Hi, everyone. I'm Matt Norris, Senior Director for the Urban Land Institute's Healthy Places program and we're really excited for you to join us today. Today we've assembled a really fantastic panel of experts who are going to share opportunities related to updating zoning the communities across the United States.

We're going to explore how updated zoning policies can support everything from health to social and racial equity, climate action and environmental resilience. And all of this with a focus on aligning land use policy with community priorities and also real estate development objectives. Today's webinar is being cohosted by Smart Growth America and we're very excited for Smart Growth America's partnership. We're thrilled that you've joined. So let's begin. So I'm excited to introduce you today's speakers.

First off, we have Tokara Nicole Thomas. She's the Director of Land Use and Development at Smart Growth America, and her role includes leading the Form Based Codes Institute. Tokara leads SGA's thought leadership, advocacy, and technical assistance work, all with the goal to create prosperous, resilient, and healthy communities.

Next up we have Nolan Gray. Nolan is the author of the book Arbitrary Lines, How Zoning Broke the American City, and How to Fix It. He is a professional city planner and an expert in urban land use regulation. He's also currently completing his
PhD in Urban planning at UCLA. Next up is Heather Worthington.

Heather is managing consultant at the Center for Economic Conclusion, which is an organization that works to build regional economies that work for everyone, new systems for racial and economic, racial and economic justice, and equitable wealth.

Among other goals previously, Heather and her team led the creation, engagement and policy adoption of the Minneapolis 2040 Comprehensive Plan, and our final speaker is Jeremy Sharp. Jeremy is Norfolk Virginia's zoning administrator, and he's worked as a local government urban planner in Virginia since 2000, 2005, and he's been responsible for Norfolk's 2013 Comprehensive Plan.

It's 2016 Sea Level Rise Adaptation strategy and it's 2018 Zoning ordinance rewrite, so clearly you're in good hands with this panel. Today's webinar was organized through the ULI Randall Lewis Center for Sustainability and Real Estate, which is dedicated to creating healthy, resilient, and high performance communities around the world. So today's agenda I'm going to provide a brief overview of ULI's new Reshaping the City report. