

# Webinar

## Receiving Community Webinar

Date: September 22, 2023

00:02:51 --> 00:02:51: All right.

00:02:55 --> 00:02:57: So hello, everyone.

00:02:57 --> 00:02:59: Thank you for joining the webinar.

00:03:00 --> 00:03:01: My name is Leon Plass.

00:03:01 --> 00:03:03: I'm a Senior manager on the Urban Resilience Team.

00:03:04 --> 00:03:07: Today, we'll be focused on the topic of climate gentrification.

00:03:08 --> 00:03:10: We'll kick off discussion with a quick overview of the

00:03:10 --> 00:03:10: topic.

00:03:11 --> 00:03:14: Then we'll launch into a discussion with our panelists who

00:03:14 --> 00:03:17: will introduce briefly here now and in greater detail Just

00:03:17 --> 00:03:20: before our panel discussion actually begins, this webinar is

00:03:20 --> 00:03:23: brought

00:03:20 --> 00:03:23: to you by the Urban Land Institute's Urban Resilience

00:03:23 --> 00:03:26: Program,

00:03:23 --> 00:03:26: which works with you and I members from all corners

00:03:26 --> 00:03:29: of the real estate industry to help buildings, cities and

00:03:29 --> 00:03:32: communities be more prepared for the impacts of climate

00:03:29 --> 00:03:32: change.

00:03:33 --> 00:03:36: First, I'd like to introduce Joe Backer, Senior Development

00:03:33 --> 00:03:36: Officer

00:03:36 --> 00:03:37: at the City of Boston.

00:03:38 --> 00:03:41: Then we have Jeff Aber, President of HR and A

00:03:41 --> 00:03:41: Advisors.

00:03:41 --> 00:03:45: And finally, Ahmed Mori, Vice President of Community

00:03:41 --> 00:03:45: Economic Development

00:03:45 --> 00:03:46: with Catalyst Miami.

00:03:47 --> 00:03:49: I'm so excited and honored to have each of these

00:03:49 --> 00:03:50: panelists on with us today.

00:03:50 --> 00:03:52: And I'm also excited to be able to share a

00:03:52 --> 00:03:55: bit of background about this emerging issue of climate

00:03:52 --> 00:03:55: gentrification.

00:03:56 --> 00:03:57: This is a topic that hits close to home for  
00:03:57 --> 00:03:59: me as someone who grew up and worked in the  
00:03:59 --> 00:04:00: Southeast Florida region.  
00:04:00 --> 00:04:04: And this will likely become a growing concern as longtime  
00:04:04 --> 00:04:07: residents of some communities vulnerable to climate impacts  
are forced  
00:04:07 --> 00:04:11: to relocate, and stakeholders and destination communities  
are in turn  
00:04:11 --> 00:04:13: driven to adapt to change.  
00:04:16 --> 00:04:18: Right now, we're faced with a harrowing fact.  
00:04:19 --> 00:04:23: People worldwide and domestically are being forced to  
relocate due  
00:04:23 --> 00:04:26: to climate change impacts, be it from unbearable heat and  
00:04:26 --> 00:04:30: financial pressure from storm recovery, slow traffic, or  
flooded homes.  
00:04:30 --> 00:04:33: People are moving, and according to one report by the  
00:04:33 --> 00:04:37: Internal Displacement Monitoring Center, in 2020 alone,  
extreme weather events  
00:04:37 --> 00:04:41: are estimated to have displaced nearly 31 million people  
globally.  
00:04:41 --> 00:04:43: And this is only the beginning.  
00:04:44 --> 00:04:46: As we grapple with these numbers, it's important to also  
00:04:46 --> 00:04:49: focus on some of the leading lights, on what some  
00:04:49 --> 00:04:51: of the leading lights on the subject are calling receiving  
00:04:51 --> 00:04:52: communities.  
00:04:52 --> 00:04:56: These are destinations with comparatively lower risks that  
people relocate  
00:04:56 --> 00:04:59: to in order to escape hazards in their current localities.  
00:05:00 --> 00:05:03: But something is brewing in these receiving communities,  
and it's  
00:05:03 --> 00:05:07: characterized by rising and cost of development, rising taxes,  
declining  
00:05:07 --> 00:05:11: sense of community, declining political agency, declining  
access to employment  
00:05:11 --> 00:05:14: centers and quality jobs, rising cost of rent, shifts in  
00:05:14 --> 00:05:17: demands for types of goods and services, and limited access  
00:05:17 --> 00:05:19: to facilities and services.  
00:05:20 --> 00:05:23: And that's something that's being called climate  
gentrification, a term  
00:05:24 --> 00:05:27: that describes the influx of real estate investments, rising  
housing  
00:05:27 --> 00:05:32: prices, and subsequent residential displacement in areas  
less exposed, exposed  
00:05:32 --> 00:05:35: to climate change risks in order to prepare communities for

00:05:35 --> 00:05:37: coming change and possible displacement.

00:05:38 --> 00:05:41: It's important to now and in the future recognize, understand

00:05:41 --> 00:05:44: and plan for climate gentrification, And that means getting a

00:05:44 --> 00:05:47: handle on how it occurs and how to identify it,

00:05:47 --> 00:05:50: and, importantly, how to address it on all fronts across

00:05:50 --> 00:05:51: the real estate industry.

00:05:52 --> 00:05:53: And this may be a difficult task.

00:05:54 --> 00:05:57: Climate gentrification happens for a lot of reasons and it

00:05:57 --> 00:05:59: can occur as a result of people's movement at many

00:05:59 --> 00:06:00: different scales.

00:06:02 --> 00:06:06: Addressing the negative impacts to communities stemming

00:06:06 --> 00:06:08: from climate gentrification

00:06:08 --> 00:06:11: is a challenge with many facets, but there are time

00:06:11 --> 00:06:15: tested solutions that can be deployed to do just that.

00:06:15 --> 00:06:19: Reaching equilibrium in communities will likely not happen

00:06:19 --> 00:06:22: because of

00:06:22 --> 00:06:24: policy changes, investment strategies, or grassroots efforts

00:06:24 --> 00:06:28: alone.

00:06:25 --> 00:06:28: It will demand a commitment and a coordinated approach

00:06:28 --> 00:06:32: from

00:06:32 --> 00:06:33: all stakeholders in the real estate sector and beyond.

00:06:34 --> 00:06:36: You utilize very recently published a report on this topic

00:06:36 --> 00:06:37: called Receiving Community Building Inclusive Places that

00:06:37 --> 00:06:40: Mitigate Climate Gentrification

00:06:41 --> 00:06:42: Driven Displacement.

00:06:42 --> 00:06:45: This report offers up a series of strategies to prevent

00:06:45 --> 00:06:48: displacement from happening.

00:06:49 --> 00:06:52: Due to this forthcoming and in some places already ongoing

00:06:52 --> 00:06:54: movement of people.

00:06:54 --> 00:06:59: In that report, we emphasize 5 strategies.

00:06:59 --> 00:07:03: First is to enhance neighborhood stability through pathways

00:07:03 --> 00:07:07: to ownership.

00:07:07 --> 00:07:09: That could mean establishing community land trusts or

00:07:09 --> 00:07:13: offering tenants

00:07:13 --> 00:07:15: rights of first refusal before selling.

00:07:15 --> 00:07:18: Next, there is preserving expanding availability of

00:07:18 --> 00:07:21: unsubsidized affordable housing,

00:07:21 --> 00:07:24: which might entail adoption of inclusionary zoning policies or

00:07:24 --> 00:07:27: executing

00:07:27 --> 00:07:30: community benefits agreements, which could yield broad

00:07:30 --> 00:07:33: positive benefits for

00:07:33 --> 00:07:36: community members and developers.

00:07:36 --> 00:07:39: Then we have designating spaces as accessible and

00:07:39 --> 00:07:42: relevant, and

00:07:13 --> 00:07:17: that could be accomplished by establishing resilience hubs to support

00:07:17 --> 00:07:20: communities before, during and after major events.

00:07:20 --> 00:07:24: Then there's applying design standards that could promote building energy

00:07:24 --> 00:07:27: efficiency and contribute positively to the health and wellbeing of

00:07:27 --> 00:07:27: residents.

00:07:28 --> 00:07:32: And that might entail municipalities adoption of sustainable building design

00:07:32 --> 00:07:32: standards.

00:07:32 --> 00:07:36: And finally, we have supporting retrofit maintenance and disaster recovery

00:07:37 --> 00:07:40: which might lead, which might mean leveraging grants to discover

00:07:40 --> 00:07:44: disaster recovery and resilience from state and federal agencies.

00:07:45 --> 00:07:49: Some these specific solutions post may actually sound familiar, like

00:07:49 --> 00:07:52: community Land Trust and community and inclusionary zoning.

00:07:53 --> 00:07:56: And that's because many of the strategies employed to combat

00:07:56 --> 00:08:00: gentrification driven displacement due to other circumstances are still applicable

00:08:00 --> 00:08:04: in the case of climate gentrification driven displacement as well.

00:08:04 --> 00:08:07: So having said that, we're going to move along to

00:08:07 --> 00:08:10: our panel discussion where our panelists will first share a

00:08:11 --> 00:08:14: bit about themselves and then discuss this issue of climate

00:08:14 --> 00:08:18: gentrification, including its effects, its implications, and foremost, what can

00:08:18 --> 00:08:21: be done to address it in greater detail.

00:08:21 --> 00:08:24: So panelists, if you wouldn't mind, please offer a few

00:08:24 --> 00:08:28: words to introduce yourselves and then we'll dive right in.

00:08:31 --> 00:08:31: Thanks, Lee.

00:08:31 --> 00:08:32: I'm Joe Backer.

00:08:32 --> 00:08:36: I'm a Senior Development Officer with the Mayor's Office of

00:08:36 --> 00:08:38: Housing in the city of Boston.

