



# COLLECTIVE STATEMENT AND RACIAL EQUITY RUBRIC



**Massachusetts Coalition for  
Racial Equity in Housing**

**APRIL 2024**

# MASSACHUSETTS COALITION FOR RACIAL EQUITY IN HOUSING

→ **MASSACHUSETTS COALITION FOR RACIAL EQUITY IN HOUSING** is a movement of affordable housing developers, advocacy organizations, lenders, community based organizations and committed advocates. We are trying to rewrite the system we all are part of. As a coalition, we understand our actions can develop and reinforce the status quo. We choose to work wherever possible to dismantle racial inequities. Together, we will bring forward new racial equity tools for housing policy, practices, and processes. We believe this is the work to end racial disparities in housing.

## **THE CALL**

Hundreds of years of racial subjugation and colonization—the systems that formed this country—have created and wreaked havoc on Black and brown communities. From this foundation emerged decades of redlining, discriminatory lending practices, segregation policy, and political othering. These factors established unequal and insufficient access to quality housing for people of color, while providing personal and systemic benefits for white people. Today, Black and brown communities continue to face serious disparities in access to dignified, safe, and affordable housing, and to the socioeconomic benefits that quality housing affords.

## **“IF NOT US, WHO?”**

We recognize that actors across the housing sector have actively created and continue to maintain racialized disparities in access to high-quality, appropriately-located, and affordable housing. **We can address these disparities with our collective strength, and with real commitments and concrete plans.** A racial justice transformation in our sector calls upon everyone whose work helps provide housing: developers, lenders, appraisers, real estate attorneys, realtors, landlords, community development corporations, property managers, housing planners, public officials, engineers, and architects, and all who will put up their hands.

Much of these disparities are out of our control, stemming from long histories of structural racism, the histories embedded in our education and criminal justice systems, and in environmental policy and regulation. However, we have agency, too. While many organizations, practitioners, and advocates acted toward housing justice since the Civil Rights Movement, **the field as a whole has yet to completely acknowledge its responsibility.** We can better exercise our agency in remedying the racist practices under our control.

## **“IF NOT NOW, WHEN?”**

**We stand by our commitment to racial equity, doing all we can while broader systems endure.**

Covid-19 laid bare the grave impacts of longstanding racial inequities in housing and health. In a moment of racial reckoning, the country and its community development and housing sectors were pushed to acknowledge and redress structural racism as the root cause.

**The pandemic taught us that we could alter previously unalterable systems.**

Suddenly, changes to deeply entrenched policies and practices were possible. We want to leverage this moment. We come together now as the Massachusetts Coalition for Racial Equity in Housing to be explicit about our vision for racial justice in housing. The steps we detail here are necessary, but more must be done. We believe our coalition has immense power to affect change toward a more racially just society.

## OUR HISTORY

In 2020, we came together to build a movement and take action for racial equity in housing. Our first task: Through community-led gatherings and community-informed processes to create a rubric outlining concrete steps to achieve racial equity in our sector. **Our regular meetings over two years led to consultations and focus groups, practice dialogue, and critical reflections on race and housing.** We developed a sign-on and compact where we explicitly stated our values and strategies.

Our intent is to continue dialogue with stakeholders such as the developers of color, community organizers, municipal staff, and lenders with whom we have already engaged. We will widen our approach as needed, thinking critically about our work and our practice. **We view our work as a constant evolution and progression: focused on the process of our movement-building rather than the outcomes of a meeting.** We will continue to learn, grow, and motivate new committed actors in the housing sector until racial disparities in housing are completely eliminated.

## THEORY OF CHANGE

We rely on a collaborative approach that welcomes and connects organizations and individuals from varied segments of the community development and housing ecosystems and with a range of experience and history in racial equity work.

**Together, we develop tools to foster sector alignment, accountability, systems change, and grow the active movement for racial equity in community development and housing.**

With effective tools and partnerships, the coalition believes sector transformation is possible.

## THE RUBRIC

The coalition has come together around a central task: **to develop a rubric for racial equity in housing**. We sought to not only change internal and sector-wide practices and procedures, but to enable deeper accountability, cultural shifts, and concrete indicators to measure success.

