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RESULTS CONFERENCE

July 15, 2019

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Results Conference

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(Chatting)

 >> We're going to go ahead and get started. We maim make adjustments to the light here to light up our speakers, so if you see toggling, that's what's going on. Thank you for coming today. We are really excited to have these wonderful panelists with us to talk about the affordable housing crisis and how that intersects with racial wealth and equality. Just click my name is McKenzie and I'm currently in amnesty national hunger fellow with [word?]. Each speaker is going to talk for about 15 to 20 minutes and then we are going to go straight into Q&A with the audience.

 If you all want to take down notes and questions while the speakers are talking just so you don't forget when you're ready, that would be great.

 First, we are going to start with Taylor, who is going to talk about how -- housing advocacy in D.C. Since your spending good time in D.C., we to give you -- want to give better understanding of the affordable crisis affordable housing crisis in the city and how you can participate in the community and then we will talk about policy and the affordable housing crisis on a national scale. Aja Taylor, there we go. Aja became advocacy director in the fall 2015. In this role, she oversees bread for the city, an affordable housing campaign and has a staff of five community organizers. Ms. Taylor is also on the steering committee of the fair budget coalition and she's been awarded with... The mayor's office on returning citizen partner award, the Washington peace Center. Let's give her a round of applause. (Applause)

 >> Good morning. I am not a morning person, so hopefully I will warm up as I get started. As McKenzie said, I am the advocacy director at Bread For The City and a little bit about us. It is a direct services organization in D.C. serving solely low income D.C. residents, so residents living on low income. We provide food, medical services, so we have a full medical clinic, social services and we have a legal clinic and also a food pantry. When I came to Bread in 2012, it was inside of the legal clinic, and it was really rooted in this idea that the legal clinic was doing legal advocacy in a way that was making changes in the housing landscape, making changes in housing law. But there still was not a sort of movement or a way to get the people who were experiencing eviction, skyrocketing rents, involved in the problems that folks were having. Lawyering, by and large, is a very -- unless you are doing civil rights litigation, traditional lawyering is very direct service. I'm the person representing the individual. Your job is to get the best deal you can for your client.

 What are legal clinic wanted to start thinking about was, is that a strategy that's working? Is that a strategy that's preserving housing? Curbing skyrocketing rents? The answer was no. Second question was, is there something -- do we stand to benefit from thinking about collective solutions that really think about how you prevent displacement of entire communities. One person is experiencing something, landlord that's bullying them, often it's like, when you look at it maybe the building is up for sale now?

 Even though you have a one individual client, what our attorneys were finding was that the whole building was experiencing this issue. They brought me on as a community organizer to work inside of this community learning project that was like, how do we go into communities, respectfully recognizing that our level of expertise is as a lawyer, but that doesn't mean we are the only experts, that people who are experiencing eviction and slumlords also have expertise in what's happening in their neighborhoods, buildings, units. And how do we actually think about the legal relationship and the client relationship is a partnership? And not as this I'm the service provider and I provide these services and you should be grateful.

 What happened was we did a lot of great stuff, so we passed a really tough [word?] the box law, a really tough housing -- some housing policies stuff specifically for public housing, but still it wasn't necessarily enough. D.C. was still a time in 2012 where most of the community organizers were white, most organizers certainly in housing had no experience with eviction, no experience with not being able to pay rent, had no -- were not from D.C., from here. I am from here. So didn't have a context for the work they were doing.

 It was like, okay, for me as an organizer, there's a thing that has to happen to change the housing landscape, but part of what is true in local politics in D.C. is that nonprofits have a ton of power in terms of determining what the advocacy priorities are, in terms of deciding whether the solutions we are going to go for. Part of the changing the housing landscape also meant changing the housing advocacy landscape, ensuring there were more people who had direct experience with the things we were organizing around who were not just in the room at the table, but were actually thinking about long-term organizing infrastructure and thinking about long-term power building.

 That is interesting. To give the history of D.C., D.C. has a long history of community organizing. Not just federally. I really appreciate Results trying to have a local perspective because people think D.C. is just federal. We are going to come and have a conference, talk about all these things that impact D.C., but we are not going to talk about how it operates or functions here. When you look at affordable housing in the district and the district in particular, we had -- the fastest gentrifying tract in the country. We have the highest displacement of black people in the country. 20% of all forced black migration that has happened as a result of gentrification, 1/5, is from D.C., in the entire fifth. We are not even a state. (Laughter)

 When you look at what's happening, a lot of people -- it's interesting because a lot of folks are in this state of alarm like it's new. But when you look at displacement, especially for black people we know this well, it comes in waves. Migration -- forced migration comes in waves, and I say forced migration because a lot of times when folks are talking about the housing crisis in major cities, they are like, people got a little more money and they chose to leave the city and they chose to move to PG County is the narrative in D.C. that they chose to move to a suburban county without thinking about what was happening in D.C. in the 80s and 90s? Crack. Where people like my parents felt like, is this a place where we can raise a family?

 The places we can afford as two poor black people, can we afford places where we can have kids? The answer was no. Even though I think that part of the narrative was that this is voluntary migration, I would certainly argue that divestment in communities and neglect of neighborhoods is a force. When we allow buildings to be dilapidated, when we over police neighborhoods, when we treat black folks like intruders and not like residents, who would -- raise your hand if you would want to live in a neighborhood like that? Nobody.