00:08:38 --> 00:08:39: So I.

00:08:40 --> 00:08:43: Work primarily in the space of affordable housing and how

00:08:43 --> 00:08:47: we can both create and preserve it in the neighborhoods

00:08:47 --> 00:08:47: of Boston.

00:08:48 --> 00:08:49: More recently.

00:08:49 --> 00:08:52: And and what I'll be talking about today is the

00:08:52 --> 00:08:56: work that we're doing and in consultation with a lot  
00:08:56 --> 00:09:01: of different colleagues to promote decarbonization, energy  
efficiency and and  
00:09:01 --> 00:09:05: resilience as part of the overall approach to housing  
affordability  
00:09:05 --> 00:09:06: in the City of Boston.  
00:09:09 --> 00:09:11: Hi, I'm Jeff a Bear.  
00:09:12 --> 00:09:14: I'm President of HRA Advisors.  
00:09:14 --> 00:09:18: I'm also a partner in the firm where my focus  
00:09:18 --> 00:09:23: is supporting our climate resilience practice, where I work in  
00:09:24 --> 00:09:30: communities across the country and really help communities  
and organizations  
00:09:30 --> 00:09:36: think through the intersection of climate what's happening in  
the  
00:09:36 --> 00:09:36: world.  
00:09:37 --> 00:09:42: And public policy support and also economic development,  
real estate  
00:09:42 --> 00:09:45: support on how do you get from where we've been,  
00:09:45 --> 00:09:48: where we are now and frankly what the future holds  
00:09:48 --> 00:09:48: for us?  
00:09:50 --> 00:09:50: Thanks.  
00:09:52 --> 00:09:55: Jack, thanks so much for having me.  
00:09:55 --> 00:09:57: My name is Ahmed Mori.  
00:09:57 --> 00:09:59: I'm the Vice President of Community Economic  
Development.  
00:10:00 --> 00:10:04: At Catalyst Miami, which is a community based organization  
that  
00:10:04 --> 00:10:09: operates in Miami and Miami-Dade County, Florida, I  
specifically oversee  
00:10:09 --> 00:10:13: our worker and real estate investment cooperative  
development.  
00:10:13 --> 00:10:17: We'll be talking a bit about that real estate investment  
00:10:17 --> 00:10:18: cooperative strategy and.  
00:10:19 --> 00:10:24: And how and its intersection specifically accurate its  
intersection with  
00:10:24 --> 00:10:29: climate gentrification as it specifically intends to model an  
equitable  
00:10:29 --> 00:10:33: development strategy that serves as a sort of anti  
displacement  
00:10:33 --> 00:10:36: buffer specifically in the city of of North Miami.  
00:10:37 --> 00:10:39: So I'll stop there for now.  
00:10:40 --> 00:10:40: Thank you, everyone.  
00:10:41 --> 00:10:43: I'm just so excited to have you on board and  
00:10:43 --> 00:10:46: just to like launch right into our first round of

00:10:46 --> 00:10:46: questions.

00:10:46 --> 00:10:48: I'm going to start with Jeff.

00:10:48 --> 00:10:52: Jeff, how is climate change influencing the locations where people live and work?

00:10:52 --> 00:10:53: Well, I mean, I would say climate has always influenced where people live and work.

00:10:55 --> 00:11:00: I think the way, and I'll speak just from a North American perspective right now, where cities were built and we're situated.

00:11:00 --> 00:11:03: Had geographic and climate sort of reasons why they are where they are, right for industry or for farming or for access to water, for trade, for all those things.

00:11:04 --> 00:11:09: I mean that that is why we've found ourselves where we are and that and that has been for some time.

00:11:09 --> 00:11:16: The difference is climate.

00:11:16 --> 00:11:18: Has been changing over time and really has seen a tremendous change over the past couple of decades.

00:11:18 --> 00:11:24: And it's calling into question the livability of places who is impacted most.

00:11:24 --> 00:11:30: And since we are in places that have been built over a long period of time, whose responsibility is it to make change?

00:11:31 --> 00:11:37: Individuals have always made decisions about where they want to live, but.

00:11:37 --> 00:11:39: What we have been faced with over the past couple of decades, and if you just look this year, which will be the hottest year on record, we've seen flooding and drought, wildfires, extreme heat, tropical storms, winter storms or lack of winter storms.

00:11:39 --> 00:11:41: We've seen all of it happen and and the frequency of that has been increasing over the past couple of decades.

00:11:41 --> 00:11:42: It starts to back the question of our communities.

00:11:42 --> 00:11:45: Are many communities reaching tipping points?

00:11:45 --> 00:11:49: And when you reach that tipping point, it calls into question who has the ability to relocate and who doesn't and what we're seeing and the whole purpose of this conversation and when we think about climate gentrification

is there

00:13:00 --> 00:13:04: are already movements being made by people who have the

00:13:04 --> 00:13:06: ability to move and to reduce risk.

00:13:07 --> 00:13:10: And the other side of that is people who don't

00:13:10 --> 00:13:13: have the ability to move and will be faced with

00:13:13 --> 00:13:13: risk.

00:13:14 --> 00:13:18: And then the third part of that is where people

00:13:18 --> 00:13:20: are going to lower risk.

00:13:20 --> 00:13:24: In many cases like in Southeast Florida are places where

00:13:24 --> 00:13:29: communities already exist and are in many cases poor

00:13:29 --> 00:13:32: communities

00:13:29 --> 00:13:32: that are now being gentrified out of what are safe

00:13:32 --> 00:13:37: areas but weren't waterfront areas and therefore less

00:13:37 --> 00:13:38: desirable at

00:13:37 --> 00:13:38: the time.

00:13:38 --> 00:13:40: So we have changing patterns of.

00:13:42 --> 00:13:46: I wouldn't say land use, but land desirability, that is

00:13:46 --> 00:13:50: going to have a huge impact across the country, not

00:13:50 --> 00:13:54: just in places like South Florida, but if you think

00:13:54 --> 00:13:58: of the context of the Northeast in a similar sense

00:13:58 --> 00:14:03: with waterfront development or in places that have that have

00:14:03 --> 00:14:07: been flooded in the past, you know who's responsible for

00:14:07 --> 00:14:09: moving people out of harm's way.

00:14:10 --> 00:14:11: How do we manage those risks?

00:14:13 --> 00:14:16: And then on another side of it, the issues of

00:14:16 --> 00:14:19: drought, the issues of wildfire and extreme heat which is

00:14:19 --> 00:14:23: actually impacted all the cities in the country in the

00:14:23 --> 00:14:26: US and and and frankly in Canada, how do we

00:14:26 --> 00:14:28: start to make better decisions there as well.

00:14:28 --> 00:14:32: So you know, I think there's we're at a turning

00:14:32 --> 00:14:35: point in decision making both at the sort of governmental

00:14:35 --> 00:14:39: level, the institutional level and the individual level.

00:14:41 --> 00:14:46: But all of those are predicated on where are the

00:14:46 --> 00:14:52: resources and who has the ability to manage risk, right.

00:14:53 --> 00:14:56: And so you mentioned briefly like because these are all

00:14:56 --> 00:14:59: like really critical points, right.

00:15:00 --> 00:15:03: And but you mentioned recent that some of the locations

00:15:03 --> 00:15:04: where this is occurring right.

00:15:05 --> 00:15:07: And I think it's it's helpful to sort of create

00:15:07 --> 00:15:10: a just a better picture of what's going on on

00:15:10 --> 00:15:13: the ground and you know what what's physically being done.

00:15:13 --> 00:15:16: So we now we we sort of understand, we understand

00:15:16 --> 00:15:19: the broader picture, but what what's specifically and this is  
00:15:19 --> 00:15:21: a question for you Ahmed.  
00:15:22 --> 00:15:25: So for in Miami-Dade County, which is like one of  
00:15:25 --> 00:15:29: the one of the first places that was like assessed  
00:15:29 --> 00:15:34: for the possibility that climate gentrification might be  
occurring and  
00:15:34 --> 00:15:38: you know the foundational paper having been published in  
2018.  
00:15:39 --> 00:15:43: So in that locality, could you tell me a little  
00:15:43 --> 00:15:47: bit more about what Catalyst Miami is doing through the  
00:15:47 --> 00:15:50: NMCIC program to you know get, get the OR rather  
00:15:50 --> 00:15:54: move, move from the the recognition of the problem to  
00:15:54 --> 00:15:58: the OR some some forms of resolution of the problem?  
00:16:00 --> 00:16:04: Here, so I should begin by saying what Catalyst Miami  
00:16:04 --> 00:16:06: and who we are and sort of what we do  
00:16:06 --> 00:16:09: because we kind of have our toes in a few  
00:16:09 --> 00:16:12: different things I would say you know Catalyst Miami we're  
00:16:12 --> 00:16:17: a community based organization that we work specifically  
with community  
00:16:17 --> 00:16:20: members across all of Miami-Dade County to provide.  
00:16:20 --> 00:16:25: Services that address immediate needs, healthcare access,  
financial security, and  
00:16:25 --> 00:16:30: to build more equitable futures together right through a  
combination  
00:16:30 --> 00:16:33: of policy advocacy and our community economic  
development work.  
00:16:34 --> 00:16:37: Much of that policy advocacy work, of course, centers on  
00:16:37 --> 00:16:43: climate justice advocacy, whether it's focusing specifically on  
development practices  
00:16:43 --> 00:16:45: or enabling local policies that further.  
00:16:46 --> 00:16:50: Or policies, or sort of advocating for or against certain  
00:16:50 --> 00:16:54: policies and depending on their impact on, say, climate  
gentrification.  
00:16:54 --> 00:16:59: Or policies that address extreme heat that our frontline  
communities  
00:16:59 --> 00:17:01: are face just to sort of choose a few our  
00:17:01 --> 00:17:06: economic development work centers sort of worker and  
community ownership  
00:17:06 --> 00:17:09: as an essential component, equitable development.  
00:17:10 --> 00:17:13: We operate with the belief that communities know what  
communities  
00:17:13 --> 00:17:14: need.  
00:17:14 --> 00:17:17: And that folks in their communities that should and must  
00:17:17 --> 00:17:19: have a seat at the table with regards to, you



00:17:19 --> 00:17:21: know, economic and community development.

