

Reframing Housing:

A Communications Toolkit



UNITED WAY
Greater Cincinnati



Welcome to Reframing Housing, a communications toolkit to help housing advocates and experts communicate more effectively about policies and approaches that expand the availability of safe, stable, and thoughtfully designed communities for everyone. By changing the way we talk, we can change the way people see housing.

These tools and ideas were developed for and with a high-impact group of local housing advocates and experts actively addressing housing quality, stability, and affordability in the Greater Cincinnati region. This resource guide helps communicators spark productive conversations about housing and community development, focusing on fair solutions and avoiding political distractions.

Our recommended strategies draw from the science of framing and in-depth analysis of current challenges in outreach, education, and advocacy communications about housing. (They are not designed for direct service efforts and may not be well suited to those types of communications.) These strategies *can* help you make sound decisions about what to say in settings like these:

- Public conversations with general audiences
- Reports, fact sheets, or website copy about housing
- Letters to the editor, op/eds, or other written commentaries
- Comments in print, television, or podcast interviews
- Press releases or media advisories
- Social media messaging
- Messages to an elected representative or other official
- Testimony to legislative committees or other public bodies
- Contributions to policy working groups

What Is Framing? Framing is about presenting and making sense of information. It involves the choices we make about what we say and how we say it. Where to start? What to emphasize? What to leave unsaid? Framing choices influence how people think and feel about our advocacy messages—as well as what actions they are willing (or not willing) to take.

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What Are We Framing?

Core ideas this toolkit is designed to communicate more effectively

The solutions to housing issues are complex, so there are many ideas to communicate. No project could tackle them all. After talking with housing experts nationally and in the Greater Cincinnati area, FrameWorks focused on finding effective ways to translate the following main ideas for non-expert audiences:

Access to good places to live influences many other outcomes for people and communities.

Housing is a platform for health, safety, employment, transportation, social connections, education, and other aspects of quality of life. This is because housing often determines who has access to transit, grocery stores that sell fresh produce, jobs that pay living wages, safe parks, good schools, and more.

The availability of good housing and thoughtfully designed communities is strongly influenced by policy. Policymaking at all levels (local, institutional, city, county, state, regional, federal) influences whether, where, and to whom quality, affordable housing and community resources are available. Individuals can't solve systemic challenges on their own; we need a collective approach to change the system for the better.

Uneven and unfair policies cause most housing disparities. Systematic differences in rental burden, home ownership, housing quality, and homelessness are caused and compounded by unfair policies in labor, employment, zoning, taxes, lending, and more. To avoid making matters worse, it's important to analyze the effects that a proposed change would have on people who lack access to good places to live.

Power dynamics affect the policies that are enacted and enforced. Policies are more likely to harm or neglect groups who hold less power in society, and benefit or protect groups who have more power. Promoting fair access to good housing is a key part of rebalancing power so the system works for all of us.

Place-based initiatives are most effective when they draw on the knowledge and perspectives of residents. Underinvestment and disinvestment in a neighborhood actively harm that neighborhood's residents. When initiatives seek to reinvest in previously excluded areas, it's vital that existing residents play a substantive role in developing plans to revitalize the community.

Collaboration is key to housing solutions. Many solutions to housing problems exist. They are usually multifaceted, requiring different perspectives and types of expertise to craft and implement. Coalition-minded leadership is vital to success.

Quick Start Guide to Reframing Housing

Five “beats” that can shift thinking about housing as a policy issue

To lead more productive conversations about what we can do to expand the availability of good places to live, it's essential to establish a strong frame step by step. Keep these steps top of mind with this summary.

- 1. Lead with the ideals of *Fairness across Places* or *Interdependence* to help people see why housing and community development policy matter to us all.** Members of the public will tune out messages about housing when they can't see their connection to or stake in the issue. Values-based messages can help. While *Fairness across Places* and *Interdependence* offer different types of arguments—one moral, one interest-based—FrameWorks research shows that together both principles work effectively to collectivize the issue of housing.
- 2. Advance the idea of dignity.** Consistently communicate the idea that we honor people's inherent dignity when we ensure that everyone and all communities have the resources that people need to do well. The *Dignity* frame allows communicators to pivot away from language that is currently polarized or even legislated against to language and concepts that can both build understanding and offer systemic solutions to complex social problems like housing and homelessness.
- 3. Feature prosperity as a goal, rather than poverty as a predicament.** Build motivation for systems-level change by showing how changing housing policies can contribute to the type of communities we want. Provide concrete examples of how housing intersects with almost every other social issue and outcome—from education and health to employment and public safety—to help people understand how better housing policy can boost overall physical, mental, and emotional wellbeing across our communities.
- 4. Connect the past to the present.** Counter false assumptions about the causes of economic and racial inequities by giving concrete examples of how housing, health care, and employment policies and practices have led to concentrated poverty, racial wealth gaps, and other disparities. To reach rural audiences, offer examples of policies or practices that have affected people living in rural areas before giving examples of policies and practices that have affected racialized, minoritized, or urban groups.
- 5. Show that change is possible.** Describe what the future would look like if we took steps to ensure that everyone had access to good places to live. Lift up policy and programmatic solutions to communicate that we, as a society, have what it takes to make sure that all communities have the resources that people need to thrive. To further inspire collective action, give examples of how the local community can and does play an active role in making this vision a reality.

