

Virtual Community Engagement Event for the Land Access and Opportunity Board

November 9th, 2023, 6:00 – 8:00pm / Meeting Facilitator: Jessica Laporte, CROs

Attendee	Present
Board	<ul style="list-style-type: none"> ● Xusana Davis, Office of Racial Equity ● Samantha Langevin, VT RELEAF Collective ● Brian Cina, National Association of Social Workers ● Dan Coutu, VT Commission on Native American Affairs ● Britaney Watson, NAACP ● Susan Aranoff, Vermont DDC ● Jennifer Morton-Dow, VT Releaf Collective
Public & Guests	15 guests

AGENDA

<p>6:00 - 6:30 Welcome & introduction to the LAOB</p>	<ul style="list-style-type: none"> ● Grounding & land acknowledgement (Natanya) ● Host Introduction (Natanya) <ul style="list-style-type: none"> ○ Touchstones ○ <u>Guiding question</u> - What do you want from the LAOB to support you or marginalized community members in purchasing a home and/or land? ○ Tech Housekeeping (Natanya) ● Overview/Agenda (Mindy) <ul style="list-style-type: none"> ○ Goals of the event ● Background of LAOB (Jess) <ul style="list-style-type: none"> ○ Presentation ○ Introduce LAOB members present ○ Breakout sessions ○ Full group discussion ○ Closing
<p>6:20 - POLL SHOW SLIDE</p>	<p><u>Question</u>: Select any of the identities that you hold (within the LAOB mission)</p>

6:25-35 Mindfulness exercise to enter discussion - Brian

6:35 - 7:15 Break-out sessions

6:35-6:40 - Logistics - 5 mins
6:40-7 Breakout 1 - 20 mins
7-7:05 BREAK - 5 mins
7:05-7:25 Breakout 2 - 20 mins

Topic A - 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?

1. 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?
2. What would you need in a grant program that helps you purchase a home or land?

Examples of responses:

1. friendly, welcoming neighbors
2. financial support and planning resources
3. simple application or bureaucratic support, multiple years of grant funding available

SOLUTIONS - Samantha facilitating

GROUP A

- **Board Members:** Dan & Susan
- **Guests:**
 - Rhy (They) - Advocate, parent, counselor, experiences housing insecurity, language reclamation (indigenous language) and people seeking asylum
 - Earl Hatley - member of Abenaki band, service designated veteran
 - Megan Brakley with Solomon - Calling in from Middlebury
 - Chad Simmons, VHFA -
 - Christine Hughes - The Kempt Center
 - Pranav Hosangadi (he/him) - Filling in for Amber who is double booked with another Land Access for people of color webinar. Amber has always dreamt of having lot of land and using it to bring access to marginalized communities
 - Amber - Afro-indigenous, caribbean, southern US
- **Personal Stories**
 - Complexities of trying to stay housed
 - Challenges coming out of apartment and trying to get on land
 - Tried land trusts and none of them had anything available that would work
 - Able to work with John Moody and Upper Valley Land Trust - hoping to get house with a couple of acres
 - Experienced challenges and

Discussion

- Explore how to work with lending institutions to consider rental history instead of credit history
- Accessory Dwelling Units - Land Trusts, etc - but they are taxed on rental income

- Poor people are often the ones who want to help other poor people, so having better fit
- Also for those on fixed incomes can't have additional declared income
- Target recipients - asylum seekers, people who are unhoused
- Siblings who are both disabled can't live together due to benefits
- Low-interest to grant programs
- Seeking LAND BACK - Above median income which is super low and that doesn't account for bills and loans and homes in Vermont are expensive
 - Want land and want to work with New Farms and New Americans
 - Socially disadvantaged but then not income eligible for programs

GROUP B - Brian facilitating

Board members: Xusana, Jennifer, Brittany

Guests: Beverly Littlethunder, Jen Daniels, Grace Gershuny, Buster Caswell, Tina Cook, Katherine Richardson