00:17:22 --> 00:17:25: Our focus on climate justice, of course, is pervasive throughout

00:17:25 --> 00:17:27: our economic development work.

00:17:28 --> 00:17:34: The North Miami Community Investment Cooperative or NMCIC is is

00:17:34 --> 00:17:39: our, I guess, the cornerstone right now of our community

00:17:39 --> 00:17:40: development.

00:17:41 --> 00:17:44: Efforts, it's specifically based in North Miami.

00:17:44 --> 00:17:46: We have embarked on a project to launch and a

00:17:46 --> 00:17:49: few, a few groups around the country I should say

00:17:49 --> 00:17:52: are doing this and doing this quite well as well,

00:17:52 --> 00:17:54: a real estate investment cooperative.

00:17:54 --> 00:17:59: What we're doing and how we're operationalizing this specifically is

00:17:59 --> 00:18:02: by acquiring commercial sites in the city of North Miami,

00:18:02 --> 00:18:07: specifically on high elevation parcels and opening up ownership opportunities

00:18:08 --> 00:18:10: through the purchasing of shares.

00:18:10 --> 00:18:14: To community members who can then either run for elected

00:18:14 --> 00:18:18: board positions or join an Advisory Council to engage in

00:18:18 --> 00:18:21: cooperative governance of commercial property.

00:18:22 --> 00:18:26: We have, we're we've been negotiating, we've been spent the

00:18:26 --> 00:18:30: last few months negotiating the purchase of our first site

00:18:30 --> 00:18:34: which is pretty exciting and have you know developed a

00:18:34 --> 00:18:37: plan for a four to five site acquisition fund which

00:18:37 --> 00:18:40: we're currently raising capital for.

00:18:41 --> 00:18:43: You know, the idea is this is not only a

00:18:43 --> 00:18:46: wealth building platform, which of course it is, and it

00:18:46 --> 00:18:49: sort of addresses one of the sort of pillars of

00:18:49 --> 00:18:50: what we do at Catalyst Miami.

00:18:51 --> 00:18:53: But as I mentioned a little bit earlier, it's a

00:18:53 --> 00:18:57: buffer against, you know, forms of gentrification that promote displacement.

00:18:59 --> 00:19:01: It's prefigurative in some sense, right?

00:19:01 --> 00:19:04: Because you know, of course, four or five sites aren't

00:19:04 --> 00:19:06: going to reverse massive gentrification.

00:19:06 --> 00:19:07: Transmitted is a model.

00:19:08 --> 00:19:10: Of one of the things that can be done in

00:19:10 --> 00:19:14: particularly one that centers community decision making and and community

00:19:14 --> 00:19:15: priorities.

00:19:15 --> 00:19:20: There's a story of acquisition and preservation here, and specifically

00:19:20 --> 00:19:24: preservation of of violation parcels, which I guess you know

00:19:24 --> 00:19:26: from a from a larger picture.

00:19:27 --> 00:19:31: All of our economic development work aims to hone in

00:19:31 --> 00:19:33: on power building and.

00:19:34 --> 00:19:37: Specifically with you know in in when it comes to

00:19:37 --> 00:19:41: community development with an anti displacement lets and taking into

00:19:41 --> 00:19:45: account the market and extra market dynamics that contributed displacement

00:19:45 --> 00:19:49: of course and importantly including the dynamics that catalyze and

00:19:49 --> 00:19:54: that perpetuate climate gentrification it's related displacement effects that's.

00:19:55 --> 00:19:58: So this program is is really something that that that

00:19:58 --> 00:20:01: struck me as as it's pretty it's pretty novel even

00:20:01 --> 00:20:04: but now that you now that you mentioned there are

00:20:04 --> 00:20:09: like several other initiatives across the country that's really inspiring

00:20:09 --> 00:20:09: too.

00:20:09 --> 00:20:13: So I I think this is something to get excited

00:20:13 --> 00:20:17: about, but pivoting from this the focus on you know.

00:20:17 --> 00:20:22: A commercial property and you know the specifically with the

00:20:22 --> 00:20:26: intention of like allowing community members to build wealth and

00:20:27 --> 00:20:31: also geographically shifting away to another part of the Northeast,

00:20:31 --> 00:20:33: to the Northeast.

00:20:33 --> 00:20:36: I wanted to ask Joe if if you could tell

00:20:36 --> 00:20:40: us a little bit more about what Boston, another community

00:20:40 --> 00:20:45: that's received some attention around the subject of climate gentrification

00:20:45 --> 00:20:49: since it is, it is coastal what what the city

00:20:49 --> 00:20:53: of Boston is doing to prevent gentrification driven displacement and

00:20:53 --> 00:20:56: facilitate more equitable development.

00:20:56 --> 00:20:58: So Joe, could you, could you speak to that please?

00:20:59 --> 00:21:00: Yeah, definitely.

00:21:00 --> 00:21:02: And and thanks again for having me join.

00:21:02 --> 00:21:05: Exciting to hear Jeff and Ahmed speaking.

00:21:05 --> 00:21:09: There's already themes that I think connect directly to how

00:21:09 --> 00:21:10: we approach some of this.

00:21:10 --> 00:21:12: So I will, I'll try to pick those up.

00:21:14 --> 00:21:17: And I'll, I'll do the same as I'm going to  
00:21:17 --> 00:21:20: give a little context about you know, where I am  
00:21:20 --> 00:21:22: and in my work and how that has brought me  
00:21:22 --> 00:21:24: to this, this topic.  
00:21:24 --> 00:21:28: So the, the Mayor's Office of Housing writ large is,  
00:21:28 --> 00:21:35: you know, a department that primarily seeks to support  
homeowners,  
00:21:35 --> 00:21:41: renters, landlords and to promote housing affordability across  
the city  
00:21:41 --> 00:21:43: of Boston and I think.  
00:21:44 --> 00:21:48: I've I've been here for about 5 years and it's  
00:21:48 --> 00:21:51: been a really interesting moment to see the focus or  
00:21:51 --> 00:21:56: the intersection of of climate and climate change really seep  
00:21:56 --> 00:21:57: into so much of that work.  
00:21:58 --> 00:22:04: So I think you know Ahmed mentioned acquisition and  
preservation.  
00:22:04 --> 00:22:06: That's a huge part of what we do and I  
00:22:06 --> 00:22:09: think it's a key set of tools and how we  
00:22:09 --> 00:22:09: can approach.  
00:22:11 --> 00:22:17: The intersection of housing affordability, climate change,  
climate gentrification, and  
00:22:18 --> 00:22:21: development a couple of guiding principles.  
00:22:21 --> 00:22:24: One is, you know, we know that while climate change  
00:22:24 --> 00:22:28: is impacting all of Boston and and all of the  
00:22:28 --> 00:22:31: country in the world, low income residents in our city  
00:22:31 --> 00:22:35: are more likely to be energy cost burdened and they're  
00:22:35 --> 00:22:37: generally more likely to.  
00:22:37 --> 00:22:40: Be contending with the impacts of climate change in a  
00:22:40 --> 00:22:41: disproportionate way.  
00:22:42 --> 00:22:46: So just to give one example, if you look at  
00:22:46 --> 00:22:51: formerly redlined areas of Boston, they those residents are  
experiencing  
00:22:51 --> 00:22:54: greater burdens during hotter summers.  
00:22:55 --> 00:22:59: So during a heat wave, the temperatures in those areas  
00:22:59 --> 00:23:03: could be 7.5 degrees hotter during the day and 3.6  
00:23:03 --> 00:23:05: degrees Fahrenheit hotter.  
00:23:06 --> 00:23:07: At night than the rest of Boston.  
00:23:07 --> 00:23:11: So that's one example of how certain geographic areas and  
00:23:11 --> 00:23:15: and certain residents who live there are bearing those the  
00:23:15 --> 00:23:18: brunt of climate change in a different way.  
00:23:20 --> 00:23:24: And I think another guiding principle is that efforts by  
00:23:24 --> 00:23:28: the city to mitigate climate change and to build resilience  
00:23:28 --> 00:23:32: have to be paired really thoughtfully with efforts to shore

00:23:32 --> 00:23:35: up affordability and to actively push against.

00:23:36 --> 00:23:40: Displacement and the sort of climate gentrification trends that we

00:23:40 --> 00:23:44: are talking about and I think the Mayor's Office of

00:23:44 --> 00:23:48: Housing comes in because we are really well positioned to

00:23:48 --> 00:23:50: leverage existing programs and policies.

00:23:51 --> 00:23:54: These are the the parts of the city and the

00:23:54 --> 00:23:58: the residents that we have worked with the most for

00:23:58 --> 00:24:01: decades and so building climate and in a climate change

00:24:01 --> 00:24:03: lens into those existing.

00:24:04 --> 00:24:07: Programs and into new programs can really be effective.

00:24:07 --> 00:24:10: So I'll highlight a few of those programs that we've

00:24:10 --> 00:24:14: launched just in the last few months at the intersection

00:24:14 --> 00:24:17: of of climate and housing affordability.

00:24:18 --> 00:24:23: One is a pilot that actually just launched a week

00:24:23 --> 00:24:28: ago and that is targeting 2 to 4 unit homeowner,

00:24:28 --> 00:24:31: sorry, owneroccupied buildings.