### → The rubric is designed to:

- Contribute to massive cultural change within the affordable housing ecosystem
- Serve as a point of agreement and collaboration, further pushing those already centering racial equity, and inviting new stakeholders into the work
- Highlight best practices, dismantle problematic ones, and build a foundation for a new path forward

The coalition's emphasis on community ownership and design means that the team works consultation and perspective-building into every element of the process. The Boston Foundation's support continues to amplify and operationalize our values across the sector. Focus groups, sign-ons, a group compact, and regular convenings are part of a large toolbox to develop shared values and a common understanding of the rubric's goals.

## USER GROUPS

The coalition is made up of individuals who want to see tangible results in their respective fields, which drives a focus on outcomes in lending, construction processes, underwriting, and policy. Where there are divergent perspectives on the rubric's audience, there is special cohesion on its being **actionable and relevant to everyone at the table today**. The rubric's first iteration should focus on tangible outcomes for its specified users, with **broad goals of sector transformation and a new movement**.

## INTENDED OUTCOMES

With diverse user groups come diverse understandings of the tool's impact. Coalition members came to the table understanding the tool as a practical step toward massive systemic change across the sector. There is consensus for **tangible outcomes relevant to a wide array of actors in the ecosystem**. Numerous group members reported a focus on **political and policy reform** from the government in land use, regulatory changes, tax and fiscal policy, and community engagement.

## IMPLEMENTATION

The first rubric is one step toward a larger shift in policy and practice for the sector. Our biggest work is to come: to expand the rubric's reach, encourage conversations, and its recommendations to realize catalytic shifts in the sector.

## **The following individuals contributed to this product:**

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- **Carolyn Chou**, Asian American Resource Workshop
- **Symone Crawford**, Massachusetts Affordable Housing Alliance
- **Andrew JM DeFranza**, Harborlight Homes
- **Teronda Ellis**, Jamaica Plain Neighborhood Development Corporation
- **Soni Gupta**, The Boston Foundation
- **Rachel Heller**, Citizens' Housing and Planning Association (CHAPA)
- **Lisa Joyner**, TD Bank
- **Karen Kelleher**, Local Initiatives Support Corporation (LISC) Boston
- **Gail Latimore**, Codman Square Neighborhood Development Corporation
- **Marvin Martin**, Action for Equity
- **Helen Murphy**, The Boston Foundation
- **Gina Patterson**, Boston Medical Center
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- **Kenneth Willis**, Federal Home Loan Bank of Boston

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# RUBRIC VISION AND AREAS OF FOCUS



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Racial Equity in Housing**

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# RUBRIC VISION

Actors across the housing sector have actively created and continue to maintain racialized disparities in access to high-quality, appropriately-located, and affordable housing. We can address these disparities with our collective strength and with real commitments and concrete plans. This racial justice transformation calls upon everyone whose work helps provide housing in Massachusetts communities to work toward a shared goal—eliminating racial inequality in housing.

**We grouped actions into six focus areas to move this vision forward. Taken together, the actions outlined in this rubric can galvanize a movement across the housing and community development sectors to make advancing racial justice in housing a shared and central commitment for residents, advocates, and practitioners in Massachusetts.**

## USING THIS RUBRIC

**This rubric recommends concrete, achievable, and measurable actions that advocates in this movement from all sectors can take in the *next three years* to make significant progress toward realizing this vision!** There are two types of recommendations, foundational (actions all actors can and should take) and catalytic (transformative, high impact actions that disrupt the status quo). Catalytic recommendations are broken out by user groups: funders, developers, policy-makers, grassroots movements, safety, and transportation professionals/advocates/players/experts. This rubric also includes a “finding your way” section in the appendix that offers context, concrete examples, and tools to help users adopt recommendations.

# AREAS OF FOCUS

1

**Black wealth building**

Black people, particularly those with low to moderate incomes, will rent, own, and participate in housing development in ways that allow them to build wealth.

2

**Self-determination and agency for marginalized communities of color**

Communities of color will shape the types of housing, infrastructure, and resources that should exist in their neighborhoods.

3

**Diverse sector leadership and equity-centered organizations**

Sector leadership will reflect the rich racial/ethnic diversity of the communities they serve, and will lead their organizations to center equity in all organization actions.

