

WEBVTT

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00:00:05.810 --> 00:00:11.819

Jackson Nutt-Beers / SPUR: Everybody welcome. We're just going to wait a couple of seconds to so everybody can join the zoom room.

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00:00:37.040 --> 00:01:06.240

Jackson Nutt-Beers / SPUR: Okay, now is a good a time as any. Um, hello, everyone. My name is Jackson Nubiers, and I am one of the first public programming associates. Thank you so much for joining us for this digital discourse today. Many of you here today are spur members. So thank you so much for your support. If you're not a member, I encourage you to join to support spur, ongoing work and using education, policy, analysis, and advocacy to make our cities and reach in more prosperous, sustainable, and equitable places to live.

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Jackson Nutt-Beers / SPUR: Your financial support enables us to continue our work, including the hosting of programs like Today's you'll find more information about membership online as far as

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00:01:17.040 --> 00:01:33.520

Jackson Nutt-Beers / SPUR: our next event is scheduled for Thursday evening, from seven to eight thirty. It is called City Trivia Night, and it will be held in person at standard deep in remaining company. Um, we'll have five theme rounds of searing questions relating to cities, or been planning policy and more um

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00:01:33.530 --> 00:01:47.149

Jackson Nutt-Beers / SPUR: To make this event the ultimate showcase of urbanist geometry. So bring together your own team for a night of trivia, one of our favorite local watering holes standard deviant to compete for the title of San Francisco's smartest suburbanist.

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00:01:47.160 --> 00:01:55.279

Jackson Nutt-Beers / SPUR: But today's digital discourse and the reason all of you are here is the Bay Area Regional black housing fund an idea whose time has come.

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00:01:55.950 --> 00:02:06.109

Jackson Nutt-Beers / SPUR: For generations black communities have been stripped of access to wealth, prosperity, and opportunity, particularly the economic benefits of home ownership and affordable housing

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00:02:06.120 --> 00:02:35.179

Jackson Nutt-Beers / SPUR: the bay area, black housing, advisory task force, a coalition of over thirty-five black live organizations is proposing a five hundred million dollar state budget allocation to create the Bay Area regional black housing fund to assist black housing developers and invest in black led community based organizations. Today you'll learn about the funds proposed uses advocacy, efforts at the State level, and what's necessary to ensure this request is included in the next State budget.

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00:02:35.770 --> 00:02:56.060

Jackson Nutt-Beers / SPUR: Today we have a fantastic group of panelists with us. First up we have Fred Blackwell. Fred is the Ceo at the San Francisco Foundation, one of the largest community foundations in the country. The San Francisco Foundation works hand in hand with donors, community leaders, and both public and private partners, to create thriving communities throughout the bay area.

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00:02:56.070 --> 00:03:05.320

Jackson Nutt-Beers / SPUR: Since joining the foundation in two thousand and fourteen. Blackwell has led it to a renewed commitment to social justice through an equity agenda focused on racial and economic inclusion.

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00:03:05.330 --> 00:03:23.149

Jackson Nutt-Beers / SPUR: Next up we have Don Gilmour Don built Community Housing Development Corporation from an all volunteer to more than seventy staff, with six core programs. Prior to he was a housing development specialist at the city of Alameda, housing authority in Richmond neighborhood housing as executive director,

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00:03:23.160 --> 00:03:44.950

Jackson Nutt-Beers / SPUR: a Harvard achieving excellence in college of Idaho graduate he served on board, such as East Bay Housing Organization National Center for Employment Training Center for Health of North Richmond nonprofit housing of Northern California co-founder of the California Statewide organization, Black Developers Forum and the National Organization Black Community Developers Group.

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00:03:45.150 --> 00:03:59.470

Jackson Nutt-Beers / SPUR: Next up we have Melissa Jones. Melissa is direct executive director of the Bay area, regional health inequities, initiative. Mose is passionate about creating the conditions that increase quality of life and makes life more fair for more people.

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00:03:59.760 --> 00:04:29.340

Jackson Nutt-Beers / SPUR: Her work focuses on the intersection of social detriment of health, social and equity and well being. Her experience includes working in municipal government and nonprofits in the bay areas large and small cities. Melissa is an active community member in Oakland, and also serves on the Association of Bay Area Governments Regional Planning Committee, which advises on regional planning issues. She's one of the founding members of the Black Housing advisory Task force, and last, but not least, our discussion today will be moderated by Michael Lane.

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00:04:29.350 --> 00:04:46.070

Jackson Nutt-Beers / SPUR: Michael Lane is first State policy director, and works through expands for his policy influence beyond the bay area and elevate regional issues to the States. Elected leaders at the capital. Michael has a long history of leading impactful change and affordable housing both here in the Bay area and across California.

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00:04:46.650 --> 00:05:08.149

Jackson Nutt-Beers / SPUR: And last, We want this to be an interactive conversation and plan on spending as much time as possible, engaging with you all. So I encourage you to use the chat box to share your thoughts with each other and the speakers, and I also encourage you to submit any questions that you may have by using the Q. A. Panel. It should appear as a button at the bottom of your screen. Or if you're using the global screen, it should be at the top

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00:05:08.160 --> 00:05:17.980

Jackson Nutt-Beers / SPUR: uh, within the next few days we'll be sharing a copy of the Recording Transcript and chat with everyone who's registered for this forum, and with that, Fred, I will turn it over to you to get us started.

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00:05:19.410 --> 00:05:49.400

Fred Blackwell / SFF: Alright, Thank you, Jackson, and it's a pleasure to be with everybody this morning. Well, this afternoon. Now. Um i'm fret black. Well, I see all the San Francisco foundation, and I guess my job is to do a little bit of setup for some of the other things that you're going to uh here later on in this panel, and kind of get to some of the why, in terms of why this we think this work is important. Why, we think it's important to be invested in at this moment.

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00:05:49.850 --> 00:05:50.930

Fred Blackwell / SFF: Um!

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Fred Blackwell / SFF: We have the foundation for several years now have been uh guided by North Star. Uh, that is about creating a greater degree of racial equity and economic inclusion in a regional level of scale. Uh, here in the bay area. Uh, and but shortly after uh adopting that

North Star uh, we really decided that housing was one of the areas that we really need to be focused in on

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Fred Blackwell / SFF: uh, because there are a few issues uh that are more important towards achieving equity and economic inclusion. And housing uh housing allows you to. Uh, uh, provide a a roof over your head uh safe and affordable housing, as we've seen over the last couple of years is really important. And um Melissa knows this towards the achievement of public health

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00:06:39.030 --> 00:07:07.339

Fred Blackwell / SFF: Uh, safe and affordable housing is really what uh acts for many of us is the springboard uh to opportunity here in the region. And so uh, after really kind of setting up that North Star and really getting guided by it. Uh, we adopted what I would characterize as a kind of all in approach to affordable housing through our grant making. We are, uh supporting affordable housing developers, and uh and housing advocacy uh through our

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Fred Blackwell / SFF: uh investments. Uh, through our endowment, we are making loans uh to organizations that are focused in on affordable housing uh production. Uh, we use our voice Uh: we work in coalition to uh advocate for a policy intervention, new legislation uh that uh, relates to housing, uh, and really housing in all dimensions. We have not just focused in on uh the production of new housing at all levels of affordability. But strategies that

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Fred Blackwell / SFF: uh really meet the needs of winners by protecting uh tenets and strategies that preserve the existing affordable housing uh stock that we have, and as you could probably hear from where the way I'm. Describing this, we're working both on programmatic solutions and policy or unit solutions. Um, because we have been engaged in this work for a while now. Uh, there are a few things that I think we have learned about the intersection of housing

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Fred Blackwell / SFF: and race and racial equity. Uh, that, I think, are important to lift up here and talk about as we uh kind of embark on this conversation.

