policies and practices to ensure equitable access to MOHCD and OEWD programs reported that no city staff attended a GARE, Government Alliance on Race and Equity workshop training, seven less than the year one goal. Zero staff were trained in trauma informed systems and self-care activities, which is 50 less than the year one goal. The execution of racial equity analysis in the MOHCD RFW occurred once during year one, meeting the year one goal. Creation of MOHCD community outreach strategies that address racial disparities, historically underserved populations, cultural competency, and cultural humility had a goal of one, and year one actual was reported as one (City and County of San Francisco 2021).

Priority need 5B, instill racial equity and trauma-informed values and practices in the work of MOHCD and its partners, goal 5Bi, incorporate cultural competency, trauma-informed systems, and other equity training and resources for MOHCD's partners reported 12 partner staff trained in implicit bias, cultural competency, trauma-informed systems and equity trainings, which was 2 more than the year one goal. MOHCD and OEWD held 55 trainings for community partners in year one, which was 54 more than the year one goal of one. Goal 5bii, incorporate racial equity principles into MOHCD's hiring and promotion practices, the CAPER reports the execution of the MOHCD Equity Plan with a year-one goal of one and year-one actual of one, meeting the goal. Implementing changes to MOHCD internal policy was reported as one, exceeding the year-one goal by two. The inclusion of Trauma Champions, Catalysts, and Leaders

in MOHCD’s racial equity working group was reported at 3, meeting the year one goal (City and County of San Francisco 2021).

Table 14. Objective 5: The City Works to Eliminate the Causes of Racial Disparities, Priority need 5A, 5B, Financial and Output Goals and Actuals				
Objective 5: The City Works to Eliminate the Causes of Racial Disparities				
Priority Need 5A: Ensure racially equitable access to programs and services, in coordination with other City departments				
Goal5Ai: Develop specific funding, policies and practices to ensure equitable access to MOHCD and OEWD programs				
Funding	Expected 5-year Total	Expected Year 1 Total	Actual Year 1 Total	Difference
	No funding to sub-recipients			
Indicators of Success	5-year Goal	Year 1 Goal	Year 1 Actual	Difference
# of City staff who attend GARE training workshops	35	7	0	-7
# of staff trained in trauma informed systems and self-care activities	150	50	0	-50
Execution of racial equity analysis in MOHCD RFQ/RFP selection criteria	1	1	1	0

(Table Continues)

(Table 14, Continued)

Goal5Ai: Develop specific funding, policies and practices to ensure equitable access to MOHCD and OEWD programs				
Indicators of Success	5-year Goal	Year 1 Goal	Year 1 Actual	Difference
Creation of MOHCD community outreach strategies that address racial disparities, historically underserved populations, cultural competency, and cultural humility	5	1	1	0
Priority Need 5B: Instill racial equity and trauma-informed values and practices in the work of MOHCD and its partners				
Goal 5Bi: Incorporate cultural competency, trauma informed systems, and other equity training and resource for MOHCD's partners				
Funding	Expected 5-year	Expected Year 1	Actual Year 1	Difference
No funding to sub-recipients				

(Table Continues)

(Table 14, Continued)

Goal 5Bi: Incorporate cultural competency, trauma informed systems, and other equity training and resource for MOHCD's partners				
Indicators of Success	5-year Goal	Year 1 Goal	Year 1 Actual	Difference
# of partner staff trained in implicit bias, cultural competency, trauma informed systems and equity trainings	50	10	12	2
# of trainings for community partners hosted by MOHCD and OEWD	5	1	55	54
Goal 5Bii: Incorporate racial equity principles in MOHCD's hiring and promotion practices				
Funding	Expected 5-year Total	Expected Year 1 Total	Actual Year 1 Total	Difference
	No funding to sub-recipients			
Indicators of Success	5-year Goal	Year 1 Goal	Year 1 Actual	Difference
Execute MOHCD Racial Equity plan	3	1	1	0
Implement changes to MOHCD internal policies	5	1	3	2

(Table Continues)

(Table 14, Continued)

Goal 5Bii: Incorporate racial equity principles in MOHCD's hiring and promotion practices				
Indicators of Success	5-year Goal	Year 1 Goal	Year 1 Actual	Difference
Inclusion of Trauma Champions, Catalysts, and Leaders in MOHCD's Racial Equity Working group	15	3	3	0

(City and County of San Francisco 2021)

Racial and Ethnic Composition of Families Assisted

The CAPER reported demographic data for the number of persons assisted via direct services from the HUD programmatic funding. Black, not Hispanic, residents assisted totaled 3,360. The total of Black residents, multiracial and all ethnicities, assisted in 2020 - 2021 total 3,567. From a total of 11,914 persons assisted, Black residents, multiracial and all ethnicities, comprise 30% of San Francisco residents assisted through direct assistance using HUD programmatic funding.

