



**Habitat**  
for Humanity®  
Greater Orlando &  
Osceola County



# FACE THE HOUSING CRISIS™

A Community Charter  
for Collective Leadership

The housing crisis is a pressing issue that demands our individual attention and collaborative action. Rising housing prices and a lack of affordable options have created significant barriers to achieving the American Dream and have negatively impacted the well-being of individuals and families.

Recognizing the gravity of this situation, Habitat for Humanity Greater Orlando & Osceola County is proud to introduce FACE THE HOUSING CRISIS™: A Community Charter for Collective Leadership.

At its core, this Community Charter acknowledges that affordable housing is not just a standalone challenge but a complex, interconnected issue that requires a comprehensive approach. It combines the principles of systems thinking, policy integration, and collective impact in recognition that effective solutions cannot be achieved through fragmented efforts. By bringing together stakeholders from diverse sectors and facilitating the long-term collaboration needed, we aim to create a unified front that can drive meaningful change.

Our Cornerstone Housing™ Framework is grounded in the understanding that housing is a “wicked problem” characterized by its complexity and the absence of a single cause. To tackle this issue effectively, we need to redefine collaboration, build common understanding, and establish shared goals. The framework consists of three interrelated workstreams: policy integration, enabling capable demand, and an evolved social service model. Each workstream addresses specific aspects of the housing ecosystem and contributes to creating a balanced and sustainable housing market.

I invite you to embark on a journey of discovery by reading this Community Charter and familiarizing yourself with the Cornerstone Housing™ Framework and its nested principles. Let its words resonate within you, stirring your curiosity and igniting your passion for positive change.

Reach out and share your thoughts, for your voice is valuable and your perspective matters. I hope you'll raise your hand and participate in shaping a future where understanding, collaboration, and progress flourish.

**Together, we can Face The Housing Crisis™.**



*Catherine*

**Catherine Steck McManus**

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## THE LINGERING NEED

We hold that even casual consideration of the implications posed by the lack of affordable housing calls for a deliberate and holistic community response. Analysis suggests affordable housing represents an economic imperative.

A few data points for your consideration:

The median sales price for an “**entry-level**” house in the Orlando metro area more than doubled, from



in the 10 years between 2012 and 2022.<sup>1</sup>

NOTE: Median entry-level sales prices continued to increase through 1Q2023 to \$325,000.



**1** in **4**  
**homes**

sold during the second quarter of 2023 in the Orlando metro area were considered “**affordable**”.<sup>2</sup>

Analysis of the region’s housing market validates what increasing numbers of area residents already know: Inadequate entry-level housing supply and escalating prices at all levels threaten the American Dream, and with it, the long-standing means of wealth creation and key drivers of quality of life.

Habitat for Humanity Greater Orlando & Osceola County is not new to this realization. For nearly 40 years, Habitat Orlando & Osceola has been connecting area residents to safe, affordable homes based on a model that integrates participatory programming and services designed to create and sustain the financial stability of our clients.

Yet we are not pretending to be alone in recognizing affordable housing as an anchor to community prosperity. We propose here a framework to support the scale and expanded impact of momentum realized in the last 10 years. The Cornerstone Housing™ Framework is neither a replication nor an alternative to the many initiatives that represent momentum propelling our proposal. By virtue of operating at the systems level in human and economic development, we propose an approach to build on these initiatives.

“There is no single economic definition of a housing crisis. Depending on who you are speaking with, it could be a bubble in prices, a lack of supply, a surge in demand, or basically anything that puts the housing market out of equilibrium.”