00:24:32 --> 00:24:36: Where the the owner lives in that building but rents

00:24:36 --> 00:24:40: out the other apartments to low income families and we've

00:24:40 --> 00:24:44: launched a pilot program that is aimed at recruiting about

00:24:44 --> 00:24:48: a dozen such buildings to work with the owners and

00:24:48 --> 00:24:53: and residents understand the building's current energy

00:24:53 --> 00:24:56: performance.

00:24:53 --> 00:24:56: Map out a road map to really deep and significant

00:24:56 --> 00:24:59: energy savings and and decarbonization measures.

00:25:01 --> 00:25:05: And you know use our existing expertise within the Mayor's

00:25:05 --> 00:25:10: Office of Housing to help those residents and owners identify

00:25:10 --> 00:25:14: the scope of work that has to be performed whether

00:25:14 --> 00:25:20: it's installing heat pumps or adding insulation or ventilation,

00:25:20 --> 00:25:24: identifying

00:25:20 --> 00:25:24: contractors who are really well qualified to do that work

00:25:24 --> 00:25:28: and then remaining as a partner as that work is

00:25:28 --> 00:25:30: done and as as it's monitored.

00:25:31 --> 00:25:36: Afterwards to check the impacts of it and we're prepared

00:25:36 --> 00:25:40: to put up to \$50,000 per unit into that work

00:25:40 --> 00:25:44: cost free to the the building owner.

00:25:44 --> 00:25:48: So I think that's a really good example of how

00:25:48 --> 00:25:52: we are tackling the building stock in the city.

00:25:53 --> 00:25:57: But also making sure that we are protecting longterm

00:25:57 --> 00:25:59: affordability

00:25:57 --> 00:25:59: for the residents who are there and and trying to

00:26:00 --> 00:26:02: limit displacement as much as possible.

00:26:03 --> 00:26:07: We have a similar program that we just launched for

00:26:07 --> 00:26:12: larger scale multifamily buildings, again putting up to \$50,000 per

00:26:12 --> 00:26:17: unit into the the work that can increase weatherization and

00:26:17 --> 00:26:21: resilience as well as switch from fossil fuel systems to

00:26:21 --> 00:26:22: all electric.

00:26:23 --> 00:26:27: And we're working really closely with our partners.

00:26:27 --> 00:26:31: You know we partner every day with affordable housing developers

00:26:31 --> 00:26:32: and owners.

00:26:32 --> 00:26:35: And so we have sort of a a built in

00:26:35 --> 00:26:38: network that we can tap to deploy this new source

00:26:38 --> 00:26:42: of funds in a very familiar set of buildings that

00:26:42 --> 00:26:45: we've been working with for years.

00:26:47 --> 00:26:50: So I think the the key to what we are.

00:26:51 --> 00:26:58: Doing now is using existing services and networks to bring

00:26:58 --> 00:27:06: a new focus on resiliency and retrofits and decarbonization.

00:27:06 --> 00:27:10: But we really are trying to leverage what we already

00:27:10 --> 00:27:14: know how to do in terms of preserving affordability and

00:27:15 --> 00:27:17: and expanding the stock of.

00:27:18 --> 00:27:21: Apartments and and homes that are available to low income

00:27:21 --> 00:27:22: residents.

00:27:24 --> 00:27:25: Thank you so much Joe.

00:27:25 --> 00:27:29: It's it's really well just the fact that weatherization is

00:27:29 --> 00:27:33: isn't always like a core consideration and what do you

00:27:33 --> 00:27:36: what can be done to improve housing affordability is it's

00:27:36 --> 00:27:40: it's something that's like slowly starting to come to the

00:27:40 --> 00:27:44: foray and I think people are are starting to realize

00:27:44 --> 00:27:47: like yes we need to make our buildings more efficient

00:27:47 --> 00:27:50: so that our our residents can actually or to remain

00:27:50 --> 00:27:52: in in in our communities.

00:27:52 --> 00:27:55: So I want to open up a question to all

00:27:55 --> 00:27:57: of our panelists here and maybe get a get a

00:27:57 --> 00:27:59: bit of a discussion going.

00:28:00 --> 00:28:02: So in the markets in which you work, what are

00:28:02 --> 00:28:04: some of the ways that climate change has directly influenced

00:28:04 --> 00:28:05: gentrification trends?

00:28:05 --> 00:28:07: Like what are you seeing on the ground?

00:28:09 --> 00:28:15: I'll go, I'll go first and then I can go

00:28:15 --> 00:28:17: after me and.

00:28:19 --> 00:28:23: You know, I I, I think about one of the

00:28:23 --> 00:28:28: first examples that I think we saw very clearly.

00:28:30 --> 00:28:35: It's after Hurricane Katrina and my work in New Orleans

00:28:35 --> 00:28:39: for, I mean at this point, I don't know, 15-16

00:28:40 --> 00:28:40: years now.

00:28:42 --> 00:28:46: Really thinking about risk and and risk profile and you

00:28:46 --> 00:28:50: know one of the things that happened in New Orleans

00:28:50 --> 00:28:54: and continues to happen particularly in the housing market, it's

00:28:54 --> 00:28:59: communities that were working class low income neighborhoods that were

00:29:00 --> 00:29:03: situated next to the port because it house port workers

00:29:04 --> 00:29:05: for generations.

00:29:07 --> 00:29:10: You know, had names like the Irish Channel and and

00:29:10 --> 00:29:14: you know, because of the folks that were connected to

00:29:14 --> 00:29:18: court jobs, because of the relative lower risk closer to

00:29:18 --> 00:29:22: the river, which may not make sense for most people.

00:29:22 --> 00:29:24: But the geography of New Orleans is the closer to

00:29:24 --> 00:29:26: the river, the higher the ground it is.

00:29:27 --> 00:29:32: Those communities over the past 15 years have changed dramatically

00:29:33 --> 00:29:36: from where they were when Katrina hit.

00:29:37 --> 00:29:40: To where they are now because of the relative lower

00:29:40 --> 00:29:43: risk of the neighborhoods that are nestled against the river.

00:29:43 --> 00:29:49: So you're talking about working class neighborhoods that historically going

00:29:49 --> 00:29:53: back to the, you know, mid 19th century were Irish,

00:29:53 --> 00:30:00: German, Italian neighborhoods that supported families, African American neighborhoods for

00:30:00 --> 00:30:03: people who worked at the port.

00:30:04 --> 00:30:05: Which are now totally changed.

00:30:05 --> 00:30:09: So you have a situation today where those are the

00:30:09 --> 00:30:13: neighborhoods that people have invested in because they're seen as

00:30:13 --> 00:30:16: safer in terms of being on higher ground.

00:30:17 --> 00:30:21: The spine of that corridor has always been Magazine St.

00:30:21 --> 00:30:25: which is now you know has a tremendous transformation of

00:30:25 --> 00:30:28: retail, food and beverage, all of that that sort of

00:30:28 --> 00:30:32: goes along with the change in in sort of residential

00:30:32 --> 00:30:33: character.

00:30:34 --> 00:30:37: And sort of on the downtown side of that, a

00:30:37 --> 00:30:43: change in additional multifamily market rate and luxury apartments and

00:30:43 --> 00:30:47: condos along the river as well and an investment in

00:30:47 --> 00:30:52: a riverfront park that sort of goes along with that.

00:30:52 --> 00:30:55: So all of that together is a dramatic shift in

00:30:56 --> 00:30:59: sort of the social demography of the city.

00:31:00 --> 00:31:05: And as a response in a response to risk and  
00:31:05 --> 00:31:10: that risk you you started seeing it in New Orleans  
00:31:10 --> 00:31:16: and Louisiana after Katrina and you're seeing it in Florida  
00:31:16 --> 00:31:21: also as a response to insurance and the transformation of  
00:31:21 --> 00:31:26: the insurance industry in in insurance rates.  
00:31:27 --> 00:31:30: And the affordability of insurance and people who have the  
00:31:30 --> 00:31:34: means try to manage their risk inside a certain geography.  
00:31:34 --> 00:31:38: So I mean that has had a tremendous transformation in  
00:31:38 --> 00:31:39: New Orleans.  
00:31:39 --> 00:31:41: I'm not going to talk about Miami because I'm in  
00:31:41 --> 00:31:43: can talk about Miami, a place that I've spent a  
00:31:43 --> 00:31:45: lot of time working and actually with folks at Catalyst  
00:31:45 --> 00:31:46: Miami.  
00:31:47 --> 00:31:49: But you also see these sorts of transformations in Miami.  
00:31:49 --> 00:31:50: You see them other places.  
00:31:50 --> 00:31:52: I mean, it's it's in New York.  
00:31:53 --> 00:31:55: There's a conversation around.  
00:31:56 --> 00:32:00: You know there are thousands upon thousands of units of  
00:32:00 --> 00:32:04: public housing that are in coastal risk zones and how  
00:32:04 --> 00:32:08: do you think about the transformation of those those areas  
00:32:08 --> 00:32:09: over time?  
00:32:09 --> 00:32:12: We we can model with sea level rise what will  
00:32:12 --> 00:32:13: happen there.  
00:32:15 --> 00:32:18: And and something else we can talk about a little  
00:32:18 --> 00:32:21: later, which is about how do you absorb communities that  
00:32:21 --> 00:32:22: have to move.  
00:32:22 --> 00:32:24: But you know what I see in many of the  
00:32:24 --> 00:32:28: places I work is it is a tremendous change and  
00:32:28 --> 00:32:32: particularly over the past couple of years and thought  
process  
00:32:32 --> 00:32:35: around where to build or where people are.  
00:32:35 --> 00:32:39: And as usual, it comes down to who has the  
00:32:39 --> 00:32:42: resources to make certain decisions.  
00:32:43 --> 00:32:46: And in many places, just to be direct about it,  
00:32:46 --> 00:32:48: the cat is already out of the bag and it's  
00:32:48 --> 00:32:51: about how do you as Joe was saying, how do  
00:32:51 --> 00:32:56: you think about strategies around the preservation of  
affordability either  
00:32:56 --> 00:33:00: being very direct and government sort of managed or  
naturally  
00:33:00 --> 00:33:05: occurring affordable housing, which is what happened was  
happening in  
00:33:05 --> 00:33:08: New Orleans, which is my experience in places in Miami

00:33:08 --> 00:33:10: and other places where.