Table 15. Black residents assisted via direct service using HUD funding from 2020 - 2021	
Race and Ethnicity	Total Number of Persons Assisted
Black	3,360
Black - Hispanic	146
Black and White	54
Black and White, Hispanic	7
Total	3,567
Total Families Assisted, All Races	11,914

(City and County of San Francisco 2021: 27)

Public Housing

The MOHCD started Phase 1 of the HUD’s Initiative, Rental Assistance Demonstration (RAD) program. The program provides opportunity for public housing rehabilitation by transferring ownership of public housing to non-profit ownership. The non-profits manage the housing developments and are able to leverage private equity in ways that the MOHCD cannot due to their being a division of the government. By the completion of Phase 2 in September 2020, 28 housing projects were rehabilitated, which included 3,480 units and an investment of \$2 billion of public and private funding (City and County of San Francisco 2021: 64). The RAD

initiative includes a services model to provide support to all residents. The model includes establishing trust, needs based mapping, community activities, and neighborhood partnerships. It also includes community building through organizing community events, education, health and wellness activities, and peer leadership opportunities. The RAD initiative also prioritizes service connections through referrals, follow-up, and intentional support for housing stabilization.

HUD determined that SFHA was in default and issued a determination of default letter stating that HUD as authorized to take possession of all of SFHA or SFHA was required to make alternate arrangements within HUD requirements and in the best interest of the residents. The determination for best interest of the residents was to transfer authority from SFHA to the City and County of San Francisco. SFHA and the City submitted a memorandum of understanding (MOU) to HUD outlining the integration of SFHA into the Mayor's Office. The City provided a CEO of SFHA and other operating staff while the existing employees of SFHA were given notices of termination and severance packages (City and County of San Francisco 2021: 70).

Addressing Barriers to Housing Production

“Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investments” (City and County of San Francisco 2021: 71).

The first identified need to address barriers to housing production includes identifying sites appropriate for housing development, encouraging affordability by design for small units and rental units, identify and implement creative financing strategies, reduce regulatory barriers, and addressing nimbyism. Using affordable building materials and units to reduce the barrier of

development costs are also encouraged by the City. The City also encourages the development of secondary units, smaller units, and rental units to provide additional housing at a lower cost. The City has also implemented solutions to address the finances needed to provide subsidized housing options for low-income households (The City and County of San Francisco 2021).

The City has identified gaps in funding for affordable housing and implemented creative financing strategies. Subsidizing housing for low-income and very low-income households range from \$275,000 to \$350,000 per unit (City and County of San Francisco 2021: 72) The federal funding for housing subsidy, primarily through the Federal Low Income Housing Tax Credit (LIHTC) program, which usually funded 90% of affordable housing, is no longer being funded. The City of San Francisco reports solutions to finance affordable housing (The City and County of San Francisco 2021).

The financing solutions include the Jobs- Housing Linkages program, which collects fees from new commercial and non-residential development to fund affordable housing production. The use of Historic Rehabilitation Tax Credits also provides subsidy for rental projects when applicable. The Citywide Inclusionary Housing Program requires a minimum of 10 permanently affordable housing units in all housing developments. The City also uses Tax Increment Financing (TIF) for housing development. TIF is an opportunity for municipalities and local governments to fund infrastructure through bond financing. The municipality funds development now, using a bond which will be repaid with anticipated tax revenue (The World Bank 2015). The City also created a Housing Trust Fund in 2012 which prioritized funding for housing from the City's general fund and other financial sources over 30 years. Lastly, the City is still using funding from the proceeds of the 2015, \$310 million General Obligation Bond to fund

construction and rehabilitation of affordable housing (The City and County of San Francisco 2021).

Regulatory barriers are an identified issue for accessibility to affordable housing. The City aims to reduce regulatory barriers including processing time, staffing and fees in the approval process. Priority Application Processing was implemented for all affordable housing projects to expedite coordination, review and development across departments. It also reduces the overall development costs. The City also seeks to address the resistance to new community development, referred to as NIMBYism, an acronym for “not in my back yard” (Cambridge Dictionary 2022). The City aims to reduce resistance to the development of affordable housing through increased community engagement, respecting the community voice, and retaining neighborhood character. The community engagement process also includes education regarding the need for affordable housing in San Francisco (The City and County of San Francisco 2021).

Actions Taken to Address Obstacles to Meet Underserved Needs

The City aims to address obstacles, including high housing costs and economic conditions which affect low-income residents. Reduced funding from the government and a lack of support services for households contribute to the issues. The City coordinates across departments to strategically fund and create services to leverage available government funding and decrease duplication of services. The City implemented policies to aid displaced households through preferential consideration for affordable housing. Households displaced by fire damage, owner move-in evictions, the Ellis Act, and displacement due to the former San Francisco Redevelopment Agency’s 1960 urban renewal are given preferential access to MOHCD affordable housing (City and County of San Francisco 2021). The eligibility criteria includes

proof of residency for a minimum of 10 years in the home from which they were displaced, proof of displacement due to the listed issues, and meet the eligibility requirements of the affordable housing development. The households are given a certificate of preference which provides priority for eligibility screening for affordable housing (City and County of San Francisco 2021).

Homeowner Emergency Loan Program (HELP)

The MOHCD provides one-time emergency assistance to homeowners for past-due mortgages, HOA dues, and property taxes. Special assessment costs and the finances needed to prepare a home for sale are also eligible for emergency financial aid (City and County of San Francisco 2021).

San Francisco Financial Justice Project

The first initiative in local government to reform the justice system and its disproportionate impacts on low-income residents and residents of color (The City and County of San Francisco 2021). Since 2016, the Justice Project has used a collaborative approach to eliminate fines by listening to community members regarding the burdens of the current fining system and implementing solutions within the government and courts (The City and County of San Francisco n.d.).