**John Dunham**

Former senior economist for the NY Mayor’s Office and the City’s Comptroller’s Office

Source: *Melissa Rude, Home Light Blog*

1. American Enterprise Institute. <https://www.aei.org/national-and-metro-housing-market-indicators/> (Accessed August 2023)

2. NAHB/Wells Fargo Housing Affordability Index. <https://www.nahb.org/news-and-economics/housing-economics/indices/housing-opportunity-index> (Accessed August 2023)

The Demographia International Housing Affordability ratings system considers a score of 3.0 or lower to be “affordable.” The scale classifies metropolitan areas with a rating of 5.1 or higher as “severely unaffordable.” **Orlando’s most recent rating: 5.9** (compared to Pittsburgh at 2.7).<sup>3</sup>

Renting represents little relief. According to the National Low-Income Housing Corporation (NLIHC)<sup>4</sup>, the annual income needed in 2023 to afford a two-bedroom apartment (fair market rent of \$1,616 per month) in the four-county area comprising the Orlando metro is \$64,640 or \$31.08 per hour. A three-bedroom apartment requires an annual income of \$82,560 or \$39.69 per hour. The average wage in Orlando is \$30.03 per hour.<sup>5</sup>

Affordability Thresholds	
Household Median Income <b>\$65,086</b>	Average Hourly Wage <b>\$30.03</b>
Entry-Level Home Income Threshold <b>\$108,333</b>	Two- Bedroom Rental Income Threshold <b>\$31.08</b>

In 2012, there were 84 affordable and available rental units per 100 households earning 80 percent or less than the area median income (AMI). Ten years later, the number has fallen to 64.<sup>6</sup>



After years of an attractive cost of living below the national average, Orange County now faces nearly a six percent disadvantage compared to the national average. Osceola County remains competitive with a cost of living five points below the national average.

3. Demographia International. <http://www.demographia.com/db-dhi-index.htm> (Accessed August 2023)

4. <https://nlihc.org/oor/state/fl> (Accessed August 2023)

5. Bureau of Labor Statistics. [https://www.bls.gov/regions/southeast/summary/blssummary\\_orlando.pdf](https://www.bls.gov/regions/southeast/summary/blssummary_orlando.pdf) (Accessed August 2023)

6. NLIHC Gap Report. <https://nlihc.org/gap>



# UNDERMINING ECONOMIC COMPETITIVENESS, HEALTH, AND QUALITY OF LIFE

The price we pay as a region — in terms of economic competitiveness — is measurable. After years of an attractive cost of living below the national average, Orlando now faces a six percent disadvantage.<sup>7</sup> Complex interactions within the economy tied to housing also pose a myriad of threats to economic competitiveness.

Analysis reveals affordable housing is out of reach for area workforce. Gaps between income and housing prices are alarming. For example, 92 percent of single wage earners making the median wage for their job in the health services industry in 2022 could not afford a median-priced, entry-level home (\$316,000) in the Orlando metropolitan area.



Workers increasingly struggle to adapt to the lack of affordable housing and corresponding increases in the cost of living which is a factor in undermining the availability and stability of the labor force. Employee shortages create capacity issues. Fewer workers must handle higher volumes, creating delays and

increasing probabilities of error. Migrating and commuting patterns can undermine sales tax revenues to neighboring counties. Longer commutes impact everyone vying for space on roadways and losing time. Longer commutes also add to the area's carbon footprint.

The implications of the housing crisis include negative impacts undermining health and quality of life. An illustration of the consensus around these dynamics can be found in the most recent Community Health Needs Assessment (CHNA)<sup>8</sup> which declared “The affordable housing crisis is one of the top challenges impacting the Central Florida region and across the country. The lack of affordable housing is a root cause driver of many other needs and challenges in the community.” As part of the bi-annual CHNA process, its prioritization process concluded that “affordable, quality housing” stood as the top priority across all four counties in the Orlando metropolitan statistical area.

Research from Robert Wood Johnson Foundation in partnership with Wilder Foundation<sup>9</sup>, Kresge Foundation in partnership with ChangeLab Solutions<sup>10</sup>, and Enterprise Community Partners in partnership with NeighborWorks America<sup>11</sup> reflect national consensus as well. Housing costs undermine access to neighborhoods offering health and quality of life benefits. Dynamics associated with a lack of affordable housing can also lead to changes that erode the cultural fabric, social networks, and economic opportunities in neighborhoods.

Beyond the direct impact of affordable housing on individuals and families, indirect impacts include increasing costs to government and added strain on independent (nonprofit) social service providers already at capacity in their work to address a host of challenges including food instability and access to childcare and healthcare. The cascading issues linked to the lack of quality, affordable homes point to housing as the cornerstone of community health and well-being.