00:33:10 --> 00:33:14: This was just what the neighborhood was, and without some

00:33:14 --> 00:33:19: effort to preserve that affordability for people and frankly, thankfully

00:33:19 --> 00:33:23: in places that are relatively safer than others, they will.

00:33:23 --> 00:33:27: The gentrification will take its toll, as we're already seeing,

00:33:27 --> 00:33:30: and and those who have the least resources will again

00:33:30 --> 00:33:31: be shuffled around.

00:33:37 --> 00:33:38: Did you want to respond to that?

00:33:38 --> 00:33:41: Yes, or add to it, I guess and I and

00:33:41 --> 00:33:45: and Jeff alluded to you know the Miami case or

00:33:45 --> 00:33:50: what's most frequently mentioned, you know the the sort of

00:33:50 --> 00:33:54: prevailing dynamic of climate gentrification in Miami.

00:33:54 --> 00:33:57: But, and especially during Jeff's first answer.

00:33:57 --> 00:33:59: But I don't think it could be really stressed enough,

00:33:59 --> 00:33:59: frankly.

00:33:59 --> 00:34:03: Particularly as frequently as Miami and Miami-Dade County generally is

00:34:03 --> 00:34:06: mentioned as one of the Ground Zeroes for climate gentrification.

00:34:08 --> 00:34:10: I think as probably a lot of folks here know,

00:34:10 --> 00:34:12: you know we've been seeing that as sea level rise

00:34:12 --> 00:34:15: affects our coastline, there's been an increase in the values

00:34:15 --> 00:34:17: of higher elevation parcels.

00:34:18 --> 00:34:21: This you know some folks maybe point back or at

00:34:21 --> 00:34:24: least by some measures the point that these higher elevation

00:34:24 --> 00:34:28: parcels in Miami-Dade County's urban core have been increasing in

00:34:28 --> 00:34:32: value at a faster rate than non higher elevation parcels

00:34:32 --> 00:34:34: for approximately 21/22/23 years.

00:34:35 --> 00:34:37: So really, you know, we can, we can start.

00:34:38 --> 00:34:41: To get a sense of when this cycle again which

00:34:41 --> 00:34:45: is in many ways aligned with you know these 2020

00:34:45 --> 00:34:50: plus year cycles of gentrification that we normally see with

00:34:50 --> 00:34:54: regards to you know perhaps if we can cause non

00:34:54 --> 00:34:57: climate forms of gentrification.

00:34:57 --> 00:34:59: I think, you know, now what's important to keep in

00:35:00 --> 00:35:03: mind is that there's an extraordinarily strong correlation in Miami-Dade

00:35:03 --> 00:35:07: County between higher elevation land and low wealth communities of

00:35:07 --> 00:35:07: cover.

00:35:08 --> 00:35:12: And partly because you know lower elevation land is coastal



00:35:12 --> 00:35:16: land, it which typically attracts of course both your populations

00:35:16 --> 00:35:19: but in tandem with this increase in residential and commercial

00:35:19 --> 00:35:23: values in the world communities, we've seen a huge uptick

00:35:23 --> 00:35:26: in developer interest and thus you know the speeding up

00:35:26 --> 00:35:29: of increased gentrification and displacement.

00:35:30 --> 00:35:35: So there's a mega development in 2019, the Magic City

00:35:35 --> 00:35:36: development.

00:35:36 --> 00:35:40: That was approved and began going up in Miami's Little

00:35:40 --> 00:35:45: Haiti neighborhood, which is actually in the city of Miami,

00:35:45 --> 00:35:48: which at the time was also seeing one of the

00:35:48 --> 00:35:52: fastest rises in residential property values in the US.

00:35:53 --> 00:35:56: And this Magic City development is a mega mixed-use

00:35:57 --> 00:36:00: development

00:36:00 --> 00:36:03: with you know, wealthier residential units with, you know, ton

00:36:04 --> 00:36:07: of office space, entertainment spaces, etcetera.

00:36:07 --> 00:36:11: And so it's kind of an important sort of like

00:36:11 --> 00:36:15: microcosm of a lot of the developer interest that we're

00:36:15 --> 00:36:18: seeing in areas with these high elevation parcels, whether it's

00:36:18 --> 00:36:22: Little Haiti or or sort of Liberty City, which is

00:36:22 --> 00:36:25: you know adjacent, which are traditionally Little Haiti of

00:36:25 --> 00:36:29: course

00:36:29 --> 00:36:32: is a hub for the Haitian immigrant community in Miami,

00:36:32 --> 00:36:35: Little Haiti being a a traditionally black neighborhood and of

00:36:36 --> 00:36:39: course North Miami where we're working where.

00:36:40 --> 00:36:44: We see you know broad swaths of different immigrant,

00:36:44 --> 00:36:46: immigrant

00:36:46 --> 00:36:49: communities of color from throughout the Caribbean and

00:36:49 --> 00:36:55: Latin America.

00:36:55 --> 00:36:59: You know where where we just see these dynamics sort

00:37:00 --> 00:37:02: of recurring I think for us to to sort of

00:37:02 --> 00:37:06: to zoom out of TAD and thinking of strategies for

00:37:06 --> 00:37:08: preservation affordability you know say apart from

00:37:08 --> 00:37:11: government directed strategies

00:37:12 --> 00:37:15: and Noah which was mentioning there's also a determination

00:37:15 --> 00:37:18: or.

00:37:18 --> 00:37:21: So thinking of climate gentrification in terms of how it

00:37:21 --> 00:37:24: can help determine community organizing and advocacy

00:37:24 --> 00:37:27: strategy, you know

00:37:27 --> 00:37:30: that I think that is a challenge for us, right?

00:37:30 --> 00:37:33: Climate gentrification, You know, we can, we can think about

00:37:33 --> 00:37:36: the dynamics of climate gentrification, shedding a light on

00:37:36 --> 00:37:39: gentrification

00:37:15 --> 00:37:16: more generally.

00:37:17 --> 00:37:19: To the extent that we're describing a process, you know,

00:37:19 --> 00:37:21: we're part of the urban is being remade for wealthier

00:37:21 --> 00:37:23: communities or wealthier constituencies.

00:37:24 --> 00:37:27: But that doesn't always happen because these

00:37:27 --> 00:37:27: constituencies are moving

00:37:27 --> 00:37:27: in already.

00:37:28 --> 00:37:29: Right developers also help propel this.

00:37:30 --> 00:37:33: So to the extent that climate gentrification could be a

00:37:33 --> 00:37:37: predictor, or these dynamics of climate gentrification be a

00:37:37 --> 00:37:41: predictor

00:37:37 --> 00:37:41: of what areas may gentrify next alongside, say, market

00:37:41 --> 00:37:45: dynamics,

00:37:41 --> 00:37:45: local government decisions about land use, and efforts

00:37:45 --> 00:37:49: perhaps to

00:37:45 --> 00:37:49: court certain industries that attract a certain class of of

00:37:49 --> 00:37:51: professionals to urban cores, how do we?

00:37:52 --> 00:37:55: Sort of help preempt some of this right like and

00:37:55 --> 00:37:57: how how do we mobilize and organize in ways that

00:37:57 --> 00:38:01: can actually begin to address these dynamics significantly

00:38:01 --> 00:38:03: ahead of

00:38:01 --> 00:38:03: time to the extent that we can, right, which is

00:38:03 --> 00:38:06: you know that's that's sort of the challenge from our

00:38:06 --> 00:38:07: perspective and the work that we do.

00:38:09 --> 00:38:10: How do we grasp or how can we use climate

00:38:11 --> 00:38:13: justification as a lens to grasp the activity we may

00:38:13 --> 00:38:15: expect to see in the next 10 or 20 years.

00:38:16 --> 00:38:20: So we we've been talking a little bit about these

00:38:20 --> 00:38:24: these sort of longer term trends in which people generally

00:38:24 --> 00:38:27: speaking in which you know that people have been slowly

00:38:27 --> 00:38:32: starting to redevelop certain locations based on you know

00:38:32 --> 00:38:35: basically

00:38:32 --> 00:38:35: speculation on the on the value of land in the

00:38:35 --> 00:38:36: in the coming years.

00:38:37 --> 00:38:39: But what about sudden events.

00:38:39 --> 00:38:40: So Jeff, this is a question for you.

00:38:40 --> 00:38:44: For sudden relocations, particularly for vulnerable groups,

00:38:44 --> 00:38:48: what are some

00:38:44 --> 00:38:48: of some examples of communities accommodating an influx

00:38:48 --> 00:38:51: of new

00:38:48 --> 00:38:51: residents and accommodating them not just in the not just

00:38:51 --> 00:38:53: in the short term but also in the long term?

00:38:53 --> 00:38:57: Is that is that something that's feasible or and like

00:38:57 --> 00:38:59: how can it be done so?