Tenant Right to Counsel: San Francisco's Eviction Defense System

Proposition F was passed in 2018, otherwise known as the “No Eviction Without Representation Act of 2018”. The law, in effect since 2019, gives the right of legal representation to all tenants facing eviction. Now called the Tenants Right to Counsel program, MOHCD

allocates funding to support the program, including \$9.6 million in the 2019 – 2020 fiscal year (City and County of San Francisco 2021). The funding supports free services from 47 attorneys, social workers, and paralegals. Data from the first fiscal year showed that 67% of clients remained in their homes when receiving full legal representation (City and County of San Francisco 2021).

Summation: Overview of Initiatives

Below is a list of some of the identified initiatives implemented by the City and County of San Francisco.

Anti-Displacement Initiatives

- Right to Return Legislation
- Tenants’ Right to Counsel
- Certificate of Preference
- Displaced Tenant Housing Preference

Counter-Racial Capitalist Initiatives

- African American Stabilization Fund
- Dream Keeper Initiative
- HOPE SF Reparations Guide

Anti-Racist Initiatives

- Office of Racial Equity

- Blue Ribbon Task Force
- HOPE SF
- Annually Mandated Racial Equity Action Plans and Progress Reports

CHAPTER V: DISCUSSION

This case study aimed to highlight community development processes and practices that counter the effects of racial capitalism on low-income Black residents using the following four exploratory research questions:

- I. How does the organization conceptualize anti-racism and counter racial capitalism?
- II. What evidence does the organization have for its work within the anti-racist and counter-racial capitalist frameworks?
- III. What successes are demonstrated in the organization's work, and how does it define success?
- IV. What are the organization's continued challenges while working as an anti-racist, counter-racial capitalist organization aiming to help low-income Black residents and communities?

This discussion section investigates the data presented in the analysis section from the City and County of San Francisco. This section aims to present the evidence related to the four exploratory questions.

Exploratory Question #1: How does the organization conceptualize anti-racism and counter racial capitalism?

The City and County of San Francisco explicitly conceptualizes anti-racism and racial equity in public-facing documentation. The statements of racial equity and anti-racism across the departments include acknowledgments of harmful historic practices of slavery, white supremacy, and systemic oppression, which affect the lives of Black and Indigenous residents and other residents of color (City and County of San Francisco 2019). HOPE SF's guiding principles explicitly acknowledge the effects of systemic racism in policy, government agencies, and the

marketplace. Addressing all forms of racism, structural, institutional, interpersonal, and internalized, would result in a re-distribution of power and control within the public and private systems. The City and County of San Francisco aims to achieve freedom for those affected by systemic racism with calls for freedom and collective liberation for Black residents, Indigenous residents, and other residents of color, where race is no longer a predictor of life opportunities and outcomes (Khare et. al. 2020; City and County of San Francisco n.d.).

Conceptualizations of counter racial capitalism include explicit mentions of seeking to address the disproportionate effects of systemic racism on Black residents, Indigenous residents, and other residents of color. HOPE SF’s guiding principles include an explicit call to promote restitution to those who had suffered harm from systemic racism through economic, symbolic, political, and cultural reparations. The ORE describes internal anti-racism as dismantling “structures, behaviors, and norms that lead to unequal outcomes that fall along racial lines” (City and County of San Francisco 2019: 4). Reparations were defined as an approach that includes acknowledgment of systemic harm, reconciliation, and healing for those affected by systemic racism and oppression. The City and County of San Francisco defined four forms of reparations, economic, symbolic, political, and cultural. (Khare et. al. 2020).

Exploratory Question #2: What evidence does the organization have for its work within the anti-racist and counter- racial capitalist frameworks?

The City and County of San Francisco’s required department reporting and required HUD Consolidated Plans include descriptions of the implementation of equity plans and reparative methods. San Francisco held community engagement and feedback sessions which included an overrepresentation of Black resident participation at 14% (City and County of San

Francisco 2020). The City and County formed the Office of Racial Equity, specifically to oversee the process towards racial equity, including the citywide mandated Racial Equity Action Plan, which assesses seven categories for each department. The Mayor's Office of Housing and Community Development submitted and publicly published a Racial Equity Plan and Progress Report.

The City and County of San Francisco also released the HOPE SF Reparations Guide which serves as a commitment to reparative steps towards racial equity for Black residents, Indigenous residents, and other residents of color. The City also implemented various anti-displacement policies. The Right to Return legislation provides anti-displacement protection for current low-income public housing residents and the Certificate of Preference provides preferential housing placement to low-income households previously displaced due to historically racist housing policy. Tenant's Right to Counsel was implemented to prevent eviction without representation.

Reparations frameworks and initiatives were created and funded through the City and County of San Francisco. The Dream Keeper Initiative reinvests \$60 million of reallocated funding for Black residents and Black-led, Black-serving organizations in San Francisco. The City and County made public commitments towards implementing the four types of reparations outlined in the HOPE SF Reparations Guide.

Exploratory Question #3: What successes are demonstrated in the organization's work and how does it define success?

The MOHCD reported that their anti-displacement approach resulted in 90% of all original tenants of HOPE SF's Alice Griffith's housing community being rehoused following redevelopment. Across all HOPE SF public housing redevelopments, HOPE SF retained 76% of

all original residents and added an additional 750 affordable housing units. The HOPE SF housing communities demonstrated a 50% decrease in crime, 50% increase in average household income, and a 35% in overall student attendance for households in HOPE SF housing developments.