 It's voluntary migration, but not really. Because at the end of the day, you want to be in a place where you feel welcome, where you have a sense of belonging and where you feel like you can thrive. In the 80s and 90s, there was a huge migration where Mary and Barry had done a lot to give -- people often say [word?] County should thank Marion Barry for its existence and because -- it wasn't some away sis. Silver Spring wasn't an oasis, but it wasn't hit as hard by crack, so PG County was undeveloped, Silver Spring was undeveloped.

 But people were still moving there because it was seen as an option. When you look even further back in history, the Herd v Hodge is a landmark civil rights case about Rachel covenants, so about the use of racial covenants. It's interesting because we talk about racial covenants and we talk about them as no longer existing, which in a lot of ways is true. Legally racial covenants don't exist even though we know that in fact own ways they exist and ensure we have segregated neighborhoods and segregated access to services, segregated access to public works.

 But Herd v Hodge happened in Bloomingdale, and it was Lena Hurd and her husband. Lena Hurd and her husband had moved and the Hodges had decided -- they were a white family who didn't want black people in the neighborhood so they sued on the basis of them being black. We are suing to say you can't live in this neighborhood.

 The first judge thought it made total sense. Agree. I don't want them in my neighborhood either. I'm going to uphold that. The NAACP was looking for opportunities to really affect landmark legislation. Looking for cases that would help bring down legalized segregation, and so they were like, this sounds like a case we should take up. They did, and it was one of the first -- it was the case that eliminated racial covenants.

 But did that mean racial covenants went away? No. It's interesting. This panel is about the housing gap and the ways that affordable housing crisis and racial wealth gap are linked.

 Of course, we all know the history of segregation and the history of racism that intentionally dispossessed black people, intentionally dissed possessed indigenous folks, limited opportunities to Chinese migrants who were brought here to work. There's this question that's always like, how do we fix this?

 I'm always amused isn't the right word. Confused probably is the right word. I'm always a little bit confused because a lot of times the solutions that people come up with -- this is no shade because I too am coming up with some of these solutions. I think about it and I'm like, that's not how we got into this. I look at some solutions around land use, around affordability covenants, and I'm like, that's not how we got into this. How we got into this was a very intentional dispossession and destruction of neighborhoods and communities. Then I'm like that, I think the only way we will get out of it is talking about what it means to not atone for that because people are like, that sounds like apologize -- let it go. You can't pay rent with apologies. (Laughter)

 There's this national conversation about reparations. I had actually written an article -- I was writing an article for the economic policy Institute, and they were like what is the thing that could solve the same question? What will solve this racial wealth gap? I know they probably were like, we shouldn't have Ray -- asked this raging socialist to write anything.

 Obviously reparations because it's a resource redistribution issue. It isn't just a land-use thing, just about affordability. It is the fact that resources were taken and never returned. The resources were taken and built upon. Those of us who had never and may never have that opportunity -- I'm the grandchild of sharecroppers and the great-grandchild of somebody who was born into slavery, so when people talk about how far removed it is, I'm like is it? Because the pictures on my ancestral I'll turn of my aunties in a field with cotton, that was a job, sharecropper a job. Is it? When you are earning pennies? No. But that was a job that their parents had, a role that my aunties had.

 There's this question of what would it take at the local level to really think about the ways that because I don't know if that's it because there's a whole lot that goes into reparations, but it is this idea of how can the poly be in a reparations framework?

 For instance, there are slumlords all up and through D.C. Exactly what it sounds like, a slum lord, like terrible people who have people living in squalor, but still expect...are the biggest slumlords in the district with over 8000 units, and they are a federal agency. They are evicting people for not paying rent even as they say we need to redevelop this property because it is so terrible that we couldn't possibly save it.

 People are paying rent when they have rats and roaches as roommates. There's this question of how government gets the money. The attorney general didn't live with the roaches and rats. The attorney general lives in a nice house. That doesn't make sense. When people sue the Housing Authority, why does that go to the government or why does that go to the general fund? How do we think about the ways that solutions can help generate resources for folks?

 I think the other question is -- maybe we will get into this later -- how do we move toward the decommodification of land? We talk about housing is a human right, but the reality of it and maybe I'm a cynic because I'm also -- I was an economics major. But the reality is that as long as housing is a commodity, as long as you have to pay rent to live somewhere -- whether it's 30% of your income or not -- is law or rule of capitalism is that you don't deserve this thing anymore. Even though all of us deserve a place to live. All of us would benefit when we have safe, stable, supportive housing we can afford.

 I think the other question is how can -- this is a question for local government which often is an experimenting ground for federal policy, what does it look like for local folks -- it's going to be up to the organizers in the room -- what does it look like for us to push our local governments toward policies and practices that are clearly about the decommodification of land? How do we think of that is not a socialist issue but a moral issue, a racial justice issue is the right thing to do? (Applause)

 >> Thank you. That was incredible. Now we are going to have Kimberly Rodriguez Trigg whos is an expert on…Kimberly is a transplant from Southern California who moved to Kansas in 2006 and she was landed in a homeless shelter for several weeks while six months pregnant. After her youngest son's birth, Kimberly attended Kansas State Polytechnic and received a bachelors in family studies, her career. She has been part of the Results experts on poverty group. Currently she serves in a plethora of roles, as a vice chair of [word?] housing board, member of community housing organization. She just finished her 10 years as the vice president of the multiple listing service or MLS. She is also a board member of the [word?] emergency food bank. (Applause)

 >> Excited to sit on this panel with these amazing ladies here. I even went to bed early last night and made sure I was ready for today.