4

**Inclusive housing opportunities and development without displacement**

Housing sector policy and planning decisions are made with the explicit goals of 1. Remediating historic and contemporary housing injustices that have harmed communities of color and 2. Creating access and choice in communities they have been excluded from.

5

**Transparency and public accountability for the racialized harms and benefits of policy and planning decisions**

Policies and plans will be reviewed with a fair housing lens and the analysis shared publicly.

6

**Reparative housing policies and practices**

Housing sector policy and planning decisions are made with the explicit goal of remediating historic housing injustices that have harmed or excluded Black communities.

# RECOMMENDATIONS

This rubric offers **two types of recommendations** to shift the housing and community development sectors to advance racial justice in and through our work across the state of Massachusetts in the next three years.



## FOUNDATIONAL COMMITMENTS (*all users*)

- These steps are the foundation of a “new normal” for all partners in the housing and community development ecosystem. They intentionally and explicitly enable the elimination of racial disparities in housing.
- They establish leadership, prioritize practices, and enable new ways of working and knowing.
- Some users will have progressed further than others in enacting racial justice principles, yet we all have further to go.



## CATALYTIC STEPS (*by sector*)

- These are key high-impact, transformative steps each user group can take to disrupt the status quo and make significant progress within individual sectors.
- These steps enable catalytic change across the Massachusetts housing and community development ecosystems. They require us to stretch, reimagine, and collaborate in new ways.
- Not every user can achieve these within three years. Successes will prove feasibility and possibility and shed more light on what it takes to enact catalytic steps at scale.



# FOUNDATIONAL COMMITMENTS

*(all users)*

→  
See appendix  
for additional  
resources

## SELF ASSESSMENT

- Where would you locate your individual work/organization's work?
- What will it take to move your work/organization to an equity-centered approach in the next three years?

### STATUS QUO

### EQUITY-ASPIRATIONAL

### EQUITY-CENTERED

#### Not started

#### Aware

#### Planning

#### Piloting

#### Sustaining

no agreement that there is a problem or that a solution is needed.

aware of the problem and potential solutions

identifying best fit strategy to enact the solution and allocating resources

Implementing solutions on a limited bases, learning as you go, and modifying systems and resources to support it

Solution enacted continuously with structures, policies, norms, and resources in place

## 1. BUILD BLACK WEALTH

- **Prioritize Black-owned businesses** in procurement and contracts and build up the capacity of Black-owned businesses
- **Recruit Black applicants** when hiring, and support the training, education, and internship programs to build the field's talent pipeline
- **Resource Black homeownership initiatives** to address the racial gap between Black and white households, leveraging family wealth for the same opportunities available to white homeowners

## 2. IDENTIFY ROOT CAUSES AND INCLUDE MARGINALIZED BLACK AND BROWN COMMUNITIES IN DECISION MAKING

- **Identify root causes:** explicitly name the historical and contemporary sources of harms to Black and brown people and communities and consider your organization's role in upending them

- **Assess outcomes across racial groups:** when making decisions and plans for housing-related policy, programs, and development, ask which racial groups have been and will be impacted positively and negatively, both directly and indirectly
- **Expand decision-making authority:** restructure processes in your work and organization to ensure historically excluded Black and brown communities have real authority, and their voices and lived experiences are invited, valued, and believed in planning investment and development decisions
- **Dedicate resources:** allocate the time, capacity, and material supports needed to properly staff, plan, and facilitate meaningful, continuous engagement to include historically excluded Black and brown communities in new housing choice plans, investments, and projects
- **Compensate community members:** their time, knowledge, and expertise is valuable, critical for this work, and should be honored
- **Be transparent and accountable:** be honest about what you can control, what you cannot change, and what you will not yet do

### 3. DIVERSIFY SECTOR LEADERSHIP AND CREATE EQUITY-CENTERED ORGANIZATIONS

- **Assess racial equity:** carry out an assessment to determine how your organizational structure and operations perpetuate racial disparities or advance racially just practices and impacts
- **Create a three-year plan:** identify improvement areas and prepare concrete steps to realize meaningful changes
- **Share your commitments publicly:** make your commitments, progress, and results available to the field of practice and the public, and set an example for others
- **Contract Black- and brown-owned firms:** work with new developers and professional service firms owned and led by people of color, including those that lack formal Minority Business Enterprise (MBE) certification