Frames to Avoid

To change the public conversation on housing issues, avoid language that reinforces individualistic, othering, or fatalistic ways of thinking and talking.

<p>Individualism</p> <p>Don't reinforce the narrow view that the causes and consequences of social problems lie with individuals. When talking about housing issues, this includes:</p>	<p>Otherism</p> <p>Don't reinforce narratives that emphasize negative views of people facing racism or economic marginalization. When it comes to housing, this involves:</p>	<p>Fatalism</p> <p>Don't add to Americans' pervasive sense that social problems can't be solved and that we're each on our own to manage the mess. On housing issues, fatalism presents in many ways:</p>
<p>Self-Makingness: Don't imply that people's housing reflects their personal drive, discipline, or smarts. Show how access is shaped by policies that benefit some groups and hamper others.</p>	<p>Just the Basics: Don't leave room for people to assume that "any" housing is sufficient for people facing marginalization. Expand the definition of quality housing to include access to the vital conditions for health.</p>	<p>Market Knows Best: Don't reinforce the idea that the market is uncontrollable. Show how policies can positively shape housing.</p>
<p>Consumerism: Don't feed the limited view that the search for good housing is about individual needs and household budgets. Tell a wider-lens story that emphasizes how inclusive, thoughtfully designed communities benefit our region's health, economic vibrancy, and social wellbeing.</p>	<p>Zero-Sum: Don't feed the thinking that helping one group means taking from another. Instead, frame targeted policies as ways to live up to shared ideals of fairness and to promote regional or collective benefits.</p>	<p>Good Old Days: Don't feed the false nostalgia which erases the history of exclusion from homeownership and sparks fear of social decline. Instead, paint an aspirational view of the future.</p>
<p>Segregation Is Natural: People assume that contemporary racial and economic segregation is a matter of personal choice. Don't use statistics or images in ways that normalize this view. Highlight the policy-driven nature of residential segregation and show how we can make socioeconomically mixed neighborhoods a reality.</p>	<p>Urban Decay: Don't zoom in on poor conditions in Black communities, as people may blame residents. Instead, zoom out to the unjust policies that create these conditions, and make sure that residents who are taking positive action are in the story frame.</p>	<p>Fatalism: Avoid a crisis tone that leads to overwhelm. Show how solutions work, lifting up examples that match the scale of the problem.</p>

For more detail on these patterns of public thinking—and to learn about additional patterns that matter—see [“A House, a Tent, a Box’: Mapping the Gaps Between Expert and Public Understandings of Healthy Housing.”](#)

Words to Watch

Sometimes, a single term can make the difference between a conversation that goes well and one that goes astray or over people's heads. Use this list to align your vocabulary with research on words that just don't work.

Affordable housing. When people hear “affordable housing,” they tend to focus on individual income and budgets, making it harder to talk about policies that drive affordability problems, such as zoning laws, land use policies, and investment patterns. The term “affordable” can also lead people to assume that such housing is of lower quality or less desirable than market-rate housing, reducing support for affordable housing initiatives. **The framing fix:** It's better to focus on availability than affordability. It's also effective to explain the underlying problem: “Local housing costs have outpaced local incomes, and we need to take steps to get them back in sync.”

Disinvestment and reinvestment. These are abstract terms that experts use to connect a wide variety of actions that have similar effects. **The framing fix:** When communicating with the public, make the abstract concrete. Detail the impact of specific policies and practices on specific neighborhoods instead of using catch-all terms.

Equity. Most Americans don't readily understand or connect with the word “equity” in a positive way like they do with “fairness.” Many aren't even sure what it means in the context of social change, often thinking of it in financial terms (like home equity) rather than its broader meaning. Moreover, as the term has been mischaracterized and politicized, it can become a distraction rather than a powerful moral rallying point. **The framing fix:** Lean toward synonyms or plain-language explanations.

Housing. People sometimes assume that “housing” means “public housing,” and then jump to negative stereotypes about social disorder. The term can also seem impersonal and detached, which can make communications less engaging. **The framing fix:** When communicating to the public, lean toward more common terms like these: *homes; apartments and houses; good places to live; places to rent or buy*. In many instances, it makes sense to widen the lens from housing options to thoughtful community design.