7. Cost of living index is calculated by the Council for Community and Economic Research (C2ER).

8. 2022 Community Health Needs Assessment. [https://www.orlandohealth.com/-/media/files/community-needs/chna-booklet-final\\_ada-508-2022.pdf?la=en](https://www.orlandohealth.com/-/media/files/community-needs/chna-booklet-final_ada-508-2022.pdf?la=en)

9. <https://www.wilder.org/wilder-research/research-library/linking-health-and-economic-prosperity>

10. <https://kresge.org/sites/default/files/Preserving-affordable-housing-policy-tools-April-2015.pdf>

11. [https://www.successmeasures.org/wp-content/uploads/2020/09/Building-Capacity-to-Measure-Health-Outcomes-in-Community-Development\\_Final-Report-June-2019.pdf](https://www.successmeasures.org/wp-content/uploads/2020/09/Building-Capacity-to-Measure-Health-Outcomes-in-Community-Development_Final-Report-June-2019.pdf)



We can no longer be complacent to stay the course with current policies, institutional structures, and fragmented initiatives.

Systems thinking reveals that societal challenges are complex and interconnected. As a result, policy interventions and the social services designed to address socioeconomic challenges have inevitable gaps, unintended consequences, and inevitable failures of the existing system in which they are a part. Systems thinking focuses on understanding dynamic interdependencies and creating feedback loops within the system, rather than focusing on isolated components or issues.

Systems thinking calls for identifying leverage points within the system where policy interventions and service delivery innovations can create the environment for scale otherwise elusive—no matter how well isolated and siloed efforts are designed and operated. The work is iterative and specific in its pursuit of the root causes of problems. This makes systems thinking especially fitting for an initiative targeting housing

as the cornerstone of community health and well-being. The Cornerstone Housing™ Framework engages a diverse set of stakeholders through a deliberate structure and process of continuous learning and feedback loops. As we'll discuss later, housing represents what social scientists consider a “wicked problem” that also evolves, requiring policymakers to adapt their approaches and inform decision-making based on feedback from the system itself.

By incorporating systems thinking into policy development and implementation, policymakers can develop more effective, sustainable, and holistic solutions to complex societal challenges—beginning with, but ultimately transcending housing.

Using a systems thinking lens, three areas of focus come into view as a means to harness political will and commitment among system stakeholders for impact, particularly in addressing wicked problems:



### Policy Integration

Engaging with policymakers and government entities at local, regional, and national levels in the work needed to harmonize and align policies across different sectors and levels of government to achieve coherent and mutually reinforcing outcomes. It involves recognizing the interrelatedness of societal challenges and addressing them through a coordinated and holistic approach that breaks down the silos that exist between various policy areas.



### Advocacy

Actively and consistently advocating for policies that promote affordable housing that pave the way for the interdependent work of community and economic development. This may involve working toward regulatory reforms, incentives for affordable housing development, and braided funding mechanisms to support community revitalization efforts.



### Coordinated Implementation

Building partnerships with diverse stakeholders at a systems level—including businesses, community organizations, educational institutions, healthcare providers, and philanthropic entities—is critical for sustaining impact. Establishing platforms for knowledge sharing, learning networks, and best practice exchange facilitates the replication and scaling of successful initiatives.

Systems thinking provides a conceptual framework for understanding the complexity of social issues and the interconnectedness of various elements within a system. It helps identify the underlying structures, feedback loops, and leverage points that influence the system's behavior.



## THE UPSIDE

The call to action in response to the housing crisis is based on the contention that housing serves as a cornerstone for community health and well-being. These assertions seem self-evident, considering that the idea of “city planning” began as a result of public concern over the effects of poor housing on the broader community. More recently, research has been able to demonstrate that housing takes many paths—direct and indirect—in its impact on health and quality of life.