### 4. MAXIMIZE OPPORTUNITIES FOR DISABILITY JUSTICE IN NEW DEVELOPMENTS

- **Prioritize access:** build relationships with disability advocacy groups and conduct accessibility audits for new housing, community development, and transit-oriented development projects to maximize accessibility in historically under-resourced, disinvested Black and brown communities



# CATALYTIC STEPS

(by sector)

➔  
See appendix for additional resources

## THREE TYPES OF CATALYTIC ACTIONS



**Shift power** to historically marginalized Black and brown communities



**Identify and repair** racially biased and harmful practices



**Prioritize development** that creates inclusive housing opportunities, protects against displacement, and builds Black wealth

## FUNDERS (banks, lenders, and mission-driven funders)



### Shift Power

Fund projects and investments that partner with local community-based organizations and align with existing community plans and visions.

Acquire properties in partnership with tenants and community-based organizations.

Advocate for policies that enable tenant and community-based organizations opportunities to acquire existing housing and vacant land.



### Identify and Repair

Fund and conduct research identifying legacy racially biased housing finance, real estate, appraisal, land use, and development practices, standards, and policies across the sector and within; summarize and widely disseminate in digestible ways; and make plans to remove them.

Develop and fund Special Purpose Credit Programs as a vehicle for redressing racially-biased lending to economically disadvantaged groups, using programs allowed under the Equal Credit Opportunity Act.



### Prioritize Development

Invest in Black and brown homeownership by expanding down payment assistance programs, access to affordable lines of credit, rent-to-own programs, and grants and loans for affordable home construction.

**DEVELOPERS (for profit and not-for-profit developers)**



**Shift Power**

Partner with community-based organizations to: meaningfully engage local residents to understand the community’s vision and any racial equity impacts of proposed developments; and engage residents moving into majority-white communities to understand their needs and interest in that community.

Develop and launch joint ventures with minority-owned development firms, particularly for majority-white-owned firms.



**Identify and Repair**

Communities are not monoliths. Seek and include input from a wide range of residents and grassroots organizations, not just the loudest voices, when working in historically marginalized communities.

Find and eliminate policy and funding roadblocks for Black and brown developers, particularly those not yet considered “industry insiders,” to build new affordable units in their neighborhoods.

Implement community engagement best practices for all development projects.

Budget for resident services, on-site staff, and programmatic resources for financial literacy, wealth-building and saving programs, and inclusive, welcoming community life.



**Prioritize Development**

In historically Black communities, propose projects with rents and purchase prices that current residents in particular can afford, support plans to retain rather than displace them, and partner with tenant rights organizations to preserve affordable housing.

Create housing with strong Fair Housing marketing approaches in majority white communities by converting rent-to-own homeownership at time of tax credit expiration, supporting greater choice across neighborhoods.

Support policies that protect against displacement and promote housing choice at the state and regional levels, including:

- State of Massachusetts policy on local preference (supports development without displacement in communities of color, while limiting its use to perpetuate segregation and exclusion).
- MBTA transit zoning districts across communities (supports multifamily housing in communities with developable land near stations).

## GRASSROOTS (community-based advocacy, base-building, and development/housing justice orgs)

 <p><b>Shift Power</b></p>	<p>Re-imagine resident participation throughout your work. Ensure that Black and brown residents are not only at the table from the start, but have actual decision-making and leadership roles within organizations targeting their community.</p>
 <p><b>Identify and Repair</b></p>	<p>Advocate for anti-displacement resources, programs, and policies and call out racial disparities related to displacement in your advocacy and messaging.</p> <p>Organize and build resident capacity in Black and brown communities for housing justice advocacy, including fluency in tenancy law, appeals processes, and policy reform.</p>
 <p><b>Prioritize Development</b></p>	<p>Assess and score the equity impact of proposed development projects on the basis of local, regional, and statewide fair housing and lending regulations, share the results with your community, and encourage them to advocate for the enforcement of fair housing and lending policies in your neighborhood when they are not upheld.</p>

