

WEBVTT

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00:00:39.100 --> 00:00:48.370

Jackson Nutt-Beers / SPUR (They/Them): Hello, everyone. My name is Jackson up bears, and I am a senior associate of public engagement at Spur.

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00:00:48.370 --> 00:01:06.860

Jackson Nutt-Beers / SPUR (They/Them): Thank you so much for joining us today for this digital discourse. Many of you here are spring members. So thank you so much for your support. If you're not a member, I encourage you to join the spurs ongoing work and using education, policy, analysis, and advocacy to make our cities and region more prosperous, sustainable, and equitable places to live.

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00:01:06.860 --> 00:01:25.570

Jackson Nutt-Beers / SPUR (They/Them): 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 at spurred org slash join. We'd also like to thank Meta and the Chan Zuckerberg initiative for co-sponsoring today's event as well as the partnership for the base future for being our co-host this afternoon.

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00:01:26.330 --> 00:01:45.640

Jackson Nutt-Beers / SPUR (They/Them): Our next digital discourse is scheduled for next Thursday at 1230 Pm. It will explore the new publication, titled Justice in the Interstate from Off there. Ryan, Reft and Amanda Phillips State, Lucas. But today's digital discourse, and why you all are Here is titled preserving, housing, and centering tenants with opportunities to purchase.

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00:01:45.640 --> 00:02:02.760

Jackson Nutt-Beers / SPUR (They/Them): Today's panel will explore how they've combated opposition to, andense information about the tenant or community opportunity to Purchase Act, how government and philanthropy can creatively support the Acts implementation, and how the lessons they've learned can assist other jurisdictions looking to adopt a similar act.

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00:02:03.210 --> 00:02:10.930

Jackson Nutt-Beers / SPUR (They/Them): We are joined by a fabulous panel of speakers today. First up we have Maria Guerrero. Maria was born and raised on the east side of San Jose.

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00:02:11.270 --> 00:02:27.580

Jackson Nutt-Beers / SPUR (They/Them): She's a Mexican American who has been organizing for more than 10 years throughout the Bay area. Next, we have Council Member Peter Ortice

Council, Member Council Member Ortiz represents San Jose District 5, which includes East San Jose Allen Rock and Mount Pleasant

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00:02:27.580 --> 00:02:45.130

Jackson Nutt-Beers / SPUR (They/Them): as the representative of a district acutely impacted by San Jose's housing affordability and displacement crises. Council Member Ortiz has emerged as a leading voice for tenant from the tenant. Friendly policies, such as the community opportunity to Purchase Act, and protecting a housing first approach

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00:02:45.160 --> 00:02:47.640

Jackson Nutt-Beers / SPUR (They/Them): to addressing the homelessness crisis.

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00:02:47.690 --> 00:02:58.480

Jackson Nutt-Beers / SPUR (They/Them): Next up we have Martha Esthero. Martha is a top of 4 La consultant and Housing justice advocate. Bartha believes in housing as a human right, and works to create equitable housing for All

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00:02:58.730 --> 00:03:14.850

Jackson Nutt-Beers / SPUR (They/Them): today's forum will be moderated by Lydia Lopez Lydia is co-director for organizing and partnerships at the California Community Land Trust Network, where she advocates for affordable community ownership to a collaborative effort with 37 community land trust across California.

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00:03:14.850 --> 00:03:22.390

Jackson Nutt-Beers / SPUR (They/Them): The Clt network facilitates peer to peer exchanges and provides technical assistance to community Land trust statewide.

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00:03:22.870 --> 00:03:43.920

Jackson Nutt-Beers / SPUR (They/Them): Lastly, 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 on the mobile app, it will appear at the top

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00:03:43.920 --> 00:03:53.370

Jackson Nutt-Beers / SPUR (They/Them): and the Lastly, within the next few days we'll be sharing a copy of the recording, the transcript and the chat with everybody who is registered With that Lydia. I will turn it over to you to get us started.

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00:03:54.150 --> 00:03:55.120

Lydia Lopez / California Community Land Trust Network: Thank you.

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00:03:55.770 --> 00:04:03.770

Lydia Lopez / California Community Land Trust Network: I I've lived in California for 23 years, and as we all struggle with a lot of access to affordable housing

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00:04:03.790 --> 00:04:07.000

Lydia Lopez / California Community Land Trust Network: with foreclosures and displaced population.

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00:04:07.210 --> 00:04:14.080

Lydia Lopez / California Community Land Trust Network: with a lot of tenant protection, and often in not enough legal resources to fight eviction.

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00:04:14.340 --> 00:04:16.370

Lydia Lopez / California Community Land Trust Network: We also see that there's

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00:04:16.480 --> 00:04:27.310

Lydia Lopez / California Community Land Trust Network: but sometimes lack of political will to explore other ways, to keep our communities out. And as our communities continue organizing to fight their own displacement.

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00:04:27.620 --> 00:04:30.350

Lydia Lopez / California Community Land Trust Network: one critical solution. yes.

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00:04:30.380 --> 00:04:38.700

Lydia Lopez / California Community Land Trust Network: to protect tenants and strengthen communities through policies like the tenant or community opportunity to Purchase Act.

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00:04:39.180 --> 00:04:45.490

Lydia Lopez / California Community Land Trust Network: These are policies that are being proposed all across the cities and counties all over California.

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00:04:45.760 --> 00:04:57.760

Lydia Lopez / California Community Land Trust Network: and we bring together some organizers today to talk about their experiences and what they hope to achieve by collaborating with government with philanthropy

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00:04:57.910 --> 00:05:01.320

Lydia Lopez / California Community Land Trust Network: to be able to implement these critical policies

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00:05:01.490 --> 00:05:11.310

Lydia Lopez / California Community Land Trust Network: to strengthen communities. And so I I will get start. Get us all started with with some questions.

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00:05:11.460 --> 00:05:19.180

Lydia Lopez / California Community Land Trust Network: What are topa and copa policies. and, more generally speaking, preservation policies.

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00:05:19.310 --> 00:05:22.780

Lydia Lopez / California Community Land Trust Network: And why are they important to pursue?

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00:05:24.030 --> 00:05:27.030

Lydia Lopez / California Community Land Trust Network: Maybe we can get started with Maria.

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00:05:31.830 --> 00:05:38.220

Maria Guerrero / SOMOS Mayfair: Thank you. So in San Jose we were doing copa, which is community opportunity to purchase that

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00:05:38.330 --> 00:05:46.360

Maria Guerrero / SOMOS Mayfair: it would basically give the first right to purchase. It would be a

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00:05:47.460 --> 00:05:49.050

Maria Guerrero / SOMOS Mayfair: qualified nonprofit.

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00:05:49.700 --> 00:05:53.870

Maria Guerrero / SOMOS Mayfair: When a building was going to be fold. When the owner

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00:05:53.930 --> 00:06:02.670

Maria Guerrero / SOMOS Mayfair: wanted to sell their building they would let a qualified nonprofit now, and the tenants know that it was up for sale. This would keep the tenants

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00:06:03.560 --> 00:06:07.840

Maria Guerrero / SOMOS Mayfair: in their homes and have a pathway for ownership.

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00:06:10.630 --> 00:06:22.750

Lydia Lopez / California Community Land Trust Network: Thank you, Maria. And maybe. Marta, if you could if you could address like. how how that purchase lays out in terms of

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00:06:23.120 --> 00:06:24.830

Lydia Lopez / California Community Land Trust Network: the Portuguese price.

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00:06:25.000 --> 00:06:28.450

Lydia Lopez / California Community Land Trust Network: It is the homeowner affected by the

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00:06:28.620 --> 00:06:32.630

Lydia Lopez / California Community Land Trust Network: non-profit or, dependent. Oh. you know.

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00:06:32.810 --> 00:06:35.170

Lydia Lopez / California Community Land Trust Network: doing the purchase instead of someone else.

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00:06:36.210 --> 00:06:50.560

Martha Escudero / TOPA4LA: No, it wouldn't affect that all. It would be at market value, and so that's why it would benefit everybody, and especially the tenants, in having investment and preservation of their home and their communities internal.

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00:06:54.320 --> 00:06:56.620

Lydia Lopez / California Community Land Trust Network: Thank you. And now.

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00:06:59.330 --> 00:07:09.920

Lydia Lopez / California Community Land Trust Network: Mr. Ortime, would you like to elaborate, maybe more generally on other preservation policies and whole topacopa policies play

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00:07:10.040 --> 00:07:11.900

Lydia Lopez / California Community Land Trust Network: into that landscape.

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00:07:12.450 --> 00:07:30.880

Councilmember Peter Ortiz / San José City Council: Sure, sure. So after years of organizing and fighting for what I would say, would be real responses to the housing crisis here in the State of California. I think housing activists and governments have come to a an agreement on what they feel is

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00:07:30.880 --> 00:07:39.700

Councilmember Peter Ortiz / San José City Council: an approach to address affordability, and and that's been the 3 P's. Production, protection, and for our our case today, preservation

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00:07:40.710 --> 00:07:58.130

Councilmember Peter Ortiz / San José City Council: cities like our city, San Jose, have been able to make inroads in the production of housing for all income levels, and have also passed measures to protect tenants. However, preservation continues to remain elusive, at least for our our city.

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00:07:58.180 --> 00:08:01.120

Councilmember Peter Ortiz / San José City Council: In theory, preservation policies

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00:08:01.190 --> 00:08:13.640

Councilmember Peter Ortiz / San José City Council: are designed to keep the natural affordable housing that exists right now in the market to keep them at open and maintain them as a affordable.