- In a grant program, it would be helpful to have resources for folks - what is required step by step. How hard it is just to save up for a down payment. Understanding the step by step process to be really prepared. Even after you get into the home, there should also be training about maintenance and how to take care of a home. For renters, we have a landlord for issues.
- I wanted to touch on what XXXX is doing (donating a homestead to someone) - I wish this was more common. For intergenerational families and animals, land could be a huge benefit. Credit scores are so hard to work with.
- One of the things that I think would be really beneficial to someone who's going into buying a home is having a mentor to walk them through the process, answer questions, explain what's on the application, demystify the process, encourage them. I think it's really important to set up a system of mentorship. In my [Indigenous] community, I was ready to give up. I live on land that we're purchasing by the skin of our teeth. My partner is white, which is why I believe we're getting the land. I don't believe it would have happened otherwise. Having someone explain what you need to do once you own a home - cleaning out a chimney each year - I never would have known.
- I appreciate the voices of support for what we're trying to do. One of the objectives is to remove land from the market so that no one believes that they can or should own land. There's a whole philosophical and political commitment. What we could use is funding to staff this project to create a

land trust because it's running on volunteer labor. We're seeking the right partners to enable more land access. Aging hippies with land need to make their land accessible. Older generations can offer support.

- I know a nonprofit you can donate land to. Multiple generations living together is information and resource sharing - staying on land and teaching younger generations to farm. I think we need to reach the folks with money - they already took it. Banks taking money - this is happening in every state. Yes, when you're going into the bank, you're being trapped by your race and identities. Who you see at the bank, they determine whether or not you get a loan. They do a profile on you when no one is watching. It's simple - we have to get the money and do what we're doing. We have to get the land back, and we need to look at land records to see who's benefiting from it. I can teach anyone to do this, I'll show you.
- The LAOB will be looking at this info, and it sounds like you have info about where to get money and specific details around reparations.
- I'd like to use models like community land trusts. Dignified worker housing. LAOB uses the word creative a lot. Agrarian trust, Susu, Every Town. Some of those models can be adapted and codified, brought into mainstream - because they're much smarter than what's common.
- The land that my partner and I are purchasing is intended primarily for Indigenous families and marginalized families to be on the land and build homes. I don't believe in ownership of land. Because we don't have the deed, we can't really get loans to help people build structures. Some of the people who would like to live there don't have the resources to build a home and live there.
- One thing that I often think about and hear when buying homes and/or land, they might know of one or two resources, one or two banks. The USDA has a lot of money from anything for septic and wells, home ownerships, farmworker housing, even off the farm - none of it gets utilized hardly ever. Connecting people to resources that they might not know about already. They need to be in more of a bucket, consolidated resources. Banks and nonprofits need to put USDA dollars to work. The LAOB could be applying.
- Insider/outsider and who VT is for - reimagine community safety. Land/homes are viable, except they're not because people will be pushed out.

Topic B - 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?

1. Why are these barriers specific to your community?
2. Are there overlaps with other marginalized communities?
3. Which systems or resources have worked or not worked for you or other marginalized community members?

Examples of responses:

- 1) no options for financial support
- 2) generational wealth doesn't exist due to systemic discrimination
- 3) lack of generational wealth is a shared experience and struggle for many folks of BIPOC, refugee/immigrant, and working class communities, among others
- 4) traditional financing options, nonprofit resources for home ownership support