Workforce housing. While experts use this term to describe housing that's affordable for people who work in essential jobs for moderate incomes, it isn't widely understood. **The framing fix:** When talking to the public, it's better to explain it clearly: “There aren't enough homes to rent or buy, making it hard for people to live near their jobs. To keep essential workers like teachers, nurses, and firefighters in our community, we need more good places to live that are within the reach of our workforce.”

Grab-and-Go Talking Points

Are you about to communicate publicly about housing? Adapt the relevant talking points to your topic or audience, adding specific examples or data.

DIGNITY

Every person has innate dignity and every community should be treated with respect. Part of honoring people's dignity is ensuring that everyone has access to a safe, stable place to live. When we allow unfair housing barriers, we undermine the dignity of individuals and communities.

FAIRNESS ACROSS PLACES

Where we live should not determine the trajectory of our lives. To ensure fairness across our region, we need to work together to make sure that good, affordable homes and other critical resources are available not just in a few desirable neighborhoods but in all communities, large and small, rural and urban and suburban.

REGIONAL INTERDEPENDENCE

Although our region involves many jurisdictions, our prosperity and our problems are intertwined. For our region to thrive, we must ensure that all of our communities have the essential resources for wellbeing, such as stable, safe places to live that have access to the vital resources for wellbeing.

PLACE DRIVES PROSPERITY

Where people live greatly affects their lives. A safe, stable place to live is a platform for people's participation in the civic, economic, and social life of our community. Well-resourced communities provide people with access to good jobs, good child care and schools, and good food—setting the stage for financial security, good physical and mental health, and overall quality of life. Reasonably priced apartments and houses allow people to devote money to health care, learning opportunities, and savings. When families have stable housing, they can establish routines and relationships, benefiting children's learning and development. Policy can expand the availability of decent housing for people from all walks of life, building the wellbeing of people and our region overall.

POLICIES DRIVE DISPARITIES

Public policies have long prioritized the needs of neighborhoods where affluent white people live, devoting much less attention and far fewer resources to neighborhoods of color, lower-income neighborhoods, and rural areas. When we see different patterns in the living conditions, home ownership rates, neighborhood resources, and other housing-related outcomes, we can trace most of these disparities to unfair policy decisions, both past and present. We must learn from the mistakes of the past and take responsibility for restoring the vital conditions for wellbeing.

THOUGHTFULLY DESIGNED COMMUNITIES

Thoughtfully planned neighborhoods, with access to what people need to be healthy and well, support thriving communities and physical, social, civic, and economic wellbeing. A thoughtfully planned neighborhood has many different amenities: access to good jobs, schools, and child care; options for physical activity and healthy food; and apartments or homes for people at different stages of life and income levels. Policy can encourage this design.

COMMUNITY AGENCY

Revitalizing communities requires collaboration with residents, who understand their needs. It's important that we learn from the mistakes of the past, when top-down policies destroyed communities rather than lifting them up. When people have a voice and role in shaping decisions that affect their own community, the resulting policies, programs, and decisions are more likely to make sense and work for everyone involved.

VISION FOR THE FUTURE

Together, we can turn the shortage of good places to live into an opportunity to create more vibrant, healthful neighborhoods. And we can build a future where all of the communities in our region are treated with dignity and have the resources needed for good health and overall wellbeing.

Dignity

A tested values message that can help overcome resistance to policy-level solutions that aim to reduce inequities

The basic message:

“Each and every person has inherent dignity and worth. Our housing policies, practices, and programs should reflect and demonstrate respect for the dignity of people and communities.”

When to use this values message:

- Use this value early in a communication about housing—before mentioning a particular community or specific policy. It helps people think about the shared humanity and inherent worth of all people.
- Return to this value when mentioning a specific group that lacks access to a building block of wellbeing or faces negative outcomes.
- When introducing a proposed approach to eliminating disparities, describe it as a way to demonstrate greater respect for the dignity of people and communities.
- Use this value to redirect conversations that invoke negative stereotypes, harmful narratives, or dehumanizing language.

Practical suggestions for use:

- Weave the idea of dignity throughout your communication.
- Avoid diluting your message by mixing in other ideas like vulnerability, protection, or prevention.
- Remember that this value frame is a theme, not a script. That means you can evoke and express this value in multiple ways, rather than using the exact same wording each time.
- To avoid sounding overly repetitive, reach for close synonyms for dignity, like respect, honor, inherent value, or innate worth.
- To highlight the unique, additional challenges that face social groups that have been marginalized or excluded, talk about how inequities threaten dignity:
 - “To truly treat people with dignity, we need to value each person and their overall wellbeing. When some communities don’t have access to what they need to be healthy and well, we’re not demonstrating respect for the people in those communities.”