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00:08:13.740 --> 00:08:17.000

Councilmember Peter Ortiz / San José City Council: And this is extremely important, because

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00:08:17.080 --> 00:08:25.730

Councilmember Peter Ortiz / San José City Council: this this strategy is much less expensive than it would be to build new affordable units. In some cases.

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00:08:25.730 --> 00:08:44.740

Councilmember Peter Ortiz / San José City Council: you know we it's. It's quicker to preserve affordable housing than it would be to build new affordable housing, and 1 one approach we were trying to do here in the city of San Jose was Copa, which would allow nonprofits to essentially have the first right for refusal to buy

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00:08:44.740 --> 00:08:51.880

Councilmember Peter Ortiz / San José City Council: multi-family homes. We we were doing 2 units and up, but in other cases it it it could be low as as one unit

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00:08:51.990 --> 00:09:08.910

Councilmember Peter Ortiz / San José City Council: which would allow them to either purchase it through a nonprofit and topa would allow them to the tenants to purchase it together as a tenants organization. But I think both of those strategies are great strategies, and we we could. We could talk about that as we go along with the panel.

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00:09:10.360 --> 00:09:11.310

Lydia Lopez / California Community Land Trust Network: Thank you.

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00:09:13.530 --> 00:09:23.800

Lydia Lopez / California Community Land Trust Network: Can. Can you guys provide updates in your jurisdiction about the copa top of policies being proposed? Maybe we could start with Peter and

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00:09:23.880 --> 00:09:25.720

Lydia Lopez / California Community Land Trust Network: ongoing reverse order.

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00:09:26.360 --> 00:09:39.840

Councilmember Peter Ortiz / San José City Council: sure. So, you know, hate to be the bearer of bad news. But unfortunately the Council voted to kill San Jose's copa policy due to an organized opposition.

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00:09:39.870 --> 00:09:57.850

Councilmember Peter Ortiz / San José City Council: I'm hopeful that in the future, because I I was a myself, and so most may fare were some of the main proponents of the the policy that in the future we could bring the policy back once we have a more progressive council, but as of right now I I represent you, San Jose, that has

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00:09:57.850 --> 00:10:07.840

Councilmember Peter Ortiz / San José City Council: a lot of tenants, a lot of renters, and this policy would have done excellent, made excellent inroads for preservation. But unfortunately the majority of the Council voted it down.

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00:10:09.940 --> 00:10:11.800

Lydia Lopez / California Community Land Trust Network: Thank you, Martha.

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00:10:12.410 --> 00:10:17.970

Martha Escudero / TOPA4LA: Just for to book for la it a being written so

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00:10:18.070 --> 00:10:29.450

Martha Escudero / TOPA4LA: by Alex County, and it's it'll encompass unincorporated Alley county, which is about 60 of the tenants here of the area of Los Angeles, so

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00:10:29.790 --> 00:10:32.910

Martha Escudero / TOPA4LA: they are proposing it. We actually had a

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00:10:33.180 --> 00:10:36.200

Martha Escudero / TOPA4LA: launch on on the policy

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00:10:36.310 --> 00:10:41.050

Martha Escudero / TOPA4LA: last week, and we had a great turnout. There's a lot of interest in the tenants

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00:10:41.300 --> 00:10:48.000

Martha Escudero / TOPA4LA: also. La. In general we have surplus housing. Here

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00:10:48.070 --> 00:10:54.020

Martha Escudero / TOPA4LA: we have, they say, 3 vacant homes actually per one on house person.

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00:10:54.220 --> 00:10:57.680

Martha Escudero / TOPA4LA: So in that I I feel it's. Really

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00:10:58.380 --> 00:11:01.590

Martha Escudero / TOPA4LA: It's it's really cost effective, like



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00:11:01.940 --> 00:11:14.630

Martha Escudero / TOPA4LA: like Council Member, Peter said, that we preserve these homes instead of building new homes, and it's much faster. So the housing prices would be a lot, you know a lot less.

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00:11:14.780 --> 00:11:19.140

Martha Escudero / TOPA4LA: and and it will eliminate a lot of the stress that tenants have when

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00:11:19.690 --> 00:11:24.450

Martha Escudero / TOPA4LA: with housing and security in general. So i'm i'm really

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00:11:25.030 --> 00:11:33.130

Martha Escudero / TOPA4LA: like excited for the enthusiasm of tenant and and proposing this policy, and we really want to push the

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00:11:33.280 --> 00:11:36.560

Martha Escudero / TOPA4LA: Alley county elected to

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00:11:36.610 --> 00:11:42.000

Martha Escudero / TOPA4LA: to propose that law already, or to just put it, put the report out there already.

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00:11:44.600 --> 00:11:47.190

Lydia Lopez / California Community Land Trust Network: Thank you and Maria.

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00:11:51.050 --> 00:11:54.770

Maria Guerrero / SOMOS Mayfair: Thank you like Councilmember, and you said

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00:11:54.810 --> 00:12:06.200

Maria Guerrero / SOMOS Mayfair: unfortunately it did not pass in San Jose. It was not just almost my first. It was a coalition of working group along with

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00:12:06.340 --> 00:12:17.340

Maria Guerrero / SOMOS Mayfair: community members, because we don't do anything without our community, and that really pushes policy forward. And you know, hopefully. we are still going, but not

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00:12:19.810 --> 00:12:26.270

Lydia Lopez / California Community Land Trust Network: thank you. And who has the misinformation and opposition impacted

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00:12:26.850 --> 00:12:29.880

Lydia Lopez / California Community Land Trust Network: the process and the actual policy?

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00:12:30.760 --> 00:12:33.470

Lydia Lopez / California Community Land Trust Network: And how can we combat that going forward?

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00:12:35.440 --> 00:12:36.820

Lydia Lopez / California Community Land Trust Network: I'll start with Maria.

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00:12:41.400 --> 00:12:42.630

Maria Guerrero / SOMOS Mayfair: That's a good question.

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00:12:43.490 --> 00:12:48.160

Maria Guerrero / SOMOS Mayfair: I think that was one of the things that we struggled with. The most

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00:12:49.260 --> 00:12:53.570

Maria Guerrero / SOMOS Mayfair: is they? They were very loud, and they

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00:12:54.200 --> 00:13:00.150

Maria Guerrero / SOMOS Mayfair: spread very large false information very quickly.

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00:13:00.220 --> 00:13:11.830

Maria Guerrero / SOMOS Mayfair: As we know all this information. it's spread a lot faster than truth. and so I think it's one of the things that was very helpful was that we make sure that

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00:13:12.440 --> 00:13:22.420

Maria Guerrero / SOMOS Mayfair: the community knew as much truth as possible. and that they were able to not just know that information, but they were also able to show

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00:13:22.610 --> 00:13:33.260

Maria Guerrero / SOMOS Mayfair: and teach that information forward. So they were able to tell their friends. They were also able to tell their their other communities, their neighbors, their family members. So it was

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00:13:33.570 --> 00:13:38.340

Maria Guerrero / SOMOS Mayfair: spreading more through where to their small communities. And that's how we were.

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00:13:38.630 --> 00:13:44.090

Maria Guerrero / SOMOS Mayfair: we. That was one way that we were able to to battle the opposition.

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00:13:46.580 --> 00:13:54.530

Lydia Lopez / California Community Land Trust Network: Thank you. And and Martha. What about any misinformation you're seeing in your jurisdiction in a lay.

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00:13:55.270 --> 00:14:13.280

Martha Escudero / TOPA4LA: So the misinformation is that landlords will be forced to sell, and that's not true. Landlords are not forced to sell it whenever they are going to sell. That's when it's offered. And like, I said previously, it's gonna it'll be a market value. They're not going to lose anything

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00:14:13.460 --> 00:14:17.500

Martha Escudero / TOPA4LA: and in general it's more cost-effective for the cities

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00:14:17.650 --> 00:14:19.510

Martha Escudero / TOPA4LA: and the State, because

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00:14:19.760 --> 00:14:21.800

Martha Escudero / TOPA4LA: we don't have to build new projects?

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00:14:23.820 --> 00:14:27.410

Lydia Lopez / California Community Land Trust Network: Thank you. I'm Council Member Peter.

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00:14:27.710 --> 00:14:35.630

Lydia Lopez / California Community Land Trust Network: How how can we come back? This misinformation that's impacting the process in in policies, in several cities?

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00:14:36.050 --> 00:14:42.460

Councilmember Peter Ortiz / San José City Council: No, this is a very important question, because we experienced a huge I'm. Talking about a major.

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00:14:42.500 --> 00:15:01.810

Councilmember Peter Ortiz / San José City Council: well organized push back from the local Realtors Association, the Apartment Association, and, like a private property owners, they essentially had, like a a campaign of propaganda misinformation that they just continue to repeat, including

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00:15:02.050 --> 00:15:18.780

Councilmember Peter Ortiz / San José City Council: things like, oh, copper doesn't create new housing. Why are we gonna focus on this, and it's like, yeah, we know it. Doesn't create new housing. It preserves it, or copo Won't will impact me selling my single family home, and it's like. No, it's for 2 units up. So they were able to.

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00:15:18.780 --> 00:15:27.620

Councilmember Peter Ortiz / San José City Council: you know, stroke a lot of fear even in the immigrant community. I saw them utilize, unfortunately immigrant of families to push back

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00:15:27.770 --> 00:15:30.360

Councilmember Peter Ortiz / San José City Council: on Copa, and you know, of course.

