



2022

STRATEGIC PLAN



OUR MISSION

California Community Builders seeks to close the racial wealth gap by focusing on the core issues of housing and homeownership. Taking a data-driven, outcomes-focused approach, we research and advocate for policies that promote wealth-building and tear down economic barriers created by redlining, exclusionary zoning, and all forms of discrimination.

OUR VISION

California Community Builders envisions a nation where everyone has a safe place to call home – a home that helps build economic opportunity rather than undercuts it, enabling individuals and families to pursue their dreams. We seek a society in which communities of color have their full share of economic power, in which social and racial injustices are replaced by vibrant, diverse communities where all residents can build wealth, own a home if they choose, and fulfill their full potential.

California Community Builders centers low- and moderate-income communities and communities of color, because for these communities, the playing field has never been level. As a result, we have less wealth, lower incomes, and lower rates of homeownership. However, we know that policies that work to increase access to wealth-building serve all communities. We also know that the most successful policies come from the community, rooted in feedback from real people in real neighborhoods. As such, we hold a strong commitment to working with community leaders to inform and shape our policy priorities.

OUR WORK

To make our vision a reality, we work to close the racial wealth gap by focusing on the core issues of housing and homeownership. Housing is one of the most powerful systems upholding racial and economic segregation, so tackling it is central if we are to meaningfully address wealth inequality. Taking a data-driven, outcomes-focused approach, we drive policies that promote wealth-building and tear down economic barriers created by redlining, exclusionary zoning, and all forms of discrimination.

We focus primarily on housing as a solution to the racial wealth gap, taking a pragmatic, results-oriented approach designed to produce change as quickly as possible. We emphasize:

RESEARCH

We produce cutting-edge research to understand the problem and explore potential solutions, enabling us to educate the public and policymakers.

ADVOCACY

We advocate at all levels of government and the private sector to establish policies that promote wealth-building, housing production and affordability – and to eliminate discriminatory barriers. We work closely with community leaders to ensure they have a say in making policy that is meaningful to their communities.

IMPLEMENTATION

We know that creating good policies is just the start, so we work with elected and appointed officials to ensure those policies get implemented in the most equitable and effective manner possible.

We are committed to continuing to monitor and measure the results of our efforts, seeing what works and doesn't work, and adjusting our strategies for maximum impact. We also understand that we can't do this work by ourselves, which is why we partner with a broad variety of coalitions and community leaders who play a vital role in shaping our advocacy with both the public and private sectors.

OUR STRATEGIC PLAN

In this strategic plan, we seek to implement our vision through the following strategies:

STRATEGY 1 – HOUSING ABUNDANCE

THE PROBLEM

Housing scarcity, often induced by exclusionary zoning, drives up costs for both renters and homebuyers, with people of color disproportionately impacted.

- California has only built approximately 45% of the housing needed to match our population growth for the past decade.¹
- As of 2019, California is almost one million housing units short of what our state needs.²
- Per the White House, exclusionary zoning laws lead to housing supply constraints, more expensive housing, and fewer homes being built.³

OUR SOLUTION

End exclusionary zoning and promote housing abundance. Ensure that California has enough homes for everyone who wants to live here.

TACTIC 1 – Produce research that:

- articulates the benefits – and explores the nuances – of housing production for communities;
- identifies barriers to housing production and the subsequent impacts on communities; and
- identifies innovative ways to produce more housing at all income levels.

TACTIC 2 – Sponsor and support impactful legislation to:

- remove barriers to housing production;
- promote the production of homes for people at all income levels;
- remove barriers to wealth creation for communities of color; and
- ensure that all of these programs are adequately funded.

TACTIC 3 – Closely monitor implementation in order to make certain that policies passed will result in additional resources needed to build homes.

TACTIC 4 – Explore the feasibility of CCB becoming directly engaged in housing development or finance.

STRATEGY 2 – INCLUSIVE HOUSING ECONOMY

THE PROBLEM

California’s for-sale housing market is the least affordable in the country, and no state in the nation has solved the issue of connecting families of color with safe, affordable mortgages at a rate equivalent to white families.