Studies demonstrate direct links to health outcomes, including chronic and infectious disease, hypertension, arthritis, injury, infant health, and mental health. Indirectly, unaffordability negatively impacts individuals and families by draining financial resources that could otherwise pay for necessary medical services or prescriptions, food, and child development. In modeling the impact of housing on health disparities, researchers have called for continued attention to housing conditions that support health, well-being, and a sense of community.

The strongest evidence for health impact comes from public health research, particularly in the context of housing’s effect on children. The range of conceptual outcomes is broad from lead poisoning and unnecessary hospitalizations to developmental issues associated with instability driven by frequent moves.

While a stable home environment reduces stress on all family members, its role as the primary environment for child-rearing make housing a critical factor in long-term outcomes for individuals and society.

Beyond specific health outcomes, research clearly demonstrates that socioeconomic opportunity is place based. Access to education and employment depend on your address. The connection between high rents and housing prices in high-growth regions and neighborhoods is observed in decreasing mobility; that is, the large share of young adults who remain in their parents’ homes and the share of households renting out of necessity rather than by choice.

Simply put, the benefits to families and community realized by addressing the housing crisis are considerable in terms of health, economics, and quality of life.

# CORNERSTONE HOUSING™ FRAMEWORK: A COLLECTIVE IMPACT MODEL

Grounded in the theoretical concepts introduced by systems thinking, we borrow next from the more practical translations of theory to practice found in collective impact models. It is important to acknowledge that systems thinking and collective impact models share a logical relationship as they both prescribe a holistic and collaborative approach to addressing complex social issues. Systems thinking recognizes that social issues, such as the affordable housing crisis, are interconnected and influenced by multiple factors within a broader system. In practice, this translates to prescriptions made by collective impact models, such as engaging the various stakeholders, sectors, and factors that contribute to the issue.

The mindset established by systems thinking makes clear the fundamental need to facilitate collaboration and coordination

among stakeholders to achieve shared goals and outcomes based on common understanding despite the complexity of the housing crisis we face. Systems thinking addresses **why** a different approach is needed: Complex issues cannot be effectively addressed by fragmented and isolated efforts. Collective impact provides a framework in response to the lingering question of **what** principles should guide stakeholders committed to developing strategies, designing and implementing interventions, and measuring progress.

The Cornerstone Housing™ Framework represents a collective impact model<sup>12</sup> adapted from the pioneering work of John Kania and Mark Kramer<sup>13</sup>, among others. Similarly, three conditions enable the promise of collective impact to be realized:

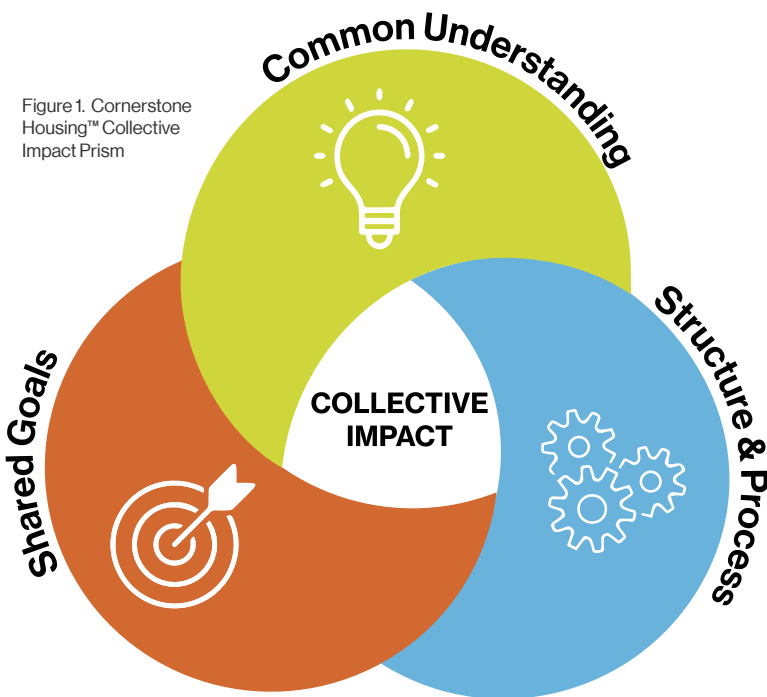


Figure 1. Cornerstone Housing™ Collective Impact Prism

- 1 **Common Understanding** of housing as a wicked problem
- 2 **Shared Goals** for success
- 3 Unifying **Structure and Process** to facilitate collaboration and coordination

Figure 1 illustrates these three conditions as a prism found at the core of our social innovation platform. Next, we discuss our initial work toward establishing these three conditions as a precursor to the respectful call to collective leadership.