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Fred Blackwell / SFF: Uh, the first uh is that you know communities of color generally.

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00:08:19.780 --> 00:08:32.599

Fred Blackwell / SFF: Uh in black communities specifically, are disproportionately impacted by the affordable housing crisis Uh, in housing crisis that we are experiencing here in the Bay area and in the region.

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00:08:32.610 --> 00:09:02.240

Fred Blackwell / SFF: Um uh black households are disproportionately housing burden. Uh, In other words, they're paying uh more than thirty percent of their uh income towards Uh um! The home ownership rates and ability to build uh wealth in black communities has been deteriorated by uh the kinds of disparities that we've seen, and a home ownership and relationship to uh in black communities and relationship to others.

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00:09:02.380 --> 00:09:31.939

Fred Blackwell / SFF: Uh, you only need to do a windshield survey uh places like Berkeley, Oakland, Richmond, San Francisco, to see the black people are disproportionately represented among those folks who are uh living in tents and experiencing homelessness. Uh The list goes on and on and on. Uh, when you think about uh the disproportionate impact it's experienced by black brown communities and communities of color when it comes to shouldering the burden

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Fred Blackwell / SFF: uh of the housing crisis in the region. So that is one thing that we have learned a lot about in terms of the look at the data when it comes to this situation.

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Fred Blackwell / SFF: The second thing, though, that I think is really important to understand about this is that the circumstances that I just described. Um

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Fred Blackwell / SFF: are not by accident,

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Fred Blackwell / SFF: and they are by no means the fault.

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00:10:01.280 --> 00:10:04.510

Fred Blackwell / SFF: Um. Communities of color or black communities.

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00:10:04.720 --> 00:10:07.140

Fred Blackwell / SFF: Um. This is the result.

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00:10:07.370 --> 00:10:10.060

Fred Blackwell / SFF: Uh very deliberate

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00:10:10.330 --> 00:10:23.010

Fred Blackwell / SFF: um, and sometimes explicit and sometimes implicit policies, strategies, programmatic interventions uh that have disadvantaged these communities.

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00:10:23.020 --> 00:10:36.560

Fred Blackwell / SFF: Uh and i'm not gonna name them all, because if I were to do so, that would be a forty five minute speech, and Melissa and others wouldn't even get a chance to say anything. Um, but I will highlight a few um land use

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00:10:36.650 --> 00:10:39.860

Fred Blackwell / SFF: um practices and policies.

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Fred Blackwell / SFF: I have been intentionally discriminatory. Uh, in the bay area on a number of fronts. I can come back to examples that people have uh questions uh zoning practices. Uh, in addition to land use practices uh have had a discriminatory uh in a lot of cases have had a racist undertone to them which has led to the kinds of situations that we have seen.

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Fred Blackwell / SFF: Things like restrictive covenants um that restrict the places where black people could or could actually own homes or rent uh um apartments in the bay area that have been an important part of the mix

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Fred Blackwell / SFF: uneven access to capital through things like red line

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Fred Blackwell / SFF: uh and by uh uneven uh execution of policies that were intended to bit benefit everybody. Things like the gi bill. Things like homeowners uh assistance have been limited in terms of access by black uh communities. And then there's just been blatant passing discrimination. As a matter of fact, many of you probably have seen the California Association of Relatives apologize just last week

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00:11:48.420 --> 00:12:06.720

Fred Blackwell / SFF: uh, for a history of discriminatory housing practices that they have been involved in in the things that they are doing to try to repair that situation. So those are just a few of the things that I would lay out uh in terms of what's been uh put in place. And this is lead to the third point, which is.

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Fred Blackwell / SFF: If these policies and practices have been caused by racism,

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00:12:12.440 --> 00:12:26.239

Fred Blackwell / SFF: then I don't know how we a tip to, or actually even achieve success in making sure that everybody has equal access to housing without the solutions having a racial analysis on frame.

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00:12:28.170 --> 00:12:42.889

Fred Blackwell / SFF: In other words, how do we come up with um A set of strategies that level the playing field uh that our race neutral. It's so much of what has gotten us to this place has not been race neutral,

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00:12:43.520 --> 00:12:54.529

Fred Blackwell / SFF: uh. And so that is why uh things like getting more involved in the regulatory um process when it comes to developing housing has to have a racial analysis.

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00:12:55.000 --> 00:13:13.180

Fred Blackwell / SFF: That is why, when we think about uh new zoning and land use practices, it has to have a racial orientation to it. And that is why, When we think about the California State budget, we have to have a racialized approach to actually executing on that.

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Fred Blackwell / SFF: But I want to be um really clear.

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Fred Blackwell / SFF: This is not about one community's gang being another community set that.

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00:13:22.590 --> 00:13:33.420

Fred Blackwell / SFF: Uh, this is not about a zero sub game when it comes to looking at the regulatory uh environment, and the kind of analysis and the kind of investments that i'm talking about,

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00:13:33.430 --> 00:13:49.570

Fred Blackwell / SFF: much of what we are talking about, The strategies that we are talking about the actual strategy to make sure that there's a dedicated funding stream to black lead organizations that are doing development work is work that is being done in coalition with other racial and ethnic groups.

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Fred Blackwell / SFF: Uh, because they understand, uh that we don't all uh succeed unless we all succeed.

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00:13:57.170 --> 00:14:10.870

Fred Blackwell / SFF: Uh, and that really what this is about uh is making sure that uh, we have strategies that make sure that everybody benefits, but that we get there by investing in those who have been disproportionately impacted.

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00:14:11.020 --> 00:14:38.940

Fred Blackwell / SFF: Uh. And so all those things that I think are really important for us to keep in mind as we think about this strategy. This is why I've been really excited about the work that we've been supporting, and and I've been seeing uh We're, Melissa and Don and others have been engaged in really really uh important work to make sure that there's a level playing field when it comes to uh the ability to build housing

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Fred Blackwell / SFF: uh, in black communities and in low income communities, in all communities uh in the Bay area and in the State of California. Uh, and it is absolutely what I think is the right strategy and the smart strategy in order to make sure that we've got a housing system that benefits everyone. Uh. And so Those are the things that I wanted to really highlight as we start this off. And I think what i'm supposed to do now is, pass it to Melissa uh, to even get a little bit more deeply into what we're up to, and why we're doing the work that we're doing.

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00:15:11.870 --> 00:15:26.260

Melissa Jones / BARHII: Thank you so much, Fred, and thank you for the support that you've been giving uh throughout this process in the last year, as we really work to find solutions for the massive displacement we've seen across the bay area of black folks, black people.

