

# LAOB Community Engagement Event: Designing Land Access Grant Programs

November 5, 2023 2:00 - 5:00 PM

North Branch Nature Center, Montpelier, VT

~ Notetakers: Jess Laporte, Mindy Blank, Shane Rogers, Natanya Vanderlaan

## Schedule

2:00 – 2:30 Welcome

2:30 – 4:00 Breakout Sessions

4:00 – 4:30 LAOB / Community Share Out and Q&A

4:30 – 5:00 Close

## Breakout Sessions

- 1) **Topic - solutions:** what do you or people you know with common lived experiences or shared marginalized identities need to feel secure in a home/on land? What are resources that could be helpful to you or marginalized community members to feel secure in a home or on land for the long-term? What would you need in a grant program that helps you purchase a home or land?
  - a) Examples of responses:
    - i) friendly, welcoming neighbors
    - ii) financial support and planning resources
    - iii) simple application or bureaucratic support, multiple years of grant funding available

## *SMALL GROUP DISCUSSION*

- Tax second home owners and subsidize affordable housing
- Providing information about proximal polluting/hazardous activity for prospective/new/existing homebuyers
- Centralized and easily accessible registry of pollution sites/contaminants, etc.
- Utilizing USDA programs in VT like the mutual self-help and other federal programs. Need in-state matching grants/funds
- Funding programs that can help convert climate vulnerable homes to climate resilient
- Tax climate immigrants, support climate refugees
- Navigators and lawyers helping support home buyers
- Building climate resilient housing (Ex: homes that can adapt to repeated flooding)
- Programs to help people avoid foreclosure by providing second loans at low interest to those behind on payments
- Information on climate resilient housing/land - hard to determine climate vulnerable areas/housing otherwise
- Programs to help people buy land - safe, healthy land
- Higher tax on short term rentals
- Mortgage credit certificate that's only accessible for first time homeowners

- Programs to help people avoid foreclosure by providing second loans at low interest to those behind on payments
- Low interest loans for property improvements (i.e. solar, water, energy efficient heating)
- Get data on first/second homeowners, climate migrants, climate refugees
- A menu of resources available to people to help them obtain and retain secure housing
- Envisioning programs that can include undeclared dependents especially for immigrant households
- I bought my home with a 2:1 down payment assistance matching grant through Federal Home Loan Bank of Boston
- Support from larger community
- Loans or grants to help cover maintenance or emergency expenses
- Grants that recognize rental payment history as a qualifier for mortgage payments
- Guidance on exactly how to use the money-relevant laws, taxes, etc.
- Culturally relevant and language accessible programs
- Safety in community
- Down payment assistance that helps people build and keep equity (NOT SHARED EQUITY)
- Easy to understand and use guidelines for navigating town laws, ordinances, etc.
- Very difficult land transfer situations, multiple betrayals
- More transparency in the process
- Each of these scenarios are very different
- Someone who doesn't have a stake in the process to be present
- Having legal support and navigators would be helpful
- It's really stressful, you don't know what's going on or who to trust
- Unrealistic purchase and sales date, which we communicated
- Disclosed all of our financial information and business plan
- VEDA came and wrote a letter as to where we were in financing, which had nothing to do with us
- A lot of judgments and opinions from a person we had never met
- Trying to acquire land and homes can be very intimidating
- Trying to figure out how to make the process less complicated, traumatic, and intimidating
- Center for Agricultural Economy was helpful
- Had a chance to debrief with everyone except the banks, had multiple circles to unpack the situation
- VLT and GLT contributed to the land owner having so much power in the situation, acquiesced to their every request
- "This is the way it's always been"
- What are the situations we need to reinvent and challenge?
- Took a home buying class, which was helpful, but I called their additional resources and no one called back.
- Helpful to have someone formatting paperwork
- I bet we could have gotten more support but was also very intimidated.