Fairness across Places

A tested values message that prompts people to think systemically and reduces resistance to reducing inequities

The basic message:

“Where we live should not determine the trajectory of our lives. To ensure fairness across our region, we need to work together to make sure that good, affordable homes and other critical resources are available not just in a few desirable neighborhoods but in all communities, large and small, rural and urban and suburban.”

When to use this values message:

- Use this value early in a communication to navigate patterns of thought associated with *Consumerism* and *Self-Makingness*.
- Return to this value when explaining how structures and policies distribute opportunity, advantaging some people while disadvantaging others.
- Use the value to reduce fatalistic thinking about racial inequities and tap into an American sense of “can do.”
- Use this value when explaining solutions to equip people to imagine change.
- Cue this value before using the word *opportunity* to navigate unproductive ideas associated with *Self-Makingness*—e.g., “opportunities must be seized” or “being born in America is opportunity enough.”

Practical suggestions for use:

- Pair this value with *Interdependence*.
- Appeals to this value can be straightforward and literal:
 - “Geography should not determine destiny.”
 - “All families should have access to [insert resource]—not just the families in certain zip codes.”
 - “Amenities and hardships vary by location, which then creates unequal advantages and disadvantages.”
- Try also invoking this value in more subtle ways:
 - “Ensuring strong arts and music programs exist in every neighborhood means all kids, everywhere, can find their creative outlets and pursue their dreams.”
 - “Ensuring that all neighborhoods have equal footing with access to vital community resources like good schools, green space, and thriving businesses is key to a region’s growth and prosperity.”
- Use this value when giving examples of how places, not just prices, affect the wellbeing of people and communities. Be sure to name the essential characteristics of what, exactly, makes some environments “good places to live” and others not.

Interdependence

A tested values message that inspires a common good mentality and strengthens our collective sense of social responsibility

The basic message:

“We are all in this together. As rents rise but wages stay the same, workers that we all depend on are priced out. Without a diverse workforce, our economy suffers. Our region’s economic vitality depends on policies that lower housing costs.”

When to use this values message:

- Use this value early in a communication about housing to challenge the assumption that when it comes to housing and neighborhood resources the fates of the “haves” and “have-nots” are separate and unconnected.
- Use this value to make the case that there is a shared, public stake in tempering and managing the cost of homes.
- Return to this value when you need to make an instrumental case for supporting community development in lower-income communities.

Practical suggestions for use:

- Pair this value with *Fairness across Places*.
- Appeals to this value can be straightforward and literal:
 - “What affects one part of our region affects us all.”
 - “We’re all in this together.”
 - “For our region to thrive we must ensure that every community benefits from the investments and infrastructure needed to build long-term wellbeing.”
 - “Resources for health, education, and economic opportunity must be accessible to all communities in our region to foster regional prosperity.”
 - “Increasing access to good places to live improves overall regional health.”
- Try also invoking this value in more subtle ways:
 - “When housing costs are too high, everyone should be concerned.”
 - “As rents rise but wages stay the same, workers that we all depend on are priced out. Without a diverse workforce, our economy suffers. Our region’s economic vitality depends on policies that lower housing costs.”
 - “When we allow rents in the city to rise, more people take on long commutes. When we temper housing costs, people can live closer to work, which means less traffic and cleaner air for all.”
 - Words like *interconnected*, *intertwined*, and *mutually dependent* are helpful for expressing this value.

Building a Strong Frame

The order and emphasis of your points makes a difference

When we are immersed in an issue and want to get others to care, we often begin our communications with a statement of the problem—and sometimes, we end there, too. But this formula often fails to have the intended effect. When we fail to explain how a problem came to be, we miss opportunities to build lasting public understanding. And if we fail to emphasize the solutions we think would improve the situation, people often assume that there isn't anything to be done, or gravitate toward ideas that won't work.

Luckily, there is a framing fix. It's this order:

- Begin with a high-level **principle** or ideal, like dignity, interdependence, or fairness across places.
- Offer an explanation of a relevant **process**, being sure to show what affects what.
- Introduce the complication or **problem**. Often, it makes sense to add data here.
- Conclude with a positive vision for the future and a specific **proposal** for change.

See below for examples that show how to apply this order to common housing topics.

You can read more about the social science that supports this sequence in "[Order Matters](#)."