## SAFETY (policing, community safety organizations, and property managers)

 <p><b>Shift Power</b></p>	<p>Advocate for community-based safety programs that include leadership by Black and brown people in gentrifying communities.</p>
 <p><b>Identify and Repair</b></p>	<p>Oppose the use of police to aid in the displacement of people of color in pre-gentrifying and gentrifying areas, including use of police to “clean up” the neighborhood, “clear out” vulnerable or unhoused neighbors, enforce evictions, and respond to noise and suspicion complaints by newer residents. Instead, invest in and support community-based safety and social service partnerships.</p>
 <p><b>Prioritize Development</b></p>	<p>Shift resources to support programs that diversify the recruitment for and leadership of the police force, improve relationships between community and police, and support community safety partnerships with other social service organizations.</p>



**POLICY-MAKERS (local, regional, and state level elected, appointed, and bureaucrat officials)**



**Shift Power**

Adopt strategies to maximize resident participation in planning and development decisions. Recognize limitations in invitations to traditional engagement processes and partner with grassroots organizations to create new ways for disengaged community members to participate, including focus groups, surveys, language access, and technological innovations.

Confront decision-making processes that center on the loudest voices. Instead recognize unequally distributed power to participate in engagement and decision-making processes, and implement solutions to include a broad range of community members and perspectives that normally go unheard, such as expanded language access, outreach, and opportunities to participate.

Pass legislation and approve funding for tenants to purchase their buildings and stabilize their neighborhoods.



**Identify and Repair**

Audit policies for implicit racist implications, and revise them or adopt new policies to require assessments and community input on racial impacts of new housing and development projects on the environment, fair housing, and accessibility.



**Prioritize Development**

Incentivize development in communities missing their share of affordable housing. This includes policies for state funding without local matching funds, and local upzoning policies.

Redefine “affordable” to reflect the real incomes of residents of low income communities, and increasing funding for housing voucher programs.

Implement local preference legislation carefully, prioritizing development without displacement in communities of color, while limiting its use to perpetuate segregation and exclusion.

## **TRANSPORTATION** (transportation and infrastructure agencies, organizations, and advocates)



### **Shift Power**

Bring residents of Black and brown communities that have been historically excluded from transit-oriented development plans, investments, projects, and quality connectivity to affluent communities and quality public amenities to the table from the start to understand their vision, priorities, and preferences, and how new development can help advance these goals.



### **Identify and Repair**

Require racial impact studies for proposed transit-oriented development projects including an analysis of environmental impacts, potential direct and indirect racial and ethnic residential impacts, and contribution to affirmatively further fair housing within the meaning of the Fair Housing Act.



### **Prioritize Development**

Partner with local government, residents, and developers to ensure community plans and funding awards for development of publicly-owned parcels considers and supports the connectivity and transit needs of Black and brown community members.

Prioritize projects serving Black and brown communities and create new housing resources for increased connectivity and transit.

# FINDING YOUR WAY

## (Appendix)

This appendix offers additional context and resources from coalition partners to help users act on the recommendations in the rubric. It is meant to offer examples and highlights that can serve as starting points for users, rather than prescribe steps for users to take.

### **A NOTE ON VISION**

In 2020, we came together to build a movement and take action for racial equity in housing. We quickly designed processes and gatherings to build a rubric that was both community led and informed. Our regular meetings over two years led to consultations and focus groups, practice dialogue, and critical reflections on race and housing. We have sought wide feedback from our networks on our processes and remain committed to a usable and impactful tool. For more on our process of developing this rubric, check out our [rubric narrative online](#).

*Our vision includes two critical principles for racial equity: wealth building and inclusive housing opportunities.*

#### **1. Black Wealth Building**

The Federal Reserve Bank of Boston's critical [Color of Wealth](#) report groundbreakingly illustrated racialized wealth disparities. It has informed our work as practitioners and throughout the rubric.

#### **2. Inclusive Housing Opportunities**

An inclusive housing agenda recognizes that achieving racial equity in housing requires ensuring quality housing opportunities in both historically redlined and disinvested communities that Black and brown people have been directed, and in many cases confined to. Fair housing and lending policies and practices advance inclusive housing by dismantling barriers to housing choice, promoting residential integration, and repairing the harm that has been and continues to be inflicted on people and communities of color.