 As you are saying, briefly about my background, I was a drug addict. I still have the tattoos today to prove it. Every time I walk into a room, I know when I do business that people see the tattoo on my face, which I have a lot of -- women will come up to me and go, you have something right here. I found an opportunity to get it removed, but I thought I would just keep it for now. It's been with me for almost 17 years. I chose to go to Kansas and I know that in a rural area, that maybe my life would've been better. We really know it's what you make of it where you are at, and I chose to run the streets. I chose to do all the things that I did, but the best thing I ever did was I chose to get out of that lifestyle, go to Kansas. I was six months pregnant, I had enough money to get there, slept on the floor of the shelter. Then was able just to start from there. I did have an opportunity to go to K state which I was on SSDI because I also needed a hip replacement. It was something I was born with.

 They said you get the hip replacement, we will stop your SSDI and then train you to do something else. I said that's great. I thought, something mediocre or whatever -- this is why we don't invest in people.

 My counselor was very sweet. He said relax, Kimberly. You are worth it. That was the first time I ever heard I was worth the investment. That's a lot that women talk about in housing is that when we have people that are living in housing that reflect that they are not worth it, they feel as though they are not worth it.

 I attended K State. We actually came together, a group of girls and I, and decided that we wanted to do a multicultural student Union, which was the first of its kind. K State Salina is an offshoot campus of the main campus in Manhattan, so just to let you know. That's where the pilots go to school. They stuck us with all the pilots in the family studies program, which was crazy. So that, black to be in the group. I'm like, no. We open it to everybody. You choose not to join us.

 I did that. Graduated, met my mentor and best friend Owen [name?] who owns next home for Realty who stressed how important it is to have a mentor in your life when you come from a background where you are marginalized or feel you are good enough.

 Studying for family studies, he said, I'm going to go back into real estate. He had just come back to the country. He said, I think you would be great at it. The homes is social work and I got my license in 15. When I was his first -- when I first became his assistant, I was not allowed to have a key to the office because of my background. In that time, I had got. They had written a newspaper article about us and I happen to be one of the… she was hesitant as well, I had just started working there with Owen. She said we can allow Kimberly to have key a key to the office or to your office because Ng affiliated and so on and so forth. Owen told them, give me a key orhe wasn't going to work for them, and he was the top producing agent. (Applause)

 Owen was instrumental. Then I just started my career. I was on housing and section 8 for five years. I turned around and when I got out of housing, when I graduated, I put in a letter of intent to get on the board and it tripped up the director because she thought I was the -- they have to have someone on public housing to be on the board attorneys, chamber people. Everything was going over my head, and Owen was a big influence for me Tucson to stay. I'm like, what am I doing here? This is ridiculous. He said, it's important you set because now you are not timid and are, which is important to be on the board. Now you are a board member that has a home and now you bring that perspective of what it's like to live inside -- section 8. And people that have come up being homeless. (Applause)

 It just started from there. Fast-forward being a real estate agent, I was told most times -- I don't want to sound so negative about my career choice, but a. With housing. It took Martin Luther King to be assassinated for them to say, we are going to -- we will let this go, but we are going to have exceptions. You're still going to be able to discriminate against people, but we are just going to bring it down to four exceptions, which bothers me I have to give him $700 a year. That's your dues, $700 year to belong.

 They do not lobby for this housing crisis that we know we are in. As an agent, we did a housing was in a leadership program through Kansas Association of realtors, and they chose 10 of us. In that leadership program, we were told that we are looked at -- no offense to attorneys in the room -- that people don't trust us. I'm like, I can see why. 95% of my units that I've done for my transactions had been first-time buyer to agree that the house has to be in a certain condition for the FHA appraiser/inspector to approve the house, they don't want to go through all that. Just like a landlord doesn't want to go through a lack I was blessed to have a landlord that really see that.

 We have to -- locally, when you go back home, you specifically search out your real estate and you meet with their president of their board and tell them who you are and what you are therefore, obviously, when it comes to housing. How come that real estate Board hasn't done more in your community to make it where we have fair housing, adequate housing and enough for people to say that I'm safe because everybody deserves safe and affordable housing. You have to tell your real estate Board to get involved. If you don't, then what are we doing? They are the ones that are in the transactions. You have to go to the property management can fair and marketable rent Owen my town of 50,000, our homes and rent is higher than Wichita and Topeka and there's a reason for that. It's because they want to keep people out of the city. We will talk about it later of how I'm trying to do that, how I'm trying to get the real estate Board two -- connected to the community housing development which will take participants of particular programs and educate them on housing and lead them to a path of homeownership. Everybody, when you go back home, tell your real estate board that you do get money from the national Association of realtors to help do this. There are grants out there. They just don't let people know they are there. I could tell about that right now. (Applause)

 >> Thank you so much. To finish off our presentations, we are going to have Diane Yentel, Pres. and CEO of the National low income housing coalition. She's a policy expert and advocate among other roles died prior previously served as the vice president of public policy and government affairs at the enterprise community partners and director of the public housing and management and occupancy division at the U.S. Department of Housing and Urban Development, HUD. Thank you.

 >> (Applause) I'm going to stand because I've slides. I'm so delighted to be here. It was such a powerful group of advocates, so a powerful set of people. With all of you who I know all of the work that you do in your communities, by your coming here to show up to use your voice is increasing what Results is doing on affordable housing. So excited to be here right before you go up to Capital Hill to talk with your members of Congress about the housing crisis and about solutions.

 A membership organization. Our work is all about advancing federal policy solutions to the affordable housing crisis. We focus on the housing needs of the lowest income renters. People who are 30% or below area median income or below that we focus on this set of people, the extremely low income people, because the research makes clear that they are the only segment of the population for which there is an absolute work is all about anchoring sure that they do have decent, safe, accessible and affordable homes. We certainly have our work cut out for us.