The ORE Racial Equity Plan analyzed seven areas of internal categories. Each department reported the impacts and outcomes of implementing the steps outlined in the plan. The MOHCD's racial equity plan reported that one of five staff promoted in the fiscal year identified as Black, and 23% of the 30 new hires to the department identified as Black. (City and County of San Francisco 2021). The Dream Keeper Initiative reallocated and reinvested one million dollars in funding for Black-led and Black-serving organizations, with an aim to reallocate \$60 million towards the economic and educational prosperity and joy for Black residents.

Exploratory Question #4: What are the organization's continued challenges while working as an anti-racist, counter-racial capitalist organization aiming to help low-income Black residents and communities?

The City and County of San Francisco has included discussions and investigations of race through various departments and projects, including the Racial Equity plan, HUD's Consolidated Plan, and Strategic Plans. When investigating the MOHCD's department's evaluation and disciplinary protocols, the results demonstrated a disproportionate number of employees of color receiving suspensions and terminations. The analysis demonstrated that employees of color had increased scrutiny and decreased consideration and awarding of promotions. The staff of the MOHCD reported concerns about the leadership's preparedness to lead racial equity work and address the inequity being highlighted for vulnerable communities. The MOHCD staff also

reported feeling a disconnect between the racial equity training and the work of the MOHCD in the community.

The MOHCD, in their 2020 – 2025 Consolidated Plan, Annual Action Plan, and CAPER, disaggregated data by race and ethnicity for each priority per HUD requirements. (City and County of San Francisco 2020). HUD defines a racial or ethnic group as disparately affected if the percentage of the racial group affected by the need was greater than the overall percentage of residents within the AMI affected. However, when considering Black residents' proportion of San Francisco's population, and the proportion of Black residents with housing problems, Black households were disproportionately affected by housing needs. The method of data resulting in a conclusion that Black residents in San Francisco are not disparately affected by housing needs resulted in a lack of intentional priorities to address the disproportionate number of Black families with housing problems.

The MOHCD disaggregate their data by race and ethnicity as mandated by the ORE. But, even in data processes where data were disaggregated by race and ethnicity, the intentional steps to address the disparity or the analysis methods to recognize the disparity were not included in the reflection process. In alignment with the commitment from the City and County of San Francisco towards transparency as a part of the process towards racial equity, the commitment was not unilaterally met across all forms of reporting.

Conclusion

Racial capitalism underlies the racial wealth gap that continues to persist over generations. In this research, I aimed to discover community development practices that offset

the deleterious effects of racial capitalism on low-income Black residents. The field of sociology has recently shifted towards exploring tenets of Critical Race Theory from a sociological perspective (Christian, Seamster and Ray 2019). Critical Race Theory and liberatory sociology call for an acknowledgment of the historic and systemic harms of racism on Black residents as theory and literature to inform the field (Crenshaw et al. 1995). Currently, the community development approaches to addressing the racial wealth gap often use deficit comparisons instead of acknowledging the power dynamics and harm of systemic racism (Hunter and Robinson 2016; DeFilippis 2001). Prior research has called for an investigation of individual organizations' practices in addressing or perpetuating systemic racism and the racial wealth gap (Cobb 2016).

Addressing the call of Critical Race Theory and liberatory sociology, I argued for Critical Race Theory informed sociology in community development to address the effects of racial capitalism on Black residents. I aimed to highlight community development practices in housing that offset some of the harmful effects of racial capitalism. I conducted a case- study on the City and County of San Francisco due to their explicit anti-racist stances and counter- racial capitalist practices serving low-income Black residents.

The selection process to choose an organization for the case study was extensive. Amidst months of searching, very few housing-specific organizations had a public internet presence demonstrating a commitment to anti-racism. Some organizations had racial equity statements but lacked further demonstration of implementing initiatives to achieve racial equity. They also lacked demonstrated commitment to achieving racial equity through their work in the housing and community development sector. Due to the selection criterion of an organization with a public and explicit commitment to anti-racism, the City and County of San Francisco

was the ideal choice for a single specific case study. As the municipality with the self-proclaimed nation's first large-scale anti-racist housing initiative, The City and County of San Francisco was the ideal choice for this research case study.

The City and County of San Francisco acknowledge the historic and systemic harm of racism on Black residents. They commit to racial and economic equity, including the implementation of the Office of Racial Equity and plans for multiple forms of reparations for Black residents. The City and County of San Francisco's report demonstrated their approaches to addressing systemic racism and racial capitalism (Joe and Waddy n.d; Lapavitsas 2013). Through HOPE SF and the MOHCD, they provided access to housing for Black residents, including anti-displacement legislation, prioritizing rehousing public housing residents during redevelopment processes, and providing subsidized access to housing and homeownership. The pathways to housing and homeownership for Black residents through the City and County of San Francisco demonstrated anti-racist and counter-racial capitalist approaches to community development (Kuebler 2013).