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00:15:30.380 --> 00:15:43.070

Councilmember Peter Ortiz / San José City Council: the the push back from Realtors isn't surprising because it it just, you know, increases the the timeline for a sale which isn't really a big issue. But to me I feel they just don't want

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00:15:43.100 --> 00:15:47.050

Councilmember Peter Ortiz / San José City Council: any sort of modification or regulation on the market. They want it

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00:15:47.110 --> 00:15:58.670

Councilmember Peter Ortiz / San José City Council: no regulation which obviously Hasn't worked for us here in in California, but their their campaign spread. You know misinformation, and quote in organizing small landlords.

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00:15:58.670 --> 00:16:07.680

Councilmember Peter Ortiz / San José City Council: saying that they would force them to accept offers which isn't true, which Martha just said or dictate, whether or not they could put up their property for sale. So

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00:16:07.730 --> 00:16:10.250

Councilmember Peter Ortiz / San José City Council: I think, given the amount of resources.

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00:16:10.370 --> 00:16:29.380

Councilmember Peter Ortiz / San José City Council: fighting back is a tall task, you know. One thing we could do is leverage the realtors and property owners who have prospered under Copel right because there are places where Copa has been successful. Washington, San Francisco, and have them call into meetings, or maybe even advocate

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00:16:29.380 --> 00:16:31.120

Councilmember Peter Ortiz / San José City Council: right

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00:16:31.130 --> 00:16:50.600

Councilmember Peter Ortiz / San José City Council: and things like that. But it's gonna have to be proactive work they were. It was ridiculous. They were calling. They were to attacking nonprofits, calling them corporate nonprofits, and it's like you guys are a whole bunch of private landlords like. There's nothing more private interest in that. But unless we organize and combat

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00:16:50.600 --> 00:16:57.460

Councilmember Peter Ortiz / San José City Council: the misinformation with a strong communications campaign. This is going to be a tall, a tall feat to to win.

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00:16:59.260 --> 00:17:05.079

Lydia Lopez / California Community Land Trust Network: Thank you. What are other preservation policies that we should be pursuing

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00:17:05.270 --> 00:17:10.560

Lydia Lopez / California Community Land Trust Network: in conjunction with or in place of

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00:17:10.849 --> 00:17:13.010

Lydia Lopez / California Community Land Trust Network: council. Member Peter, start with you.

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00:17:13.800 --> 00:17:31.620

Councilmember Peter Ortiz / San José City Council: Yeah, Of course, I think it's really important that we focus on establishing and building the capacity community led institutions, whether it's Community Land Trust, community development corporations that can do the work of preservation.

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00:17:31.670 --> 00:17:32.450

Councilmember Peter Ortiz / San José City Council: Well.

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00:17:32.530 --> 00:17:48.930

Councilmember Peter Ortiz / San José City Council: Copa and Topo would definitely boost their capability to acquire properties. That work can be done with proper resources, and it's something I personally will be pushing, for on the on the San Jose City Council we do have

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00:17:48.930 --> 00:17:55.020

Councilmember Peter Ortiz / San José City Council: a South Bay Community Land Trust that has acquired its first property, and I think we could help

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00:17:55.130 --> 00:18:04.500

Councilmember Peter Ortiz / San José City Council: form new ones throughout San Jose or throughout the South Bay, and especially find those are looking into the formation of

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00:18:04.500 --> 00:18:17.870

Councilmember Peter Ortiz / San José City Council: community development corporations which I know San Francisco has some. I know other cities have some, but the city of San Jose does not, and I think that's an area we're lacking, and if we invest in that, I think that, could that can move us towards the right direction.

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00:18:18.870 --> 00:18:31.650

Lydia Lopez / California Community Land Trust Network: Thank you and Martha. What what their other. what are other policies we should be pursuing along with Copa and Topa, or, in place of that.

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00:18:31.750 --> 00:18:33.610

Martha Escudero / TOPA4LA: I agree with like

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00:18:33.630 --> 00:18:44.980

Martha Escudero / TOPA4LA: community investment in, especially for la expanding the community land force pilot program. So it should be permanently funded, because this really allows tenants to be

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00:18:45.130 --> 00:18:49.710

Martha Escudero / TOPA4LA: to like have that shared equity and opportunity to build that wealth

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00:18:49.870 --> 00:19:03.450

Martha Escudero / TOPA4LA: for themselves and for their whole community and stability, and to avoid displacement is really important. So I think that community Atlanta would would be ideal, and having them permanently funded.

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00:19:04.360 --> 00:19:06.560

Lydia Lopez / California Community Land Trust Network: Thank you. Where are you?

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00:19:07.510 --> 00:19:11.410

Maria Guerrero / SOMOS Mayfair: Yes, I think I have to echo a lot of what?

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00:19:11.580 --> 00:19:22.290

Maria Guerrero / SOMOS Mayfair: No, my fellow panelists are speaking. There is also the tenant preference policy that we have that just passed in the State of California

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00:19:22.550 --> 00:19:27.060

Maria Guerrero / SOMOS Mayfair: just a very quick of what it is. It's basically like

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00:19:27.670 --> 00:19:30.210

Maria Guerrero / SOMOS Mayfair: people who live in the area of a

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00:19:30.390 --> 00:19:35.660

Maria Guerrero / SOMOS Mayfair: apartment can would be first gives on being applied.

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00:19:35.930 --> 00:19:39.420

Maria Guerrero / SOMOS Mayfair: or getting an apartment where they live, so that we keep people

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00:19:39.650 --> 00:19:52.220

Maria Guerrero / SOMOS Mayfair: able to stay in the community that they have known their whole life. All these apartments are going up, but unfortunately everyone is applying, and no one who has lived in this area for years

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00:19:52.810 --> 00:19:57.360

Maria Guerrero / SOMOS Mayfair: and not stay there, because unfortunately, they didn't get a They didn't get a chance to stay.

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00:19:58.550 --> 00:19:59.340

Yeah.

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00:20:00.160 --> 00:20:01.010

Maria Guerrero / SOMOS Mayfair: please.

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00:20:01.360 --> 00:20:10.000

Lydia Lopez / California Community Land Trust Network: Thank you. Yeah, yeah, we we are losing the property of our cities in a lot of places because of all the displacement and

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00:20:10.450 --> 00:20:19.620

Lydia Lopez / California Community Land Trust Network: for community members and advocates in the room. How can they get involved in these processes to help push Popa

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00:20:19.760 --> 00:20:22.820

Lydia Lopez / California Community Land Trust Network: Topa and similar policies forward?

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00:20:22.880 --> 00:20:25.540

Lydia Lopez / California Community Land Trust Network: I'll start with Maria.



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00:20:29.750 --> 00:20:33.460

Maria Guerrero / SOMOS Mayfair: We have a coalition that we meet every Other Week.

146

00:20:33.730 --> 00:20:41.080

Maria Guerrero / SOMOS Mayfair: Oh, with your leaders. That's a way of getting involved on. Reach out to me personally.

147

00:20:42.400 --> 00:20:45.200

Maria Guerrero / SOMOS Mayfair: out of my email, my cell phone number.

148

00:20:45.290 --> 00:20:46.540

Maria Guerrero / SOMOS Mayfair: but also just

149

00:20:47.080 --> 00:20:51.740

Maria Guerrero / SOMOS Mayfair: knowing what's going on in the like in your community. And

150

00:20:51.900 --> 00:20:53.560

Maria Guerrero / SOMOS Mayfair: basically just, you know.

151

00:20:53.650 --> 00:21:00.550

Maria Guerrero / SOMOS Mayfair: talking to the people who are running like if you're in. La, then talk with my thought about how you can get really involved.

152

00:21:00.780 --> 00:21:04.150

Maria Guerrero / SOMOS Mayfair: It's really like taking you in a step forward.

153

00:21:05.990 --> 00:21:12.680

Lydia Lopez / California Community Land Trust Network: Thank you. Martin. How can I and other advocates get involved

154

00:21:13.490 --> 00:21:16.460

Lydia Lopez / California Community Land Trust Network: to help push these policies forward?

155

00:21:17.310 --> 00:21:25.050

Martha Escudero / TOPA4LA: Yes, they could reach out to me and or look up top of for la we're on Facebook Instagram, and

156

00:21:25.180 --> 00:21:34.250

Martha Escudero / TOPA4LA: for updates, and we're really specially because they're gonna write a report pretty soon. We're really trying to push this and have tenants

157

00:21:34.330 --> 00:21:40.930

Martha Escudero / TOPA4LA: you ready. so they could share their stories as well. We had a really great launch where they

158

00:21:41.010 --> 00:21:54.350

Martha Escudero / TOPA4LA: a lot of tennis, share this story. Sometimes a multiple displacement, multiple evictions. And so we want to prevent this from happening again. It's so traumatic to have a tenants being displaced over and over again.

159

00:21:54.370 --> 00:21:56.400

Martha Escudero / TOPA4LA: And right now that

160

00:21:56.430 --> 00:22:01.990

Martha Escudero / TOPA4LA: california's become so bad that people are leaving the State, and

161

00:22:02.090 --> 00:22:18.330

Martha Escudero / TOPA4LA: a lot of them are innocent convenience that have been displaced from their own countries. and then now from from the same in its it's something that yeah, we all need to like. Preserve these neighborhoods and preserve our communities and work together

162

00:22:18.430 --> 00:22:24.350

Martha Escudero / TOPA4LA: to have affordability and stability in our communities.

163

00:22:24.560 --> 00:22:28.990

Martha Escudero / TOPA4LA: So to for Alli you please look look for it. We talk to me.