00:39:00 --> 00:39:03: It's I would answer that two ways and I'm, I'm  
00:39:03 --> 00:39:07: glad you said you said short term and long term  
00:39:07 --> 00:39:10: and I will preface that by saying we don't have  
00:39:10 --> 00:39:13: a good system of that in the United States to  
00:39:13 --> 00:39:14: manage.  
00:39:15 --> 00:39:18: Sort of the flows of people and I and I,  
00:39:18 --> 00:39:22: I I can't pull this apart from the migration that  
00:39:22 --> 00:39:26: we're seeing in the country right now because you can  
00:39:26 --> 00:39:30: sort of look this up, a good percentage of that  
00:39:30 --> 00:39:33: migration is attributable to climate change itself.  
00:39:33 --> 00:39:37: So, you know, the flows of people coming into the  
00:39:37 --> 00:39:41: United States is being triggered by a lot of.  
00:39:42 --> 00:39:46: Sort of climate impacts in Central and South America, which  
00:39:46 --> 00:39:49: is part of a sort of a triggering of a  
00:39:49 --> 00:39:53: lot of things that are happening and you'll see more  
00:39:54 --> 00:39:58: of it particularly in the context of the Caribbean and  
00:39:58 --> 00:40:02: other places we're seeing it in, in the South Pacific,  
00:40:02 --> 00:40:07: all these things happening and there there is not currently  
00:40:07 --> 00:40:08: a good system of how.  
00:40:09 --> 00:40:12: How we manage the flows of people.  
00:40:13 --> 00:40:21: There are lots of community organizations, faith-based  
organizations and others  
00:40:21 --> 00:40:25: who in a sort of a shock situation in a  
00:40:26 --> 00:40:33: disaster situation, we have been somewhat successful as  
setting up  
00:40:33 --> 00:40:39: temporary systems of shelter and for long term displacement.  
00:40:40 --> 00:40:46: There have been some examples you know after Hurricane  
Sandy,  
00:40:46 --> 00:40:52: after Hurricane Katrina, after Hurricane Andrew, in in the  
wildfires  
00:40:52 --> 00:40:58: in the West of communities being able to absorb populations.  
00:40:59 --> 00:41:03: Katrina probably being the biggest example of that in this  
00:41:03 --> 00:41:08: country where you had displacement that was really  
absorbed in  
00:41:08 --> 00:41:08: Texas.  
00:41:09 --> 00:41:13: But moving forward, you know we, we don't have any  
00:41:13 --> 00:41:16: good examples of how to do that.  
00:41:16 --> 00:41:17: And I think there are a couple reasons for that.  
00:41:18 --> 00:41:21: Where is there, I will say something academic in a  
00:41:21 --> 00:41:24: in a second as a response to this, but where  
00:41:24 --> 00:41:27: is there an excess of of capacity, like where is  
00:41:27 --> 00:41:29: there the capacity to accept, right.  
00:41:29 --> 00:41:31: That's, that's the first piece.

00:41:32 --> 00:41:36: And secondly, you know even in I would call sort  
00:41:36 --> 00:41:41: of intra city migration where people are moving from place  
00:41:41 --> 00:41:45: to place, neighborhoods are very distinct and different.  
00:41:45 --> 00:41:49: And so how do you think through absorption of people  
00:41:49 --> 00:41:54: from one neighborhood into another neighborhood, right, that  
has its  
00:41:54 --> 00:41:58: own issues and constraints on top of that that usually  
00:41:58 --> 00:42:02: leads to conversations about increasing density.  
00:42:02 --> 00:42:04: Some places this is looking a little bit longer term.  
00:42:04 --> 00:42:07: That's a zoning issue, that's a planning issue.  
00:42:07 --> 00:42:08: It's very much a political issue.  
00:42:09 --> 00:42:11: That's also a neighborhood character issue.  
00:42:12 --> 00:42:16: And in much of this country we are mostly less  
00:42:16 --> 00:42:21: dense than we probably could be and having those  
conversations  
00:42:21 --> 00:42:26: have lots of political sort of connotations to them.  
00:42:26 --> 00:42:29: And then the the, the academic side of this is  
00:42:29 --> 00:42:32: where are there places to accept people, right.  
00:42:32 --> 00:42:34: So one of the things that you learn, and I  
00:42:34 --> 00:42:37: I know this is something you ally has has looked  
00:42:37 --> 00:42:39: at before is like where do people go, right.  
00:42:39 --> 00:42:41: People go with their social connections.  
00:42:42 --> 00:42:44: So part of the reason, you know, not not to  
00:42:44 --> 00:42:47: not to pick on Ahmed and and and South Florida  
00:42:47 --> 00:42:51: and Miami-Dade in particular, but part of the reason why  
00:42:51 --> 00:42:55: Miami frankly has already been a receiving community is  
because  
00:42:55 --> 00:42:59: the connections in the Caribbean, right, people have ties to  
00:42:59 --> 00:42:59: Miami.  
00:42:59 --> 00:43:02: Something happens, someone told me this, you know, if  
there's  
00:43:02 --> 00:43:05: a sneeze in the Caribbean, it's felt in my end,  
00:43:05 --> 00:43:05: right?  
00:43:05 --> 00:43:07: That's that's the experience, right.  
00:43:07 --> 00:43:09: So it's about ties.  
00:43:09 --> 00:43:11: So one of the things to think about as we  
00:43:11 --> 00:43:14: as we move forward and think through this process is  
00:43:14 --> 00:43:17: a human perspective of how do you keep social ties  
00:43:17 --> 00:43:20: together cuz it's so important for communities and and their  
00:43:21 --> 00:43:24: ability to thrive and survive as the social connections.  
00:43:25 --> 00:43:29: And so the receiving communities need to be places where  
00:43:29 --> 00:43:32: people can integrate and socially connect either with the  
people

00:43:32 --> 00:43:36: that they were with before and they're coming with them  
00:43:36 --> 00:43:39: or that there are are preexisting social connections.  
00:43:39 --> 00:43:44: But I think it's really, really important as you think  
00:43:44 --> 00:43:48: about this, the third piece just from if you go  
00:43:48 --> 00:43:53: like 50,000 foot level, there's been a lot of conversation  
00:43:53 --> 00:43:56: about sort of the Rust Belt of the country and  
00:43:57 --> 00:44:01: the what is some would some data might suggest relative  
00:44:01 --> 00:44:05: less risk as it relates to climate and the excess  
00:44:05 --> 00:44:10: sort of capacity that's there to receive people frankly where  
00:44:10 --> 00:44:13: there's been depopulation before.  
00:44:13 --> 00:44:17: And so that's sort of a very macro scale conversation  
00:44:17 --> 00:44:20: that that I know is out there, but I continue  
00:44:20 --> 00:44:24: to go back to social ties, fabric of community, why  
00:44:24 --> 00:44:26: people are where they are.  
00:44:27 --> 00:44:30: And at the end of the day, the reason why  
00:44:30 --> 00:44:34: people have historically flocked to places is because of jobs  
00:44:34 --> 00:44:37: and opportunity and you can't sort of leave that out.  
00:44:37 --> 00:44:40: So as people are moving from place to place, in  
00:44:40 --> 00:44:43: some instances they might find a better economy.  
00:44:43 --> 00:44:46: In other instances people have to support themselves.  
00:44:46 --> 00:44:48: And so the economy is also a big part in  
00:44:48 --> 00:44:52: thinking through receiving communities and how those  
communities can absorb.

00:44:54 --> 00:44:54: Right.  
00:44:55 --> 00:44:55: Understood.  
00:44:55 --> 00:44:57: Yeah, absolutely the.  
00:44:58 --> 00:45:02: This there's there have been some questions in the chat  
00:45:02 --> 00:45:05: to this effect right How do how can we how  
00:45:05 --> 00:45:09: can we go about accommodating and then also like what  
00:45:09 --> 00:45:12: specifically can be done to address.  
00:45:13 --> 00:45:16: To address these trends And then also what is the  
00:45:16 --> 00:45:19: role of some of these other actors, I mean it's  
00:45:19 --> 00:45:22: not just people, right, It's also jobs and where businesses  
00:45:22 --> 00:45:25: choose to choose to locate or can locate due to  
00:45:25 --> 00:45:26: these known risks.  
00:45:26 --> 00:45:30: So moving into this into some of the specifics here,  
00:45:30 --> 00:45:34: I wanted to ask a two-part question.  
00:45:34 --> 00:45:39: So the first is what what specific role can developers,  
00:45:39 --> 00:45:42: investors, consultants and a EC.  
00:45:42 --> 00:45:43: So that's architecture engineering.  
00:45:43 --> 00:45:49: Construction professionals do have in helping communities  
adapt to this

00:45:49 --> 00:45:52: change and then to that point, what can be done  
00:45:52 --> 00:45:57: to further community engagement or strengthen the voice of community  
00:45:57 --> 00:46:01: in in places in these receiving communities specifically?  
00:46:05 --> 00:46:09: Well, I can, I can speak to the Boston contacts  
00:46:09 --> 00:46:11: and I I talked a little bit about the new  
00:46:11 --> 00:46:13: programs that we are.  
00:46:14 --> 00:46:19: Launching to, you know, really decarbonize existing affordable housing.  
00:46:19 --> 00:46:22: I think what what I've learned, because I've had to  
00:46:22 --> 00:46:26: learn an awful lot in the last couple of years  
00:46:26 --> 00:46:29: to think about how this can be folded into housing  
00:46:30 --> 00:46:34: work, is that it's an incredibly technical and building by  
00:46:34 --> 00:46:38: building approach or solution that needs to happen.  
00:46:38 --> 00:46:41: So I think there's a really important role for.  
00:46:42 --> 00:46:48: That community of developers, owners, engineers, architects, we we see  
00:46:48 --> 00:46:52: them as in some ways the the next evolution in  
00:46:52 --> 00:46:56: our work is engaging with them to look at specific  
00:46:56 --> 00:47:01: buildings in the affordable housing portfolio and building stock of  
00:47:01 --> 00:47:06: Boston and translate what we know are are broadly based  
00:47:06 --> 00:47:10: strategies for decarbonization and resiliency.  
00:47:10 --> 00:47:10: But.  
00:47:10 --> 00:47:14: You know, when you look at a building that was  
00:47:14 --> 00:47:17: built 100 years ago with crumbling masonry or you know  
00:47:18 --> 00:47:22: any number of deferred maintenance issues, it really is going  
00:47:22 --> 00:47:25: to be a very specific set of interventions.  
00:47:25 --> 00:47:30: And the city can help partner on that.  
00:47:30 --> 00:47:33: But we cannot do that work ourselves and you shouldn't  
00:47:33 --> 00:47:37: expect owners and residents to take that on themselves either.  
00:47:37 --> 00:47:39: That's it's a very complicated.  
00:47:40 --> 00:47:41: Nothing to do at any scale.  
00:47:41 --> 00:47:47: So we've launched technical assistance grants in the last few  
00:47:47 --> 00:47:53: months to encourage the owners of affordable housing buildings to  
00:47:53 --> 00:47:58: bring in the specialists who can really help them map  
00:47:58 --> 00:48:01: out decarbonization scopes of work.  
00:48:01 --> 00:48:05: You know what, what kind of insulation can go where,  
00:48:05 --> 00:48:08: what old wiring needs to be replaced.  
00:48:08 --> 00:48:09: It's going to be incredibly.  
00:48:09 --> 00:48:10: In the weeds.

