<table>
<thead>
<tr>
<th>Reference</th>
<th>Brief Summary</th>
<th>Conclusions</th>
</tr>
</thead>
</table>
| Coes, Christopher; Vey, Jennifer; Hadden Loh, Tracy. The Great Real Estate Reset: A Data-Driven Initiative to Remake How and What we Build. Brookings, 2020. | - Real estate is subject to periodic market ‘resets’, which are often overcome by a variety of factors (e.g., time, bailouts, corporate pivots); current cycle was triggered by the reset from the subprime mortgage lending crisis of 2007-2009, but the next reset will be different  
- Typical real estate consumer is a middle-class white family; following trends are disrupting this: persistent segregation, changing demographics, housing market destabilization, future of work, disruptions to retail  
- Need to create more "communities of opportunity" | - Separate and unequal: persistent residential segregation is sustaining racial and economic injustice in the US  
- Modernizing family: America’s demographics are transforming, but our housing supply is not  
- Risky (housing) business: distorted and destabilized housing markets are pushing households into climate-risky, low-opportunity communities  
- The office, reimagined: the nature of office work is shifting, and so must downtowns  
- Retail revolution: the new rules of retail call for small business empowerment  
*note: verbatim from source |
| Huang, Michelle. Fact Sheet: Preventing Eviction and Indebtedness in California. National Equity Atlas, 2021. | - Nearly half of Californians are renters, including the majority of Black, Latinx, and multiracial residents.  
- Without sufficient eviction protection, debt relief, and financial support, Covid-impacted renters will be left behind as the state begins its path to recovery  
- Protecting renters is an economic and public health necessity. | - No California renter should be evicted or burdened with years of debt for rent or utilities they were unable to pay during the pandemic.  
- Rent debt due to the pandemic should be fully forgiven and should not be conditioned on landlord’s’ acceptance of funds.  
- Financial assistance to landlords should address the fiscal needs of landlords in danger of going out of business due to lost rent, with a particular focus on keeping small community-based landlords and nonprofit affordable housing operators solvent.  
- Local municipalities’ authority to pass stronger eviction and debt protection should be preserved.  
- Landlords should continue to fulfill their legal obligations to tenants regardless of receiving assistance, including maintaining habitable premises, refraining from harassment and retaliation, and respecting tenants’ legal rights  
*note: verbatim from source |
- Case studies and examples are provided that showcase real estate and housing projects that have equity as a core principle.  
- Ongoing work is underway to assign and track metrics, scale programs to entire portfolios, and continue adding to innovative health and social equity offerings. | - Engage its supply chain partners to encourage diverse hiring practices in their companies.  
- Increased inclusion of health and social equity–focused questions on tenant surveys to better track occupant preferences on health and social equity.  
- Eviction prevention programs.  
- Significantly increase the number of businesses owned by women and minorities, with a particular focus on black, indigenous, and people of color (BIPOC), and work with contractors and service providers who share the commitment to engaging minority-owned and female-owned businesses.  
*note: verbatim from source |
<table>
<thead>
<tr>
<th>Reference</th>
<th>Brief Summary</th>
<th>Conclusions</th>
</tr>
</thead>
</table>
| Thornberg, Christopher. Rising High Requires the Right Foundation: Understanding the Economies of Inland California. University of California, Riverside School of Business – Center for Economic Forecasting and Development, 2019. | • California’s policy decisions are often driven by the interests and political goals of the state’s large, coastal, urban centers with little regard as to how such policies may help or hurt the interior regions of the state.  
• The differences between the state’s coastal and inland economies are leading to an incorrect assumption and labeling of one as a success and the other as a failure.  
• In reality, Inland California appears in a much more favorable economic light, and this shift in understanding should, in turn, inform any policies the state devises to help inland regions continue to prosper. | • California does need to pay more attention to its inland regions, but not because they represent a problem the state needs to solve. Rather, these regions need more attention because in many ways they are the future of growth in California, offering middle class residents a quality of life they are unable to obtain along the coast.  
• These economies need to be better supported through state policy and investment because the state needs these economies to flourish.  
• This includes major issues such as the minimum wage which clearly should be different in Fresno and San Francisco, or transit priorities inasmuch as light rail is simply not an effective solution in the less dense inland regions. Local strategies and decision making can play a vital role in helping Inland California attract more high skilled industries and grow in a more balanced way into the future. |

*note: verbatim from source*

For more Inclusive Economic Recovery Strategy-related resources, please visit scag.ca.gov/IERS.