- Liaison with financial institutions would be very helpful - would need to be a bold player fighting for equity
- Feeling secure on home/on land
- Home inspection wasn't required but we did it anyway
- Climate change, flooding, fires - home should be appraised to make sure it's safe
- Rental/home ownership registries with information about utilities
- Prevent ownership of homes in floodplains and flood-prone areas
- State/town buyouts of properties with big climate risks
  - The river is going to do what it's going to do
  - Plant riparian buffers and food forests in place of flood-prone homes
  - VLT and land trusts have roles in this
  - LAOB has a role in this
- What kind of housing are you going to be looking at for land/home purchases?
- Limits on second homes / taxing second home owners and contribute to affordable housing
  - Get new folks to VT to vibe in their community and contribute
- Repurpose golf courses
- Came from a middle class background, the way the market is, I still can't access buying a home - interested in
- Want all the land not to get swept up by investors
- Any tool is a hammer if you hold it right
- Bought one home for \$20,000 in Bennington, one home for \$240 because it was foreclosed.
- Opening a tool library in Brandon
- Be able to build up from things considered waste or garbage
- Is there no housing stock or it's all unaffordable? What are the barriers?
  - It does feel like all of it, a perfect storm.
  - Lack of affordable housing
  - The way housing has become such a money maker
  - Longer term rentals but with wicked high rent
- Active opposition to gentrification / barriers up to corporations and big box stores
  - Less friendly to outside investors
  - Preferential treatment to Vermonters
- Cost to build is high
- Pace - property assessed clean equity
- Everyone is struggling, but the purpose of the LAOB isn't everyone. Refocus on the historical discriminatory practices.
- Tell the story in a believable, cohesive way
  - There are serious barriers to entry - generational wealth, detachment from the American dream
- Desire to make rules that work for everyone, but they don't
  - Different rules or systems for different communities
- Farmworker housing & disability housing
- Grant program that acknowledges developing generational wealth

- Housing is a human right, let's define what a human right is
- Different keys to unlock different doors
- Eight homes for affordable housing in Underhill, working with Habitat for Humanity
  - Part of research for LAOB co-directors - how can the LAOB support Habitat acquire land for affordable housing development?
  - Capture the history of how the church in Underhill was able to do this and replicate process
  - Brilliant Corners (LA) - taking over rent for formerly incarcerated folks
- Business cases are clear - get with it, VT
- Loans that cover emergency expenses and
- Able to get downpayment assistance great
- Federal Home Loan Bank of Boston
  - Two to one match
  - Income qualifications
- Resources - money, services, community
  - Resources are sometimes hard to get access to
  - Defining what the resources are - different for individuals
- Resources to help individuals stay in their homes
  - Access to information
- Menu of resources available to people to help them obtain and maintain resources
  - Refinancing loans to affordable
    - PA example (steel mill shutdown and preventing foreclosures)
  - Climate adaptation resources - we're not safe anymore, how it's going to impact people in your community now and in the future, energy efficiency
    - Building homes and remodeling them so they're more climate resilient and adaptable to extreme weather
    - Convert Climate vulnerable housing to climate resilient housing- funding to lift homes with basements to be above ground
    - Information about superfund sites, pollution, unsafe housing
      - Information exists but isn't in one place or easily accessible
      - Data collection and savvy questions
      - Doing thorough research in an already stressful situation (trying to buy a house, fast, given the market) isn't possible to dig through all of what's out there
- Create safety within the market
- Second home ownership is promoted and they pay LESS taxes
- Higher tax on airbnb
- Public policy versus private ownership is tense
- Mortgage credit certificate offered through state housing finance agency for home buyers
- Envisioning programs that could not quantify but acknowledge undeclared dependence
  - Invisible dependents

#### *ON POST IT NOTES*

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2) **Topic - barriers:** what are the barriers that you or people you know with common lived experiences or shared marginalized identities face when purchasing a home and/or land? Why are these barriers specific to your community? Are there overlaps with other marginalized communities? Which systems or resources have worked or not worked for you or other marginalized community members?

a) Examples of responses:

- i) no options for financial support
- ii) generational wealth doesn't exist due to systemic discrimination

- iii) lack of generational wealth is a shared experience and struggle for many folks of BIPOC, refugee/immigrant, and working class communities, among others
- iv) traditional financing options, nonprofit resources for home ownership support