GROUP B - Brian facilitating

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- Experience has been cost-wise - the kind of land I could afford isn't much, and I can't afford to buy a house in VT. I have a two-income household.
- I have similar experiences and resources. I don't have enough money and resources to buy land or a home.
- I think one of the big barriers is banks really don't want to work with you. They look at your credit score from 20 years ago and don't think that you're a "good risk." I don't know many folks in my [indigenous] community who have a great credit score. It's been hand to mouth, and it's hard to get a loan for anything, let alone a house. I don't know POC or Indigenous people who have a credit score of 800, which is what's necessary to get a loan for a house.
- Part of it is the application process. It's not simple and usually only in one language. You may not have some of the requirements on the application. Part of accessing land in some ways is education. You don't have to be a PhD to own a home and meet the requirements. The bar is so high that it's out of the reach for most folks of marginalized communities.
- I am a homeowner in VT. I feel my process was a bit odd. I tried initially to go through the NeighborWorks program and didn't meet the requirements for that. Thinking about where the housing market is now, it's very hard for people to save their down payment, which is a major barrier. As we're moving forward, I would love to see more programs, particularly for BIPOC communities, that doesn't require a 150% poverty line because it feels like it ignores other barriers.
- Wanted to second the red tape and paperwork are barriers. Recognizing that institutional errors happen, let alone the discrimination at play.
- Older VTers have a hard time and there needs to be more opportunities for owner-built housing. Back 40 years ago, we were able to do that with minimal resources and red tap. Now, I don't think that's possible. It certainly wouldn't be possible with the level of ability that people have. Intergenerational sharing would be a step in the right direction.
- I calculated \$250,000 per person that the banks were extracting from people in VT. They could give that back to each individual. Does the legislature have the will to confront the banks and get that money back to people?

- Public perception about who the state is for. Why is that? There's a real perception that VT isn't for everyone and that they shouldn't even access it.

GROUP A

- In the Chat
 - Wanted to share this article from the National Low Income Housing Coalition, discussing a policy shift to allow rental payment history in mortgage underwriting process
<https://nlihc.org/resource/fannie-mae-consider-rental-payment-history-under-writing-process#:~:text=Starting%20September%2018%2C%20Fannie%20Mae.homebuyers%20qualify%20for%20mortgage%20credit>
 - Agreed, the home prices continue to rise in VT, making them inaccessible for so many.
<https://www.vhfa.org/news/blog/vermont-home-prices-continue-increasing-first-half-2023>
 - The Intervale Center provides free farm business management resources and Legal Food Hub provides pro bono legal resources for producers BUT Barrier for us as BIPOC farmers above the median income is the absolute lack of support or restorative justice programs for us. I can't even find down payment assistance or closing cost assistance.
 - Barrier for us as BIPOC farmers above the median income is the absolute lack of support or restorative justice programs for us. I can't even find down payment assistance or closing cost assistance.
 - That struggle is real. The outlandish market rates, overpriced houses. They request significant down payments. For indigenous Americans and African Americans in particular there needs to be more land access grant programs as a form of reparations and land back
 - <https://vtforesttrends.vnrc.org/>
- Down Payment requirements are killer - those more than anything else keep people renting when they would rather not
- Disability claims (including veterans) are slow to resolve - once approved receive back pay → savings but then unable to qualify for low-income housing
- Low-income housing doesn't always come with land
- Can't sell an apartment and get enough to buy a house - low-income lowers mortgage ranges for income
- Custom solutions → how to move into more accessible to others.
 - Land trust purchase of smaller plot neighboring land in conservation
 - Land/home owner selling at "pre-Covid pricing"
 - Permanent trust for Abenaki
- Land should be stewarded not owned
- 2nd home ownership

	<ul style="list-style-type: none"> ● VT losing land but population only increased by 92 people ● Employment History and income/wealth for mortgages <ul style="list-style-type: none"> ○ For trans people it's hard to keep a job, especially in education ○ Short-term cash influx doesn't stay looking good ○ Self-employment needs more background ○ Same for immigrants, refugees, asylum seekers, etc ○ Rural job security - self employed, tech, trades, etc. ● Aging in place - need to refinance if you become disabled <ul style="list-style-type: none"> ○ Not looking forward to congregate housing opportunities as a queer or trans person ● Children with mixed identities going to rural schools → depends where you live and limits your search <ul style="list-style-type: none"> ○ Implicit bias of teachers and educational systems ● Financial knowledge as a form of generational wealth
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7:25-7:30 BREAK - 5 mins