Topic: NIMBYism	
Principles: <i>Fairness across Places & Interdependence</i>	What affects one part of our region affects us all. Our region will be more economically and socially vibrant when every corner of the region has good places to live for both renters and buyers.
Process: <i>Mixed-Use, Mixed-Income Neighborhoods</i>	There are proven strategies for expanding the availability of quality homes and well-resourced neighborhoods in a region. For example, thoughtfully designed, mixed-use, mixed-income neighborhoods have places to buy and rent at different price points and a variety of businesses and agencies that support the daily needs of local residents.
Problem: <i>Social Fear & Anxiety</i>	Too often, however, plans for these thoughtfully designed, inclusive neighborhoods can make local homeowners anxious. People worry that adding more homes in their area will lower property values or increase traffic. Sometimes there are stereotypes involved, like the assumption that "affordable" housing nearby will increase crime. Local resistance slows, and sometimes stops, the addition of housing our region desperately needs.
Proposal for Change: <i>Community Dialogue</i>	Many of these fears are unfounded, but that doesn't mean we shouldn't build the trust needed to address them. Community dialogue can play a pivotal role. It only works, however, if everyone engages with an open mind and civic spirit. We all know that adding more housing will help to make housing more affordable all around. We all have a responsibility to build on, not block, plans to add affordable housing when it comes our way.

Topic: Regulation Reform to Reduce Administrative Complexity

Principle: <i>Interdependence</i>	Our communities are more vibrant when people at different income levels live, work, learn, and play in opportunity-rich neighborhoods.
Process: Housing Support	That's one reason why there are a variety of local, state, and federal programs that can help renters close the gap between their income and the cost to rent a home or apartment.
Problem: Administrative Complexity	Unfortunately, applicants must navigate multiple agencies and multiple referral processes. This means we aren't getting the most value out of funds already devoted to this issue—and that some people who qualify end up being excluded.
Proposal for Change: Reduce Unproductive Administrative Complexity for Applicants	We can change rules to make it easier for applicants to navigate the process and for relevant agencies to process applications.

Topic: Regulation Reform to Address Discrimination

Principle: <i>Interdependence</i>	Our communities are more vibrant when people at different income levels live, work, learn, and play in opportunity-rich neighborhoods. Rental subsidies, in the form of vouchers, can help us realize this vision.
Process: Housing Choice Voucher Program	That's one reason why our country implemented the Housing Choice Voucher Program. Families with a voucher can use it to close the gap between their income and the cost of privately owned rental housing.
Problem: Low Acceptance	Unfortunately, research shows that some private landlords resist renting to people with vouchers. There are many reasons for this. Many private landlords hope to secure higher rents, while others hesitate to accept vouchers due to the added administrative burden. Some want to avoid the effort and accountability of required inspections. In other cases, discrimination plays a role, driven by harmful stereotypes, like the false assumption that lower-income people are more likely to damage rental property.
Proposal for Change: Reduce Unproductive Administrative Complexity for Landlords	To make vouchers work, we need to streamline rules to make it easier for landlords to rent to voucher holders. We also need to take steps to protect voucher holders from landlords who discriminate.

Topic: Zoning Reform/Land Use Policy Reform

Principle: <i>Interdependence</i>	Our communities are more vibrant when people at different racial and economic backgrounds live, work, learn, and play in opportunity-rich neighborhoods.
Process: Policies Drive Neighborhood Makeup	Policies have a strong influence on neighborhoods. For example, rules about land use determine things like how big houses can be, where they can be built, and how many can be in one area. In the past, in Cincinnati as in many of America's large cities, many of these rules were designed to enforce racial and economic segregation.
Problem: Harmful Legacy	Many communities in our region still operate under zoning codes, laws, and regulations rooted in an era when agreements called "restrictive covenants" made it illegal for homeowners to sell their homes to Black families. Along with other policies, restrictive covenants forced Black home buyers to live in a few specific neighborhoods like Avondale, Walnut Hills, and Bond Hill. Later policies and programs reduced funding for schools, parks, and public safety in these areas.
Proposal for Change: Update Zoning Codes, Laws, and Regulations	We might not have adopted these unjust policies, but we are allowing their legacy to continue. As a matter of fairness, we need to update land use rules to encourage investment, prevent residents from being forced out, and expand options for both renters and buyers. With these changes, we can create a future where people of modest means can live in thriving communities.

Speaking to History

Don't just name injustices of the past. Explain them.

By offering and explaining examples of past injustice that affect people today, communicators build motivation for change. The most effective explanations use a past-present-future structure that points to a specific previous policy or practice that had uneven and unfair effects, spells out the connection to today's realities, and points to a way forward. Ending with an aspirational vision of the future is a vital element.

We start here with “redlining” because it is an example that is simultaneously powerful, relatively well-known, and proven to effectively orient people to the cascading consequences of unjust policies. Additional examples illustrate the recommended framing strategy of speaking to the role that historical policies play in today's housing disparities. We are not offering a comprehensive or ranked list. Rather, these are our examples of how to frame any historical example.