The City and County of San Francisco started their public work towards racial equity in 2007 with the Blue Ribbon Task Force, but has been implementing more anti-displacement policies and commitments towards racial equity over the last five years. Current data from the City and County of San Francisco demonstrates that Black residents are disproportionately affected by housing needs, housing insecurity, lack of affordable housing, and low levels of homeownership. The research aims to discuss practices that offset the effects of racial capitalism in our current socioeconomic system. The socioeconomic system of racial capitalism developed in the United States occurred over hundreds of years, and the implications of the system still negatively affect Black residents today (Robinson 1983). Thus, practices in

community development which offset the effects of racial capitalism may take years to demonstrate substantial progress towards liberation for Black residents. The City and County of San Francisco have demonstrated their commitment towards racial equity and anti-racist practices through financial investments, accountability, and the creation of the Office of Racial Equity. In my research, there was a clear demonstration of commitment, and the City and County of San Francisco is one of the only, if not the only, municipality and housing provider with an explicit anti-racist commitment.

This methodology limited the sample to an established organization that has the resources to present a clear message of equity and conduct internal evaluations and reporting through annual reports and audits. The limitations of this methodology include the exclusion of grassroots organizations that may have anti-racist and counter-racial capitalist practices that provide opportunities for economic mobility for low-income Black residents, but do not have a strong internet presence. It is not a randomized sample and only includes an organization that presents itself as exemplary. The selection of an organization by the researcher excluded the opportunity for comparative analysis across organizations. Additionally, all research was conducted using internet means, web searches, and other technological approaches. This excluded organizations that do not have adequate access to technology and internet resources. In selecting an organization that presented as an exemplar, I hoped to highlight practices that will result in liberation for low-income Black residents, while calling for future research highlighting additional ways to counter the effects of racial capitalism in the low-income Black community.

The ethical issues in this project are centered around the voices that will primarily determine if the processes used by the organization help move the community toward economic

liberation. I aimed to allow the organization to define success and determine whether its practices in addressing the effects of racial capitalism are successful. Depending on the organization's hiring practices, the organization may be comprised primarily of staff who are not from the community that the organization serves. This would result in the staff, as outsiders, deciding the efficacy of programs for a community they may not be a part of. The focus of this research is on organizational practices and I, as the researcher, developed thematic coding to discuss the efficacy of anti-racism and counter racial capitalism in the community. I did not receive feedback from members of the communities or clientele of the organization to contribute to the discussion around the efficacy of the programs in offsetting the effects of racial capitalism. Thus, I did not use evaluative methods designed for each specific community by the community.

I identify as a Black resident in the United States of America from a low-income background and I currently live in a low-income majority Black and immigrant community in South Florida. Even though I identify similarly to the population being served by the selected community organization, I do not consider myself an insider in this research. Black residents and Black communities are not a monolith and have varied strengths and challenges. The communities being served by the organization may differ from my community. However, the research is still very personal as I work in the housing and community development field, and experience the implications of racial capitalism in my daily life and within my community. Additionally, this research is focused on the organizational practices, and I do not work for the City and County of San Francisco, also resulting in my conducting this research from an outsider perspective. Due to my outsider perspective on the organizational practices, I relied on the organization to define success and describe how they are serving their community. Lastly, it

is not possible to fully capture the essence of an organization's attempt to counter our national racism and the capitalist system in one paper. However, I do aim to highlight the practices undertaken by a community development organization and discuss how they impact low-income Black communities. I would call for future research to approach this investigation from the lens of the residents of the communities being served by the organizations.

Future research should continue highlighting and investigating anti-racist and counter-racial capitalist community development practices. The City and County of San Francisco is still planning and implementing anti-racist and counter-racial capitalist community development practices. There are very few organizations around the country with a clear internet presence that publicly and explicitly demonstrate an anti-racist and counter-racial capitalist approach to community development. The City and County of San Francisco implemented the Office of Racial Equity and started the HOPE SF redevelopment in less than 15 years. Future research should continue to monitor and compare Black residents' access to homeownership and affordable housing as a longitudinal study. Continued reporting of data would allow for an evaluation of the efficacy of the racial equity priorities implemented by the MOHCD and the City and County of San Francisco.

This research did not investigate data regarding residents experiencing homelessness or the available pathways toward stable housing in San Francisco. Black residents are disproportionately affected by housing insecurity, with 37% of unhoused San Franciscans identifying as Black. Additionally, the research did not investigate the financial institutions which the City and County of San Francisco partner with for their homeownership assistance programs to address the homeownership gap and racial wealth gap. Though there was demonstrated success towards more racially equitable practices in public housing, Black

residents are also disproportionately in need of public housing in San Francisco. Residents identified barriers to homeownership including housing prices and financing options in feedback process. However, the City and County of San Francisco did not have publicly available reports and publication discussing the data and initiatives related to these topics. Future research should also investigate Black residents' experiences with housing insecurity, homeownership rates, and access to capital for housing through partner financial intuitions.

This research is an example of empirical analysis which can replace deficit approaches with practices rooted in critical race frameworks designed to address the deleterious effects of racial capitalism on Black residents. The call for Critical Race Theory informed sociology in the community development field and the call of liberatory sociology for literature-informed practice must be answered to address racial capitalism and the racial wealth gap. This case study is an answer to the call, and further research and research-informed practices are needed to address the continued harmful effects of racial capitalism on Black residents. Anti-racist and counter- racial capitalist community development practices are steps towards liberation in the current socio-economic systems. True liberation for Black residents will only take place outside of racial capitalism. However, sociology-informed community development literature and practice must aim to offset the deleterious effects of racial capitalism on Black families and progressively move towards liberation.