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00:15:26.270 --> 00:15:33.790

Melissa Jones / BARHII: I think Don is going to talk to us now a bit about the work that he's done, and then i'm going to share with you some specifics of the fund.



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Don Gilmore: Thank you. Melissa um! It's great being here, Fred. Um, you'd done such a great job of getting us ready for uh going through this process of diving into some of these issues that we need to do collectively, and speaking from uh

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00:15:51.220 --> 00:16:01.199

Don Gilmore: black developers perspective. I mean one of the biggest things that we run into is, you know, access to working capital flexible capital for

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00:16:01.210 --> 00:16:11.730

Don Gilmore: pre-development uh activity as remove our projects through the system or acquisition funds to a pot, acquire different um properties and

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00:16:11.740 --> 00:16:28.259

Don Gilmore: loan guarantees that we would need to be able to realize um the the um developer fees, or uh our make, our make, our balance sheet enhanced uh to be able to participate fully in the process.

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00:16:28.270 --> 00:16:44.749

Don Gilmore: Um! And then you know all this boils down to we can. It's a lot of times we can get funds, but they're they're tied so much to um, you know properties or your your securities, and and they have a lot of restriction on them, so we

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00:16:44.760 --> 00:17:13.919

Don Gilmore: we really can't use it as flexible as anybody else could who has resources that are not tied up with your assets. And so this fund, if implemented, would be more of a working capital, a social investment type. But it would be for those things that actually will give us an advantage to leverage some of those resources for um operating uh general operating pursuits. So we can build capacity, and also

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00:17:13.930 --> 00:17:29.400

Don Gilmore: at the same time by building capacity and and having sustainability. Um, creating the economic ecosystem e ecosystem, so we can foster career opportunities that might not have been presented before um

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00:17:29.410 --> 00:17:45.850

Don Gilmore: and and have small businesses, Um, you know, and to be a wealth in the community hold by the community owned by the community, and collaborate holistically on the within a level with all the sources that we try to mitigate.

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00:17:45.860 --> 00:17:50.400

Don Gilmore: But at the same time creating those opportunities for wealth building.

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00:17:50.470 --> 00:18:01.300

Don Gilmore: And you know one of the things that we're looking at is being able to use some of those funds to have a black Cdfi that's concentrated on these target areas that we're talking about

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00:18:01.400 --> 00:18:07.169

Don Gilmore: basically being on the on the ground where the work is happening and being able to

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00:18:07.180 --> 00:18:28.459

Don Gilmore: put plans into place that can really have impact on the people that we're trying to serve. I mean, it's really um important that we we look at thing as a community and work to build plans that we depend on each other to provide those those services and those activities that can enhance the communities that we're working in,

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00:18:28.650 --> 00:18:33.919

Don Gilmore: I mean. And one of the things that I look at a lot is the the hurdles

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Don Gilmore: that we face as black developers, I mean. Fred talked a little bit about some of those things, and I think they're

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00:18:41.090 --> 00:18:58.620

Don Gilmore: They are a lot of more universal, but just the whole impact of systemic racism, and how it basically factors into or baked into every type of system that we work through. Either is, there is consciously a consciously. There's biases

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Don Gilmore: are acted out, and they hurt the same way, or, or, you know, provide hurdles to the same way they were trying to do. I mean, we look at You know how you how folks underwrite um our loans basically, based on if we don't have enough experience, we can't do it alone.

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00:19:17.730 --> 00:19:24.550

Don Gilmore: But if we've done enough projects, but not that total number, then maybe you need to bring a partner in,

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00:19:24.790 --> 00:19:41.329

Don Gilmore: and these practices, you know, Don't take into account that we work in the the toughest neighborhoods. Right. You know we have other obstacles that we have to deal with just in and by making a a community um viable. So the different hurdles of

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00:19:41.340 --> 00:19:54.710

Don Gilmore: uh, you know. Brow fields. Um um systems that have been um, you know, not in the great shape that we have to look to find other resources to improve because some of those communities don't have them locally.

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00:19:54.760 --> 00:20:09.629

Don Gilmore: Um. And so yeah, we're working the hardest areas to be able to make these things work. But the underwriting doesn't look at it that way. It looks at you just as the way as he looked at anybody in a high resource area, and that's not fair.

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00:20:09.710 --> 00:20:29.240

Don Gilmore: And so we have to continue to fight against these issues and policies, and for it talks about this, you know it. It always finds a way to to harm us, and you know, and and the thing that is is really rough. Is that um Every asset that we own,

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00:20:29.250 --> 00:20:36.519

Don Gilmore: you know we have to, you know, put it up for collateral, and and when somebody looks at your your balance sheet.

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00:20:36.530 --> 00:20:59.489

Don Gilmore: They don't see you worthy enough to do it. And so we need ways. And this this fund is actually a way that's going to help us be able to do that. Um, by having the unrestricted funds that are targeted for different areas specifically for outcomes is that is the social guarantee that these funds are looking to provide based on a a plan that makes sense.

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00:20:59.500 --> 00:21:17.770

Don Gilmore: And the other thing is, is, we continue to still deal when We have some some success in in in trying to mitigate some of these aspects, but the the Nofas and the Rfps and the r of queues um really doesn't provide a way of entry into the field.

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00:21:17.810 --> 00:21:36.320

Don Gilmore: It's really limited on how you can get into the field basically if you don't have uh the resources to um or to have a a partner that's willing to work with you to get there, because it's not mandated that anybody work with a black developer to try to get them into the field

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00:21:36.330 --> 00:21:53.089

Don Gilmore: um and try to help them grow their product. Um! To try to help them be able to be that person in the community that folks see working there. Um, I mean, I that all that is really important, but the systemic issues that are based in those not for us.

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00:21:53.100 --> 00:22:00.109

Don Gilmore: Um, you know we're finding them every every time. I know. If it comes out there's another one that we're finding

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00:22:00.120 --> 00:22:19.709

Don Gilmore: there's another one in our Fe, the local, you know all your local systems have these barriers in them, and it's a it limits us, being able to compete for funding, to be able to compete for projects. Um, and that's what we're looking to mitigate. I mean one of the things that happened.

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00:22:19.720 --> 00:22:28.940

Don Gilmore: Um, you know how the black developers Forum got started was, you know, we were working on nofas and

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00:22:28.950 --> 00:22:44.680

Don Gilmore: Rfps, and we thought we had, you know, basically, you know, got through a hurdle, and then we look up and the bar get moved back further. So now you don't need. You need more than three years in the five years you need more. This you need that. So every time we get close

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00:22:44.690 --> 00:22:52.290

Don Gilmore: to that, you know, feel where we think we're ready to be able to to to compete. They get to move back more.

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00:22:52.460 --> 00:22:53.790

Don Gilmore: And so

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00:22:53.980 --> 00:23:06.689

Don Gilmore: we were working. Me and another one of black developers were was saying, Look, you know, we keeping our head down working here, and just, you know, and we're still getting the same story at the end of the day.