## You can find more on the case for inclusive and fair housing below:

- Report: [Affirmatively Furthering Fair Housing in Boston, Massachusetts: Process, Findings and Goals, 2019.](#)
- Report: [The City of Boston's Role in Racial Discrimination in Home Buying, 2022.](#)
- Report: [The Federal and State Role in Racial Discrimination in Home Buying in Boston, 2022.](#)
- Article: [Fair Housing and Zoning as Anti-Gentrification: The Case of Boston, Massachusetts](#) James Jennings, 2021.
- Article: [Massachusetts Needs a State Office of Fair Housing](#)
- Guide: [Affirmatively Furthering Fair Housing: Policies shown to increase fair housing opportunities, 2022](#)

## FOUNDATIONAL COMMITMENTS

### 1. Identify root causes and include marginalized Black and brown communities in decision-making

- The implications of racist systems go far beyond a lack of willpower and money to solve the problem. Instead, root cause analysis encourages us to think about housing disparities as a symptom of deeper fractures in our civic trust. The root causes of housing and race issues include systematic discriminatory practices like redlining, under-assessment, and predatory lending. But, foundational US history including slavery and colonization are present. [This chapter from the Community Tool Box](#) can help you assess root causes in your work.
- Other resources which can help identify and assess inequitable opportunities and outcomes by racial group include racial equity tools from [Portland](#) and [Seattle](#).

### 2. Diversify sector leadership and create equity-centered organizations

- In Boston, professional development on racial justice community of practice website [Intentionally Act](#) offers opportunities for practitioners who want to strengthen racial equity skills, expertise, and capacity in their organizations.
- Public commitments to racial justice include detailed frameworks and commitments from [MassHousing](#), Minneapolis' [Simpson Housing Services](#), and [Access Matters](#). Strong public statements include measurable commitments, acknowledgment of the past and an organization's role in upholding it, and a path forward.

### 3. Maximize opportunities for environmental and disability justice in new developments

- Why include environmental and disability justice in a racial equity toolkit? Impactful changes that repair inequalities in housing address the intersectional lived realities and compounding housing-related challenges of Black and brown communities. Residents living with disabilities face barriers to housing quality, affordability, and stability related to accessibility of design, financial resources, and eviction. Designing for the margins means lifting everyone up. Just as we see with curb cuts as a disability intervention that benefits all people, strategies for racial equity in housing must also advance disability justice in housing for under-resourced Black and brown communities.
- Some of the traditional environmental harms include siting developments close to hazards or in locations with worse air and water quality, increasing heat island effect by adding more concrete at the expense of green space, and exacerbating housing insecurity and displacement to green gentrification.
- We like environmental analyses like those required by the Massachusetts Environmental Policy Act. It requires that state agencies study the environmental consequences of their actions (including projects, permitting, and financial assistance); take all feasible measures to avoid, minimize, and mitigate damage to the environment; and allow for public comment. Standard impact assessment tools do not require community participation in identifying and assessing potential harms. We want to encourage bolder action and reflection in partnership with and accountability to communities.
- The planning, financing, development, and management of housing requires work to be done by construction, products, and professional services businesses. The building of suburbs post-World War II created wealth for many white developers, suppliers, and construction workers. The Federal Housing Administration (a precursor to HUD) and the Veterans Administration hired builders to mass-produce American suburbs to ease the post-war housing shortage. Builders received federal loans on the explicit condition that homes would not be sold to Black homebuyers. Today, to advance racial justice in housing, we must intentionally include and remove barriers for Black-owned firms and Black and brown construction workers to fully participate in and build wealth through housing development. Black Construction names these barriers and offers guidance on where to start.

# CATALYTIC COMMITMENTS

## 1. Funders

### Shift Power

- Community leadership does not necessarily guarantee a more equitable plan. The history of racial covenants in America highlights how community visions can protect power structures and maintain exclusion. Today, community plans often bring a Not In My Backyard (NIMBY) attitude where affordable housing is rejected by the existing community. It was NIMBYism rooted in racism that led to the first [single-family zoning laws](#), and those laws continue to block multifamily affordable housing—along with diversity and equity—in neighborhoods with access to good jobs and schools. The result is that much affordable housing is built in low-cost areas that often lack access to quality jobs, schools and services, a phenomenon that perpetuates racial segregation and intergenerational poverty. Instead, we propose aligning goals to create affordable housing in affluent, well-resourced communities with goals, values, and language that align with advancing racial equity. For examples of how developers and communities have done this, look at [this article series from ShelterForce](#).