REFERENCES

- Amis, John M., Johanna Mair, and Kamal A. Munir. 2020. "The Organizational Reproduction of Inequality." *Academy of Management Annals* 14(1): 195-230.
- Bonilla-Silva, Eduardo. 2018. *Racism without racists: Color-blind racism and the persistence of racial inequality in America* (5th ed.). Lanham, MD: Rowman & Littlefield.
- Boyd, Michelle. 2008. "Defensive Development: The Role of Racial Conflict in Gentrification". *Urban Affairs Review* 43(6):751–76.
- Burke, Meghan A. 2012. *Racial Ambivalence in Diverse Communities, Whiteness and the Power of Color-Blind Ideologies*. United Kingdom: Lexington Books
- Cambridge Dictionary. 2022. "Nimby."
<https://dictionary.cambridge.org/dictionary/english/nimby>
- Chiteji, N.S. 2010. "The Racial Wealth Gap and the Borrower's Dilemma". *Journal of Black Studies* 41(2): 351-66.
- Christian, Michell, Louise Seamster, and Victor Ray. 2019. "New Directions in Critical Race Theory and Sociology: Racism, White Supremacy, and Resistance." *American Behavioral Scientist* 63(13): 1731 – 1740
- City and County of San Francisco. n.d. "Office of Racial Equity."
<https://www.racialequitysf.org/>

City and County of San Francisco. n.d. “Office of Racial Equity Department Racial Equity Action Plans.” <https://www.racialequitysf.org/dept-racial-equity-action-plan>

City and County of San Francisco. n.d. “Mayor’s Office of Housing and Community Development Certificate of Preference.” <https://sfmohcd.org/certificate-preference>

City and County of San Francisco. n.d. “Mayor’s Office of Housing and Community Development Displaced Tenant Housing Preference Program (DTHP) Certificate of Preference.” <https://sfmohcd.org/displaced-tenant-housing-preference>

City and County of San Francisco. 2020. “Mayor’s Office of Housing and Community Development, Racial Equity Action Plan Draft.” <https://sfmohcd.org/sites/default/files/Documents/Racial%20Equity/MOHCD%20Racial%20Equity%20Plan%20Phase%201%20Draft%202020.12.28.pdf>

City and County of San Francisco. 2022. “Mayor’s Office of Housing and Community Development, Departmental Racial Equity Progress Report, Annual Report for 2021.” https://sfelections.sfgov.org/sites/default/files/Documents/2021_Racial_Equity_Progress_Report_Parts_A_and_B.pdf

City and County of San Francisco. 2019. “Office of Racial Equity Citywide Racial Equity Framework, Phase 1: Internal Programs and Policies.” <https://static1.squarespace.com/static/5ed18d943016244d3e57260c/t/5efbe89e247faf024e6fdaca/1593567402561/ORE+SF+Citywide+Racial+Equity+Framework+Phase+1.pdf>

City and County of San Francisco. 2022. “Mayor’s Office of Housing and Community Development Annual Progress Report Fiscal Year 2020 – 2021.”

[https://sf.gov/sites/default/files/2022-](https://sf.gov/sites/default/files/2022-06/MOHCD%20Annual%20Progress%20Report%20FY2020-2021.pdf)

[06/MOHCD%20Annual%20Progress%20Report%20FY2020-2021.pdf](https://sf.gov/sites/default/files/2022-06/MOHCD%20Annual%20Progress%20Report%20FY2020-2021.pdf)

City and County of San Francisco. “Amended 2020 - 2024 Consolidated Plan and 2020 - 2021 Action Plan. June 2021.”

[https://sfmohcd.org/sites/default/files/Documents/Reports/June%202021%20Full](https://sfmohcd.org/sites/default/files/Documents/Reports/June%202021%20Full%20Amended%202020-2024%20Consolidated%20Plan%20and%202020-2021%20Action%20Plan-compressed.pdf)

[%20Amended%202020-2024%20Consolidated%20Plan%20and%202020-](https://sfmohcd.org/sites/default/files/Documents/Reports/June%202021%20Full%20Amended%202020-2024%20Consolidated%20Plan%20and%202020-2021%20Action%20Plan-compressed.pdf)

[2021%20Action%20Plan-compressed.pdf](https://sfmohcd.org/sites/default/files/Documents/Reports/June%202021%20Full%20Amended%202020-2024%20Consolidated%20Plan%20and%202020-2021%20Action%20Plan-compressed.pdf)

City and County of San Francisco. n.d. “The Financial Justice Project.”

<https://sfgov.org/financialjustice>

City and County of San Francisco. 2021. “Consolidated Annual Performance and Evaluation Report.”

[https://sfmohcd.org/sites/default/files/Documents/Reports/2020-](https://sfmohcd.org/sites/default/files/Documents/Reports/2020-2021%20CAPER.pdf)

[2021%20CAPER.pdf](https://sfmohcd.org/sites/default/files/Documents/Reports/2020-2021%20CAPER.pdf)

Cobb, J. Adam. 2016. “How Firms Shape Income Inequality: Stakeholder Power, Executive Decision Making, and the Structuring of Employment Relationships”.

Academy of Management Review 41(2): 324-48.