 The housing crisis is severe. It's reached historic heights, the gap where we quantify the shortage of homes for lowest income people. We find that nationally there's a shortage of 7 million homes for those lowest income renters. What this shows is another way of saying that, that shortage of 7 million homes is for every 10 of the lowest income people, there's fewer than four homes that are affordable and available to them. You can see the red areas of the places where the shortage is most severe, but there is no state, no major metropolitan area in our country with a sufficient supply and to be able to afford a two bedroom apartment and it's about $19 an hour to be able to afford a one bedroom apartment. There is a wide range in someplace. In San Francisco, you have to earn $60 an hour to rent a one bedroom apartment. So there's a range, but there is no area, no community where a minimum wage worker can afford to rent a two-bedroom apartment. There are fewer than half of the counties in the country where they can afford to rent a one bedroom apartment.

 So clearly this is an issue for minimum wage workers. Rents are out of reach for them and for the average renter. The average renter in our country (indiscernible) over the next 10 years, and 7/10 of those jobs pay less than what it costs into one bedroom apartment.

 Because of this, we have nearly 8 million of the lowest half of their income towards rent each month and many are paying much more, 60%, 70%, 80% of their income just to keep a roof over their head.

 There is a disproportionate (indiscernible) Americans, nearly 40% of Native Americans are extremely low income renters. Nearly 35% of income. This was compared to about 22% of white renters who are extremely low income renters. When we are talking about extremely low income, we are predominately talking about people of color. Aja laid out really well all the reasons why this is true or really centuries color off from opportunities and decades of racist federal housing and transportation policies that created the segregated and sustained today the segregated communities that exist. All of this together, this is why we have homelessness in our country. It's why we have housing shortage of homes country, homelessness is back on the rise.

 We have housing poverty in our country because we have a system in our country where only one in every four people who need housing assistance and are eligible for it receives any. So 75% of people who need housing assistance and RL it. They are the folks on long waiting lists hoping to win what is essentially a housing lottery. That's the system we have in our country where only 25%, the lucky 25%, get the help they need.

 It's really important to know it wasn't was like this. That the homelessness that exists in our country today hasn't always existed. We don't have to go back actually that far to find a time when it was different. If we went back to the late 1970s, country housed nearly everybody. It was when we had massive cuts to federal programs that housed the lowest income people that then we had to start spending money in a different way for the homeless system that exists today of shelters and homeless services.

 The main difference between that time in the late 1970s is spending on federal programs to keep people affordably. If we put spent in the late 1970s into today's dollars, we would find that we have the authority to spend nearly 3 times as much on housing programs as we do today. That big blip there that you see around -- before the 2010 line, that was after the foreclosure heart crisis when there was a one time. Then it dropped back off again continued decline in spending on these programs since 2010, since we enacted what's called the Budget Control Act and set these really tight spending limit we've started to turn a corner.

Last year, we, together with partners and allies across the tree, were able to achieve a 10% increase to HUD budget, something we haven't seen since the foreclosure crisis. That 10% increase -- you can see what it means for different programs. It meant funding for 100,000 deeply poor, extremely low income people to have homes that wouldn't have had homes before. The achievement on its own, but when you consider we started the process proposing 15% cuts to HUD's percent increase, it really puts the achievement into perspective. But we had a long way left this even with that 10% increase, this is what HUD's budget looks like over the last, so we have a lot further to go to make up for the ground that we've lost over the last decade.

 The Housing Trust Fund is one of the key solutions to the housing crisis. This is our country's newest federal housing program that was created precisely to meet the need that I'm talking about. Precisely to fill the gap income people. At its current funding level, all of the money for the trust fund goes to build and preserve apartments that are affordable to the lowest income people. It's funded at a tiny amount compared to the need. The $9 million for the entire country. The first year allocation of our lead to 2000 apartments, affordable him a being built and preserve throughout the country.

 So we have the solutions to homelessness and housing poverty. The truth is that, as a country, we choose to allow homelessness to exist. We have the data, the solutions, proven solutions to ending homelessness and certainly as a country we have the resources. What we lack is the (indiscernible) much of the work that we do at the coalition is about building that political will to get the scale of investments that we know we need to solve the crisis.

 One way we do that is I elevating and amplifying all of your work and all your voices. Excuse me. Three years ago, we held the first (indiscernible) housing week of action. We encouraged people across the country to hold events, whether they were rallies, press conferences, meetings with senators in local offices and to tour communities across the country calling for greater federal resources, so we will do it again next year, and I hope all of you will join us.

 Another way National Low Income Housing Coalition…she said many years ago, housing is too important to be left to housers alone. She was right, and the research has caught the day we have this growing body of research that makes such a compelling case for how central housing affordability is to all these other areas of our lives. We know one we are affordably housed we are healthier. Our kids do better in school. We earn more over our lifetimes. We even live longer.

 But we started asking ourselves a question about whether leaders and or better educated kids until more people are affordably housed, that they be willing to join us in advocacy. We asked and the answer was yes. We launched the opportunity starts at home campaign, and this is our steering committee, made up almost entirely of nonhousing group.

 We have from civil rights and racial justice during committee the cat in the affordable care act enacted. We have the national Association of community health centers, children's health watch, pediatrician group, National Education Association, which is the largest union with tens of thousands of teachers who come to D.C. every year who were seeing kids turning in and out of their classrooms because of homelessness and housing pot I was having, not just on those kids and their families, but the entire class teachers ability to teach. They've joined our effort. Sent additions to the steering committee or the National Association of Social Workers, National League of Cities and just leadership USA, which is a group of advocates that work on criminal justice reform that's led but -- if you think about agents and the networks that they have, who are now saying we're going to miser membership and use our political capital to say we need more federal investments in affordable housing.

