

A Winning Story for Housing Policy

ActionMedia

Framing Memo

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Housing California Communications Campaign

Advocates for policy change that will increase the stock of housing available at all income levels can engage the support of citizens and leaders who do not think of the issue of “affordable housing” as *their* issue or as being particularly important to them. To do this, advocates must communicate from a perspective that their audiences share, leading with values that are commonly applied to the issues and defining the terms of discussion clearly and consistently. Doing so successfully means creating an echo effect: getting others to make the story their own.

Examining the Story

The Fannie Mae Foundation engaged Peter D. Hart Research Associates to evaluate the attitudes and thinking that Americans bring to the issue of housing, and government subsidies. Dozens of focus groups across the county and more than a thousand individual interviews led to clear and certain findings, including this one: The phrase “*affordable housing*” to most Americans evokes images of failed government public housing projects, government waste, poverty and crime. In many places far from Chicago, when respondents were asked what comes to mind when they hear the term “affordable housing” they replied Cabrini Green -- the archetypal failed project, and despite its having been torn down years before.

This “affordable housing” stigma is critical to understand, if we want to move people who are not already in agreement with the policies associated with the issue. Advocates – importantly including people who are not professional “affordable housing” advocates -- must talk about the positive benefits and rewards their communities and constituents will receive through greater investment in housing that people of modest means can afford. The only way to avoid, at all levels, evoking the negative images, is to start all communications, intentionally and diligently, by *changing the story* from one of human rights (decent homes) being denied to the poor, to one of making things better for everyone.

The Fannie Mae Foundation/Hart research found that that are many ways of talking about housing that create positive images. There is no single all-purpose term that will suffice. Among all the things tested, Hart found that the phrase “homes within reach of working families” was the most consistently accepted. Aspiration is evoked, the gaining of something through effort. In ActionMedia focus groups, the concept of sweat equity – working to make things better for yourself – is frequently raised by respondents, usually through references to Habitat for Humanity projects. Any suggestion of someone getting something for nothing, hand-outs designated by class or income, are nearly uniformly met with objections.

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This appears in your work when neighborhood opponents claim to have worked hard for what they have and don't think it's fair that someone else gets it for nothing. It is too easy to label such reactions as racism, classism, NIBYISM, etc. These reactions are seen consistently across social, racial and political lines. The word, phrases and language of the campaign must intentionally and consistently avoid evoking the hand-out images.

Another pitfall identified comes from specifying populations to be served as "low-income", sometimes through the jargon of "x percent of median income." Such references quickly trigger the belief that the poor are somehow already taken care of, through welfare, charity, etc. Most citizens believe that those who are just above the artificial "poverty" line need help and can't get it. It doesn't matter whether this is false. What matter is that engaged citizens in California believes the middle-class is hurting and nobody is trying to help them. They are concerned about being asked to help others when they themselves are having their own difficulties.

Thus the story that everyone below a certain income level deserves to have a decent place to live, and that it is government's job to provide "affordable housing", falls flat. Most people that are likely to agree with that position have already done so. Further repetition of that story actually serves to entrench opposition. What's needed is a new story.

Californians want houses people can afford

Using the Fannie Mae/Hart research as a starting point, focus groups in California on housing, homelessness, policies and solutions found that engaged Californian of all backgrounds, incomes, political views and locations share important attitudes and beliefs.

- Californians believe the housing market is not working, and has failed to meet the many different needs of the community. They have personal knowledge of the problem. They know that neighborhoods suffer from house sharing and overcrowding; parents need to subsidize or house adult children; graduates are unable to live independently in the communities in which they grew up and have family; grandparents are separated from grandchildren; employers and employees contend with ever longer work commutes and traffic. They do not think this ought to be so.
- Californians believe houses in California are too expensive, and there is too little available at the lower price ranges.
- Children, seniors, people with disabilities living on modest incomes are especially vulnerable in a market where the supply of housing is inadequate to insure everyone can find an affordable place to live. Engaged citizens strongly believe that there is a role for government in making sure that vulnerable citizens are considered in housing policy.
- The mortgage crisis has made the market even more unstable, adding new problems for communities and for more and more Californians.