00:48:10 --> 00:48:15: And you need really dedicated and specialized folks to do  
00:48:15 --> 00:48:15: that.

00:48:17 --> 00:48:21: On the other question of community, it's something that I  
00:48:21 --> 00:48:22: hit on earlier.

00:48:22 --> 00:48:25: We the the Mayor's Office of Housing relies on a  
00:48:25 --> 00:48:29: network of affordable housing owners and developers, and  
that that

00:48:29 --> 00:48:32: won't change in our approach to decarbonization.

00:48:32 --> 00:48:39: We need those folks to be really, really deeply engaged.

00:48:39 --> 00:48:43: And many of those partner organizations are fueled and and  
00:48:43 --> 00:48:48: directly connected to residents and and community members  
because they

00:48:48 --> 00:48:51: are community development organizations.

00:48:52 --> 00:48:54: So we the city has a real role to play  
00:48:54 --> 00:48:57: in convening and and supporting that work.

00:48:57 --> 00:49:00: But I think to both questions you when you get  
00:49:00 --> 00:49:04: to specific buildings, the vision and the execution has to  
00:49:04 --> 00:49:06: be driven by the folks on the ground.

00:49:11 --> 00:49:14: So if I, if I may, I actually I think  
00:49:14 --> 00:49:17: to some extent the, the at least the work that  
00:49:17 --> 00:49:21: we've been trying to do when they're doing on the  
00:49:21 --> 00:49:25: ground, it's almost like the two questions or two parts  
00:49:25 --> 00:49:27: of the of like 1 strategy for us.

00:49:29 --> 00:49:32: Because, you know, to the extent that we work with  
00:49:32 --> 00:49:35: folks in our communities to be deeply involved in the  
00:49:35 --> 00:49:37: economic development process.

00:49:38 --> 00:49:40: We also need to think of a sort of or  
00:49:41 --> 00:49:45: constantly thinking and rethinking of an engagement strategy  
for say

00:49:45 --> 00:49:49: developers and investors and consultants etcetera.

00:49:50 --> 00:49:56: I think you know as we continue raising capital and  
00:49:56 --> 00:49:57: engaging with.

00:49:59 --> 00:50:02: You know, like folks who can help us actually say  
00:50:02 --> 00:50:05: engage in weatherization efforts for our first and future  
acquisitions

00:50:05 --> 00:50:07: and things of the sort.

00:50:07 --> 00:50:10: What's become apparent to us is that there are many  
00:50:10 --> 00:50:13: stakeholders within the industry that want to play a role  
00:50:13 --> 00:50:17: inclusive development, but the ecosystem isn't especially  
connected in South

00:50:17 --> 00:50:19: Florida in order to do it.

00:50:20 --> 00:50:21: So you know.

00:50:22 --> 00:50:25: In addition to a need for basically shared value creation

00:50:25 --> 00:50:30: among developers, investors, consultants, you know, architecture, engineering and construction

00:50:31 --> 00:50:34: professionals that we know want to engage in equitable development

00:50:34 --> 00:50:35: work.

00:50:35 --> 00:50:39: And doing, you know, working on shared values with folks

00:50:39 --> 00:50:43: in our communities that are deeply involved in the projects

00:50:43 --> 00:50:46: that that we're working on, I think there's a need

00:50:46 --> 00:50:48: to, you know, sort of develop.

00:50:48 --> 00:50:51: That ecosystem I guess and there are there I think

00:50:51 --> 00:50:56: some important local initiatives that are bringing together these diverse

00:50:56 --> 00:51:00: groups of stakeholders to engage in more equitable development practices.

00:51:00 --> 00:51:04: There's you know, the the Miami Foundation for instance, through

00:51:04 --> 00:51:07: its Community Real Estate Real Estate Ownership Initiative is trying

00:51:07 --> 00:51:08: to do a lot of this.

00:51:10 --> 00:51:12: We Co run a program called Florida Thrives with the

00:51:12 --> 00:51:16: South Florida Community Development Coalition that brings together economic development

00:51:16 --> 00:51:17: organizations.

00:51:17 --> 00:51:20: And the public sector and local funders from across the

00:51:20 --> 00:51:23: county to sort of think through some of these issues

00:51:23 --> 00:51:26: and engage in ecosystem building in that way.

00:51:27 --> 00:51:30: So I think there's there's really a lot of work

00:51:30 --> 00:51:33: to do to to sort of build an enabling environment,

00:51:33 --> 00:51:33: right.

00:51:33 --> 00:51:37: We do a lot of education around impact investment for

00:51:37 --> 00:51:41: instance, you know and which is is something that's still

00:51:41 --> 00:51:45: not super commonly seen throughout the South Florida area, right

00:51:45 --> 00:51:45: so.

00:51:46 --> 00:51:48: So, yeah, it's almost like to the extent that we

00:51:48 --> 00:51:50: do pretty deep community engagement and organizing.

00:51:50 --> 00:51:54: I need to do something pretty similar with with such

00:51:54 --> 00:51:57: a diverse set of stakeholders that want to that want

00:51:57 --> 00:51:59: to actually play a role.

00:52:01 --> 00:52:02: Could I just leak it.

00:52:02 --> 00:52:05: I just say add one thing to that from from

00:52:05 --> 00:52:09: sort of the consulting side and maybe I'd say consulting

00:52:09 --> 00:52:12: plus engineering is, you know, one of the best things

00:52:12 --> 00:52:16: that we're able to do is provide a shared set



00:52:16 --> 00:52:17: of facts and data.

00:52:19 --> 00:52:22: Because in many instances people don't know what they don't

00:52:22 --> 00:52:22: know.

00:52:23 --> 00:52:27: And I've been in many rooms where once people actually

00:52:27 --> 00:52:31: see the data and what's actually going on, there's a

00:52:31 --> 00:52:35: big aha moment and people who don't even know have

00:52:35 --> 00:52:39: not been able to understand what the movement actually is

00:52:39 --> 00:52:40: like.

00:52:40 --> 00:52:41: Oh no, this is already taking place.

00:52:41 --> 00:52:43: So how do we wrap our arms around it?

00:52:44 --> 00:52:47: But having a shared set of facts that is data-driven

00:52:48 --> 00:52:53: through analytics and and also community engagement is really important

00:52:53 --> 00:52:56: to set the table of what's going on and what

00:52:56 --> 00:52:57: the future can be.

00:52:58 --> 00:53:02: Without that, things happen in isolation and usually to the

00:53:02 --> 00:53:05: detriment of of of a great deal of people.

00:53:05 --> 00:53:09: And so the ability to have the data visualize it

00:53:09 --> 00:53:13: and communicate it in a way that everybody can understand,

00:53:13 --> 00:53:16: I think it's extraordinarily important.

00:53:16 --> 00:53:19: There've been leaps and bounds on that and and ULI

00:53:19 --> 00:53:21: has done some work on that as well.

00:53:21 --> 00:53:23: Like how do you, how do you think through sort

00:53:23 --> 00:53:26: of democratizing risk data not just at sort of the

00:53:26 --> 00:53:29: real estate asset level for the asset holder, but also

00:53:29 --> 00:53:31: for the wider community?

00:53:31 --> 00:53:35: That is extremely important, particularly when you look at this

00:53:35 --> 00:53:39: year for example, when based on historical precedent, nothing actually

00:53:39 --> 00:53:41: has made since this year at all, right.

00:53:41 --> 00:53:43: We just have to look at what's actually happening.

00:53:44 --> 00:53:46: So that part is really important.

00:53:48 --> 00:53:51: So this is this has all been just some fantastic

00:53:51 --> 00:53:53: responses to this really complex question.

00:53:53 --> 00:53:54: Right?

00:53:54 --> 00:53:59: There's so the the the array of needs and and

00:53:59 --> 00:54:04: and potential solutions are vast and.

00:54:04 --> 00:54:07: I think that we, you know in our individual roles,

00:54:07 --> 00:54:10: you know in the in the real estate industry can

00:54:10 --> 00:54:12: sort of reflect on what we, what we do and

00:54:12 --> 00:54:13: what we can offer.

00:54:14 --> 00:54:17: But pivoting now to some of the questions that we

00:54:17 --> 00:54:20: have from our audience, I do want to remind our

00:54:20 --> 00:54:20: audience.

00:54:21 --> 00:54:23: Members, at least verbally that if you have any questions

00:54:23 --> 00:54:25: you'd like to ask our panelists, please go ahead and

00:54:25 --> 00:54:26: share them in the chat.

00:54:26 --> 00:54:28: We can address some of these last five minutes here.

00:54:28 --> 00:54:30: In the interim, we'll go ahead and address the ones

00:54:31 --> 00:54:32: that have already been posed more explicitly.

00:54:33 --> 00:54:36: So we have a question here from Kate.

00:54:36 --> 00:54:38: She would like to know.