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00:23:07.110 --> 00:23:11.170

Don Gilmore: And you know people who want to join venture with us, and they want to give us,

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00:23:11.200 --> 00:23:24.119

Don Gilmore: you know, ten percent of the developer fee. And now the owners and Don't own the project at the end of the day You're not controlling the assets that you brought to the table. And so we said, you know,

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00:23:24.190 --> 00:23:31.400

Don Gilmore: let's see what we can do. It's time for us to to, really, you know, talk to one another and see

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00:23:31.640 --> 00:23:36.969

Don Gilmore: if everybody's experiencing the same thing the way we it's impacting us. And

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00:23:37.160 --> 00:23:48.569

Don Gilmore: and so we we. We put a um a a letter to the State, advising them all the the issues that they have been doing, and keeping black developers from being able to

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00:23:48.580 --> 00:24:04.640

Don Gilmore: uh participate in um the projects in fully and not just being in namesakes, that we did something, but actually being able to build our capacity in doing these and in an entry level to get in. And so

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00:24:04.710 --> 00:24:12.169

Don Gilmore: one of the things that we found also was that, you know, in two thousand and eight. There was over thirty black developers in the bay area

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00:24:12.610 --> 00:24:15.449

Don Gilmore: by two thousand and fifteen.

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00:24:15.500 --> 00:24:34.199

Don Gilmore: They were less than five, and now we experience to compete locally in the State of Federal um funding competition funds. And and then here we go again, partnering with no pathway to being able to um be a capacity, or being able to um

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00:24:34.640 --> 00:24:49.569

Don Gilmore: being able to to try and build some wealth in in developing these projects as well. Um. So One of the things that we put together was in the back developer form was the um we petition for a set aside.

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00:24:49.730 --> 00:25:03.290

Don Gilmore: Um it wasn't a big set aside, but it was the entry in the door. We also put together that if somebody had to to partner with a um an experience developer that that

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00:25:03.380 --> 00:25:07.219

Don Gilmore: that developer fee would be shared, you know, fifty over fifty,

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00:25:07.360 --> 00:25:17.670

Don Gilmore: and at the end of the day after the fifteen year tax credit period, then that would be owned by the um, the the the black developer,

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00:25:18.150 --> 00:25:30.300

Don Gilmore: basically building their assets, basically building their capacity. And as these, the fifteen years ago they became more and more experience with the the asset

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00:25:30.310 --> 00:25:44.520

Don Gilmore: being able to um leverage those that asset to better improvement in the community. And why is it important to be able to own. I mean, that's a generic question that everybody should know. But

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00:25:44.530 --> 00:25:55.829

Don Gilmore: you know, doing the the past. You know the developers before who got in early we're able to re- syndicate and and and build build wealth,

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00:25:55.840 --> 00:26:13.250

Don Gilmore: and being able to continue to build their capacity, to move from city to state to you know nationally, and so it it's no mystery of how they were able to build their wealth and that opportunity

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00:26:13.320 --> 00:26:26.419

Don Gilmore: it it's. It's not not existence to the to that degree. But even the lesser degree just being able to have the yes, it, and be able to leverage, not to that capacity, but to some capacity is really important.

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00:26:26.430 --> 00:26:41.249

Don Gilmore: And so we're trying to get policy change that recognizes that and those other um um barriers that are um kind of holding back the progress of Um, the black developers who in turn

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00:26:41.340 --> 00:26:44.450

Don Gilmore: would be, you know, more

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00:26:44.750 --> 00:26:55.400

Don Gilmore: working on that that black ecosystem to introduce develop more developers, nor more architects, more folks to get exposed to those opportunities

114

00:26:55.430 --> 00:27:12.589

Don Gilmore: and to actually create, You know, a holistic community. Um uh improvement effort that lifts all wealth, and and and again um, a local Cd of five will mean, you know, great proportions, a local community based Cdfi,

115

00:27:12.600 --> 00:27:15.940

Don Gilmore: I think. Uh, with the social,

116

00:27:16.020 --> 00:27:28.760

Don Gilmore: the social investment. Um, Not just loans, but social investments that will bring dividends on the long end. So this is why this fund, I think, is is really a right step,

117

00:27:28.770 --> 00:27:46.579

Don Gilmore: and they helping that happen. And along with it the fund that we're asking for has a lot of technical assistance and the other capacities that you need, but from the developers proportion. And this is this is what we we need to help support. So I will conclude there. Thank you,

118

00:27:47.920 --> 00:27:54.289

Melissa Jones / BARHII: Thank you, and it's wonderful to be um on this call with both of you, because between you

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00:27:54.300 --> 00:28:18.060

Melissa Jones / BARHII: and the uh Black Cat Advisory Board we've got hundreds of years of development experience. Um, really, who, like people who have work through all different kinds of development projects, so housing, commercial development, all um, all of the different pieces that we put together to create healthy communities where people can thrive. And so, you know, Bar High is the coalition of the bay areas, governmental Public Health Departments. Um.

120

00:28:18.070 --> 00:28:45.009

Melissa Jones / BARHII: We were founded as a unique entity because the public Health departments were looking across the differences in life expectancy across the region, and said: You know there's a piece of this to get to the scale that we need to close ten year. Differences in life expectancy. That is about the communities that we build, and that's definitely different than what the health departments do in their day to day work. But an important part to getting us to close that life expectancy Gap.

121

00:28:45.020 --> 00:29:00.219

Melissa Jones / BARHII: And so, five years ago, six years ago, we convened them all to ask what was the the the next big issue? Um that was um that would bring us to health equity in our lifetimes in the Bay area.

122

00:29:00.230 --> 00:29:26.680

Melissa Jones / BARHII: Um and hands down. They said, it's housing. It's changing. Who lives here. It's changing the conditions that people find themselves in and housing the increases in issues of um mold or unhealthy housing or lead paint. It's um, and it's increasing. Um! The The cost of housing is increasing. Um! So many stressors on family budgets,

123

00:29:26.690 --> 00:29:52.779

Melissa Jones / BARHII: and so then we started partnering with a number of partners across the region to really figure out how we get to housing affordability Um, and thanks to leadership from the San Francisco Foundation and Fred Um and others. We were really able to work on this um, this regional housing planning process, to think about what it would take us to get to more affordability in the region, and we've worked on this this strategy of um

124

00:29:52.890 --> 00:29:58.539



Melissa Jones / BARHII: uh tenant protections the preservation of currently affordable housing and the production of new housing.

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00:29:58.550 --> 00:30:26.150

Melissa Jones / BARHII: And as we've worked along that we've also been thinking really specifically about the needs of different communities in the Bay area. Um. And we have this belief that it's important for us to have an umbrella that's going to secure the health for all um, and to have specific interventions for the particular pain points the individual communities have um. And Fred spoke really eloquently about what we're seeing in black communities across the bay area when it comes to housing and health.

126

00:30:26.160 --> 00:30:41.040

Melissa Jones / BARHII: Um, And when it comes to disproportionality Um! And the work for this fund really grew out of that, it started with Thursday morning coffee conversations with people talking about the massive movement we've seen across the bay area for black people, and so we saw

127

00:30:41.050 --> 00:31:11.030

Melissa Jones / BARHII: um in particular. Um, we've all felt it right. We can. We can feel the difference of Oakland, You know I i'm here in Oakland. We can feel it uh feel the difference in San Francisco, and we decided to really put numbers to it, you know, to commission a report to look at the kind of displacement we've seen and understand it at a whole new level. We saw that East Palo Alto over the last three decades has lost sixty-six percent of its black population Oakland Berkeley, San Francisco, and the fifty um, And we really started to think about what it.