- As of 2020, 64% of white households in California owned their own home, compared to 46% of Latinos and 37% percent of Black households.⁴
- The racial homeownership gap is wider today than it was prior to the passage of the Fair Housing Act in 1968, when housing discrimination was legal.⁵
- Black and Brown homeowners pay a higher share of their income on mortgage payments.⁶

OUR SOLUTION

Create the inclusive housing economy — and mortgage products — needed to make homeownership and wealth-building accessible and available to all Californians.

TACTIC 1 — Produce research that will:

- identify areas of improvement, innovation, and partnership with the financial sector related to home ownership and wealth-building; and
- identify innovative ways to expand homeownership and wealth-building using access to capital and finance.

TACTIC 2 — Sponsor and support impactful legislation to address systemic shortcomings and potential opportunities within the existing financial system.

TACTIC 3 — Advocate to corporate leaders to:

- address systemic and regulatory shortcomings, as well as potential opportunities, that can be addressed through private-sector intervention; and
- identify innovative opportunities to expand homeownership and wealth-building through private-sector collaboration.

TACTIC 4 — Work with regulators and other officials to make certain that policies passed will result in programs and pilots that create greater access to capital for communities.

TACTIC 5 — Strengthen our research capacity and impact by partnering with subject matter experts to create high quality data and analysis that can be shared with key decision-makers and used to educate the public.

STRATEGY 3 – COMMUNITY POWER

THE PROBLEM

People of color are often on the table, not at the table, of policymaking. Housing unaffordability and the racial wealth gap represent existential threats to the ability of communities of color to thrive in California, yet we are often left out of key decisions.

- Women and people of color make up roughly 77% of the state, but only 60% of legislators.⁷
- Organizations led by people of color are systemically underfunded.⁸
- Policy research has often overlooked systemic drivers of inequality.⁹

OUR SOLUTION

We strive to build the capacity of our communities to be change-makers and to strengthen and support leaders of color to advance shared priorities because policy cannot be effective unless it is rooted in community needs and priorities. We seek to ensure that BIPOC communities are always front and center in decision-making.

TACTIC 1 – Use the research we produce to:

- share our learnings with the community and public, private, and nonprofit stakeholders through annual meetings with corporate and community leaders;
- provide young leaders with career-building opportunities to lead research projects; and
- create momentum to drive resources to small builders of color.

TACTIC 2 – Organize communities to impact public and private sector policymaking by:

- bringing community voices to the State Legislature and corporate America;
- holding regular regional convenings to socialize policy priorities and receive community feedback to inform upcoming policy, advocacy and organizing efforts;
- growing and participating in coalitions that advance and support CCB's mission; and
- building strong strategic partnerships that help us advance our mission.

TACTIC 3 – Train young leaders by providing students with the opportunity to experience policymaking in action through research, advocacy, and policy implementation.

TACTIC 4 – Communicate our work effectively to reach a broad audience, including by building stronger relationships with media partners.

TACTIC 5 – Build staff capacity in order to enhance our role in both leading and supporting movement-building efforts.

STRATEGY 4 – ORGANIZATIONAL SUSTAINABILITY

Build an organization that is economically sustainable, healthy, and a long-term member of the nonprofit community.

TACTIC 1 – Strengthen our governance and oversight by building board capacity to support strategic goals and guide staff.

TACTIC 2 – Increase and diversify our budget by:

- Creating a plan for revenue diversification and long-term organizational sustainability by June 2023; and
- Investing in people, systems, and strategies that can help CCB to double our organizational budget.

TACTIC 3 – Expand our ability to lead through priority hires that will expand our capacity in the areas of policy, strategy and organizing.

ENDNOTES

- 1** Brown, Edmund G., et al. “Final Statewide Housing Assessment 2025 .” California’s Housing Future: Challenges and Opportunities, The California Department of Housing and Community Development, Feb. 2018, https://www.hcd.ca.gov/policy-research/plans-reports/docs/sha_final_combined.pdf.
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