You can use these examples as they are, or use them as inspiration to craft your own well-framed examples.

EXAMPLE #1

Legacy of Redlining

Under legislation passed in the 1930s, residential neighborhoods were graded based on their mortgage risk, with higher-risk neighborhoods marked in red. Officials “redlined” Black neighborhoods based on race and racism, making it nearly impossible for people living in and near Black neighborhoods to get mortgages. At the same time, Black families were blocked from buying homes in newly developing suburbs. By the time housing discrimination was outlawed in the 1960s, many Black families had been priced out of suburban neighborhoods, establishing residential segregation patterns that persist today.

Because home ownership is one of the keys to building wealth that can be passed down to the next generation, redlining helps to explain why now, for every \$100 in wealth held by white households, Black households hold only \$15.

We have a responsibility to ensure that all communities are treated fairly. Sometimes this involves devoting resources to correct the imbalances caused by past injustices, and doing it in ways that harness the lessons of the past to build a brighter future. For instance, many formerly redlined communities are being revitalized through initiatives that draw on the knowledge of longtime residents. These work best when they include protections for lower-income residents, so they aren't priced out of their neighborhood as it improves. With approaches that look forward without ignoring our past, we can create vibrant, thoughtfully designed neighborhoods that allow people, families, and communities to flourish.

EXAMPLE #2

Misguided Tax Incentives

Sometimes, our policies are designed to solve a problem with the best of intentions—but with time, we can see they aren't meeting our needs. Residential tax abatement programs are one example. In 2002, Cincinnati expanded a long-standing program to offer temporary tax relief for homeowners who remodel or rebuild residential properties with up to four units, provided they spend enough money to qualify. These property tax reductions were adopted to encourage homeowners to stay in the city rather than move to the suburbs, make it easier for people to afford to buy a fixer-upper home, and to encourage improvements to homes in neighborhoods with neglected or abandoned properties.

Looking at the effects of the current policy over the past two decades, however, it's clear this policy isn't working fairly or evenly. In part because of the program's design and in part because of uneven outreach, most of the homeowners who benefited from these tax incentives lived in Cincinnati's wealthiest neighborhoods. For example, between 2017 and 2021, Hyde Park residents received abatements worth more than \$43 million, while South Cumminsville residents received just over \$14,000. This disparity has effects beyond individuals' tax bills. The policy ended up underwriting expensive renovations that increased property values in wealthy, predominantly white neighborhoods, while property values elsewhere stagnated or declined. In turn, this reinforced economic inequality and racial segregation.

While the original program failed to fulfill its promise, it offers an example of just how powerfully policies can influence property values, the socioeconomic mix of communities, and other aspects of the housing market. We can and should continue to adjust our systems and policies to promote home ownership, home improvements, and property values in communities that have been unfairly excluded. In fact, homeowners came together to challenge the policy through a 2020 federal lawsuit, and the resulting 2024 settlement means that program will be revamped. Thanks to collective action, we can look forward to a time when more lower-income residents will qualify for abatements, more Black homeowners learn about the program and participate, and the city monitors the program to ensure it isn't widening racial disparities. When our systems are designed fairly, we can open the doors to financial security and generational wealth to more working-class, middle-class, and Black homeowners and communities.

EXAMPLE #3

Repairing the Harm of “Urban Renewal” Programs

While we often take it for granted that some neighborhoods have few amenities, the reality is that under-resourced neighborhoods are the result of past policy decisions. For instance, when the interstate highway system was being created, they were often routed through densely populated neighborhoods under the guise of “urban renewal” or “slum clearance.” In Cincinnati, major projects like the construction of I-75, I-71, and I-471 disproportionately impacted historically Black neighborhoods like the West End.

The West End was once one of Cincinnati’s thriving Black neighborhoods. Prior to the adoption of the city’s [Metropolitan Master Plan](#) in the 1940s and 1950s, the West End was a vibrant, mixed-use community where people of all ages worshipped in the neighborhood’s churches, socialized in its community centers and performance spaces, and spent their money in the neighborhood’s various businesses—many of which were Black-owned. The Master Plan sent I-75 through the heart of the community, destroying thousands of homes, businesses, churches, and social service organizations. Almost 30,000 of the neighborhood’s residents were forced to relocate to Mt. Auburn, Walnut Hills, Bond Hill, and Over the Rhine. The neighborhood and its community were left fractured and cut off from downtown. In place of single-family homes, the city built housing projects that concentrated people facing poverty, but restricted access to good jobs, schools, and other essential resources. The harm was remarkable. [“We’re talking about multiple levels of trauma,”](#) said [Wendy Ellis, an assistant professor of global health at George Washington University.](#) [“We’re talking about the loss of generational wealth, the loss of social cohesion, continuity with regard to education, businesses that are lost, and on and on.”](#)