#### *ON POST IT NOTES*

- Changing federal rules for programs like home share make it difficult for people with disabilities
- Technical assistance program don't support assistance to serve people of marginalized groups
- Incongruent eligibility requirements need to make increased money to sponsor immigrant family visa but increased income disqualifies for public assistance
- VT has no easily accessible way to enforce anti-discrimination
- Landlords discriminate against people who use public assistance
- Legislature is unaware of programs to support race-specific assistance
- It's stressful to navigate the system when faced with racism
- Lack of understanding from people without lived experience that immigrants face unique barriers
- Legislature uneasy to implement programs for protected classes (ex: race); afraid of getting sued
- Gatekeeping of information to help me because I'm a person of color
- Affordable homes are often not in good shape to even qualify for assistance programs
- First time homebuyers are limited by property requirements and income requirements to qualify for assistance programs
- Lack of support to immigrant/non-English speakers in accessing home ownership programs
- Racism in the financial/lending industry
- Competitive housing market because low stock of affordable homes pricing out low income buyers
- Shared equity buyers are unable to tap into equity
- Organizations don't have designated interpretation/translation services
- If even able to get a loan, down payment is too high for average wage earner
- Bias in Habitat for Humanity homes that make it hard for newcomers to an area to get selected
- Learning what's required to maintain the home
- Housing programs often limited to sheltering but not helping build wealth/equity
- Mobile homes - only affordable option for some - not eligible for assistance
- Mobile homes often depreciate in value, especially if in a park
- Lack of support to immigrant/non-English speakers in accessing home ownership programs
- Home ownership services offered by nonprofits not readily available to people who speak another language, services aren't marketed to them
- Ability to access all documents for grants - weed through red tape

- Nonprofits don't have resources to market services
  - Shared equity programs don't work - don't promote equity retention for homebuyers
  - Lack of credit history for recent immigrants
  - As recent immigrant, need to learn a lot about credit, homebuying to even get started - very time consuming
  - "Generalized" programming that doesn't take into account systemic barriers for specific folks
  - Access to clear and unbiased institutions - banks, real estate, etc.
  - Racial discrimination when applying for loans and during appraisal and home purchase process
  - When people with marginalized identities ask for help, we face condensation
  - No information about how to buy foreclosure homes
  - Lack of language access for non-English speakers
  - No credit, discrimination, hostile terrains/communities
  - Bad credit/no credit so unable to access loans
  - Banks couldn't even explain to me how to get started with buying home (Spanish speaker)
- 3) **Topic - "blank slate dreaming"**: what are your ideas for truly out-of-the-box thinking around secure housing? What are your biggest dreams for secure housing, either individually or in terms of systemic change on a larger scale? What do you want to see happen in your lifetime?

#### *SMALL GROUP DISCUSSION*

- Who is here
  - Brian Cina; Shane Rogers; Mike (Bennington [owns land now], Solar Fast); Michael (Montpelier, coordinate community garden up the road); Bill (Barre, Down Street, works on homeowner side)
- Blank Slate Dreaming
  - As an org focused on climate and climate change, our hope is work on the town of Brandon to develop net zero housing because so much of the cost of housing is around energy.
  - We're fed by the sun, if we're intentional with what we do with our housing and community we can save money and reinvest it making everything more accessible
  - Creating an active opposition to gentrification so no one has to leave the town they call home, it's always a choice.
  - What does active opposition look like?
    - Community lending and community equity initiatives
  - Housing as a right and not just a commodity
  - Land as a right and not a commodity
    - Land, particularly agricultural land is being bought up as a retirement asset.
  - Decomodify land, have it exist not as a tool for wealth and accumulation

- We would love people to build equity on something we have the responsibility for (asset i.e. land is owned)
  - There are restrictions on what we can and can't do because of being a nonprofit, how do we help people or some peoples build equity by using asset we have, how do we share that without running afoul of the system
  - How do we allow people to benefit from the property, benefit from the farm, build equity in itself
- Eliminate the regulations on zoning that box people out of the picture
  - Example: people can't get traditional mortgage for say housing on top of a pizza shop
- Reduce legal barrier so that people can gain equity and build generational wealth through nonprofits
  - Can we identify a list of regulatory and legal barriers that prohibit that - state or federal - LAOB is to make recommendations and can organize around that
- What is the new housing we build, the way we do it, it's integrated to include food security and access, energy and other mixed uses integrated into the infrastructure
- What if the LAOB generated a blue print for making land and housing accessible
  - Menu on website, click here, who are you, and these are the resources
- Support community resource sharing
- Repurpose/dual purpose golf course and parking lots

## Round 2

- Who is here
  - BC (BTV, social worker, legislator, seeding power), Tom Stevens (legislator, Waterbury), Em (Worcester, North Branch Nature Center), Jean Hamilton (Montpelier, friend of LAOB), Natanya (South BTV, facilitator for LAOB), Assa
- Blank Slate Dreaming
  - Biggest dream I have is more about sufficient income
    - Being able to afford housing and everything that goes with it securely is the biggest dream I have
    - As opposed to the constant fight of "if there is enough services, etc."
    - May look like a Universal Basic Income
  - In general public health and what public health means in terms of taking care of everyone
  - A housing situation that supports everyone in the area - sufficient food, equitable access, green space, clean water
    - There is a lot of space that could be offered for community housing
  - Giving people an ability to build equity within their space
  - Here are models for how to build equitable community-centered housing for the government or orgs to use and pursue
  - Generous systems of support