164

00:22:29.160 --> 00:22:31.890

Martha Escudero / TOPA4LA: and we're meeting on a weekly basis right now.

165

00:22:33.610 --> 00:22:35.280

Lydia Lopez / California Community Land Trust Network: Council Member Peter.

166

00:22:36.460 --> 00:22:56.270

Councilmember Peter Ortiz / San José City Council: So thank you for this question really important that you know we do more than just, you know, have a a form, but people start to take action. So i'm glad that this question was incorporated in San Jose we had. We have a lot of organizations that that the fight for copper, but really for anything in related to like affordable housing and

167

00:22:56.270 --> 00:23:14.910

Councilmember Peter Ortiz / San José City Council: preservation. Some of those organizations, of course, Maria is a member of one, so most May Fair. There's at the most united for New America, Sacred Heart, the affordable housing network. I would encourage any activists to look up what the groups are in their community, and you know, find out what the events are. If there's rallies. If there's policies

168

00:23:14.910 --> 00:23:22.140

Councilmember Peter Ortiz / San José City Council: coming for their city council that they should be aware of. Our groups, you know, here, especially in the east side of, had to quickly pivot

169

00:23:22.170 --> 00:23:35.700

Councilmember Peter Ortiz / San José City Council: to advocate for a budget that's friendly to affordable housing, but their consistent work and tenant organizing throughout San Jose is continuing. I think that's something that in the long run is important, because when we.

170

00:23:35.910 --> 00:23:55.380

Councilmember Peter Ortiz / San José City Council: when we go into that room where we make the votes. It's important that these individuals here the the residents of their districts, and if there's tenants we're organizing in their districts it would be more influential, and then and then, finally, I think, a key part of it is just building a powerful movement that has a strong presence in the electoral process, because

171

00:23:55.380 --> 00:24:02.670

Councilmember Peter Ortiz / San José City Council: at the end of the day, you know, we just didn't have enough progressives enough enough open-minded people in that room, and we could have.

172

00:24:02.680 --> 00:24:05.770

Councilmember Peter Ortiz / San José City Council: we could have a well-oiled community machine.

173

00:24:05.900 --> 00:24:13.260

Councilmember Peter Ortiz / San José City Council: But at the end of the day a lot of these politicians care about who's throwing down on the campaigns, and the realtors spend millions of dollars.

174

00:24:13.260 --> 00:24:27.500

Councilmember Peter Ortiz / San José City Council: They attack people, I mean. I'm probably going to be attacked in the next 3 years. So there's there's politicians who are just more scared about their reelection than the policies they should be voting on to benefit their community. So there there! There has to be some sort of inside out strategy.

175

00:24:29.220 --> 00:24:33.030

Lydia Lopez / California Community Land Trust Network: Thank you. Yeah, there's definitely a lot of that.

176

00:24:33.430 --> 00:24:34.880

Lydia Lopez / California Community Land Trust Network: And

177

00:24:35.320 --> 00:24:43.140

Lydia Lopez / California Community Land Trust Network: sometimes politicians are climbing their own ladder, but not really working for community and representing the community in all these efforts.

178

00:24:43.650 --> 00:24:54.110

Lydia Lopez / California Community Land Trust Network: So we are switching gears shortly to to start with the Q. And a. And

179

00:24:55.630 --> 00:25:04.640

Lydia Lopez / California Community Land Trust Network: if you guys in attendance can please plug your question in the Q. And a. Section of this

180

00:25:04.710 --> 00:25:05.960

Lydia Lopez / California Community Land Trust Network: presentation.

181

00:25:16.840 --> 00:25:20.490

Lydia Lopez / California Community Land Trust Network: and it looks like we already have a few questions here.

182

00:25:21.990 --> 00:25:26.330

Jordan Shapiro / Partnership for the Bay's Future: Yeah, I i'll I'll just read off the first one. Lydia.

183

00:25:26.420 --> 00:25:32.660

Jordan Shapiro / Partnership for the Bay's Future: Why is the private real estate industry so post to these policies?

184

00:25:35.180 --> 00:25:46.120

Councilmember Peter Ortiz / San José City Council: I guess I could touch on that I know I mentioned it already, but copper. Would it essentially regulate the window that opens it? It creates an opportunity where

185

00:25:46.830 --> 00:25:52.080

Councilmember Peter Ortiz / San José City Council: only nonprofits would be allowed to bid for a certain timeline on specific properties.

186

00:25:52.140 --> 00:25:59.770

Councilmember Peter Ortiz / San José City Council: Realtors don't want any sort of regulations, or or any sort of like.

187

00:26:00.040 --> 00:26:10.620

Councilmember Peter Ortiz / San José City Council: you know, policies that interfere with the private market, which you know I definitely disagree with. I think the private market is what got us to where we are here in California we don't have enough regulation.

188

00:26:10.630 --> 00:26:26.720

Councilmember Peter Ortiz / San José City Council: but the the realtors are just. They're willing to throw down money. They're willing to bring out people to city council meetings to make sure that you know the the the housing market isn't regulated, or doesn't have policies that prioritize working families.

189

00:26:34.890 --> 00:26:39.130

Jordan Shapiro / Partnership for the Bay's Future: Thank you. Did anyone else want to chime in, or Shall I move to the next one?

190

00:26:41.230 --> 00:26:43.680

Jordan Shapiro / Partnership for the Bay's Future: Great. I'll move to the next one.

191

00:26:43.720 --> 00:26:48.540

Jordan Shapiro / Partnership for the Bay's Future: Have you seen support from the State? Or has this primarily been a local fight.

192

00:26:55.480 --> 00:26:57.380

Councilmember Peter Ortiz / San José City Council: I mean, okay, Maria gonna ask.

193

00:26:59.330 --> 00:27:10.440

Maria Guerrero / SOMOS Mayfair: I think, for us. It was. It was a local fight, and then we did get some state involved. I think, right in the middle of the copa. That's when

194

00:27:11.440 --> 00:27:15.390

Maria Guerrero / SOMOS Mayfair: I want to name it the wrong one. I want to say it's Sb.

195

00:27:16.900 --> 00:27:17.620

Maria Guerrero / SOMOS Mayfair: one

196

00:27:19.050 --> 00:27:20.220

Maria Guerrero / SOMOS Mayfair: 1 one something.

197

00:27:22.120 --> 00:27:28.570

Maria Guerrero / SOMOS Mayfair: But Yes, that's the one that's going in state for Copa at the moment. So and then we did get a lot of

198

00:27:29.310 --> 00:27:31.100

Maria Guerrero / SOMOS Mayfair: We did get some support from the State.

199

00:27:32.230 --> 00:27:35.140

Maria Guerrero / SOMOS Mayfair: and you know things can chime in.

200

00:27:35.480 --> 00:27:46.900

Councilmember Peter Ortiz / San José City Council: No, I was just going to say the same thing, Maria. We did see a piece of legislation, I believe, offered by Assembly Member Ash Call Row, who is our Assembly member here in San Jose for

201

00:27:46.900 --> 00:28:01.400

Councilmember Peter Ortiz / San José City Council: Copa, and fortunately the realtors go down a lot in the State led to, and I know that this Isn't, the first time that Copel was introduced, I think it was introduced in the past, and essentially was killed, so i'm i'm hoping I haven't heard any updates about it.

202

00:28:01.430 --> 00:28:15.350

Councilmember Peter Ortiz / San José City Council: But I think the the main takeaway is is that we we have a lot to do in order to build tenant power in order to build tenant organizations and even political power, in order to fight back, because really the realtors are

203

00:28:15.370 --> 00:28:18.650

Councilmember Peter Ortiz / San José City Council: are coming after us both at the State level and at the local level.

204

00:28:24.330 --> 00:28:39.620

Jordan Shapiro / Partnership for the Bay's Future: Thank you. The next question is, I wonder why the message of preserving housing is faster and cheaper than producing didn't resonate with the Council members specifically in San Jose.

205

00:28:40.830 --> 00:28:54.250

Councilmember Peter Ortiz / San José City Council: Well, I, as a council member, I could, you know, somewhat speak to that, You know. Individuals are unfortunately more concerned about getting reelected than what our solutions to problems in the community. You know the the realtors

206

00:28:54.290 --> 00:29:07.530

Councilmember Peter Ortiz / San José City Council: attack. They attack, and they spend millions on people. I know that I think they came after a assembly member, Alex Lee, with millions of dollars. They've done it previously for other. They they were involved in my race. They supported my opponent. Luckily they didn't attack.

207

00:29:07.600 --> 00:29:11.970

Councilmember Peter Ortiz / San José City Council: So I think. Unfortunately, Paula politicians are more focused on.

208

00:29:11.980 --> 00:29:19.990

Councilmember Peter Ortiz / San José City Council: You know their reelection, and you know who helped them right. The people are like realtors gave me money, therefore i'm going to vote against Copa

209

00:29:20.160 --> 00:29:43.280

Councilmember Peter Ortiz / San José City Council: right? And so we. And then the misinformation helped them right that they were able to, just when it came time for them to speak. Parrot. Some of the things that you know the misinformation campaign was saying, and regardless of what I said, because I was in there. Going down, I I tried to several different avenues to save that policy, and you know I spoke to their emotional capacity, to their reason, to their policy.

210

00:29:43.280 --> 00:29:51.380

Councilmember Peter Ortiz / San José City Council: you know, and and just nothing was pushing through in their mind. They just kept saying, it's not finished. It's not finished this isn't this isn't the right approach.