 Another way we build the political will is by telling the story and using media, trust more lately, you are. It's not just your imagination. This is we track at the coalition the number of stories that we help research or they quote our staff. The number of stories asked three years. Certainly part of this is a reflection of this is itself, but the affordable housing crisis was red, purposeful effort to educate the public through the media about the crisis, but it's solutions. The public is catching up to the fact that the housing crisis is severe and that we need major federal solutions. We commissioned a public poll a few months ago, and the results were really exciting. Unlike any I've ever seen in public where 80% of the general public across party lines believe that elected officials aren't doing enough on the affordable housing crisis, where eight in 10 people in the U.S. say that the president and Congress must take major action to make homes more affordable for the lowest income people. This is new to have this level of public support for the work that we are doing. Politicians are increasingly hearing their call.

 It's exciting. We have this incredible -- it's such a strange and unique time because at the same time that we have these extraordinary challenges, we have these really exhilarating possibilities, new champions around the edges of the affordable housing crisis but to address it head-on. That Congress have something else in common. They are running for president, which gives us another opportunity to have our issue to the presidential campaign trail. -- It's not so early, but these first months of the campaign, we've seen more candidates talking about affordable housing, crisis and solutions, then we have seen in history. Another extraordinary opportunity we have to elevate the issue and elections and to presidential candidates, we have to talk about one of the most foundational ways that we build political will and achieve change in powering, enabling low income people and renters powerful voting block, to do something as foundational as participating in our democracy.

 Many of us have for decades asked ourselves the question what's it going to take for policymakers to prioritize the needs of low-income renters. When we look at who registers and who shows up to vote answer to that is really voting and elections. You can see there's a big difference, and it's even more stark when you break it down by income. 74% of people who earn over $100,000 a year are showing up to vote. 38 year choke to vote. There are so many reasons why this disparate much of it has to do with how we do our elections in the first place. And the amount of voter suppression that occurs, purposeful suppression that occurs. It's not easy to overcome this, but I mean to suggest that until we change this dynamic, we will go will and willingness to prioritize low-income renters because when we look at this, it's so obvious why are federal housing policy skews so heavily did to all of this, we have a new project called Our Homes, Our Votes. Our tagline is Because Housing is Built with Ballots. Our work here is about producing resources and educating our members about the importance of helping low-income people, empowering and work continue with all of his initial actions. We've been working so far with partners in New Hampshire and in Iowa. We've held a couple townhouse, coffee with the candidates. We are working to get every presidential candidate was in crisis. So far, several of them have put forward big solutions, which may be we will have a chance to talk about all of which center on that housing needs of the lowest income renters.

 I hope you all get involved in this work as well, and I think I'm over time, so I will stop there. Thank you. (Applause)

 >> Thank you for topping us off with the federal look. We are going to actually do some audience questions. Faith is going to be running the mic around. Raise your hand if you have some.

 >> My name is Jenna and I'm based out of Honolulu. I'm going to start with a statement and follow the question. Unfortunately we've seen that during the time it takes to acquire the funding for the low income affordable housing, that price is continuing to rise. At this current moment, we may name meet may need homes with without that need be met I'm wondering if it is possible or have there been efforts to push for policy or legislation that puts price ceilings or a max on what developers can ask.

 >> Thank you for that question. I think the other part of it -- when we are talking about incrementalist policies, it's also the reality that because housing is a commodity it means it's subject to the market. What we know as the market will solve the opposed affordable housing crisis for poor folks.

 So there are folks who are organizing there are -- there's dope organizing owing on, Oakland, organizing going on around developer accountability, which is a range of not just what developers can charge or what they can get, but also how do we coordinate that with rent control? What is the expansion of rent control look like? What Does Rent Control Look like with an Explicit Racial Analysis? So Looking at Who Are the Renters Who Are Impacted, Where Are Those Renters Living and How Do We Encourage Rent Control in Those Places. Or Expand Rent Control so Though Tenant Opportunity to Purchase Act As a Pretty Cool Tenant Protection Here Where Tenants Get the First Right of Refusal. When a -- the Section 8 Contract Is Coming up with the Landlord Decides to Sell the Building, What Would -- Was Happening Is It Would Be like the Time -- I'm Selling the Building, so You've Got to Move. That Happened to My Parents in 1984. Someone Bought the Building and They Had to Leave.

 With the Tenant Opportunity to Purchase Act, People Can No Longer Do That Technically. Part of the Problem with Laws Is They Are Only As Good As Enforcement. I Would Say That States Municipalities Struggle Is Making Sure That the Laws Are Actually Able to Be Enforced to Their Own Ends, and Building What They Are Supposed to Build, and There's No Consequences. It's a Huge Problem in D.C. Some Legislation We Are Looking at Is Clawback Legislation so That Developers Are Held Accountable to Building What They Are Supposed to Build.