<p>7:30 - 7:50 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?</p>	<p>Discussion</p> <ul style="list-style-type: none"> ● Someone in my breakout session mentioned credit scores and the abolishment of credit scores. It's a barrier that banks use to keep people away from land and home access. Access to resources that will help low-income people and those with lived experience. ● I'd like to see an office that marginalized people can go and connect with someone who can walk them through the process, hear what their dreams are, and guide them in the right direction. I'd like to see large tracts of land that are occupied by several families of color who all have the same goals in mind, especially when it comes to growing their food, raising their children, learning from their elders. I want to see this in my lifetime again. ● Dreams come from a special place. Thank you for sharing them. ● I dream that VT and all the US would actually include access to land in low-income housing solutions. I hope that we wouldn't need all of these low-income solutions. The quality of life for my mom and her family was so improved by being able to grow some of our own food. Blackberries! In my wellbeing and abundance, I receive many free flowers, and I see the generosity of those who are living on less. ● I didn't want my kids growing up in the city, I wanted them growing up in the woods with medicines and plants. My dream is to be able to follow through with intergenerational families on land. Being together is medicine for my children. My dream is to have this every day and choose to continue this in their lifetimes. Healing intergenerational trauma by being together on land. ● As a board member of a nonprofit (not a housing org in VT), I keep dreaming
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about all the work not only our org does but hundreds of orgs do across the country. They put farmworkers in their mission, think of their communities, think of farmworkers' homes. Nonprofits across the country have built homes for farmworkers to live in off the farm. Right now, farmworkers live in the homes of farmers, who own the homes. No homes off the farms for farmworkers to live. We have to change that. I'm advocating for farmworker housing committees. We need orgs to build homes for farmworkers to live in. Farmworker Housing Needs Assessment - read it.

- I would love for myself and my chosen family to live in proximity on land to safely age in place as multi-racial, queer, trans, disabled, visible and invisible identities. Meet our neurodiverse, multicultural needs. Create generational wealth for our children. Not needing to advocate alone for ourselves in our town.
- Hearing these dreams in this space is really powerful.
- Change the current system that forces people to be separate. It pulls people apart. We used to have more of a sense of community when I think back to my grandfather, which was immensely powerful. He got through the Great Depression by planting a huge garden and raising chickens and teaching everyone in the neighborhood so that they could benefit. He found that houses were in terrible shape because he was lucky enough to do that as a barber. He would fix it up and sell it to another family at cost so that they could have a safe place to live. Financial systems, laws, regulations are designed to divide people up and have to operate as individuals.
- Have a dream for accountability, that when I go into the court that they won't question why I'm still there. I believe housing is a human right. I have a dream for human rights in the state of VT. I have a dream that someone can get white supremacists out of power because they block equity. We have to start in our local communities because that's where it's happening. Local community legislature has all the power.
- I like XXXX's dream and about land being a common space. Children and families playing on the land as it used to be and should be. That's what I want to see. I'm centric in my dream - I want to see land back for our indigenous people. Lands for the bands, trust lands, reservation lands for our bands, lands for our indigenous people that we can call our own, Abenaki Nation lands. I'd like it to be easier for us to be who we are. I'd like to see everyone living that way, frankly. I don't know how we get there. Land being a common could eventually be realized because land should not be bought and sold, we shouldn't be putting a price on nature. We put a price on everything, which started with putting a price on land. That's the trouble we're in now. We lost our rights to our mother and what our mother provides us, to live in this world in a good way and to be happy. To live with each other in that good loving way.