211

00:29:51.470 --> 00:29:58.090

Councilmember Peter Ortiz / San José City Council: and and you know there there, unfortunately wasn't any reasoning with specific council members.

212

00:30:04.000 --> 00:30:06.020

Jordan Shapiro / Partnership for the Bay's Future: Right

213

00:30:06.180 --> 00:30:07.040

Jordan Shapiro / Partnership for the Bay's Future: sorry

214

00:30:07.220 --> 00:30:11.820

Maria Guerrero / SOMOS Mayfair: with someone else, John Marie.

215

00:30:12.140 --> 00:30:21.020

Maria Guerrero / SOMOS Mayfair: I'm. From Peter said a lot. and I agree with him. We We brought community to a lot of the meetings with the Council members, so we



216

00:30:21.500 --> 00:30:25.970

Maria Guerrero / SOMOS Mayfair: hit from almost every single type of way that we could

217

00:30:26.600 --> 00:30:37.940

Maria Guerrero / SOMOS Mayfair: from their emotional to people telling their personal stories of being displaced, or, you know. being displaced completely from San Jose, from the State.

218

00:30:38.050 --> 00:30:41.700

Maria Guerrero / SOMOS Mayfair: and it, you know, it was a lot of effort, and it was just

219

00:30:42.300 --> 00:30:43.700

Maria Guerrero / SOMOS Mayfair: money speaks a lot more.

220

00:30:45.040 --> 00:30:46.120

Maria Guerrero / SOMOS Mayfair: Unfortunately.

221

00:30:49.040 --> 00:31:00.500

Jordan Shapiro / Partnership for the Bay's Future: so true and unfortunate Do nonprofits have great relations with financial institutions to receive low-interest loans when purchasing residential properties

222

00:31:12.570 --> 00:31:13.750

Lydia Lopez / California Community Land Trust Network: wearing my

223

00:31:13.760 --> 00:31:27.220

Lydia Lopez / California Community Land Trust Network: Community Land Trust has. This is one of the challenges we face when we work with our network members across the State. and a lot of them are facing challenges, accessing.

224

00:31:27.240 --> 00:31:30.180

Lydia Lopez / California Community Land Trust Network: financing. even though

225

00:31:30.440 --> 00:31:33.370

Lydia Lopez / California Community Land Trust Network: the community land growth, model

226

00:31:33.690 --> 00:31:36.300

Lydia Lopez / California Community Land Trust Network: doesn't imply added risk

227

00:31:36.660 --> 00:31:41.180

Lydia Lopez / California Community Land Trust Network: to a mortgage. Often there's just

228

00:31:41.200 --> 00:31:47.030

Lydia Lopez / California Community Land Trust Network: not enough information out there about what the community land growth model implies.

229

00:31:47.200 --> 00:31:56.260

Lydia Lopez / California Community Land Trust Network: and lenders can be mistrustful just because they don't understand the model, and they don't understand that as a

230

00:31:56.400 --> 00:32:10.130

Lydia Lopez / California Community Land Trust Network: as a financial risk is not more risky, and, in fact, a lot of these projects are more stable during foreclosure crisis and during other housing prices than your average mortgage.

231

00:32:10.370 --> 00:32:17.160

Lydia Lopez / California Community Land Trust Network: And so I think that's one area where there's a lot of room for collaboration for outreach.

232

00:32:17.410 --> 00:32:23.640

Lydia Lopez / California Community Land Trust Network: We're internally discussing how to organize a lender circle

233

00:32:23.790 --> 00:32:28.720

Lydia Lopez / California Community Land Trust Network: to do some of this outreach at the network level. And and maybe

234

00:32:28.850 --> 00:32:34.140

Lydia Lopez / California Community Land Trust Network: some of our other families have have other insight into this.

235

00:32:42.830 --> 00:32:46.410

Jordan Shapiro / Partnership for the Bay's Future: Okay, we can move on to the next question.

236

00:32:46.580 --> 00:33:01.210

Jordan Shapiro / Partnership for the Bay's Future: How did the timing of bringing this to Council impact its ability to pass, for example, too close to the budget process too early to bring to such a to Early to bring such a controversial policy to a council with so so many new members.

237

00:33:01.920 --> 00:33:03.810

Councilmember Peter Ortiz / San José City Council: Well.

238

00:33:04.720 --> 00:33:13.750

Councilmember Peter Ortiz / San José City Council: you know, I. I'll speak to this because I was on the City Council. This, this, this policy actually would have come much sooner to the Council. However.

239

00:33:13.840 --> 00:33:33.500

Councilmember Peter Ortiz / San José City Council: i'm not gonna mention her name because she is my colleague on the City Council. But there was one person who kept the lane, the the vote due to them being the chair of Ced, and that person was a realtor former, I think, president of the Realtors Association, so they're the ones who extended it to be so so so long, and then

240

00:33:33.500 --> 00:33:45.020

Councilmember Peter Ortiz / San José City Council: part of their talking points where we've spent too much time on this. Why are we continuing to waste time? It's like Well, we would have voted on this a lot sooner if it wasn't for them delaying. I don't think it's

241

00:33:45.130 --> 00:33:50.930

Councilmember Peter Ortiz / San José City Council: proximity to the budget really made a difference. I don't think the fact that there were new Council members like

242

00:33:51.190 --> 00:34:05.470

Councilmember Peter Ortiz / San José City Council: I I didn't see the the realtors endorsement, but I know when they were asking people when people were running for office. They're like copa, yes or no, and what yours did position on that was determined if you were endorsed or not. So

243

00:34:05.470 --> 00:34:20.850

Councilmember Peter Ortiz / San José City Council: our council members all knew what copper was before we were elected to say that they didn't have a time? No, it that's not necessarily true,

so I don't think the timing of it. I think the make up of the Council is what made it so that it it did not pass.

244

00:34:26.580 --> 00:34:29.030

Jordan Shapiro / Partnership for the Bay's Future: Thank you for that

245

00:34:31.880 --> 00:34:42.000

Jordan Shapiro / Partnership for the Bay's Future: next question is, I'm. Curious. Have there been examples of copa policies that also help people build equity in that property to build support for future housing goals that they may have.

246

00:34:51.330 --> 00:35:01.120

Jordan Shapiro / Partnership for the Bay's Future: Matt. This is this one out. Not too sure about that one I I and Lydia feel free to chime in to for for these. Yeah, I'll. I'll chime in with my community. Landfalls have. Again.

247

00:35:01.130 --> 00:35:05.650

Lydia Lopez / California Community Land Trust Network: our model has limited equity. and

248

00:35:06.210 --> 00:35:15.440

Lydia Lopez / California Community Land Trust Network: limited equity means a family or an individual that lives in a building or a holes in community land trolls

249

00:35:17.260 --> 00:35:18.090

Lydia Lopez / California Community Land Trust Network: they

250

00:35:18.490 --> 00:35:23.830

Lydia Lopez / California Community Land Trust Network: can sell back to the community landfall. The model has affordability restriction.

251

00:35:24.120 --> 00:35:28.990

Lydia Lopez / California Community Land Trust Network: If they no longer qualify. They get their investment back. close

252

00:35:29.020 --> 00:35:34.010

Lydia Lopez / California Community Land Trust Network: a formula interest that they can recoup at the end.

253

00:35:34.140 --> 00:35:37.560

Lydia Lopez / California Community Land Trust Network: and they can also leave that property to their heirs.

254

00:35:37.720 --> 00:35:46.810

Lydia Lopez / California Community Land Trust Network: And so this is one model that it's permanently affordable, and can build generational well. And what we are seeing

255

00:35:47.000 --> 00:35:51.560

Lydia Lopez / California Community Land Trust Network: in all our metropolitan cities, and even in the central valley is that

256

00:35:51.640 --> 00:35:55.390

Lydia Lopez / California Community Land Trust Network: our communities are paying a fortune in rent.

257

00:35:55.630 --> 00:36:00.120

Lydia Lopez / California Community Land Trust Network: and they're working away with 0 equity. So just

258

00:36:00.280 --> 00:36:07.350

Lydia Lopez / California Community Land Trust Network: one example in San Francisco Bay area someone could pay a quarter of a 1 million dollars in less than 10 years easily

259

00:36:07.830 --> 00:36:08.940

Lydia Lopez / California Community Land Trust Network: as a renter

260

00:36:09.150 --> 00:36:17.040

Lydia Lopez / California Community Land Trust Network: and walk away with 0 equity where some of these affordable housing projects on community lunch of land.

261

00:36:17.560 --> 00:36:22.880

Lydia Lopez / California Community Land Trust Network: that person would at least have their investment. not

262

00:36:23.000 --> 00:36:29.430

Lydia Lopez / California Community Land Trust Network: a formula interest that they can that get calculated if they decide to sell back to the Land Trust.

263

00:36:29.700 --> 00:36:43.790

Lydia Lopez / California Community Land Trust Network: That could be because they're moving to another area, or they want to purchase a market rate housing, and on the land which, in the case of the landfall, is owned by the nonprofit community landfall.

264

00:36:44.960 --> 00:36:47.180

Lydia Lopez / California Community Land Trust Network: who is toward it for the community benefit.

265

00:36:47.340 --> 00:36:52.220

Lydia Lopez / California Community Land Trust Network: And so and so, yeah, there are models that can build some equity

266

00:36:52.330 --> 00:36:54.320

Lydia Lopez / California Community Land Trust Network: for homeowners.

