

Land Access and Opportunity Board Meeting September 19, 2022 Meeting Minutes

Meeting facilitator Kirsten Murphy called the September 19, 2022 meeting of the Land Access and Opportunity Board to order at 5:31 p.m. The meeting adjourned at 7:00 p.m.

Board members present: Kirsten Murphy, Vermont Development Disabilities Council; Laurie Stavrand, U.S. Committee for Refugees & Immigrants, Vermont; Xusana Davis, Office of Racial Equity; Pastor Arnold Thomas, Vermont Racial Justice Alliance; Lynn Stanley, National Association of Social Workers, Vermont; Ana Mejia and Liv Peña, Liberation Ecosystem; Naomi Moody and Amber Arnold, Vermont Branches of NAACP. Quorum requirement met.

Board members not present: Jess Laporte, Vermont Every Town Project; Community Resilience Organizations; Raheemah Madany, Pride Center of Vermont; Karim Chapman, Vermont Psychiatric Survivors; and Vermont Commission on Native American Affairs.

VHCB staff members present: Gus Seelig and Trey Martin

Guest: Jen Daniels, Montpelier

1. The meeting opened with an icebreaker and discussion prompt from facilitator Kirsten Murphy: *Looking ahead ten years and imagining full implementation of the LAOB's mission, what will you be most proud of accomplishing in our work?*

Board members engaged in a spirited conversation about that long-term vision, sharing their hopes and ideals for success of this enterprise:

- Data and results that are so strong, other communities look to Vermont and ask what how we did it!
- A future where people have the ability to make choices about housing and land access in Vermont, and whose access to these resources is not solely dictated by necessity.
- If we are successful, this Board will work ourselves out of a job!
- This Board should try to bring about transformational programs, not just programs that uphold the status quo. We want to make the path to homeownership more accessible. The “system” must be reorganized so that folks do not have to game it in order to successfully gain access.
- I look forward to connection with the land for BIPOC people in meaningful ways, bringing about regeneration and renewal, and fostering and supporting community.

- I hope our work will result in people feeling a greater sense of community; a greater sense of ownership of their homes; a wider sense of neighborliness; and that we attract more people to Vermont with to enjoy a sense of belonging and purpose.
 - When change comes, people will not feel like they are being cheated.
 - In the future I hope for, it won't raise eyebrows when low and moderate income Vermonters own their own homes.
 - People with disabilities can dream about owning a home, and it's realistic.
 - I look forward to a future where home and land ownership reflects "right relationship" with land and place.
 - Success will mean that home ownership and relationship to home is de-commodified. Owning a home should be a birth right, not a reward for navigating the capitalist structure we currently live in.
2. The Board reviewed the notes and minutes from the September 8, 2022 meeting. No updates, changes, edits were requested by Board members.
 3. Board Discussion focused on the following prompt from facilitator Kirsten Murphy: *What are the best examples of programs that move those in need into home and land ownership, and what are the barriers for the populations we each represent that must be overcome for success?*

Examples of exemplary programs:

- ABLE program allows folks with disabilities to own property and hold in trust, despite barriers within federal programs that support their needs, provide subsidies, etc.
- Shared equity programs in housing trust can help low income Vermonters to confront barrier of housing market (but success depends on the quality of interaction with staff at those programs).
- There have been some recent, positive changes in banking system / credit unions to offer mortgages that work for Muslim borrowers.
- Changes in real estate industry to diversify personnel helps buyers/sellers/borrowers feel identified with others in the system.
- HUD counselors can be hit-or-miss. Some are very helpful, and function very effectively as counselors to those looking for support. But others lack sensitivity or understanding of the needs of those working with HUD. Would an ombudsperson be helpful?

- Some states have laws that allow you to graduate from PMI requirements once a house goes up in value (but not in Vermont); i.e. equity growth can push you over the 80% barrier and the insurance requirement is waived.
- Down payment assistance, shared equity, subsidies and rent control, inclusionary zoning (require certain percentage of project to be affordable).
- Mandatory inclusionary housing, zoning for access and affordability.

Barriers:

- Social security asset limit can prevent home ownership for those with disabilities; we must fight the notion that people with disabilities are takers.
- Within housing trusts, some of the counselors are really helpful, some didn't do as good a job. Working with banks, BIPOC people are not always taken seriously. Working with VHFA preferred lender, I felt set up to fail. BIPOC Vermonters rightly have concerns that bankers and appraisers will discriminate against them.
- Concerns that shared equity program doesn't benefit participants enough, since large percentage of equity growth stays in the home.
- A lot of people are fearful about the process of becoming home owners. As we develop / facilitate access to land and home ownership, can we work with representatives to develop a platform for assisting / guiding / providing in-person support? Classes are helpful, but we need the equivalent of health care navigators.
- The financial system dictates what appropriate banking / credit background looks like. Being told how to save, how to hold money, how to build wealth does not work for a lot of potential borrowers.
- The credit system doesn't include those who don't participate, don't have credit cards, don't have credit history.
- Those in communal living don't hold assets the same way; and zoning/health/other regs prevent communal living that many new Vermonters might want to access.
- The requirement for mortgage insurance protects lenders, and harms borrowers without adequate resources.
- The system is biased towards the needs of banks, the ways banks do business and protect our money. This screens people out. We need to change this; screen owners in, not out. Banks should reorient to get people into houses, not to keep them out!

- Rising prices; credit requirements; financial / accounting requirements; rising interest; tools not adequate to address these issues and needs.
 - We need to look at how land/housing comes onto the market to control pricing, product quality; transportation / public transportation.
 - How is AMI defined? Not clear how inclusive a screening standard this is...
 - Minimum lot sizes.
 - In general, zoning that is used to exclude, not to include.
 - NIMBYism.
4. Trey Martin of VHCB provided a brief update on the [Request for Proposals for Legal Services](#), which has been posted by VHCB on the LAOB web page, with the Vermont Law School, Vermont Bar Association, Vermont Professionals of Color, and other sites. Board members are encouraged to share this widely within their networks in order to identify legal service providers with the background, skills and lived experience necessary to represent the Board in development of the Jan. 15, 2023 Sunrise Report.
 5. Public Comment was offered by Jen Daniels, who provided this link in the meeting chat to the 11th Street Bridge Park's "Equitable Development Plan": https://bbardc.org/wp-content/uploads/2018/10/Equitable-Development-Plan_09.04.18.pdf \
 6. Kirsten Murphy offered the following look ahead before adjournment at the end of the meeting:
 - a. The October 3 meeting will be facilitated Lynn Stanley
 - b. The October 17 meeting will be a facilitated panel discussion organized by VHCB to address issues, opportunities and potential models for housing equity and land access. Trey and Gus invited board members who might be interested in helping to organize this to contact Trey (t.martin@vhcb.org)
 - c. Zoom Coordinates for October 3 and October 17 meetings:
<https://us02web.zoom.us/j/7762892697>

Meeting ID: 776 289 2697

Dial by your location:

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