128

00:31:11.040 --> 00:31:27.260

Melissa Jones / BARHII: What does that mean, and what is causing it? And what we found is there is actually a two track kind of mobility that's happening. Um! One track is about the seeking of affordable rentals, and the second about seeking of affordable first time, home ownership.

129

00:31:27.590 --> 00:31:40.960

Melissa Jones / BARHII: And so we started to try to think of strategies that would address the future of the Black Bay area. The dreams that people have, what it would take for people to be able to stay in place, but it will take for people to move to where they want to be next

130

00:31:40.970 --> 00:31:57.009

Melissa Jones / BARHII: um, and that's really the birth of black hat. And so in less than a year Um! We were able to work with legislators across California who really understood this mobility

because it turns out it's not just the Bay area. It's all across California, and it's a significant push inland

131

00:31:57.020 --> 00:32:25.989

Melissa Jones / BARHII: um, and people really understood the changes that we need um to both reverse the pace of displacement. We're seeing um, and to help set up communities in the places where people have now been moving for three decades right to really have the opportunity to plan for our features. And so this fund um before I was with Bar High as a community developer. And this fund is is is, you know, the dream. I think, of many community developers. Um, Which is, it focuses on community organizing

132

00:32:26.000 --> 00:32:54.579

Melissa Jones / BARHII: um and community planning as well as community capacity building, and then um the kinds of resources that Don was just talking about, and so so often what happens in community development and neighborhood planning work. Um, when it's community base is that you find a funder or two who's willing to fund your community planning and community visioning in a holistic way, right where people are talking about their their full range of what's next for them and their families? Um! And what they would need from the neighborhood for that to happen,

133

00:32:54.590 --> 00:33:07.080

Melissa Jones / BARHII: and typically that funding and that planning happens. And then the work for the next handful of years is to find people who are willing to invest in that neighborhood vision.

134

00:33:07.140 --> 00:33:10.129

Melissa Jones / BARHII: But the money isn't continuous, and it's not connected

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00:33:10.140 --> 00:33:36.829

Melissa Jones / BARHII: um. This fund is different than that. So after There's the community planning and the community visioning. The fund has a community capacity building arm which is really the ability of organizations to hire, to deliver on those plans. Um. And so that connects much more quickly a community vision to the ability to implement that you don't need to raise community expectations only to spend years trying to find people who are willing to to pay into the community vision.

136

00:33:36.840 --> 00:34:06.509

Melissa Jones / BARHII: Um! And then it moves into the work that Don was talking about in terms of the brick and mortar development components, and it fills those those sort of flexible gaps we need to get to um the ability to move more quickly on community planning projects. Uh,

It's a very similar model to things we've seen. Cdfi Community development Financial institutions look to put together across the country that community plans can have immediate implementation, and it takes that and create scale for the Bay area.

137

00:34:06.600 --> 00:34:22.810

Melissa Jones / BARHII: Um through that process. Uh, And so I I think this is a really a big opportunity to do something that would be both a model for the State um, and a model for the country. And how we think about addressing the disproportionality that we've seen for black communities and housing

138

00:34:22.820 --> 00:34:35.579

Melissa Jones / BARHII: um, and I think i'll stop right here. Um start um start on some questions. Um! And then we'll have time to to talk about how to become increasingly involved uh, in this

139

00:34:35.739 --> 00:34:47.670

Michael Lane / SPUR: great Thank you very much. Um, that's wonderful. Maybe i'll just pause there and see before I move to questions, if any. If the panelists have anything they'd like to respond to that they've heard so so far, or any kind of following comments.

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00:34:50.239 --> 00:34:52.259

Michael Lane / SPUR: We good to to move

141

00:34:53.100 --> 00:34:54.169

Michael Lane / SPUR: great

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00:34:54.380 --> 00:35:11.170

Michael Lane / SPUR: uh, so, Melissa, could you begin to to talk to us a bit about the engagement in in Sacramento, and with the the State Legislature and the proposal you're bringing forward. I know you've also been working with the Governor's office, etc. And just how that how that worked the past year, and what you what? What? Your takeaways were.

143

00:35:11.180 --> 00:35:27.150

Melissa Jones / BARHII: Yeah. So we were able to engage Assembly person, Lori Wilson, who has been an incredible asset in this campaign work. She took this on as her first championship issue as she moved into the assembly. Um, and we have been able to work across the State

144

00:35:27.160 --> 00:35:45.390

Melissa Jones / BARHIII: um, which can be very unique. Um in a process when you're in focusing on one region. Um, but there was interest across the State, and understanding more about this pool and fund. And so the the fund became a top Five Bay area, caucus budget, priority um and a top collect legislative caucus priority across California last year.

145

00:35:45.400 --> 00:35:55.869

Melissa Jones / BARHIII: Um! We think that that's a very good sign that um positioned us to be in this next phase of work. Now. Um that we're um very energized and excited about

146

00:35:55.880 --> 00:36:15.019

Melissa Jones / BARHIII: It's it the fund else it's it's unique to the um. There are. There's the Black Hat Advisory committee that that Jackson mentioned at the top of this, at the top of this call the third the thirty-five founding organizations there's also local elected officials all across the Bay area region who have signed on

147

00:36:15.030 --> 00:36:44.009

Melissa Jones / BARHIII: um, so that includes Mayor Libya and Oakland, uh the Mayor of Redwood City, um Co. Board of Supervisors all across the region, including places that people don't always think of the black communities in like Sonoma um and um places that we we think of black communities a lot like Alameda County, Um and Um. Each. Each of those elected officials have been important partners, and thinking through the strategy that could pair the funding from the State with local investments. Um! To really make the fun go further.

148

00:36:44.020 --> 00:37:09.669

Melissa Jones / BARHIII: Uh. In addition, there are. There's a whole variety of um allied support on this. And so um not black lid organizations, but organizations that understand that cultural community development and planning for disparity is important for all of us, and that includes Western Center for law and poverty lists um and a variety of others. So go i'll stop there and see if uh Don wants to add anything anything else.

149

00:37:12.800 --> 00:37:18.850

Don Gilmore: No, you covered it pretty well. I I think i'll let it go there. I'm not afraid. I might want to add something

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00:37:20.880 --> 00:37:25.909

Fred Blackwell / SFF: not not to that. I would. I would just make the the point that um

151

00:37:26.480 --> 00:37:44.289

Fred Blackwell / SFF: this particular and very specific proposal, um in and of itself is not a silver bull that really what we're talking about, and I hope that folks really uh can absorb is that this needs to be one of

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00:37:44.300 --> 00:37:47.569

Fred Blackwell / SFF: a variety of tools in our tool belt.