12. [https://ssir.org/articles/entry/collective\\_impact](https://ssir.org/articles/entry/collective_impact)  
 13. <https://www.fsg.org/>



## 1. COMMON UNDERSTANDING:

The need to establish a common understanding of the housing crisis as a wicked problem is the first step toward collective impact. While we underscore the need to establish this shared understanding and make clear the implications of affordable housing as a complex socioeconomic issue, we stop short of making any assertions that we grasp the full spectrum of causes ourselves. We ask you to join us in the collective work of identifying the interdependencies among the factors that link to a myriad of regional priorities connected to them.

We begin with the critical acknowledgment of the complexity inherent in affordable housing as what social scientists would describe as a wicked problem. A wicked problem is defined as being so complex that it has no single cause and often defies straightforward description. Wicked problems present challenges for contemporary policy making, in part, as a result of disagreement around the proper role and scope of government and fragmented efforts in the nonprofit sector. Over the last five decades, researchers and practitioners have come to better understand the aspects of socioeconomic challenges such as housing, food security, wage progression, and self-sufficiency. It's time we share what we know toward establishing the common understanding that counters the forces of fragmentation that undermine collective impact.

Dr. Jeffrey Conklin sheds light on the fragmentation found at the heart of wicked problems<sup>14</sup>:

**“The concept of fragmentation provides a name and an image for a phenomenon that pulls apart something which is whole. Fragmentation suggests a condition in which the people involved see themselves as more separate than united, and in which information and knowledge are chaotic and scattered. ... Fragmentation can be hidden, as when stakeholders don't realize that there are incompatible tacit assumptions about the problem, and each believes that his or her understandings are complete and shared by all.”**

**Dr. Jeffrey Conklin**  
CogNexus Institute

14. <https://cognexus.org/wpf/wickedproblems.pdf>

The effects of fragmentation and the nature of wicked problems tied to the social complexities of human relations resemble a modern-day Gordian Knot.

As the legend of Alexander the Great is told, the Macedonian conqueror entered the City of Gordium (now in modern day Turkey) where he encountered an ancient wagon once a possession of the father of King Midas. The wagon's yoke had been secured in place by an elaborate bundle of knots so entangled that it had been impossible to untie. An oracle had proclaimed that whoever unraveled the knot would become the ruler of a vast kingdom.

Finding the test and its reward too compelling to resist, Alexander took up the challenge. However, initial failure having exhausted his patience, he drew his sword declaring, "It makes no difference how they are loosed," and sliced the knot in half with a single stroke. As prophesied, Alexander would overtake Egypt and continue to conquer much of Asia.

The legend still endures. The saying "cutting the Gordian Knot" is associated with a creative solution to complex or seemingly impenetrable problems. Deeper lessons can also be drawn from the analogy. It reflects the human tendency to declare wicked problems too difficult to solve as we wait for someone else to make it go away. And while the Gordian Knot is a useful metaphor for illustrating the nature of wicked problems, it is limited as a practical prescription for addressing them. History has taught many lessons over 3,000 years, a great deal of which have come from university researchers in the fields of public administration, organizational behavior, and political science.

Unfortunately, a gap between research and practice has prevented the adaptation from theory to practice needed to cut the Gordian Knot of affordable housing. The Cornerstone Housing™ Framework seeks to bridge that gap by embracing the complexity—and, yes, often obscure language—found in the research literature. We affirm the potential for regional transformation made possible through the many engagement



**“The saying ‘cutting the Gordian Knot’ is associated with a creative solution to complex or seemingly impenetrable problems.”**

initiatives of our academic partners. We highlight our reliance on transdisciplinary thinking by making available select research publications serving to guide and challenge our collective thinking.