From today’s perspective, the insensitivity and injustice is clear. In 2023, Cincinnati leaders issued a formal apology to West End residents for [“the elimination of the lower West End community and the emotional pain and material loss that it caused.”](#) An apology is just the beginning. Building trust with today’s residents will be key to moving forward, along with the meaningful involvement of community members in efforts to repair the harm. Decisions - and the ways decisions are made - must be transparent, community-led, and backed by mechanisms that hold city officials accountable for their promises. Residents must have a chance not to merely react to city-led plans or policies – they must also have a role in designing them from the start, and the power to shape how they are implemented.

There are practical ways to live up to the ideals of engaging with West End residents as equal, respected partners and to make sure that revitalization efforts preserve the area’s cultural heritage, generate opportunity, and supportation doesn’t lead to displacement of current health and wellbeing without displacing current equal, respected partners and to make sure that residents. A strong community review board can bolster both community power and overall clarity on decision-making. Community Land Trusts can prevent housing costs from rising after the area is revitalized. Community Benefits Agreements with legally-enforceable terms can hold parties accountable for promises for environmental protections, local hiring, and affordability guarantees.

With strong community protections like these in place, we can look forward to a West End that is a good place to call “home” for generations to come, and a history lesson we can look back on with pride.

EXAMPLE #4

We Missed Opportunities to Invest in Rural Areas

The greater Cincinnati region, like many urban centers, often overlooks or undermines rural communities in policymaking. Our inadequate regional public transit system is one example of how we have failed to realize the reality and potential of our interconnectedness.

In the 1970s, the region was offered significant federal funds to build a regional light rail network that would have included a subway in Cincinnati, a tunnel under the Ohio River, and more subway construction in Covington and Newport. That effort failed, in part, because city voters opposed a tax that they believed would benefit rural areas. In the half-century since this initial missed opportunity, there have been numerous attempts to better connect the region through faster, more convenient public transportation, but all have faced challenges at the polls.

The policies of the past create disparities today. Lack of transit pushes people away from disconnected areas toward places with greater access to jobs, healthcare, grocery stores, childcare, and other vital services. Population decline can even further reduce amenities in the disconnected area. Rural parts of our region are especially affected by housing shortages due to aging homes and lack of new construction. Ignoring these issues disrespects rural residents and harms the entire region's potential.

We can learn from the past to make wiser, wider-lens decisions now. A good place to start is by increasing the availability of good places to rent or buy in rural areas, because housing is key to increasing economic opportunity, attracting businesses and workers, and strengthening tax bases. There's no single solution, but there are many strategies that work. We can establish programs that offer loans or grants to rural homeowners to repair or improve their homes. We can spark new housing construction by providing below-market loans or grants to developers, on the condition that they set rental or sale prices at levels within reach of local salaries. To reduce costs and delays, local governments can streamline the permitting and approval process by adopting pre-approved building plans.

There are abundant assets in rural communities — like natural resources, a strong base of experienced manufacturing workers, and a quality of life that many rural residents cherish. By working together on policies that address the unique challenges and opportunities of rural areas, we can unlock their potential. And “working together” is key; no effort to revitalize rural communities should be led from the outside. When residents have a voice in shaping decisions that affect their community, the outcomes are more likely to be effective and beneficial for all. With targeted solutions, tailored to each community's circumstances, we can transport our region to a better future characterized by fairness, dignity, and abundant opportunities.

Keeping Conversations on Track

If a conversation on housing starts derailing, don't worry—you can get it back on track by following a simple three-step formula.

Step One: Analyze

Figure out what you're responding to. Good-faith, everyday pushback to housing initiatives tends to rely on patterned, predictable mindsets. Be on the lookout for the most common:

Self-Makingness: The assumption that individuals make their own circumstances through their own drive, willpower, and choices—and so people shouldn't need, and don't deserve, assistance.

Consumerism: The assumption that the problem of housing is about individual budgets, personal choices, and just another transaction.

Just the Basics: The assumption that if you've got a roof over your head, that should be good enough, especially if you can't afford better.

Market Knows Best: The assumption that the housing market works by its own logic and is governed by forces outside societal control.

Fatalism: The assumption that social problems are too big or too complex to solve, so we're stuck with them.