267

00:36:58.520 --> 00:37:06.880

Maria Guerrero / SOMOS Mayfair: Yeah. I. The policy that we were passing in San Jose is very similar to what we wanted what Lydia was talking about

268

00:37:09.390 --> 00:37:18.570

Maria Guerrero / SOMOS Mayfair: about having a place to be affordable, housing completely, and then, if they were able, like, if they were able to stay there because they

269

00:37:18.720 --> 00:37:24.960

Maria Guerrero / SOMOS Mayfair: they had an increase. I guess the hope was that they would be able to have enough money

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00:37:24.990 --> 00:37:27.770

Maria Guerrero / SOMOS Mayfair: extra saved, so they can either

271

00:37:28.840 --> 00:37:34.590

Maria Guerrero / SOMOS Mayfair: want to leave, or create a a co-OP, or some type of alternative housing.

272

00:37:36.740 --> 00:37:43.630

Maria Guerrero / SOMOS Mayfair: And you know some people are like oh, i'll save enough money so that I can purchase home elsewhere, or I can

273

00:37:43.680 --> 00:37:45.510

Maria Guerrero / SOMOS Mayfair: pass this down to my

274

00:37:45.950 --> 00:37:52.750

Maria Guerrero / SOMOS Mayfair: children so that they can say, here I can live in a different, You know, another location kind of thing. So that would

275

00:37:52.940 --> 00:37:57.970

Maria Guerrero / SOMOS Mayfair: I'm not sure if i'm answer your question correctly. But yeah, so it's very similar to what I

276

00:38:02.950 --> 00:38:12.990

Jordan Shapiro / Partnership for the Bay's Future: thank you. Next question is obviously nonprofits have less less resources than realtors and realtor interests.

277

00:38:12.990 --> 00:38:26.680

Jordan Shapiro / Partnership for the Bay's Future: But have there been efforts in San Jose or the Bay Bay area or across the State to educate owners with correct information regarding copatopa to prevent fear mongering something of a counter campaign.

278

00:38:27.480 --> 00:38:37.120

Councilmember Peter Ortiz / San José City Council: That that's that's a great idea. I think we you know we could have done a better job in regards to that, just as the city, you know. Obviously we can't

279

00:38:37.580 --> 00:38:56.440

Councilmember Peter Ortiz / San José City Council: be. You know one-sided on a policy issue it's more about informing, and we had several town halls, several community-based meetings, stakeholder meetings I know Maria could probably elaborate more in regards, to that but I know there were several in my district alone, but just

280

00:38:56.440 --> 00:38:59.460

Councilmember Peter Ortiz / San José City Council: the city, as as a as an entity can't be like.

281

00:38:59.500 --> 00:39:11.630

Councilmember Peter Ortiz / San José City Council: No, they're lying about. This this is the truth, or something like that. We can't be partisan either as a council member I could, and I did, you know, on the dyes fight back on that. But as a city we're limited. I think

282

00:39:11.770 --> 00:39:14.680

Councilmember Peter Ortiz / San José City Council: you know, maybe community-based organizations could play a role. There.

283

00:39:15.950 --> 00:39:26.070

Maria Guerrero / SOMOS Mayfair: Yeah, the how we went to also with the housing department, who put a lot of those forums together in town halls to talk about what couple of was, how it would work.

284

00:39:26.540 --> 00:39:34.230

Maria Guerrero / SOMOS Mayfair: We help with outreach, and unfortunately, what we saw were a lot of community rangers.

285

00:39:34.760 --> 00:39:39.220

Maria Guerrero / SOMOS Mayfair: No, but we saw a lot of community renters, and then we saw

286

00:39:39.400 --> 00:39:47.770

Maria Guerrero / SOMOS Mayfair: a lot of real estate and shareholder, brokers, and other people with

287

00:39:48.450 --> 00:39:52.980

Maria Guerrero / SOMOS Mayfair: those type of titles who were like, I don't want this this isn't going to work

288

00:39:53.090 --> 00:39:57.190

Maria Guerrero / SOMOS Mayfair: type of thing I know we only got, maybe.

289

00:39:58.340 --> 00:40:09.550



Maria Guerrero / SOMOS Mayfair: as the housing department they weren't allowed to say, oh, they're lying. This is a lie that's not true. This. So they have to be very neutral. and so we tried

290

00:40:10.470 --> 00:40:16.070

Maria Guerrero / SOMOS Mayfair: to make sure that a lot of our wording a lot of we came up with. I say queues

291

00:40:16.280 --> 00:40:22.410

Maria Guerrero / SOMOS Mayfair: we came up with. Okay. you know, we had our own forums.

292

00:40:22.660 --> 00:40:29.700

Maria Guerrero / SOMOS Mayfair: I have a thing so that we can educate people and let them know. This is really what this is about. It's not. No.

293

00:40:29.720 --> 00:40:31.780

Maria Guerrero / SOMOS Mayfair: it's actually

294

00:40:36.020 --> 00:40:45.050

Martha Escudero / TOPA4LA: for us. That's what we're really working on, because it hasn't been up for a vote yet, but we're trying to build that base of tenants

295

00:40:45.300 --> 00:40:46.760

Martha Escudero / TOPA4LA: and of

296

00:40:47.760 --> 00:40:53.530

Martha Escudero / TOPA4LA: the squashing the misinformation before it it starts and on a big level, because

297

00:40:53.660 --> 00:40:58.410

Martha Escudero / TOPA4LA: the people that are misinforming, have a lot of money and resources, and

298

00:40:58.610 --> 00:41:05.630

Martha Escudero / TOPA4LA: to spread their misinformation everywhere. And so we really need to work harder in

299

00:41:06.030 --> 00:41:14.710

Martha Escudero / TOPA4LA: and different types of education, whether it be what to read directly, speaking to people people the best like

300

00:41:14.860 --> 00:41:33.250

Martha Escudero / TOPA4LA: the town halls, but also having literature, having social media and and just using all forms of communication radio. There is a lot of community radio here in Los Angeles that we utilize in order to

301

00:41:33.410 --> 00:41:35.020

Martha Escudero / TOPA4LA: grid

302

00:41:35.260 --> 00:41:43.560

Martha Escudero / TOPA4LA: the correct information and inform tenants of their rights and of the housing policies that are coming up and are going to affect them.

303

00:41:43.740 --> 00:41:45.830

Martha Escudero / TOPA4LA: and how they may be involved.

304

00:41:45.860 --> 00:42:01.890

Martha Escudero / TOPA4LA: and and also advocating for themselves when they hear this misinformation. And so it did. Yeah, this is what we're working on, and hopefully having a multiple languages as well. We have a very diverse community, and we're trying to

305

00:42:02.000 --> 00:42:04.780

Martha Escudero / TOPA4LA: 3 8 that in

306

00:42:04.900 --> 00:42:07.650

Martha Escudero / TOPA4LA: education, in different languages as well.

307

00:42:12.650 --> 00:42:32.990

Jordan Shapiro / Partnership for the Bay's Future: Thank you. Next question is, Are you seeing innovative funding capital structures that allow community organizations to compete in purchasing proper properties as they come up for sale. And then they mentioned recently learned about trust neighborhoods which i'll put the link to that in chat.

308

00:42:37.000 --> 00:42:43.030

Councilmember Peter Ortiz / San José City Council: 1 one thing that one funding structure in in San Jose that I believe.

309

00:42:43.140 --> 00:43:02.230

Councilmember Peter Ortiz / San José City Council: should be helping with preservation. Any type of preservation is our our measure e funding, which advocated for like affordable housing, we're currently in a fight right now over what should go with those measuring funding with the you know, with the Mayor and his block of support on the Council.

310

00:43:02.230 --> 00:43:06.220

Councilmember Peter Ortiz / San José City Council: But in the future, you know, I like to see that that

311

00:43:06.570 --> 00:43:21.610

Councilmember Peter Ortiz / San José City Council: source of funds be utilized for both. You know development of affordable housing and the preservation of affordable housing. Because, you know, we're we're losing affordable housing through like the sale of property, or just, you know the property is just.

312

00:43:21.670 --> 00:43:24.400

Councilmember Peter Ortiz / San José City Council: It's the infrastructure's crumbled

313

00:43:24.470 --> 00:43:30.930

Councilmember Peter Ortiz / San José City Council: at a close to the same rate that we need affordable housing, so I think we that that funding should be used for both

314

00:43:39.830 --> 00:43:50.810

Jordan Shapiro / Partnership for the Bay's Future: great. Thank you. The next question is short of support for direct property acquisition. How can funders best engage and support the community Orgs engaged in this work?

315

00:44:01.450 --> 00:44:07.370

Lydia Lopez / California Community Land Trust Network: One way could be to support policies directly that are advocating for

316

00:44:07.560 --> 00:44:18.220

Lydia Lopez / California Community Land Trust Network: fair access to whole things. and, like Maria, mentioned earlier Ab: 9 1 9 Table Homes Act. That's a topa copa bill

317

00:44:18.420 --> 00:44:24.610

Lydia Lopez / California Community Land Trust Network: that is still moving through the legislature. and that's a

318

00:44:24.880 --> 00:44:33.160

Lydia Lopez / California Community Land Trust Network: a bill that will establish a statewide policy, giving tenants local public agencies and mission-driven nonprofits.

319

00:44:33.360 --> 00:44:43.550

Lydia Lopez / California Community Land Trust Network: The first opportunity to purchase rental housing properties when owners put those properties up for sale and a right to match an offer. That means the feller gets

320

00:44:43.640 --> 00:44:48.030

Lydia Lopez / California Community Land Trust Network: what they're what they're trying to accomplish with that sale

321

00:44:48.130 --> 00:44:49.920

Lydia Lopez / California Community Land Trust Network: as far as the market price.