153

00:37:47.640 --> 00:38:00.870

Fred Blackwell / SFF: Uh, in order to really kind of reverse the the trends that we have seen. So, in addition, the state level support, you know. That is, is working with another group called the Black Developers form to make sure that

154

00:38:00.880 --> 00:38:29.930

Fred Blackwell / SFF: um you know the the dollars that are coming out of the treasures Office, for example, are coming out in the way that can support uh black developers in the efforts that they're engaged in. As I talked about at the top. It also includes a strategies that need to loosen up the regulatory environment, so that when black developers are working in communities that aren't East Oakland, West Oakland, Epa. Richmond, that there is some level of receptivity and an ability to actually

155

00:38:29.940 --> 00:38:57.569

Fred Blackwell / SFF: build housing in those communities, and they Aren't stopped at the Uh. The The first attempt to submit an application uh to build in those communities uh it also means partnership with uh black led organizations not necessarily housing developers. So that is, Melissa said. There's a comprehensive approach to community development and community help that's going on. So I also want folks to kind of really understand the fact that this is important.

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00:38:57.580 --> 00:39:07.350

Fred Blackwell / SFF: But this is also part of the a whole slate of strategies that we need at the state level and at the local level. In order for all of this to be successful.

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00:39:08.060 --> 00:39:25.489

Don Gilmore: Yeah, just to add on that, you know, the there's different levels and different layers to all this, and in the financial institutions they play a part in this, too. I mean, they get their um, You know they're buying tax credits, or they're buying it to programs,

158

00:39:25.500 --> 00:39:52.729

Don Gilmore: and they still have a lot of those regulations that make it hard for you to get your projects through or to get adequate funding for it. And so, you know, black Developers Forum is actually looking at those ways to to to change some of the policies and procedures that are going so they can have a more of an eye on equity, and an I on more um investment that actually pays.

159

00:39:52.740 --> 00:40:15.219

Don Gilmore: You know better dividends by being more assertive into the efforts that we're trying to do, and so that's a task, you know. So we have the tasks with with the Lenders regulators, investors. Because again, we're talking about a system that's been in place for a long time. It's not going to happen overnight. We understand that. But when we see it we got to call it out, and that's what That's what we're trying to do right now.

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00:40:17.330 --> 00:40:35.949

Michael Lane / SPUR: Great, Thank you. Those are really important comments, because, as we know, it takes multiple sources to be able to finance even in one affordable housing developments. We need to make sure this the entire system is addressing these concerns, and meeting the needs of a of black developers. So appreciate that. Let's kind of dive in a little bit in the the details of the the proposed fund if we could.

161

00:40:35.960 --> 00:40:44.129

Michael Lane / SPUR: Um! And I think Don had mentioned this to the idea of a black Cdfi that That's a really, I think, appealing a way to think about this, and and maybe i'll start

162

00:40:44.140 --> 00:41:06.559

Michael Lane / SPUR: by giving this question to to Melissa. But if you could talk about implementation, how the fund would be administered. And there's there a role at the State level for an agency or or department, and then also at a regional level, for example, could Lafa also be involved in helping to to finance Um, This type of a program given that we've now set up that that regional Uh housing finance authority.

163

00:41:06.590 --> 00:41:25.989

Melissa Jones / BARHII: Yeah. So we've been working with partners both at the State level and um locally to think about administration. And so there are a couple of really good models out there. Um! One um is that there's a administration that can happen through a through a State agency, sometimes through a commission that's set up with a particular lens around um

164

00:41:26.000 --> 00:41:54.780

Melissa Jones / BARHII: culture program need et cetera um, And so that's one model that we're looking at. Um. Another would be a model that includes um, including a group like Buffa right?

This sort of uh a A government agency connection that is able to monitor the funds. Um, do the planning understand how the funds can pair with the other resources? Right? The layering that happens in the development of a project so that we're maximizing the resources um that operate that way.

165

00:42:01.970 --> 00:42:21.389

Michael Lane / SPUR: And And, Fred, This is also similar to some of the work. The partnership for the for the bay Area's future has been doing in terms of the model like you said both programmatic. But then also um financing developments. Uh, are there learning that we could take from that. And then maybe we could actually this. This could be a a good entry point for for a regional black housing fund.

166

00:42:21.990 --> 00:42:29.899

Fred Blackwell / SFF: Yeah, I mean, Michael, it. It is really really important to think about this from a State regional and local level.

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00:42:29.910 --> 00:42:50.429

Fred Blackwell / SFF: Um! And as I, as I said before, um, you know all that needs to be in play. I think this totally your role for B for the play. There's totally a role for the local housing and community development departments within cities and counties to play uh as well. And you know this been it's worth the

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00:42:50.440 --> 00:42:59.940

Fred Blackwell / SFF: um. But saying so that others understand what the things that we've done through the partnership with the uh base future is actually create a policy for

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00:42:59.950 --> 00:43:19.299

Fred Blackwell / SFF: Uh, and that policy fund is providing direct support to counties and cities uh that are developing uh innovative housing policy. Uh, that direct support sometimes involves a cash grants, but it also involves uh, actually um

170

00:43:19.310 --> 00:43:38.049

Fred Blackwell / SFF: putting staff in local jurisdiction, so that they can help to build up the housing policy capacity of especially some of the smaller jurisdictions that, uh, in the region, and uh, it provides funding to partner with uh community based organizations to help to get uh

171

00:43:38.060 --> 00:43:57.780

Fred Blackwell / SFF: uh innovative policy interventions over the finish line which I I I'd also like to spend a little bit of time on uh Regina put into the chat a question about how can people

be engaged in this to make sure that things like this actually get over the finish line. Uh, in the point Regina, that I would make is that

172

00:43:57.790 --> 00:44:18.220

Fred Blackwell / SFF: it is one thing to develop a great innovative um and smart uh policy intervention. Uh, but if that is not uh connected to a constituency uh people who are showing up in demand and change. Uh, then those great policies often don't get over the finish line.

173

00:44:18.230 --> 00:44:42.460

Fred Blackwell / SFF: So it is really really important uh for people to show up at city council meetings to show up at uh the State Legislature to make calls to city council members to make calls to um county supervisors to make calls to uh State legislators, whether on there on the Senate side or the Assembly side, to make sure that your voice is hurt.

174

00:44:42.470 --> 00:44:58.170

Fred Blackwell / SFF: The other thing that is important in this regard is uh what I've seen uh is that um legislation usually gets over the finish line, and policy gets over the finish line when there's a broad, base coalition.

175

00:44:58.350 --> 00:45:15.049

Fred Blackwell / SFF: So when people talk about, for example, all with the black community, it is very important that these legislators uh that these Assembly members. Uh that these Council members that these uh boards are supervisors, Don't. Just hear from black people

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00:45:15.300 --> 00:45:18.310

Fred Blackwell / SFF: uh and black developers that this is important.

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00:45:18.320 --> 00:45:45.919

Fred Blackwell / SFF: Uh, it is important to hear from the general contractors. Uh, it is important to hear from the architects is important to hear from the engineers. It's important to hear from the market rate developers. It is important to hear from uh the developers from other racial and ethnic groups, and if anybody on this call falls into any of those categories we would appreciate you. Given a call or an email to your legislator, saying that this is important.

178

00:45:49.690 --> 00:45:56.520

Michael Lane / SPUR: Great thanks a lot. Let's go ahead and and move through some of the questions. Now that we've gotten both, I see there's some comments in the chat, and then also in the Q. A.



179

00:45:56.810 --> 00:46:06.820

Michael Lane / SPUR: Uh. Feature there, and want to thank Regina also for providing the the website address for the Black Developers Forum. That that's very helpful as well for folks who want to to take a look at that.