Addressing wicked problems calls for new ways of thinking, leading, managing, and organizing on the part of all stakeholders that recognize the challenges associated with organizational innovation. Change is difficult. Too often, particularly when initially encountering change, there is no apparent incentive for the individuals and organizations being asked to see and do things differently. This is also true within government, as expectations and demands differ between jurisdictions (county vs. city) and agencies, and outside of the public sector, such as nonprofit service providers and the business community.



The adjustments needed to innovate beyond traditional approaches to planning and policy development are intimidating and the difficulty of the work to be done often derails the efforts of even the most committed stakeholders. Yet if we don't make these adjustments in recognition of what makes housing such a wicked problem, then we remain well-intentioned but isolated in silos—-independent, inefficient, and often less effective.

## 2. SHARED GOALS

To untangle these knotted strands of complexity, we extend the Cornerstone Housing™ Framework, illustrated in Figure 2, by adding system goals for our collective work together. Here we are intentionally more specific in sharing what we believe a wicked solution to the housing crisis requires:



- A** **Housing Supply Ladder:** Restoring balance in the housing market with adequate supply across the tiers of housing, facilitating progression from entry-level to aging in place
- B** **Capable Demand:** Enabling sustainable demand from buyers each with the financial capacity and self-sustaining capability to secure and maintain decent housing that fits their needs
- C** **Reflexive Safety Net:** Integrating an evolved social service model to provide a rapid and coordinated response that breaks the cycle of dependency and builds capable demand

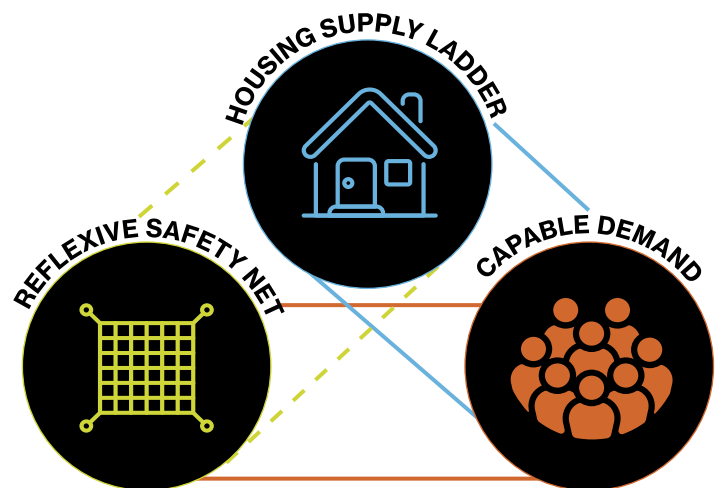


Figure 2. Cornerstone Housing™ System Goals

## 2A. THE HOUSING SUPPLY LADDER

A balance between the supply of affordable housing is needed to meet the tiered-market demand linked to the diverse needs of individuals and families at different stages in life, including income status and family size. This relationship between supply and demand resembles the economic concept of dynamic equilibrium. Housing equilibrium refers to a state in which the supply of housing matches the demand, leading to stable prices and balanced market conditions. In the state of equilibrium, there is neither a shortage nor an excess of housing units relative to the demand from homebuyers or renters whose needs change over time. Recognizing the complexity of factors and interactions driving market change leads to the more instructive use of dynamic equilibrium in describing the housing market.

**“The system is never static, but rather in a constant process of self-adjustment, emergence, and adaptation to changing conditions.”**

Dynamic equilibrium refers to a tenuous balance that emerges from the continuous interactions and adaptations within the economic system. The system is never static, but rather in a constant process of self-adjustment, emergence, and adaptation to changing conditions. Understanding the dynamics at play is the first condition for developing strategies to promote a more balanced and sustainable housing market, reflecting

the restoration of a housing supply ladder, and must take into account factors such as population dynamics, investor activity, land availability, as well as affordability.