322

00:44:50.130 --> 00:44:56.100

Lydia Lopez / California Community Land Trust Network: so would give the tenants a right to match an offer on those properties made by a third party.

323

00:44:56.110 --> 00:44:58.190

Lydia Lopez / California Community Land Trust Network: usually a nonprofit.

324

00:44:58.330 --> 00:45:02.880

Lydia Lopez / California Community Land Trust Network: It could be a Community Land Trust, and that home would be affordable in perpetuity.

325

00:45:07.570 --> 00:45:13.190

Councilmember Peter Ortiz / San José City Council: I think I mean, if if it's possible for foundations to open up like

326

00:45:13.370 --> 00:45:31.600

Councilmember Peter Ortiz / San José City Council: funding for capacity, building for local nonprofits, so that they can assist with, you know, preservation work organizing for preservation work all all that type of stuff that that could be extremely helpful. Given nonprofit budgets are very limited, and

327

00:45:31.600 --> 00:45:43.750

Councilmember Peter Ortiz / San José City Council: you know a lot of them are working a lot of hours to do what they need to do. So any sort of funding or even support, you know, lending support to collaboration for capacity building, I think, could be really helpful.

328

00:45:46.360 --> 00:45:50.990

Maria Guerrero / SOMOS Mayfair: Okay, and I just want to add up with funding translation

329

00:45:51.160 --> 00:45:52.020

Maria Guerrero / SOMOS Mayfair: is

330

00:45:52.160 --> 00:45:58.660

Maria Guerrero / SOMOS Mayfair: huge cause that is one thing that is very expensive, but it's always very helpful to make sure that

331

00:45:58.780 --> 00:46:03.280

Maria Guerrero / SOMOS Mayfair: we get the whole community. and there is no language there.

332

00:46:08.700 --> 00:46:14.610

Jordan Shapiro / Partnership for the Bay's Future: Okay, I'm gonna bundle the just next 3 questions, because I think they're all leading to the

333

00:46:14.670 --> 00:46:33.700

Jordan Shapiro / Partnership for the Bay's Future: same place. So is there anything you would have done differently in San Jose. or you know, as you're seeing things transpire in a in La, what could advocates have done more of better? And then what can advocates do to build upon this effort for the next fight?

334

00:46:40.300 --> 00:46:45.690

Councilmember Peter Ortiz / San José City Council: Well, personally, I I think that what the realtors.

335

00:46:45.710 --> 00:47:04.340

Councilmember Peter Ortiz / San José City Council: you know, I guess i'll just the opposition did. Is they really demonize nonprofits right? They really demonize them, calling them like self-interest. They're just doing this for the funding, you know. They're corporate nonprofits. They're not trying to solve the issue. They're just you know, making money off you know everything that you could think of. They were throwing

336

00:47:04.340 --> 00:47:05.870

Councilmember Peter Ortiz / San José City Council: the the

337

00:47:05.880 --> 00:47:22.000

Councilmember Peter Ortiz / San José City Council: you know, the the the the shower, and the bath water at at nonprofits, which was really disgusting to see as as a council member, you know, just watching, you know, I think in future movements people need to start pointing the fingers back at the realtors. You know a lot of the.

338

00:47:22.000 --> 00:47:27.000

Councilmember Peter Ortiz / San José City Council: you know. If we look at the history of redlining, we look at the history of blockbusting. Who did that

339

00:47:27.120 --> 00:47:34.240

Councilmember Peter Ortiz / San José City Council: right? And that's that. Those are things that I didn't see any of the activists point to like a lot of the problems in in San Jose

340

00:47:34.300 --> 00:47:40.110

Councilmember Peter Ortiz / San José City Council: with red lighting form because of policies and and processes that the realtors

341

00:47:40.180 --> 00:47:42.950

Councilmember Peter Ortiz / San José City Council: pushed for. So I just think we need.

342

00:47:43.090 --> 00:47:51.400

Councilmember Peter Ortiz / San José City Council: We need individuals out there who are going to be ready to fight with them, and as they're demonizing one side, they need it. They need to do the same thing to the other side.

343

00:47:56.190 --> 00:47:58.180

Maria Guerrero / SOMOS Mayfair: I agree.

344

00:47:58.360 --> 00:48:06.880

Maria Guerrero / SOMOS Mayfair: I think one of the things. Is there anything that we would have done differently in a lot of what Peter said? And then

345

00:48:08.110 --> 00:48:10.520

Maria Guerrero / SOMOS Mayfair: more of making sure that.

346

00:48:11.140 --> 00:48:14.630

Maria Guerrero / SOMOS Mayfair: but it wasn't just the realtors. There was

347

00:48:15.270 --> 00:48:16.930

Maria Guerrero / SOMOS Mayfair: this

348

00:48:17.560 --> 00:48:19.880

Maria Guerrero / SOMOS Mayfair: talking about it. There was

349

00:48:20.080 --> 00:48:24.530

Maria Guerrero / SOMOS Mayfair: the realtors played on. unfortunately, like

350

00:48:25.780 --> 00:48:29.140

Maria Guerrero / SOMOS Mayfair: like a fight between different cultures.

351

00:48:29.550 --> 00:48:32.140

Maria Guerrero / SOMOS Mayfair: unfortunately. And so

352

00:48:32.210 --> 00:48:35.980

Maria Guerrero / SOMOS Mayfair: it. That was one thing that was a major

353

00:48:36.060 --> 00:48:46.120

Maria Guerrero / SOMOS Mayfair: I get, as Peter said, it was very disgusting to to see that. and unfortunately you know that it happens so. I think that's one thing that

354

00:48:46.540 --> 00:48:53.730

Maria Guerrero / SOMOS Mayfair: I wish we could change is that we would have really had those communications with with every.

355

00:48:53.760 --> 00:48:59.430

Maria Guerrero / SOMOS Mayfair: and make sure that it was very inclusive on all parts. But

356

00:48:59.810 --> 00:49:06.350

Maria Guerrero / SOMOS Mayfair: other than that, is there anything that the advocates could have done differently or better. No, I

357

00:49:06.390 --> 00:49:11.110

Maria Guerrero / SOMOS Mayfair: honestly like our community, our partners.

358

00:49:11.400 --> 00:49:14.430

Maria Guerrero / SOMOS Mayfair: They did a lot. They did, really. Well, we

359

00:49:14.550 --> 00:49:18.650

Maria Guerrero / SOMOS Mayfair: we pushed, we thrived. We got more than 100 speakers to come out

360

00:49:18.790 --> 00:49:25.360

Maria Guerrero / SOMOS Mayfair: to the Council meeting. People were there very early the whole day.

361

00:49:26.960 --> 00:49:31.330

Maria Guerrero / SOMOS Mayfair: and the we port our hearts out for this.

362

00:49:31.480 --> 00:49:32.070

Okay.

363

00:49:32.160 --> 00:49:34.730

Maria Guerrero / SOMOS Mayfair: And so I think we did extremely well.

364

00:49:38.000 --> 00:49:50.200

Martha Escudero / TOPA4LA: I want to say thank you for that. I I know it's It's a huge fight like we're fighting against this great monster of for-profit housing and to go



365

00:49:50.610 --> 00:50:00.170

Martha Escudero / TOPA4LA: against that. It's going to be very difficult. So in all a I think that's why we're really trying to prepare and have people like

366

00:50:00.190 --> 00:50:05.240

Martha Escudero / TOPA4LA: you all said, ready for this big fight and be more armed.

367

00:50:05.330 --> 00:50:07.640

Martha Escudero / TOPA4LA: We're with

368

00:50:07.650 --> 00:50:12.450

Martha Escudero / TOPA4LA: education and solidarity, and between it

369

00:50:12.940 --> 00:50:15.490

Martha Escudero / TOPA4LA: tenants of different cultures.

370

00:50:15.690 --> 00:50:24.460

Martha Escudero / TOPA4LA: and also with from private landlords that also are getting a lot of misinformation, and they may also benefit from this.

371

00:50:24.690 --> 00:50:29.500

Martha Escudero / TOPA4LA: And so we want to be able to build those gaps or crew

372

00:50:29.830 --> 00:50:35.980

Martha Escudero / TOPA4LA: those tools of education, because we have seen so many times. You know the effects of of

373

00:50:36.150 --> 00:50:45.310

Martha Escudero / TOPA4LA: these segregated neighborhoods of red lining of not being able to invest in our own community, and have.

374

00:50:45.970 --> 00:50:54.320

Martha Escudero / TOPA4LA: you know, we invest so much already in our utilities of but like not having anything for ourselves. And so this is really

375

00:50:54.600 --> 00:50:55.460

of the

376

00:50:55.490 --> 00:51:03.450

Martha Escudero / TOPA4LA: for for tenants to realize that that this opportunity can happen for them like I've been a renter my whole life.

377

00:51:03.740 --> 00:51:19.960

Martha Escudero / TOPA4LA: And so to me it's really important to have at least an opportunity to be able to own something and build that equity, and have and and be stable, and have permanency in in the neighborhood where I've lived for years.

378

00:51:20.230 --> 00:51:21.360

Martha Escudero / TOPA4LA: And

379

00:51:21.660 --> 00:51:25.890

Martha Escudero / TOPA4LA: so, and with identification people are leaving so fast now

380

00:51:25.950 --> 00:51:33.850

Martha Escudero / TOPA4LA: it's pro for losing the our community. We're losing the the flavors.