180

00:46:06.830 --> 00:46:23.479

Michael Lane / SPUR: Oh, and I, this is any of our panels to answer any of the questions that that you'd like to just let me know if you'd like to. One one question that's come up in the chat, and then I I know that Bar has also worked on. This is just the legal issues you've encountered in terms of a a race based type of a of a fund, and and how you. You answer those those questions?

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00:46:27.030 --> 00:46:55.559

Melissa Jones / BARHII: Yeah. So we are following a model Um, quite similar to the work that was done around. Stop the Asian hate which which really focused on the disproportionality spikes that that Asian communities were experiencing around hate crimes and designed a strategy that made sure people understood the disproportionality they were experiencing. And then Um created a legislative model and a bill that provided specific resources available for victims of hate crimes.

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00:46:55.570 --> 00:47:16.559

Melissa Jones / BARHII: Um, that model um directed resources through the Uh department of social services and to an Asian Pacific Islander task force, with experience and expertise on those issues to award uh the resources In that way. We think it's a great model um for work that is um inclusive um, and culturally responsive.

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00:47:16.570 --> 00:47:20.249

Melissa Jones / BARHII: Um and um have been using that for our work

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00:47:25.220 --> 00:47:28.920

Michael Lane / SPUR: great. Let's go to a first a comment and then a question

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00:47:29.240 --> 00:47:41.080

Michael Lane / SPUR: here in in the chat chat that Jackson has shared. Recent study in Berkeley showed a three point, two billion dollar differential, well generated by home ownership and red Line district from one thousand nine hundred and sixty to two thousand and twenty,

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00:47:41.460 --> 00:47:52.610

Michael Lane / SPUR: And then, uh, the question here is, should there be legislative changes to allow for? And this is the enhanced infrastructure financing district to expand the definition of infrastructure

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00:47:52.620 --> 00:48:08.219

Michael Lane / SPUR: to include services for supporting the black community. I mean, we could start with Don on this, but just the importance of having that infrastructure and those types of investments in terms of the water. And so and oftentimes they're required for infill development and drive a lot of costs and trying to build new housing.

188

00:48:09.360 --> 00:48:20.519

Don Gilmore: Yeah, I think. Um. It takes innovative thoughts about being able to. Um, you know. Derive where you can. You have resources to have an impact. I mean. That's a

189

00:48:20.540 --> 00:48:40.189

Don Gilmore: you know we welcome those type of uh of of strategies. I mean, I think the the main thing is that if we, if if we take from the premise of what you know, Fred and Melissa basically outlined so completely is that you know this is a uh, you know it's it's a health

190

00:48:40.200 --> 00:48:50.650

Don Gilmore: and wealth type of thing that is affecting uh the black community. And and if we don't, if we just keep doing the same things that we've been doing. We're gonna have the same outcome.

191

00:48:50.680 --> 00:49:10.150

Don Gilmore: And we've got to change those strategies in those thought processes. We don't have audiences. We welcome different answers to come in. They have addressed it. I think it's a it's a all um impactful thing for everybody to to take part in this uh this change basically that makes the you know the

192

00:49:10.160 --> 00:49:24.770

Don Gilmore: the um environment better for for all people when specifically black people that are at the bottom of the list. And all this stuff, So we welcome those type of ideas to generate um resources to deal with the the issues.

193

00:49:25.040 --> 00:49:34.919

Michael Lane / SPUR: Korea can be part of a legislative priority, both in terms of policy and budget. Jacqueline also concurrent it to the developments, must get rid of discrimination in their nofas.

194

00:49:35.380 --> 00:49:36.540

Michael Lane / SPUR: Um!

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00:49:37.790 --> 00:49:57.470

Michael Lane / SPUR: And in Detroit ways. In. Yes, I am experiencing all aspects of what Don is speaking on underwriting guidelines, much change and nonprofits receiving public funding must be required to partner with experienced emerging developers. We shouldn't have to make this demand, because we are all working toward the same cause to end this housing crisis. However, that's not going to happen, unfortunately.

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00:49:58.000 --> 00:50:07.220

Michael Lane / SPUR: And then Gail asked: Uh, And this, I think, is in response response to Melissa, mentioned a displacement research report. If that if that could be made available.

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00:50:08.370 --> 00:50:26.580

Melissa Jones / BARHIII: Yeah, we'll have a new report actually coming out very shortly. That shows the displacement across all of California. And so um, if you join the mailing list. I'm putting in another note in the chat. Here. Um, You'll be able to see both that report as it's released as well as the um the list of upcoming hearings.

198

00:50:26.950 --> 00:50:48.009

Fred Blackwell / SFF: Wonderful, You know, Michael, Just one thing I would mention here around the emerging developer piece and partnerships, and i'm sure Don can uh relate to this, because i'm sure he's seeing it just as much as I have. Uh it is really frustrating to see smaller um black lead um nonprofits be perpetually

199

00:50:48.020 --> 00:50:51.430

Fred Blackwell / SFF: in the emerging developer category.

200

00:50:51.590 --> 00:51:04.589

Fred Blackwell / SFF: Uh. And so um! One of the things that I would really emphasize is for those who are going down that road. Let's not just let this be a box checking exercise.

201

00:51:04.760 --> 00:51:21.960

Fred Blackwell / SFF: Let's make this be an exercise where folks are actually getting the kind of exposure to the development process. So they don't are not that constantly uh in an emerging developer box check situation, but really kind of

202

00:51:21.970 --> 00:51:28.459

Fred Blackwell / SFF: ultimately and tangibly building the capacity of these organizations so that they can be lead developers.

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00:51:29.330 --> 00:51:35.770

Don Gilmore: We will say it, Fred. I mean, the thing is, you know what happens after I emerge right well

204

00:51:35.780 --> 00:52:04.289

Don Gilmore: what was waiting for me after I merge, and usually nine times out of ten is the same. Barriers are there in the main pool that you had to set aside. But now you can't participate. Because you're theoretically equal. That's why we got to think about this in terms of equity. That's why the equity portion of this is still important to to to see through to the end. So um! We'll see if Fred and we can talk about some of the churches who have got taken advantage over

205

00:52:04.300 --> 00:52:25.949

Don Gilmore: by what I call predatory developers who have come in there and basically taking the wealth from from the folks that are there, and that's why we put our faith initiative for it to maybe not do every deal, but have some equity in the deal. At least they know there's something else that can happen that can be more beneficial to the communities into the that uh building some wealth in the community.

206

00:52:25.960 --> 00:52:52.300

Don Gilmore: A lot of churches want to address some of those social programs that they have, and this is a way of getting them more resources to be able to do it even more. So we have to change the game. It's time for it to change, and I think we let's say we need everybody's help to do it, and you know, and I think the stats that Melissa is shown to you just demonstrates. You know what's going to happen if we keep going down this path. I mean it. It has a stop now.

207

00:52:55.250 --> 00:53:10.460

Michael Lane / SPUR: Great! Here's a question from from Debbie. Thank you for this important conversation. How do you see a nonprofit ownership developer like habitat for humanity, California partnering to best support your efforts. Our State policy platform prioritizes, housing justice and closely aligns

208

00:53:10.470 --> 00:53:28.469

Michael Lane / SPUR: as an affordable ownership developer. We are focused on advancing black home ownership and working to close the racial gap in ownership and California black

households only make up four percent of all California homeowners, but black households make up twelve of all habitat homeowners. As you know, the black population is roughly six percent statewide.