 >> Just to Piggyback, If You Get Involved with Your City Commissioner Meetings Zone, Planning Commission -- the Developer Has To Go to the Planning Commission and We Want to Develop This. Then the City Says, Okay, You Get so Much for Specials Are You Get a Discount or Whatever. You Are Right. They Will Go in There and They Won't Make It Affordable Housing While Rebuilding Houses for $200,000. They Say, We Can't Build Houses for $120,000. We Know There's a Way to Do That. If You Hold Your planning committee and commission accountable and your -- if a workgroup if you go to their meetings and we have it -- I can't stress enough to go to your local real estate boards and say, why are you not a part of this solution that help with -- sell it or whatever. There has to be a balance. I understand they have to make money, but yet people need to be able to live somewhere. With your local me-ness abyss, planning commissions and zoning boards and Commissioner meetings, it's important they hear that you are very adamant because to make sure that if they do come develop, what are they doing for the lowest income individuals for housing? Does their unit Allawi percentage going towards low income and moderate income, but just in a town of 50,000, it's this old boys club who thinks it’s those people over there. You have to go and say, we are those people. That's very important.

 >> I would add. I would say you the way I think about the housing crisis and solutions is the housing crisis looks different in different communities, but there's really -- it's three buckets of solutions that are needed. With the lens of the lowest income renters. In some communities, there's a sufficient number of apartments, but the people who live in them can't afford them. It's that are affordable to lowest income people.

 In some communities there's actually not just -- in those communities what's needed is rental assistance. That could be through expanding section 8 vouchers, renters tax credit, capping rent increases to make sure it doesn't become more unaffordable.

 Another communities there's just not enough apartments. We need to build more and we need to build them and make them back then there's a whole set of printers that we need to ensure people who are housed stay housed. That also, talking about

 Also right to counsel. There are number of communities who are now ensuring that, just like the vast majority of landlords who show up at eviction court with a lawyer the low income renters who are being threatened with eviction. So show up at court with a lawyer to even the imbalance in power a little bit that exists around evictions.

 We also need to make sure people who have vouchers can use them, so we need things like source of income discrimination protections which only of. The majority of communities, landlords can say, I'm not going to rent to you just because you have a voucher. That's legal. So we have to protect and make sure people can use vouchers. Another way is how we determine the worth of a voucher. We are working on small area fair market rents so that people who have vouchers can actually have a choice about what neighborhood that they live in and actually be able to afford the neighborhood they go to with their vouchers. Yes, there's a whole spectrum of solutions here that are needed.

 >> Two things. As an organizer, I'm like...I guess he had talked about it, what people can learn from D.C., I will say this. D.C. has a ton of really incredibly strong tenant protection laws. Strongest in the country. Yet what we see in terms of displacement, discrimination, is actually higher than places often that don't have tenant protections and a lot of folks are like, why is that? When I say the and for advocates but we have to be real wins as we will get an influx of funding from a funder, we will possibility -- we feel really good. What happens is people who are at risk of eviction remain at risk. People who remain at risk for discrimination -- it is illegal to discriminate against large families in D.C. And yet large families are the most screwed in D.C. because what they say is, I can't force a developer to make a five bedroom unit. You shouldn't have had those kids. When you think about racism and classism, when you're white and you have a lot of kids, you get a show. When you are black and you have a lot of kids, you get discriminated against. When you are black and living in public housing and you stay home, you are abusing the system. (Applause)

 So a piece of this -- I'm glad that Diane said the part about the media strategy, and that's why it's critical to have folks who have experience and folks who have some melanin and folks were closest to the pot housing. Who gets to decide which in Czar? Who gets to decide those things? Wrapped up in your question is also this question of not just what are the things that are decided, but who gets to what accountability looks like? What's good enough? For me, (indiscernible) have never been foreclosed on. Those of us for whom that's true.

 >> I'm Kathy Wilson, (indiscernible) founder of the National Low Income Housing Coalition was my model and inspiration life. The coalition is celebrating its 30 anniversary this year with outreach saying 30th anniversary, but Cushing started it in 73 in our garage, so it's more like 50 years old, and it's something I've supported when I was it a fellow employee, I couldn't officially support them, but I started donating to the coalition. Then once I retired in 2003, I served on the research advisory board for a while and I can't tell you how decided I am and how great it is to see her in terms of the interest. I'm sorry the interest is because the crisis has gotten so much worse, but I'm glad for the attention and I'm glad for what the coalition is doing. I want to make three points and probably everybody up there knows this, but I've heard at national low income housing coalition is called that, but it's directed at the lowest income.

As Diane (indiscernible) people who by heads official definitions of income who have extremely low incomes (indiscernible) shortage. I emphasize that because housing is complicated in a lot of ways, and the terminology is particularly complicated because even housing roles, low and moderate income means one thing in terms of community development, lower than 80% of median. In terms of housing programs, there are different cutoffs (indiscernible) but they could see -- as high as 120% of median.

 >> Those are great points. Do you want to ask your question to the panel?

 >> I basically want to see if they agree with me (indiscernible) the difference and educate people about it because when they say low income and use it loosely, we have the problem that all of our federal programs, except for the national housing trust fund and except for vouchers, basically get targeted at people who have incomes higher than extremely low income.

 >> We will have them say whether or not they agree.

 >> Yes.

 >> Yes.

 >> Hi. (indiscernible) from San Francisco. Pardon me if I'm ignorant because I am ignorant and from privilege. My question is when we talk about that it's important to build, would we be stretching our money further by building in the suburbs? Why is there an assumption we need to build in cities where it's more expensive?

 >> Excellent question. Yeah, I would say in D.C. one of the things that folks talk about a lot is why are we still building more affordable housing in places that already are saturated with affordable housing units and what does it mean that in Ward 8, predominantly -- sorry. A predominantly (Laughter) Let me pull that back from the universe. Universe, that was a mistake. That was not forecasting. Ward 8, a predominately black board and then Ward 3, a predominantly white ward, but Ward 3, they don't want affordable housing. There will be council members, elective officials who for all their faults are like, we should be building in places that have higher opportunities, sometimes have lower cost, sometimes don't, but should be really thinking about how we offer more housing opportunity also in high opportunity neighborhoods. Part of it is -- we sought New Orleans, saw it in D.C., saw it in San Francisco, but where folks have almost defective racial covenants that prevent people. We want to preserve the historical nature of this neighborhood. It's a historical suburb? What is that? (Laughter) We don't want it to look different. I'm not racist. I love black people. I just don't want my neighborhood to look different.