This perspective highlights the need for policymakers, market participants, and stakeholders to stay responsive and adaptive to changing market dynamics. It emphasizes the importance of monitoring and understanding the ongoing trends and drivers shaping the housing market and adjusting strategies and policies accordingly.

## 2B. CAPABLE DEMAND

While increasing the supply of affordable housing is important, it is equally essential to empower individuals and families with the necessary skills, knowledge, and resources to navigate the housing market, make informed decisions, and sustain their housing over time. We refer to this empowered buyer in aggregate terms as capable demand: Buyers whose capabilities are expanded and reinforced by the acquisition and availability of resources, tools, knowledge, and skills to actively participate and navigate the demands of their housing situations. This promotes a sense of freedom, independence, and self-determination.

Habitat Orlando & Osceola has long understood the need to build the capabilities related to housing, including financial literacy workshops and homeownership counseling. A broader system view would include rental assistance programs with educational components, vocational training, and initiatives that promote career development and higher-income opportunities.

We are not suggesting these programs are missing, rather admitting our portfolio lacks the full spectrum of capability-enhancing services needed and the capacity to address the affordable housing crisis the community faces. And, in the spirit of candor, we argue that a comprehensive view of the region's efforts could be best described as fragmented,

**“Independently, program and service providers are trying to blow out a housefire by turning on our ceiling fans.”**

inefficient, and even ineffective. Independently, program and service providers are trying to blow out a housefire by turning on our ceiling fans.

We must expand the number of renters and buyers with the financial capacity and self-sustaining capability to secure and maintain decent housing that fits their needs.

## **2C. REFLEXIVE SAFETY NET**

Imagining the success of even the most ambitious policy innovations and expansion of capability-enhancing resources on the part of government and the nonprofit sector, we must also acknowledge the realities of unanticipated life events or outcomes that can come with shocks to the economic system. For example, hurricanes, financial system failures, and global pandemics to name a few from the last three years.

No economic system can be designed to avoid the inevitable presence of the impoverished—or, more broadly speaking, individuals and families in need. The United Way’s ALICE report<sup>15</sup> makes clear that too many Central Floridians struggle to get by: 47 percent in Orange County and 50 percent in Osceola County. This is a persistent challenge over the timeline

of human history as evidenced in the canonical writings of nearly every faith (e.g., Judeo-Christian, Muslim, Hinduism, Buddhism), whether specifically called out or implied by reference to the need for charity and service to society.

In addition to playing a role in enabling capable demand, the nonprofit sector forms a safety net for individuals and families struggling with economic and health crises. We argue for the integration of systems thinking in the evolution of social service delivery. As a parallel effort to the work of identifying policies to restore the housing supply ladder, the work of evolving the social service network applies systems thinking and collective impact tools to foster shared responsibility, collaboration, data-driven adaptation, and coordination to achieve common goals. This collective work preserves the autonomy of each organization while integrating their efforts.

The Cornerstone Housing™ Framework calls for adapting learnings and best practices from collaborative governance that prescribes shared decision-making, transparent communication, and the active engagement and participation of all stakeholders, including those with lived experience of the social issues being addressed.

Finally, the Cornerstone Housing™ Framework also calls for more sophisticated approaches to performance measurement and program evaluation in the workstreams aligned with each of its three goals. Specific benchmarks are needed to define and measure progress or regress. Shifts in focus should also emphasize blended outcomes, rather than simply counting outputs. The difference is significant. For example, financial literacy programs might be measured in terms of outputs, such as number of participants and number of completions. A blended outcome would emphasize outcomes such as the reduction in debt, improved timeliness of payments, higher credit scores that reflect the collective impact—or targeted outcomes—of financial literacy.

15. [https://www.uwof.org/sites/uwof/files/2023ALICE\\_Report\\_County\\_Snapshots\\_FL\\_Final.pdf](https://www.uwof.org/sites/uwof/files/2023ALICE_Report_County_Snapshots_FL_Final.pdf)



Data and analysis should also be the basis of the learning process created by the integration of disciplined and iterative feedback loops over longer periods of time than those associated with grant awards or government budget cycles. One particularly attractive approach is found in research and best practices enabling the calculation of **social impact return on investment (SROI)**. Innovations in measurement and evaluation must be integrated in the workstreams of policy innovation, needs assessment and development, and safety net transformation.