00:54:38 --> 00:54:40: So one of the what she's saying is one of

00:54:40 --> 00:54:43: the most impactful tools in reducing carbon emissions and

00:54:43 --> 00:54:46: minimizing

00:54:46 --> 00:54:48: climate impacts on vulnerable community communities.

00:54:49 --> 00:54:52: It's abundant, dense Housing and Urban cores.

00:54:52 --> 00:54:56: So in your work, how are you balancing these preservation

00:54:56 --> 00:54:58: displacement protections with housing production in

00:54:58 --> 00:54:59: abundance?

00:55:01 --> 00:55:05: And Joe, I think you might be well positioned to

00:55:05 --> 00:55:07: address this question.

00:55:07 --> 00:55:13: Yeah, both things are is that that's what the Mayor's

00:55:13 --> 00:55:15: Office of Housing does.

00:55:15 --> 00:55:16: You know we we deal with creation, acquisition and

00:55:17 --> 00:55:19: preservation

00:55:21 --> 00:55:25: of affordable housing.

00:55:25 --> 00:55:30: So I think.

00:55:31 --> 00:55:35: All of those things are on the table.

00:55:35 --> 00:55:39: There is a a very healthy pipeline here for development

00:55:39 --> 00:55:44: of new construction, large multifamily, affordable housing

00:55:44 --> 00:55:46: across the city.

00:55:47 --> 00:55:50: It's really exciting and dating back three or four years

00:55:50 --> 00:55:55: at this point, the city of Boston has held developers

00:55:55 --> 00:55:58: of those buildings to very high standards around

00:55:58 --> 00:56:04: sustainability and

00:56:04 --> 00:56:08: and carbon footprint.

00:56:08 --> 00:56:12: In our design guidelines so we you know at this

00:56:12 --> 00:56:15: point we don't really see proposals for large multifamily

00:56:15 --> 00:56:18: affordable

00:56:18 --> 00:56:21: housing that is using fossil fuels in their systems.

00:56:21 --> 00:56:24: We see very high performing often passive house designed

00:56:24 --> 00:56:27: buildings

00:56:27 --> 00:56:30: and that's super exciting and I totally agree with the

00:56:30 --> 00:56:33: the underlying premise that density and.

00:56:13 --> 00:56:15: You know, transit oriented development is key.

00:56:16 --> 00:56:20: I would encourage anyone to take a look at Mayor

00:56:20 --> 00:56:25: Wu's recent proposal for an overhauled zoning system in Boston,

00:56:25 --> 00:56:29: which puts climate and resiliency at the at the center

00:56:29 --> 00:56:34: and and really aims to accomplish exactly what the commenters

00:56:34 --> 00:56:38: is mentioning, that balance and that that synergy.

00:56:39 --> 00:56:39: Thanks, Joe.

00:56:40 --> 00:56:41: I'm going to move on to the next question here

00:56:41 --> 00:56:43: because we're a little bit pressed for time.

00:56:43 --> 00:56:46: So I have a question from Ambika.

00:56:47 --> 00:56:50: They're asking to Jeff's point of having a shared set

00:56:51 --> 00:56:54: of information and data, How do we account for outdated

00:56:54 --> 00:56:54: climate data?

00:56:54 --> 00:56:59: How do we demonstrate climate risk data, or rather democratize

00:56:59 --> 00:57:00: climate risk data?

00:57:00 --> 00:57:04: And are there strategies for using climate data more holistically?

00:57:07 --> 00:57:09: Got a few questions.

00:57:09 --> 00:57:09: Yeah.

00:57:09 --> 00:57:12: So I'm gonna try to remember maybe a couple of

00:57:12 --> 00:57:13: them.

00:57:15 --> 00:57:23: You know, I think there we are in the process,

00:57:23 --> 00:57:24: right?

00:57:24 --> 00:57:28: And we I'm saying the collective week of really trying

00:57:28 --> 00:57:32: to understand what's going on because the historical precedent data

00:57:32 --> 00:57:34: is out the window, right.

00:57:34 --> 00:57:36: It it really doesn't matter at this point.

00:57:37 --> 00:57:41: And what that means is to be technical about this,

00:57:41 --> 00:57:48: the projection data, calculating projections gets more difficult because the

00:57:48 --> 00:57:52: the sort of the baseline historical data is not as

00:57:52 --> 00:57:56: does not have as much relevance today as it may

00:57:56 --> 00:58:00: have had in the past because the trend lines have

00:58:00 --> 00:58:02: have changed, right.

00:58:02 --> 00:58:05: So what we know is things are going up, but

00:58:05 --> 00:58:09: through data we see on what's coming from the ice

00:58:09 --> 00:58:15: eats and what's happening there, what's happening to glaciers, what's

00:58:15 --> 00:58:19: happening, all those things we we do have an understanding

00:58:19 --> 00:58:23: of where we're going and at least for the past  
00:58:23 --> 00:58:25: three years on the heat side.  
00:58:25 --> 00:58:28: And I I always take a moment to remind that  
00:58:28 --> 00:58:31: urban heat, extreme heat, particularly in urban environments,  
is the  
00:58:31 --> 00:58:33: number one killer in all disasters.  
00:58:35 --> 00:58:37: Not hurricanes, not wildfires.  
00:58:37 --> 00:58:42: It's actually extreme heat, extreme heat as an example.  
00:58:42 --> 00:58:45: We've reached a turning point where we're not going  
backwards,  
00:58:45 --> 00:58:46: right?  
00:58:46 --> 00:58:48: So we know we have to deal with extreme heat  
00:58:48 --> 00:58:51: moving forward, and we know that there will be hotter  
00:58:51 --> 00:58:51: days.  
00:58:52 --> 00:58:54: We know that there will be longer time periods.  
00:58:54 --> 00:58:58: And there's some discussion right now about, you know,  
what  
00:58:58 --> 00:59:03: we've experienced this summer being attributable to El Nino  
and  
00:59:03 --> 00:59:06: El Nino compounding climate change.  
00:59:06 --> 00:59:09: But all that's to say there is a lot of  
00:59:09 --> 00:59:15: current work going on in really thinking through the  
projections  
00:59:15 --> 00:59:21: and moving forward and and democratizing that data across  
communities.  
00:59:21 --> 00:59:24: There's a lot of foundations, local foundations and national  
foundations  
00:59:24 --> 00:59:25: invested in that.  
00:59:28 --> 00:59:31: ULI is partnered with one organization in the past that's  
00:59:31 --> 00:59:34: that's looking at flood data and democratizing that.  
00:59:34 --> 00:59:36: So I that's to say I think we're in a  
00:59:36 --> 00:59:38: much different place than where we were before.  
00:59:39 --> 00:59:41: But I will say that with a caveat and I  
00:59:41 --> 00:59:43: am not the expert on this.  
00:59:45 --> 00:59:48: One of the things I think has been difficult over  
00:59:48 --> 00:59:52: time is how that's translated to all of our community  
00:59:52 --> 00:59:56: members so that people can actually understand and and it's  
00:59:56 --> 01:00:01: partially because of scientists speak to themselves and aren't  
in  
01:00:01 --> 01:00:03: in most cases the best communicators.  
01:00:04 --> 01:00:06: And so there's a There's a division between.  
01:00:07 --> 01:00:10: Hard scientific data and what a normal person like me  
01:00:10 --> 01:00:11: can understand.  
01:00:13 --> 01:00:16: And so I think that that's part of what we

01:00:16 --> 01:00:19: have to get in front of and but it is  
01:00:19 --> 01:00:19: changing.  
01:00:19 --> 01:00:22: I mean what we, what we're seeing, what we saw  
01:00:22 --> 01:00:24: this year or what we've seen thus far this year,  
01:00:24 --> 01:00:26: we're just in September is unprecedented.  
01:00:28 --> 01:00:30: And I think that in and of itself is a  
01:00:30 --> 01:00:32: cause to think about.  
01:00:33 --> 01:00:35: We absolutely have to think about things differently.  
01:00:35 --> 01:00:37: This isn't something that's going to happen in 10 years.  
01:00:37 --> 01:00:38: It's now.  
01:00:39 --> 01:00:42: And in many people's worst case scenarios that actually is  
01:00:42 --> 01:00:43: happening now.  
01:00:43 --> 01:00:46: And so action needs to be taken to to move  
01:00:46 --> 01:00:49: forward much more quickly than we have in the past.  
01:00:52 --> 01:00:52: Jeff.  
01:00:53 --> 01:00:55: These are all really fantastic points and it looks like  
01:00:55 --> 01:00:56: we are at time.  
01:00:56 --> 01:00:59: So I am going to just quickly close things out  
01:00:59 --> 01:00:59: here.  
01:01:00 --> 01:01:02: Thank you all for attending the webinar panelists.  
01:01:02 --> 01:01:05: Thank you so much for participating in this webinar.  
01:01:05 --> 01:01:08: I've learned so much on top of, on top of  
01:01:08 --> 01:01:12: you know our previous, our our shorter discussion before we  
01:01:12 --> 01:01:13: even got on the call.  
01:01:13 --> 01:01:16: So I've just been, I've just been wowed by, you  
01:01:16 --> 01:01:20: know, all the insights that you've shared and I just  
01:01:20 --> 01:01:22: want to direct our attendees over to.  
01:01:23 --> 01:01:26: To some of the reports we published on the subject.  
01:01:26 --> 01:01:28: If you are interested, if you have a minute, please  
01:01:28 --> 01:01:32: check out the receiving community report which has a few  
01:01:32 --> 01:01:34: which has like a summary of this issue along with  
01:01:34 --> 01:01:37: the the strategies that I've mentioned in our in our  
01:01:37 --> 01:01:38: lead in here.  
01:01:38 --> 01:01:42: So thank you all again and have a wonderful rest  
01:01:42 --> 01:01:43: of your days.  
01:01:43 --> 01:01:45: All right, that.

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