You have those things that folks come up against. I really loved in your PowerPoint in talking about some of the barriers to people participating physically, one of them is that civic meetings are held during the day, so who can afford to go and testify? Who can afford to take off and go testify? I went to a hearing -- and paid to do it. I went to a hearing at 3 PM on a Friday and do you know who showed up? People who are paid to be there, so the people who were there were paid and some folks who did take off work because it was important, but the hearing went until about midnight because all of the white folks in this one particular building, (indiscernible) Gardens, I will call it up, said you don't understand. It's not that I don't like lack people or people with vouchers. I'm just saying, (indiscernible).

 So I think it's all of those things that prevent it. It's not because it doesn't make sense, because they don't know that that's something that makes sense to think about.

 >> I'm Tran from Texas and my question is how will things like making housing affordable solve the access to the same opportunities? What's to keep them from building affordable housing in areas that don't have the access to the same opportunities that predominantly white neighborhoods would receive and creating these ethnic enclaves where they are going to push predominantly black and Latino communities into these affordable housing areas that they've built up. How is making housing more affordable going to affect --

 >> Three of the questions raise the importance of about local zoning and how that zoning in the first place in many communities was put in place a -- segregate, keep those folks out, preserve our neighborhoods as they are. It continues to sustain that today. So exclusionary zoning is the best example because unlike a lot of policies, it's main -- honestly, it's about exclusion.

 In San Francisco in a lot of -- many of the most rural communities have some of the most extreme exclusionary zoning. San Francisco. In Berkeley California, is communities, much less affordable apartments.

 It's multifaceted. There's a whole set of (indiscernible) good news is that that too is catching on. I think people are generally more educated than they were even just a decade ago about how zoning maintains racist -- racism and racist policies. And the need to overcome them.

 There's increasing interest at the federal policy arena to think about how the federal government -- the truth is that zoning is a local decision. Who shows up if the meetings, like adages said, is how decisions get made. She described it perfectly. I would say there's actually research that proves the point she made. There was a recent study showing that the vast majority of people who show up and comment when city councils are deciding anything about affordable housing are older, white men. They are the ones who show up, and that old saying is that start to tie requirements to those $, there's been discussion around tying incentives or requirements for local governments reverse exclusionary zoning, CDBG funds, which is a start, but the truth is most of the communities who want to keep excluding -- community development block grant funding that goes to Metro areas, it's not a big enough pot of money to be a real incentive communities that don't want to their zoning.

 So we need to look at bigger pots of money. Cory Booker in his housing proposals, his presidential policy proposal, suggests tying it to infrastructure spending or we've made the case and Maxine Waters has shown interest in tying to major infrastructure spending packages. You have to talk big money to incentivize some of these communities who don't want to change to be willing to white folks need to organize white folks. (Applause) Part of the issue and we've seen it D.C. You can see the difference between (indiscernible) neighborhoods where we have prioritized working with our partner organizations that are predominantly white. Jews United for Justice, we did that with them in (indiscernible) neighborhood around a development where the neighbors, they called themselves the 200 footers, were like we want to save this park. You can't build affordable housing here. The park is important. People are talking about a park -- item 1 (indiscernible) to prove my humanity there human and that of the black people I organize, but someone should. It's also how do white folks, especially white folks who call themselves antiracist, call themselves liberals, posting up minds but not showing up at meetings. The sign is cute. That's cool.

 What would be cooler is showing up to that same meeting that I was at where 60 white people came to talk about why these black folks should live in this neighborhood and have a counter narrative of, we are also homeowners in this neighborhood and we relief which is a place where the Housing Authority is trying to redevelop where the a white woman relatively new to the neighborhood, was like these are my neighbors. I know this folk. She organized people in her district to come to the meeting. It was a meeting about public housing, but she saw that as this is a meeting about my neighborhood and so how do white folks who want to be different, want to disavow racism and a legacy of white supremacy show up for black and Latino people, show up for indigenous folks and say, no actually showing up. (Applause)

 >> My name is [name?] far we are talking about rental and affordable housing. My question is all of these subsidies and tax policies like renters credit common tillers to homeowners is the way to create wealth, and I think that is one of the focus of Results. My question, what kind of policies you can come up with that will enable that and help our future generations to be homeowners rather than renters? (Audio gap)

 >> Black farmers sued the USDA… In 2008, what happened in 2008? The crash. But what happened before 2008? The housing boom. We were all there. Black ownership was at -- black home ownership was at an all-time high. We own this. I'm going to move my folks in here. We're good. It's gorgeous. 2008 was the biggest extraction of black wealth in the history of the United States.

 So there's this question about whether homeownership in the current state will ever, could ever under capitalism work for people who are at the margins not because they choose to be but because we are forced to be. Could individual homeownership ever be a thing that will help more than a few of us? What I love about even what you are saying and the length of that answer -- that was for 10 people. Because we are not overthrowing capitalism tomorrow, so we have to do something in the meantime.