### 3. STRUCTURE & PROCESS

Each of the three system goals identified in the Cornerstone Housing™ Framework gives shape to the structure for the work ahead. We propose three workstreams, each aligned with the framework, comprised of community leaders practicing collective leadership in identifying potential solution sets. Figure 3 illustrates the relationship between the goals and workstreams prescribed.

The first workstream, which pursues alternative policy innovations needed to restore the housing supply ladder, adheres to the principles of systems thinking and collective impact while being informed by best practices associated with policy integration. In the same manner that collective impact requires collaboration across sectors—government, nonprofits, businesses, and community organizations—policy integration ensures that policies reflect the diverse perspectives and expertise of stakeholders, leading to more comprehensive and effective solutions. Policy integration emphasizes the alignment and coherence of policies to avoid fragmentation and ensure consistency in addressing housing as the cornerstone while accounting for interdependencies with food supply, access to healthcare, workforce training, and transportation—among

others. Policy integration calls for overcoming policy silos and promoting integrated approaches that are critical for achieving collective impact.

The second workstream follows a collaborative assessment process focused on the programs and services aligned with enabling capable demand called for in the Cornerstone Housing™ Framework. In addition to cataloging the portfolio of services and programs to identify gaps, attention is focused on the experiences of current and potential clients of those offerings. Revelations can be expected in terms of inefficiencies and disincentives leading to underutilization. As a result, providers can identify opportunities to adapt their respective programs and services, as well as synergies created by enhanced coordination that expands capacity and magnifies system-wide impact.

A third workstream mirrors the first with a focus on the fragmented system of social service provision. New models of collaboration and coordination are shaped from a consensus vision evolving the current safety net. They include perpetual coordination among providers to be established to facilitate mutual adjustments as problems inevitably arise as proposed solution sets are put into practice.



Figure 3. Cornerstone Housing™ Framework Workstream

# FINAL WORD: COLLECTIVE LEADERSHIP

Effective collaboration is difficult work; it involves building relationships, fostering trust, and engaging in joint decision-making. The Cornerstone Housing™ Framework calls for more than passive participation. It requires engaged stakeholders, who walk into every meeting and respond to every e-mail equipped to practice collective leadership.

What does it mean to be a collective leader? It starts with an appreciation for systems thinking. Collective leaders see the big picture and broader context in which collective action takes place. Expertise in their respective fields is a given. What makes a collective leader invaluable is the commitment to stay well-informed about policy landscapes and incorporate factors associated with broader social, economic, and political contexts into their thinking. This understanding allows them to navigate complexities, identify leverage points, and drive systems-level change.

Collective leaders promote learning cultures within their organizations in recognition that longevity and success both require continuous innovation. Their emotional intelligence makes them self-aware, empathetic, and skilled in managing relationships, navigating conflict, and building trust. They seek first to learn rather than teach.

## NEXT STEPS

This charter is a call for collective leadership. We are convening like-minded stakeholders from all sectors willing to join us in addressing housing as the cornerstone of community health and well-being.

### Our Objectives:



To serve as a catalyst and guide in the integration of a wicked solution framework that provides the structure and process necessary to initiate and sustain a perpetual action system capable of building regional prosperity for all



To raise awareness of the housing imperative, build consensus understanding, and secure the commitment of key stakeholders



To establish and propel a multi-stakeholder partnership for transformational change by building consensus around the housing crisis as a root cause undermining the realization of shared community goals, namely health and quality of life

### IT'S TIME TO FACE THE HOUSING CRISIS - TOGETHER

At this critical point in time, we face the choice to sit on our hands or to put them to work collectively. We invite you to raise your hand and pioneer the change needed.

Sign up to receive details at [FaceTheHousingCrisis.org](https://www.FaceTheHousingCrisis.org).



To learn more, visit

[FaceTheHousingCrisis.org](https://www.FaceTheHousingCrisis.org)

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