Step Two: Bridge

When someone says something that might take the conversation into unproductive territory, you first need a "bridge" between what they said and what you want to say. Acknowledge the person you are engaged in conversation with, but don't restate or try to rebut the assumptions in their message. To do this, choose an innocuous bridging phrase to redirect the conversation:

- That's an interesting question. Let me answer you by saying . . .
- That speaks to a bigger point . . .
- While . . . is important, it is also important to remember . . .
- Another way to look at the issue is . . .
- Let me put that in perspective . . .
- The question you raise is really about . . .

Step Three: Pivot

Select and introduce the framing strategy that will get the conversation back on track.

When You Encounter This Mindset	Pivot to This Framing Strategy
<i>Self-Makingness</i>	Place Drives Prosperity
<i>Consumerism</i>	Interdependence
<i>Just the Basics</i>	Dignity + Fairness across Places
<i>Market Knows Best</i>	Policies Create Conditions
<i>Fatalism</i>	Solutions

Here's What It Can Look Like

Scenario A	
Community Member	I don't understand why they want to add apartment complexes everywhere. People work hard to move out to those quiet neighborhoods! If people can't afford that neighborhood, they should live somewhere else.
Housing Advocate (Thinking)	This sounds like <i>Consumerism</i> . I should respond with <i>Interdependence</i> , showing how many issues—and our fates—are intertwined, and talk about thoughtful community design.
Housing Advocate (Response)	"Another way to look at the issue is to consider the upsides of mixed-use, mixed-income neighborhoods. There are so many benefits to thoughtfully designed neighborhoods where homes, businesses, and community spaces are close together. People can walk to work, shops, and restaurants, which improves health and community connections. Local businesses thrive, boosting the economy. Cities gain tax revenue. And less reliance on cars helps the environment. We should support policies that make these types of neighborhoods affordable for everyone, so our region can prosper and people of all incomes can thrive together."

Scenario B

Community Member	I don't support housing subsidies or any of that stuff. I worked hard to get out of the bad neighborhood I grew up in. People who truly want more will work for it—and some people are just going to stay stuck where they have always been.
Housing Advocate (Thinking)	This sounds like <i>Self-Makingness</i> and <i>Just the Basics</i> . I should respond with <i>Dignity</i> and talk about how housing is a platform for wellbeing.
Housing Advocate (Response)	“What’s important to remember is that where people live greatly affects their lives. When communities are unsafe or under-resourced, it’s a form of disrespect. On the other hand, a good place to live can serve as a platform for building wellbeing. Stable housing helps families thrive by allowing them to build routines and relationships. Children especially benefit, as moving frequently disrupts their lives. Those are just some of the reasons we should support programs that make good housing affordable for people who might be priced out otherwise. That kind of support puts people on a path to prosperity, freeing up money for healthy food, health care, education, and savings. Ensuring that everyone in our region has a decent place to live, no matter their income level, sets our economy up for success—and it’s simply the fair, respectful thing to do.”

Scenario C

Community Member	I know that it's hard to find a good place to live, especially if you're just starting out, or if you don't make much money. But with the housing market so out of control, what can we do?
Housing Advocate (Thinking)	This sounds like <i>Fatalism + Market Knows Best</i> . I should respond by telling stories about solutions that address the problems created by an unfair market.
Housing Advocate (Response)	“That’s such an important question. Let me answer you by saying that local organizations and coalitions have figured out solutions that work. For example, Local Initiatives Support Corporation (LISC) –an organization that works with local groups to increase access to wealth-building opportunities—recently expanded a successful home repair program to Cincinnati and Cleveland after it had previously helped residents in Detroit and Memphis. This program offers fair lending opportunities to low- and moderate-income homeowners, allowing them to make necessary repairs like removing lead paint, fixing roofs, or installing energy-efficient windows. By improving homes that already exist, we take an important step to keeping housing prices in sync with local incomes. These investments in housing benefit both individual homeowners and their communities by building wealth.”

Related Resources

You can learn more about framing in the resources linked below, all available through the [FrameWorks Institute](#) website.

Strategic Briefs and Reports

[Where We Thrive: Communicating About Resident-Centered Neighborhood Revitalization](#): Learn more about how to build support for community-led, place-based initiatives.

[Piecing It Together: A Communications Playbook for Affordable Housing Advocates](#): See more examples of how to apply research-backed framing recommendations to advocacy messages.

[Navigating Cultural Mindsets of Race and Place in the United States](#): Learn more about how to talk about the impact of structural racism on place in ways that build support for spatial justice.

Videos

[Fast Frames: Data](#): Learn more about using quantitative data to advance social issues.

[Fast Frames: Solutions-Oriented Framing](#): Learn more about how highlighting solutions can be an effective communications tool.

Other Research-Based Communications Resources

[Fact Sheet: 6 Things to Know about Cultural Mindsets](#): Learn about the features of mindsets and why they matter.

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Reframing Housing:

A Communications Toolkit

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