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What's the story?

This is about the housing market – it's a system for people finding places to live, and it's not working. The failures are hurting Californians at all income levels. If we take action to stabilize the housing market, we can increase the supply of houses and apartments within reach of more Californians, and realize important benefits to our communities – for health and public safety, neighborhood stability, economic development, transportation, education, and natural resources. As we stabilize the supply of lower cost homes, we must make sure the effort reaches our most vulnerable populations, including children, senior citizens and the disabled.

Housing CA's May 2008 statewide survey of California voters helped confirm the effectiveness of this new story. At the beginning of the poll, respondents were asked whether they support "the idea of having California's state government provide ongoing investment to increase the variety and supply of homes for Californians at all income levels." They were asked this question again at the end of the interview, after hearing a series of statements putting these ideas and issues in the context of an ill-functioning marketplace.

The result was very positive. Across the board respondent support for proposed policies increased from 50 to 60% in the process of hearing this story in the form of polling questions. The percentage of respondents who expressed disapproval at the start dropped dramatically from 41% to 33%. In this poll, by framing the issues in the inclusive "market" frame, the spread between voters who support and those who oppose increased from 9 to 17 points, with 60% in support and 33% opposed. Those who "strongly" supported or opposed did not shift much. But the uncommitted or "somewhat" supportive or opposed heard a story that resonated with them.

Of course this does not mean that by telling a new story everything suddenly goes our way. The survey tested movement based on re-framing the story in terms of the marketplace, but did not test counter arguments the opposition may use. There is no doubt that it will remain a major challenge to achieve our goals, even with a stronger rhetorical position. But, advocates equipped with this research-based, broadly inclusive frame, or foundation for communications, will strengthen their position with target audiences.

Creating a strategy to move individual decision makers

The communication campaign's near term objectives include moving strategically identified legislators to support, or at least not oppose, proposals designed to create a permanent source of funds for development of housing within reach of lower income people. Each of these officials is an individual, with specific and unique interests based on their district location, party affiliation, position of friends and allies, etc. Getting them to rethink their position and join this effort requires very specific targeted communications.

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Decision makers must hear the broad inclusive story from many different perspectives that all drive to the same actions. This means it is not enough for housing advocates themselves to tell a more inclusive story. It is critical that a broad range of interests and individuals serve as messengers.

Recruiting new and unexpected messengers is not the same as asking someone to support specific policy goals. People become potential messengers when they can articulate their self-interest in achieving a more stable housing market and meeting more of the many needs in the community.

For example, How does the housing situation effect the schools within a given legislative district? Is teacher turn over and recruitment a recognized issue because of housing difficulties? Ask the local superintendent if it effects the district, ask a few teachers. While it may be difficult to get the school superintendent to endorse any particular policy agenda, it will be relatively easy to find out if it's a problem. If the Superintendent says it's a problem, his or her statements can be repeated in conversations with legislators and, in some cases, in written materials. What about those teachers? Do they experience any difficulty in their classrooms as a result of student turn over and transience related to housing? What's their story? They can help legislators understand housing as an education issue.

In some districts firefighters have reported that overcrowding resulting from housing costs has created safety and public health hazards. What do specific firefighters in particular places say? How about the police? What about the local hospital, do they have housing issues that make the hiring of nurses, orderlies, clerical staff a problem?

In many communities including Orange County and the Silicon Valley, area Chambers of Commerce have articulated the lack of affordability as a limiting economic factor. Local employers, retailers and service providers are all potential messengers. Seniors, young people, local government officials, health providers, bankers, realtors, home builders, all have stories to tell. The market is broken. It's not meeting the needs of the legislators' constituents.