 Those of us who are in a position to buy a home or in a position to think about homeownership, how do we think about it differently? How do we think about it where I'm going to on this with the purpose of building wealth, but maybe I'm going to own this with the purpose of maintaining a black home in a neighborhood that's becoming white and what does that mean? (Applause) how do we fuel that? It's not about my individual wealth, it's we are going to go in on it and own this together and think about if we want to have this original home, do we want to have this original place? I know that that's difficult. Do I want to intentionally think about how I work with the housing authority to make it section 8?

 When thinking about ownership and how we, not just as black people but also people who (indiscernible) of what does the law like and how do we think about homeownership in a really anticapitalist framework. (Applause)

 >> (indiscernible) if we have one fast question left?

 >> (indiscernible) I'm from Detroit. I don't know if any of you know, but we have a land bank in Detroit.

 >> (indiscernible)

 >> Let me say what's going on. They are holding the houses. Basically the city owns the houses and they are not being given out as they should. There are organizations going there and saying, why are you releasing any of houses? (indiscernible) land in Detroit. It's all being held, so (indiscernible) my cousin passed away. She didn't leave a will. Her house was paid for. She (indiscernible) she was there 57 years. I'm holding the house right now on living in the house. What's happening is (indiscernible) is that the older people, their children are coming in and may be -- maintaining the neighborhood. It's very nice. They are trying to keep it that way keeping up the properties (indiscernible), and that's what's keeping everything together. (indiscernible) it's gentrifying a bit, but everyone's on the same accord. Watch that area. But I just want to know if you've heard about the land bank?

 >> I know about it, but I didn't know that's what was happening in Detroit. I went there for the first time last year, and I was like -- I texted my mom and said we should live here. Gets too hot in D.C. If it gets too white in D.C., (indiscernible) it's going to be fine. We relocate to Detroit. What I will say is one of the things -- just a set statistic that significant. How difficult it is for black people to keep a neighborhood black or Latino people to keep the neighborhood Latino. (indiscernible) it's too expensive to live in D.C. with a kid, but they are like, I'm just going to live in [word?]. (indiscernible) really strong Latino community. The statistics are on that white people can and do pay more, so they pay a premium to keep black and other people color out. It is a premium that black people, even if we wanted to keep a neighborhood homogenous is -- homogenous, we can't afford it. I think that's really dope because it sounds like an auction where people are really thinking about, how do we hold this down and not in a way that's like, how do we block the white people necessarily, although part of it is like, yeah, (indiscernible) but how do we maintain this community? How do we maintain these ties? (Applause)

 >> We are doing that in Salina with the land banks, and I'm glad you brought that up. I'm adamant (indiscernible) because the north and where the black people live and we have to do that. It has to be done to make sure that it goes back into the community for the individuals and their kids. So I'm glad that you brought that up because we are going to do that in Salina. (Applause)

 >> We are slightly over, but if you want to ask a final wrap-up question? Is that okay? We are going to the hill tomorrow, so if you can in a few words just give any sort of advice or pieces that you think would be helpful for folks as they are going on the Hill communicating how important the about -- affordable housing crisis is and how it impacts communities differently depending on their identities.

 >> Tell what you know, tell your story, your experience. You are a far more powerful, effective advocate when you visit your members of can grist then I can ever be because you are talking about the community you live in, so don't feel like you have to know everything. If they ask you a question and you don't know the answer, it's fine to say, I don't know and I will get back to you. Actually, there's a really good hooks to get back to them and have a relationship with them that you can continue. I think that's the other thing you can think about the meeting as is an opportunity to build a relationship that will be ongoing. When you are seen to them as a resource, as somebody who knows what's happening in their community about a particular issue, in this case housing, they are going to want to call on you to ask you questions and have you be helpful to them, which is really useful for the time when you want to call on them and asked them to do something for you. (Applause)

 >> I would say what's important -- you are going to meet your congressional (indiscernible) districts there, you guys give us fact sheet -- know the staff in your area and then especially in your city because then you are going to be the resource for your city because you never know. Maybe a Republican Congress person will call you back who you are a Democrat and they would like to have your input, but I think that's important as well that you know that staff, especially when it comes to housing.

 >> I would say a couple things. First, yes, tell your story. I want to ask a risk -- asterisk that. Try to avoid telling everyone else's story. Tell why it's important to you. (Applause) talk about why it's important to you. If you are a person, you are not a rent or -- I'm not saying that because (indiscernible) but because there's power in talking about why you give a shit about something that may not be seen and something as something that impacts you. Really letting folks know it does impact me. (Applause) These are my neighbors being (indiscernible). This is my community being destroyed, and talking about that from a place of I. This is maybe a little pet peeve, practice. It's okay. It so it doesn't come across contrived. Practice doesn't mean re-descript, but it is making sure you have a beginning, middle and end and making sure that you have and ask. Don't just end your story -- that was all messed up. Now what you going to do? Tell people what you want them to do. Tell them what you want them to do. If there's legislation, any things that Diane or any of us up in talking about has piqued your interest, talking about what's happening in other places.

 Also think about what your elected representative cares about and talk about housing is one of the solutions to that thing.it can be really hard when those of us who really care about affordable housing -- it's what IE and breve and I care about it for personal and professional reasons and I get frustrated when people don't get it. What about education? Forget those kids. But not really. Where are they going to sleep?

 I have to be like, oh, education. How do I talk about education from an enforceable -- affordable housing framework. Actually, housing is healthcare. Housing is education. Housing does provide that stability and all those things. How do we frame our issues in that way so we are talking to people and they can see their own self-interest in our shared interest? (Applause)

 >> Thank you to our amazing panel today. (Applause) we hope this gave you a lot of fuel for your fire in order to go to Capitol Hill tomorrow.

(End of Session)