Chat

- Culturally Informed safe spaces to learn about these resources for Black Americans that are the descendants of slavery
- A common knowledge of the math involved in true reparations. 40 acres and a Mule needs to be returned to. The work of John Conyers should be common knowledge
- I just want self sufficiency, climate resilience, food sovereignty, and nature based spirituality for all. Reparations :)
- I'd love to see a program that allows low income folks to set up land "trusts" for their children, so when those children come of age they have land. Policies that require second (and third, and fourth) homes to be taxed at a much higher rate and that revenue being used to offset property taxes for the elderly who own homes outright.
- When I met XXXX in 2020 I was so happy. She was the first true Indigenous family I met. I have since met more but the only Abenakis I know live in Odanak up north. It was so lonely before XXXX family.
- Can we also dream about chosen families being afforded the same legal and tax rights as the "traditional" family
- My dream is to see everyone able to find safety and abundance in a life on the land, in right relationship to the living earth, the water, and respectful, loving, sharing relationship to the surrounding community. My personal dream is to live out my remaining days on this land I love, share it with younger people who dream of making their lives here, and care for the land and each other to nourish us and our community. Joy, celebration, and mutual support. End the idea of land ownership and return it to the community as a common heritage.
- I would like to see in my lifetime a relinquishing of ownership — this voracious need to independently own such large amounts of land and absurdly large homes... it is upside down and backwards. And welcome in land back and harmony with each other.
- **RESOURCES**
 - <https://m.youtube.com/watch?v=t2hhBQPJjWY>
 - https://next.voxcreative.com/ad/23689689/episode-3-the-cows-dont-milk-the-mselves?fbclid=IwAR0ozbrkvob05e3fzHqSKXk17kBvSa9NjWL1SvpwPoBartAMqhkfbVNYzkw_aem_th_AaXbLHdt3pkVJ_HmiK4I_Tt15hmZYMnN-7JfNIm6M_Dy08xpBTLLX9pawdPcR2hH60o
 - https://www.vhfa.org/documents/publications/vt_hna_2020_report.pdf New one will be worked on in 2024 and released in 2025
 - <https://vhcb.org/sites/default/files/pdfs/pubs/Vermont-Farmworker-Housing-Needs-Assessment-Study-4-2021.pdf> (Page 111 migrant and farm housing)
 - <https://www.harvestcourtapts.org/>
 - <https://yakimahousing.org/services/farmworker-housing/>

	<ul style="list-style-type: none"> ○ https://www.getahome.org/farmworker-housing-program-extended/?fbclid=IwAR0R0nNFO68F51qcntmwB-jILFTBJ7Meg4cJDLSrHgg4KHx4IETBUOZYSBE_aem_Afq-MBzicVwRV1feja1dvzd1cohdvoxb0lk4ysfPqDTDGDBqLIV3a-IOytOTlte0WX4
<p>7:50 - 8:00 Conclusion & wrap up (Natanya)</p> <ul style="list-style-type: none"> ● Synthesize information (Jess & Mindy) ● Upcoming LAOB Meetings <ul style="list-style-type: none"> ○ Mon 11/13 5:30-7:30 ○ Mon 11/27 5:30-7:30 ○ Mon 12/11 5:30-7:30 ○ Advisory Powers & Advocacy Sub-committee 11/21 11am and 12/5 11am ● Gratitudes 	<p>Anything you'd like to amplify? Have questions for the Board? What is coming up for you?</p> <ul style="list-style-type: none"> ● Reflecting back what I heard: building long-term relationships, not disposable relationships. Seeding and ceding power. Invest in resources. Not reenforcing oppressive systems but letting us in so that we can turn that system into a beautiful, thriving, sentient being. ● People with intersecting barriers are already designing solutions - overcoming complex and incongruent systems/programs/regulations. How can we take those case studies into building systemic changes - programs/knowledge and policy changes ● Banks and the big systems pocketed our money and resources, meant for low-income and BIPOC. ● Hope for me: LAOB can weave barriers into solutions. Change in policy to enable some of the resources to flow. LAOB is one container created and funded by the state to craft some solutions. ● Follow-up: <ul style="list-style-type: none"> ○ This is the information we're looking for to craft our next steps, even before we design grant programs. ○ Next steps include advisory powers that influence and change the way they operate to increase access to land and housing. That's one mechanism for dismantling local and state barriers. ● Chat <ul style="list-style-type: none"> ○ What are the next steps programmatically? Will there be opportunities for people to apply for programs? Also can the board provide any bullets about how they will dismantle the local, state and federal barriers? ○ Solutions <ul style="list-style-type: none"> ■ Can I also add that there needs to be Refi-type programs to make sure that folks with marginalized identities don't lose access to jobs/income due to implicit bias, life, politics, etc. ■ And a more robust voucher program that allows for financial based mortgage/rent payments