Crenshaw, Kimberle, Neil Gotanda, Gary Peller, and Kendall Thomas. 1995. *Critical Race Theory. Key Writings that Formed the Movement*. New York: The New Press.

DeFilippis, James. 2001. “The Myth of Social Capital in Community Development”.

Housing Policy Debate. 12(4):781-806.

- DeFilippis, James and Susan Saegert. 2012. "Communities Develop. The Question is, How?" in *The Community Development Reader*. 2nd ed. New York: Routledge
- Delgado, Richard and Jean Stefancic. 2017. *Critical Race Theory: An Introduction*. 3rd ed. New York: New York Press
- Freeman, Richard B. 1996. "The Minimum Wage as a Redistributive Tool." *The Economic Journal* 106(436):639-49.
- Gates, Henry Louis. 1986. "'Race' as the Troupe of the World." Pp. 592 – 596 in *Social Theory: The Multicultural & Classical Readings*, edited by C. Lemert. Westview Press.
- Glaude Jr., Eddie S. 2016. *Democracy In Black: How Race Still Enslaves The American Soul*. New York: Broadway Books
- Hamilton, Darrick, William Darity Jr., Anne Price, V.Sridharan, V., and Rebecca Tippet. 2015. "Umbrellas Don't Make It Rain: Why Studying and Working Hard Isn't Enough for Black Americans." Samuel DuBois Cook Center on Social Equity at Duke University, the New School, and Insight Center for Community Economic Development.
<http://www.insightccd.org/uploads/CRWG/Umbrellas-Dont-Make-It-Rain8.pdf>
- Hessie-Biber, Sharlene Nagy. 2017. *The Practice of Qualitative Research*. 3rd ed. California: Sage Publications.
- HOPE SF. 2021. "Hope SF." [Hope-sf.org](http://hope-sf.org)
- HOPE SF. 2021. "What We Do: Our Principles." <https://www.hope-sf.org/guiding-principles-2/>

- HOPE SF. 2021. "What We Do: Four Communities." <https://www.hope-sf.org/four-communities/>
- HOPE SF. 2021. "What We Do: Goals & Strategies." <https://www.hope-sf.org/goals-strategies/>
- HOPE SF. 2007. "2007 Original Guiding Principles." <https://www.hope-sf.org/wp-content/uploads/2019/09/HOPE-SF-2007-Original-Guiding-Principles.pdf>
- HOPE SF. 2021. "A Next Phase for HOPE SF." <https://www.hope-sf.org/news/malosi-right-to-return/>
- HOPE SF. 2021. "HOPE SF Wealth Building Framework." https://www.hope-sf.org/wp-content/uploads/2021/10/HOPE_SF_Wealth_Framework-2021.pdf
- Hunter, Marcus Anthony, and Zandria F. Robinson. 2016. "The Sociology of Urban Black America". *The Annual Review of Sociology* 42:385-405.
- Isidro Luna, Victor Manuel. 2013. "Pobreza en el capitalismo ¿Por qué persiste en la actualidad?". *Ecos de Economía* 17(37):83-107.
- Joe, Monica and Reuben Waddy. N.d. "Racial Equity Toolkit. Housing Development Consortium." <https://www.housingconsortium.org/wp-content/uploads/2014/12/Racial-Equity-Toolkit-Downloadable.pdf>
- Johnson, William, and Edgar K. Browning. 1983. "The Distributional and Efficiency Effects of Increasing the Minimum Wage: A Simulation". *The American Economic Review*, 73(1):204-211.

- Khare, Amy T., Mark L. Joseph and Theodore B. Miller, Jr.. 2020. "HOPE SF: Racial Equity and Reparations Resource Guide, San Francisco, CA: The Partnership for HOPE SF." <https://eofnetwork.org/wp-content/uploads/2020/08/HOPE-SF-Racial-Equity-and-Reparations-Resource-Guide-March-2020.pdf>
- Kendi, Ibram X. 2019. *How to Be an Antiracist*. London, England: Bodley Head.
- Kuebler, Meghan. 2013. "Closing the Wealth Gap: A Review of Racial and Ethnic Inequalities in Homeownership." *Sociology Compass* 7:670-685.
- Lapavistas, Costas. 2013. *Profiting Without Producing, How Finance Exploits Us All*. London: Verso
- Lattanzi-Silveus, Luke. 2019. "Consumer Finance and Labor Exploitation." *Review of Radical Political Economics* 51(1): 95–110.
- Marable, Manning. [1983] 2015. *How Capitalism Underdeveloped Black America, Problems in Race, Political Economy, and Society*. Reprint: Illinois: Haymarket Books.
- Markley, Scott N., Taylor J. Jafley, Coleman A. Allums, Steven R. Holloway, and Hee Cheol Chung. 2020. "The Limits of Homeownership: Racial Capitalism, Black Wealth, and the Appreciation Gap in Atlanta." *International Journal of Urban & Regional Research* 44(2):310-28.
- Marx, Karl, and Frederick Engels. 1848. "Manifesto to the Communist Party" Pp. 496 – 500 in *The Marx-Engels Reader*, edited by R. C. Tucker. W. W. Norton.