Communication strategy consists largely of getting these stories to the eyes and ears of decision makers. Op Eds and letters to the editor can be used to move some of these stories, as can face-to-face meetings in which such stories can be re-told. Telling the same story to journalists through editorial meetings, background briefings, news releases, etc. will give the journalists more people to talk to, and greater insight to broad story of how the housing crisis moves at all levels of the community.

The more a range of messengers repeats the story of fixing an inadequate housing market, the more powerful the story becomes. All communicators should keep the focus on the benefits the community gains rather than on the needs of individuals, and on improving the market's ability to meet the many needs of the community. Building new housing that helps more people find a home that they can afford is vital to the health and stability of California's economy, and critical for the stability and protection of our people and communities.

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Talking Points

Talk about California's housing crisis as a consumer issue.

The best messengers are people who deal with the issue from a consumer perspective, including consumers themselves – with a range of race, age, and incomes – talking about their own experience and the experience of people like themselves. Realtors, mortgage lenders, home builders and consumer advocacy groups will also be credible with messages about the need for more choices –more variety in homes and apartments so that there are places for singles, seniors, low-wage workers, and all Californians to live.

Talk about “supply & demand.”

The market should be promoted as the appropriate mechanism for meeting people’s needs. A successful market provides consumers with real choices.

Example: *“Moderate-income families aren't able to buy Lamborghinis or Armani, but they can buy cars and clothes. So while it's obvious why they can't afford mansions, it's not so obvious why they can't afford decent housing. They demand it. Shouldn't the market supply it?”* – Washington Post

Talk about neighborhoods for people from all walks of life.

Do Not talk about Inclusionary housing and policy. **DO NOT** talk in generalized descriptions of the positive *social results* of zoning for mixed income neighborhoods. Because *people view housing as a consumer issue rather than a social issue, they are disinclined to accept that housing policy will have broad-reaching community/social impacts.* Be specific about the actual existing imbalance in supply of both affordable homes and rentals, and the way the supply can be made more diverse through eliminating red-tape and barriers to more efficient building.

DO Talk about expanding choices for consumers. Encourage elected leaders to take leadership for enforcing and expanding policies that increase variety of supply.

Talk about everyone's stake in the issue

Be broad in your thinking and language – the need for affordable homes is wide spread. It's not just about the poor: don't make it about the poor only.

Talk about successful government policies that help the market work effectively.

Example: *The Home Mortgage Interest Tax Deduction and First Time Buyer programs have improved the housing market for buyers and sellers alike. The*

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mortgage crisis was the result of inadequate market practices and inattentive government policies.

Talk about government as only part of the solution.

Because housing is understood as a consumer issue, the central players are businesses (e.g., home builders and sellers), consumers, and agencies or institutions that facilitate their interaction. Government's role is to facilitate and improve the market - not to replace it.

Example: *"Our current zoning ordinances unnecessarily limit the range of housing choices for people in our community. They prevent builders from diversifying the supply. A proposed new ordinance will require every new development to include a variety of types of homes and rentals that are currently unavailable. Government must encourage a thriving market. Builders are ready to do their part."*

Talk about vulnerable populations that need housing help, children, the elderly, homeless and people with disabilities.

People feel ashamed and powerless when their community can't adequate help for people in need. They recognize that many people live paycheck to paycheck, and say that a declining wage structure combined with unstable housing costs threaten ever more families. Evoke people's strong personal feelings of empathy, sorrow, and discomfort. Remind them that there are solution strategies that can be adopted and implemented.

EXAMPLE: *School bus data on the number of kids picked up at local homeless shelters is a powerful symbol of a widespread community problem.*

Talk about the different types of need in different communities.

Talk about the need for flexible solutions to meet different situations. People in need of temporary help need one type of service, people with serious disabilities need another type of service. Communities with one type of growth pattern or set of opportunities for economic development need different solutions from communities in other circumstances. Be specific about local decision making and local authority.

Talk about successes in building new houses that strengthen the market.

Be specific about successes, described in terms of their community-wide benefits: employee pools, community vitality and participation, public health and safety, aesthetic qualities and community pride, et al.

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