381

00:51:34.000 --> 00:51:35.880

Martha Escudero / TOPA4LA: And so

382

00:51:36.220 --> 00:51:37.150

Martha Escudero / TOPA4LA: oh, it's

383

00:51:37.520 --> 00:51:43.020

Martha Escudero / TOPA4LA: it's! I know it's going to be a a big fight, and so we're doing our best.

384

00:51:43.270 --> 00:51:52.610

Martha Escudero / TOPA4LA: that's all we I can say it's we're doing our best to create different models of education, different forms, because we know people are visual. Sometimes

385

00:51:52.730 --> 00:52:04.260

Martha Escudero / TOPA4LA: they need like posters, or more like illustrations, and then other people may need more like one on one. So we're trying to find different ways

386

00:52:04.340 --> 00:52:07.220

Martha Escudero / TOPA4LA: in order to spread this education

387

00:52:07.410 --> 00:52:15.180

Martha Escudero / TOPA4LA: to everybody. We can even people that are right now. It's for Alley County policy, but we know

388

00:52:15.300 --> 00:52:17.940

Martha Escudero / TOPA4LA: that potentially, you know we could

389

00:52:18.040 --> 00:52:21.270

Martha Escudero / TOPA4LA: have it in other places, so we want to inform, not just

390

00:52:21.320 --> 00:52:29.850

Martha Escudero / TOPA4LA: so unincorporated like county people, but everybody on on this policy, especially on you know the statewide policies that are coming on

391

00:52:30.100 --> 00:52:33.600

Martha Escudero / TOPA4LA: so we could build that solidarity and on the State level.

392

00:52:35.940 --> 00:52:53.360

Maria Guerrero / SOMOS Mayfair: One more thing I completely forgot about was making sure that the people who spoke out or were in those meetings who were present, whether they were community partners ourselves, making sure that they were ready to hear a lot of those negative comments, because some of it was very triggering

393

00:52:53.420 --> 00:52:54.770

Maria Guerrero / SOMOS Mayfair: for individuals.

394

00:52:55.880 --> 00:53:06.140

Maria Guerrero / SOMOS Mayfair: And so it was just like making sure that people take care of themselves, mentally, physically, emotionally, everything, and just making sure that that is happening also.

395

00:53:11.510 --> 00:53:26.520

Jordan Shapiro / Partnership for the Bay's Future: Thank you. The next question is, as it relates to the Bay area is there any work being done to advocate for topacoba funding with incoming Bfa measure the incoming buffer ballot measure in 2,024.

396

00:53:31.700 --> 00:53:37.180

Councilmember Peter Ortiz / San José City Council: I I i'm personally not aware of one at the moment

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00:53:37.390 --> 00:53:38.830

Councilmember Peter Ortiz / San José City Council: That could be a good.

398

00:53:39.270 --> 00:53:49.460

Councilmember Peter Ortiz / San José City Council: The solution for individuals in San Francisco, because I know that they do have a program up and running. But here in San Jose I I don't believe there's a movement existing as as of now.

399

00:53:54.200 --> 00:53:56.990

Jordan Shapiro / Partnership for the Bay's Future: Lydia, Are you aware of any jurisdictions.

400

00:53:57.840 --> 00:54:04.130

Lydia Lopez / California Community Land Trust Network: I think more generally in the bay area. There's there's a sense that

401

00:54:05.490 --> 00:54:15.020

Lydia Lopez / California Community Land Trust Network: tenants organizing of outreach and education. It's part of a healthy community-centered preservation, ecosystem

402

00:54:15.170 --> 00:54:16.400

Lydia Lopez / California Community Land Trust Network: And so.

403

00:54:16.450 --> 00:54:31.290

Lydia Lopez / California Community Land Trust Network: even though Topa is not mentioned specifically, we all know that a lot of the tenant organizing right now it's really really invested in the top of campaigns. And so I think, as discussions continue, and

404

00:54:31.320 --> 00:54:43.270

Lydia Lopez / California Community Land Trust Network: as that funding becomes more concrete, I think it's going to be front and center. that the top of policies are part of that ecosystem as well, and part of supporting tenants.

405

00:54:48.630 --> 00:55:02.270

Jordan Shapiro / Partnership for the Bay's Future: Thank you. Next question is a funding capacity question for implementing Topacopa La county was able to provide 14 million to coalition clts for preservation of affordable housing.

406

00:55:02.290 --> 00:55:07.730

Jordan Shapiro / Partnership for the Bay's Future: What does it take for more counties and cities to partner and provide these funding opportunities.

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00:55:32.410 --> 00:55:39.840

Lydia Lopez / California Community Land Trust Network: I think again, it might come down to political will. and where there is no political will.

408

00:55:40.220 --> 00:55:45.040

Lydia Lopez / California Community Land Trust Network: communities organizing have to push for their elected

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00:55:45.310 --> 00:55:51.150

Lydia Lopez / California Community Land Trust Network: to do more to support the communities and to support anti- displacement efforts

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00:55:51.350 --> 00:55:53.140

Lydia Lopez / California Community Land Trust Network: and hosting preservation.

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00:55:53.390 --> 00:56:01.580

Lydia Lopez / California Community Land Trust Network: I think we have reached a point where we're seeing a lot of allies and collaboration floating everywhere.

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00:56:01.830 --> 00:56:07.670

Lydia Lopez / California Community Land Trust Network: But at the same time there's a lot of challenges in the work. because

413

00:56:07.710 --> 00:56:10.400

Lydia Lopez / California Community Land Trust Network: there's entrenched system

414

00:56:10.620 --> 00:56:13.460

Lydia Lopez / California Community Land Trust Network: that want to preserve the total school.

415

00:56:13.630 --> 00:56:22.050

Lydia Lopez / California Community Land Trust Network: So I think a lot of organizing is still necessary, and communities are taking the lead in that in a lot of cities.

416

00:56:24.360 --> 00:56:33.680

Councilmember Peter Ortiz / San José City Council: and I I think, at least as it goes to San Jose. We have, you know, Measure E, which is a funding for affordable housing, and, as I already mentioned in previous.

417

00:56:34.140 --> 00:56:49.750

Councilmember Peter Ortiz / San José City Council: and the in the previous question that that those dollars should be utilized for preservation, not all of them. But there there could be a portion that could be utilized for preservation just given that it's a it's a lot quicker to preserve a home than it is to build one.

418

00:56:51.410 --> 00:57:01.740

Martha Escudero / TOPA4LA: Yeah, I think we have a an abundance of resources and funding, but they're not utilized properties. And so I feel that.

419

00:57:01.750 --> 00:57:04.180

Martha Escudero / TOPA4LA: yeah of of

420

00:57:05.200 --> 00:57:12.370

Martha Escudero / TOPA4LA: voting constituents we need to like push that, and we're in. Not

421

00:57:12.390 --> 00:57:19.990

Martha Escudero / TOPA4LA: our politicians know where we want our funding to go to. and then we would. It would be preserving our neighborhood for serving our homes.

422

00:57:20.120 --> 00:57:21.170

Martha Escudero / TOPA4LA: and in

423

00:57:21.190 --> 00:57:24.810

reality, like you said, it's very cost effective for everybody.

424

00:57:27.650 --> 00:57:32.380

Lydia Lopez / California Community Land Trust Network: We also we also need to work on housing elements in in a lot of cities.

425

00:57:32.680 --> 00:57:37.970

Lydia Lopez / California Community Land Trust Network: because we're seeing very successful examples

426

00:57:38.140 --> 00:57:47.220

Lydia Lopez / California Community Land Trust Network: with projects happening in cities that specifically mentioned, for example, Community Land Trust in their housing elements.

427

00:57:47.480 --> 00:57:49.810

Lydia Lopez / California Community Land Trust Network: and because it this

428

00:57:50.400 --> 00:57:57.530

Lydia Lopez / California Community Land Trust Network: model of a portable housing is already specifically mentioned in their hosting element. They're taking proactive steps.

429

00:57:57.830 --> 00:58:00.420

Lydia Lopez / California Community Land Trust Network: partnering with community organizations

430

00:58:00.580 --> 00:58:15.210

Lydia Lopez / California Community Land Trust Network: and dedicating funding for some of these projects. And so one key area is that communities organizing in various cities have to look at their own housing elements and advocate with their elected officials

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00:58:15.330 --> 00:58:21.350

Lydia Lopez / California Community Land Trust Network: to update their element and specifically include affordable housing and community ownership efforts.

432

00:58:31.110 --> 00:58:41.820

Jackson Nutt-Beers / SPUR (They/Them): Well, it does look like we are@timejustwannamakesurethatwestoprightonthe.here, so I just wanted to extend my thanks to Martha Lydia

433

00:58:41.820 --> 00:58:57.200

Jackson Nutt-Beers / SPUR (They/Them): Maria for participating and council member our cheese for participating in today's panel. I think it was very lively discussion. We had a lot of action going on in the chat, and we got a lot of questions. We didn't get to all of them. So I really wanted to thank you all for participating.

434

00:58:57.200 --> 00:59:12.810

Jackson Nutt-Beers / SPUR (They/Them): Thank you so much. Everyone in the audience for sticking with us for the entire hour. We really appreciate it. A copy of the Transcript, the recording and the chat will be available on our website within the next couple of days, and then we will also send this all out to you via email.

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00:59:12.810 --> 00:59:27.290

Jackson Nutt-Beers / SPUR (They/Them): If you have any additional questions that you would like to be follow up on. Please do send us an email public programs@spur.org, and we are happy to connect you with you to the panelists. So thank you so much for being here today, and I hope you guys have a great rest of your day and enjoy the weekend.