209

00:53:29.840 --> 00:53:58.590

Melissa Jones / BARHII: Yes, thank you. And so we've begun some conversations um with with you all, and we'd like to have more. And so really, Jo emailing info at our high org is a great way for all groups um like habitat for humanity that are thinking about this that are already in motion and work on this. Um you can endorse the proposal. Um, you can in attend hearings. Um! You can attend a community advisory meetings which we host every other month

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00:53:58.600 --> 00:54:08.849

Melissa Jones / BARHII: um to get ideas from the broad based of community about the work that they do, and we'd love to continue uh to partner with folks um on the campaign this year.

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00:54:09.830 --> 00:54:12.510

Don Gilmore: Yeah, I think you also, you know,

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00:54:12.570 --> 00:54:28.639

Don Gilmore: like um we were talking about before. A lot of local ownership is with jurisdictions, and you know some of the land is a big big cost for the for the projects, and so, and being able to get black folks into homes

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00:54:28.650 --> 00:54:42.129

Don Gilmore: is a I mean it's hard to do. If you don't control the uh, you know the product, and you can where you can put certain um targets there based on what you're trying to do in a community.

214

00:54:42.140 --> 00:54:57.200

Don Gilmore: And so and and it's not unusual. Other communities do the same thing. They had extra points. If you live there, if you have been there whatever. But I think those type of partnerships have got to happen because they're not doing any more land.

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00:54:57.210 --> 00:55:27.199

Don Gilmore: And so and it's, you know It's so it That's a big part of not being able to get into home Ownership down. Payment is one, but actually having access to land the opportunity. Most black folks are losing out on the bid process when they go, because they have such, you know, layered financing, and a lot of folks don't want to go through that. So we gotta get. We gotta find

a way to get, you know, all the resources and all the tools available to impact. You know, black home ownership on ownership is is going to take a variety of different things

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00:55:27.530 --> 00:55:39.600

Don Gilmore: as well as some uh, again, some type of uh funding, Mac, or that allows for some um capital that doesn't have to be paid back, but has different strings tied to it.

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00:55:40.580 --> 00:55:52.320

Michael Lane / SPUR: Great. Let's see if we can pick up a couple more questions here in in that Q. A. Feature? Are there any lending institutions in the region that have expressed sincere interest in working with and supporting black hat or the black developers forum.

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00:55:57.200 --> 00:55:59.850

Melissa Jones / BARHII: And do you want to take that one for back developers for

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00:56:01.800 --> 00:56:08.540

Don Gilmore: um? Yeah, there there has been some some interest. And um, you know we're still working through that.

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00:56:08.610 --> 00:56:12.609

Don Gilmore: Um, here's the basic problem with that is that

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00:56:13.620 --> 00:56:25.370

Don Gilmore: usually they have a product, and they bring it to you and say, Here, this is the guidelines. What we're looking for are for financial institutions to listen to our concerns. Listen to our

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00:56:25.380 --> 00:56:55.249

Don Gilmore: impact. On what a product should look like to be able to be used in our community. Usually the products that we get and work with, You know they got them. They committed them. They got them committed. But how many are getting them? You know It's dangled up here, and what happened with those funds? What was the impact. We hardly hear on a lot of those institutions, but they target. They get big press from what they're doing, but basically it's not hidden the mark. And so only way you're going to hit the market is talk to people that are in the field when you're putting your program together,

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00:56:55.260 --> 00:56:58.389

Don Gilmore: and that's not happening enough to make an impact

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00:57:00.160 --> 00:57:08.419

Michael Lane / SPUR: great. Thank you. So as we come to the end of our time, I think i'd like to ask Melissa to give us a brief syn option. What? What's next in terms of

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00:57:08.430 --> 00:57:38.400

Michael Lane / SPUR: legislation and budget requests at the State level. What's What are you ramping up for for twenty twenty-three, and how we how we can be helpful, and also allow Fred and Don to provide any concluding remarks before we we sign off today. Yes, so the campaign is moving forward as a two part campaign. It'll run as a bill and as a budget request over the course of this year it'll include um actually a broader geography than we've been talking about initially. Um. After the first meetings with the black legislation

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00:57:38.410 --> 00:58:08.400

Melissa Jones / BARHII: caucus we heard a lot of interest. We met individually with each member um about having a fund that could also include the geographies where where they live and work and represent um, And so we'll be operating statewide this year, really acknowledging um that the the levels of displacement that we've seen, and the issues that we've been talking about for the Bay area are true statewide Um. And so we'll be convening the statewide coalition on that again. Folks should to an email info at our high dot,

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00:58:08.410 --> 00:58:30.090

Melissa Jones / BARHII: or to get onto the list that will have have the um, so that you can receive the the notices as hearing dates are set. Um for the bill um, and to receive other notices about community information, sessions, and other conversations that'll be happening across the State. Um, really talking about um, the future of of Black California

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00:58:33.250 --> 00:58:35.519

Michael Lane / SPUR: on any concluding remarks you like to share.

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00:58:35.770 --> 00:58:50.979

Don Gilmore: No, just it. Um, i'm. I'm glad for the conversation. Um, this is an important endeavor and appreciate all you guys support, and the black developer Forum is is open and and appreciate your support there as well.

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00:58:50.990 --> 00:59:07.340

Don Gilmore: And um, you know, we we plan to continue this, and as many allies that we can have is as for it, it would be beneficial. So um! We think that this is very important to the community. It's. It's one of those things where you're at this tipping point.

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00:59:07.350 --> 00:59:11.770

Don Gilmore: And uh, this is a very um impactful if we can get it done.

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00:59:12.090 --> 00:59:14.120

Michael Lane / SPUR: Great Fred good and pick us up.

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00:59:14.130 --> 00:59:33.560

Fred Blackwell / SFF: Yeah, you know, i'll just speak really quickly from uh with my fund there's had on uh, and just to say Thank you so much to Don and everybody that he's working with him as well. Uh for the work that they're doing, because uh, like, given where we're sitting in our mission. Um,

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00:59:33.570 --> 00:59:37.530

Fred Blackwell / SFF: these coalitions didn't exist. We would have to try to create them.

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00:59:37.540 --> 01:00:05.840

Fred Blackwell / SFF: Uh, this is work that is long overdue uh and uh work that is being done in a very is, I hope you can see thoughtful uh in strategic way uh in partnership with a a broad set of stakeholders. So I just want to thank the listen down, but also uh spur. Thank you for uh hosting this and giving us the opportunity to uh give people more detail, uh and talk more about how they can be engaged and help to

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01:00:05.850 --> 01:00:09.320

Fred Blackwell / SFF: uh move this body at work. So really appreciate it. Right?

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01:00:09.780 --> 01:00:22.410

Michael Lane / SPUR: Wonderful! Thank you very much. We're very grateful for our panelists and all you've been able to offer today, and and those who tuned in today. Let's get this done in two thousand and twenty-three. Please join our coalition, and let's work on this together. Thank you all very much. And Have a great afternoon.