### Identify and Repair

- For representation best practices, look at the Boston Foundation's report: [Representation in the Housing Process: Best Practices for Improving Racial Equity](#)

### Prioritize Development

- Look to the Massachusetts Affordable Housing Alliance's "[first generation](#)" [homebuyer program](#), Mass Housing's [Mass Dreams program](#), and Massachusetts Housing Partner's [One Mortgage program](#) as examples of programs that work to increase downpayment and closeout cost assistance to lower barriers to home ownership for Black and brown or low income people.

## 2. Developers

### Shift Power

- Community engagement means more than speaking to existing residents. You may ask who is not yet part of this community because of past discriminatory and exclusionary housing policies.
- Joint ventures are an important way to leverage majority white development capital for reparative housing development. Examples such as [Citi's financial commitment](#) to work with minority developers in either a sole proprietorship or joint venture provide a pathway for Black and brown wealth building.

### Identify and Repair

- For representation best practices, look at the Boston Foundation's report: [Representation in the Housing Process: Best Practices for Improving Racial Equity](#)

### Prioritize Development

- For information on better "affordable rent" calculation, see [Coalition for a Truly Affordable Boston's](#) work, which identifies gaps in affordability and housing preservation and offers guidance to correct them. For information on tenants groups to partner with, look at the [Right to the City's membership](#) as a starting place.
- Local preference is also [linked to exclusionary structures](#) with potentially discriminatory impacts. [Massachusetts suggests Local preferences are carefully considered](#) alongside their potentially harmful effects.

## 3. Grassroots

### Prioritize Development

- Grassroots partners can help prioritize inclusive housing opportunities both by advocating for fair housing, zoning, and lending practices and maximizing the enforcement of fair housing and lending practices that are already in place. Tools from Massachusetts Housing Partnership's [Housing Toolbox](#), the Peaslee Center's [Equitable Development Rubric](#), and Boston's [Affirmatively Furthering Fair Housing](#) are great resources for analyzing impacts of individual projects. For more on fair housing see [Appendix Section 1, 2](#).

## 4. Policy-Makers

### Shift Power

- Many factors influence community participation in engagement. On the most basic level, ensuring geographic, physical, technological, and linguistic accessibility to engagement space and processes, and representation of the diversity of community demographics, viewpoints, and experiences are foundational. However, meaningful engagement also depends on a commitment by decision-makers to incorporate public input, and participant trust in the authenticity and meaningfulness of their input shaping the process and outcome. Accessibility and inclusion in community engagement is impacted by systemic factors, including the diversity of leadership, power dynamics within convening institutions, and social and place-based factors that support or hinder participation in civic life. The guide, [Beyond Inclusion: Equity in Public Engagement](#), offers more guidance on public engagement.

### Identify and Repair

- Make policy and planning decisions with the explicit goal of remedying historic housing injustices that have harmed Black and brown communities. Examples include [nuisance ordinances](#) and permitting evictions for crimes occurring on property, which indirectly disincentivize domestic violence reporting.
- Leverage [Analysis of Impediments for Fair Housing](#) processes as a tool for widening Black and brown engagement and decision-making in policy framing and solution design.
- Many cities and advocacy organizations are working to assess the broad racial equity implications or policy decisions, and their ability to repair gaps in opportunities and outcomes related to housing and wealth-building, specifically. Check out [Washington DC's Racial Equity policy assessment tool](#), and [Policy Link's Racial Equity Impact Assessment toolkit](#) for policy-makers.

### Prioritize Development

- Policy-makers can support or incentivize development of affordable housing in “high opportunity” communities by allowing State funding without local matching. They can further encourage local zoning policies, such as transit-oriented development or inclusionary zoning policies, that support affordable housing development. *(See note on redefining affordable to be truly affordable to residents - Appendix, Section 2 - 2.c).*