- navigating the housing space is complex and we come in with different needs, if there was a cohort of people that don't have a stake in the process that can help navigate the systems for everyone's dreams, ideas, and needs
  - What are the policies and programs that happen in other country where people are housed and the dream - can we learn from them?
    - I have we live in system that actually believes housing is a fundamental human right
  - Community kitchens
  - Access for people who want to live in more shared housing and want to live closer together - more intentional community living - united by a vision of generation and isn't destructive

### Round 3

- Who is here?
  - Rev. Thomas (Underhill, member of LAOB), Asa (Johnson), Jean (Montpelier), Christian (Craftsbury), Kirsten (Member of LAOB, Vermont Developmental Disability), Andres (Addison, Interpreter), Jen (live in rural and urban), Orlela (Craftsbury)
- Blank Slate Dreaming
  - Thinking outside of the box is systemic foundation change
  - Access to good food, healthy food, food as close as possible, as often as possible, food that makes people feel good
  - Right or ability to grow or produce some food, right to be in a creative relationship with the earth
  - Right to safety, to feeling safe and security
    - People increasingly don't have that
  - People have the right to feel safe and included in the community that they live, especially through the bylaws itself
    - How do we make language around zoning inclusive and understandable
  - Right to belonging
    - Really strong narrative, the SNL skit is the perfect example
    - Land is for everyone, I don't have to explain where I came from
    - Can we rewrite that narrative
  - Right of basics for survival in community - shelter, food, quality affordable education, clean water, healthcare, dental care, leisure time
    - Should we infuse these rights into any laws and bylaws and constitution of Vermont?
  - Is housing an inalienable right - yes
  - There is surviving and thriving - what could we give those people for people to be able to become grand and be all of themselves
  - Educational opportunities - sharing the land and housing and one's connection with next generations
  - Once secure housing has been obtained, how that property has been maintained

- Drive around the NEK and see housing in all states, now not climate resilient, hazardous, etc. - all could have use support two, five years prior for maintaining, gap coverage
- Ceding (Seeding) Power + Sliding Scales
  - Really need to understand power and what that implies and how that entrenches or can aid in access to land and housing
  - Housing an access to land has been very prescriptive at the hands of the power to maintain the power
- Need funding programs that would subsidize the sliding scale
- What does it take to be able to dream
  - Who gets to vision and dream together
  - How do we address the misanthropic tendency of many people in positions of power
  - State land to provide housing for people
  - Some way for it to be eco friendly
- People in need can't actually dream - how do you address that. Inalienable rights. Commons. Understanding the sense of wealth. And community wealth. Where are our commons
- How do we dispense empowerment and funding so how everyone can benefit
- Recognizing hierarchy, and how do we change the graduated scale
- Redistribution of wealth and true reparative frameworks
- Take housing out of capitalism markets - if it is inalienable, you shouldn't make money off it.
  - Taking the profit motive away from landlords and help them be communities builders
- The hearts that have to change and how to make that feel good to people
- In the disability rights community around housing, it's not just about building it's about the support you get to live in the building. People just have those accommodations whether it's electronic or staff, it's just there

#### *ON POST IT NOTES*

- Creating sliding scale of empowerment
- Reduce legal barriers so that people gain equity/generational wealth through nonprofits
- Housing that includes food security/access, energy generation, and waste management integrated into infrastructure
- Overcoming sliding scale of power understanding
- Support with navigation of housing systems through unbiased communities/cohorts
- Help with respect and understanding
- Reparative grants to marginalized people
- Menu of blueprints for making private land accessible - including incentives (grants, tax breaks, etc.)
- Good food access
- Housing as a right and not just a commodity
- Decommodify land - access vs. wealth accumulation