- Macedo, Joseli. 2009. "Housing and Community Planning". Pp. 249 – 265 in *An Introduction to Community Development*, edited by R. Phillips and R. H. Pitman. London: Routledge.
- Maxwell, Nan L., and Dana Rotz. 2017. "Potential Assistance for Disadvantaged Workers: Employment Social Enterprises." *Journal of Labor Research* 38:145–68
- Michael Males. 2018. "New Fact Sheet: Racial Disparities Persist Amid Large Drug Arrests Decline in San Francisco." Center on Juvenile and Criminal Justice [racial_disparities_persist_amid_large_drug_arrest_declines_in_san_francisco.pdf](https://www.cjcj.org/racial_disparities_persist_amid_large_drug_arrest_declines_in_san_francisco.pdf) (cjcj.org)
- Moore, Eli, Nicole Montojo, and Nicole Mauri. 2019. "Roots, Race, and Place: A History of Racially Exclusionary Housing in the San Francisco Bay Area." Haas Institute for a Fair and Inclusive Society, University of California. [haasinstitute.berkeley.edu/ rootsraceplace](https://haas.institute.berkeley.edu/rootsraceplace)
- Morris, Aldon D. 2017. "The State of Sociology: The Case for Systemic Change". *Social Problems* 64: 206 – 211.
- Patton, Michael Quinn. 2015. *Qualitative Research & Evaluation Methods: Integrating Theory and Practice*. 4th ed. California: Sage Publications.
- Redevelopment Agency of the City and County of San Francisco. 2008. "Property Owner and Occupant Preference Program." <https://sfmohcd.org/sites/default/files/Documents/MOH/Lottery%20Preferences/Certificate%20of%20Preference%20Program%20Rules.pdf>

Robinson, Cedric J. 1983. *Black Marxism: The Making of the Black Radical Tradition*.
North Carolina: University of North Carolina Press.

Rojas, Fabio. 2017. *Theory for the Working Sociologist*. Columbia University Press.

Rothstein, Richard. 2017. *The Color of Law*. New York: Liveright Publishing
Corporation.

San Francisco Human Rights Commission. N.d. “Dream Keepers.”

<https://www.dreamkeepersf.org/>

San Francisco Human Rights Commission. N.d. “Dream Keeper, Funding the Dream.”

<https://www.dreamkeepersf.org/funding>

Seamster, Louise. 2019. “Black Debt, White Debt.” *Contexts* 18(1): 30–35.

The World Bank. 2015. “Tax Increment Financing” (TIF). [https://urban-
regeneration.worldbank.org/node/17](https://urban-regeneration.worldbank.org/node/17)

US Department of Housing and Urban Development. 2022. “Rental Assistance
Demonstration (RAD).” <https://www.hud.gov/rad/>

United States Department of Housing and Urban Development (HUD). 2020.

“Consolidated Planning.”

https://www.hud.gov/program_offices/comm_planning/conplan

Weller, Christian E., and Lily Roberts. 2021. “Eliminating the Black-White Wealth
is a Generational Challenge. Center for American Progress: Report.”

[https://www.americanprogress.org/issues/economy/reports/2021/03/19/49737
7/eliminating-black-white-wealth-gap-generational-challenge/](https://www.americanprogress.org/issues/economy/reports/2021/03/19/497377/eliminating-black-white-wealth-gap-generational-challenge/)

Williamson, Vanessa. 2020. "Closing the Racial Wealth Gap Requires Heavy, Progressive Taxation of Wealth." Brookings Institution: Brookings Blueprints for American Renewal & Prosperity Report.
<https://www.brookings.edu/research/closing-the-racial-wealth-gap-requires-heavy-progressive-taxation-of-wealth/>

YMCA of San Francisco. "HOPE SF SITES." <https://www.ymcasf.org/hopesf>

Zukerfeld, Mariano, and Suzanna Wylie. 2017. "Capitalist Exploitation." Pp. 115-60 in *Knowledge in the Age of Digital Capitalism: An Introduction to Cognitive Materialism*. London: University of Westminster Press

APPENDIX: THEMES FOR CODING AND DOCUMENT ANALYSIS

Themes for Coding and Document Analysis

The measures for analysis included resources from various equity auditing and evaluative organizations. I attended equity trainings as I conducted my research and developed an analysis method that works best for my research. The following list is a guide of ways that organizations may combat racial capitalism in their organizational practices. The organization will not be expected to meet all these parameters within its practices. These measures served as a tool for discussing the data regarding which organizational practices are used to combat racial capitalism. Scores were not assigned to these measures. The evaluative process was a discussion regarding which areas of racial capitalism in housing and access to capital necessary to acquire housing are offset by the presented organizational practices.

Themes for Coding: Methods to Combat Racial Capitalism:

1. Addressing Systemic Racism/ Racial Capitalism (Joe and Waddy n.d.)
 - a. Acknowledging historic and systemic racism
 - b. Commitment to anti-racism
 - c. Commitment to racial and economic equity
 - d. Discuss implications of racial capitalism in the present
2. Access to Housing and Homeownership (Kuebler 2013)
 - a. Down payment
 - b. Mortgage rates
 - c. Appraisal Processes
 - d. Approval for Purchase
 - e. Appreciation rates
 - f. Anti-gentrification
3. Access to Capital (Lapavitsas 2013)
 - a. Approval rates for loans
 - b. Prime Loans vs Subprime Loans
 - c. Interest rates
 - d. Magnitude of loans
 - e. Financial Health Education
 - f. Credit Score Assistance
 - g. Opportunities for upward mobility