- Sufficient income/basic needs budget/universal basic income, etc.
- Supportive community resource sharing
- Community lending and community equity initiatives vs. rentals
- All homes are accessible so anyone can visit
- Housing as an inalienable right
- Create active opposition to gentrification
- Support for living in, building
- Equitable access to the needs that promote public health and social determinants through housing/land access
- Who is deserving of dreaming and empowerment
- Learn from other places that provide housing for all and have lowered homelessness
- Right to safety and security within community
- Save money and reinvest to making everything to all people
- Stewardship to land - education and responsibility for future and present generations
- Right to creative relationship with Earth
- Repurpose parking lots/dual use
- Repurpose golf courses
- Communal agriculture cultivation/production facilities (ex: community gardens and kitchens)
- Decapitalization of housing - landlords to community builders
- Net zero housing
- Land for everyone = right to belonging
- Reparative distribution of land and housing
- Sustainable land-based, self-sufficient communities - people sharing land with common visions toward healing and regeneration

**4) What do you want from the LAOB to support you or marginalized community members in purchasing a home and/or land?**

*ON POST IT NOTES*

- Providing mentors to help navigate the process of applying for ownership
- Support with planning for long term expenses with home ownership
- Help people understand what is available and how to access
- \$\$ for down payments
- Maybe help set up funds that use other qualifiers other than credit score
- Help in connections and info about options
- Education around alternative ownership models
- \$\$ to community-based organizations that are run by and serve marginalized people
- Grants that have low barriers to qualify

**5) Put a sticker next to any of the identities that you hold (within the LAOB mission) (piece of paper with a visual of different identities).**

- Black: 2

- Indigenous: 1
- People of color: 3
- Immigrants/refugees/migrants: 3
- People with physical/mental developmental disabilities: 2
- Low-income: 6
- LGBTQIA+: 5
- Psychiatric survivors: 1

## **Closing Group Discussion**

- **Share out**

- Didn't realize how many different representatives and organizations were involved, so that's encouraging
- Personal Challenges as an immigrant, new in the system, learning about.
  - Architect in my country but building is different there
  - Work at company where they used to build housing for rich people but now wanting to use their skills to address the housing crisis
  - Not just difficult because I'm an immigrant, hard for people here too.
  - Even when you want to take advantage of the programs available, but unable to access - often don't qualify, etc. Where is the help for someone wanting to access the information
- From hearing how the board engages with one another online was thrilled - operating differently
  - Celebrating this becoming legislation
  - Legislation is also people and creative
- Dreams
  - Take down patriarchy and capitalism
  - Make housing a human right!
- Appreciation for the board and people who made this space. Continue to build it in a sustainable way (efficient) . This is a totally new entity and nothing like this before - example for legislature. Make the foundation as sustainable so it evolves into something we think is going to exist forever.
  - Voices that matter - who this may help and how it would help
- Need time to build it up but also there is urgency
- Presence and people sharing their experiences

- **Reflection on event**

- LAOB driven to operate differently from other boards
- Mix of people
- Breathing exercise
- How you operate, opens more minds
- Appreciation for spanish speaking group
- *Who wasn't here?*

- Someone who made it - solved their housing program. I managed to have a home that gave me dignity, normally I wouldn't have access but the work of the LAOB made it possible.
  - Want to see more legislators - people with power here in a listening position
  - People with money
  - Accessible - driving
    - TOUR - can we do this in Addison County? Southern/Northern?
  - Accessible - inside other types of institutions with power or where people are familiar makes it more easily accessible for those folks
    - Could Downstreet host the next one?
    - Public Libraries
    - Community Asylum Seekers
    - Root Social Justice Center
    - Every Town New Suns Community Center - go where people already congregate. We don't have as many places stewarded by people of color
    - Grange Halls
- **Questions & Answers**
  - How is progress being benchmarked? Are there a set of goals to be met? What's the flow to accomplish and start with?
    - A: Big Vision & long-term goals but currently we're in the mechanics (home, staff, capacity, etc), but Co-Directors will set those goals with the board
      - What metrics do we want to track? Also how to collect data in a way that allows us to track process amongst disparity groups
  - How many projects will launch?
    - Taking it up in the FY25 Budget drafting group - 3 is too small but 15 may be too large
  - What keeps you up at night?
    - Individuals I know who are unhoused or cannot afford housing, knowing these are individuals trying hard to make ends meet but despite that it's not working → Urgency
    - How does the board engage with this disparity
    - Board is learning as it goes along - how can our work compliment other entities in the state. Collaborate with other programs AND hear from individuals
- **General**
  - Kirsten - I work in one community but helpful to hear from other groups to understand their barriers/challenges/vision.
  - Vermont is not that big but it's important to get to the corners
  - More legislators and people with money involved in the conversation feels tricky - bring a friend

*Time for networking - Grange Time (VT Releaf Collective tradition)*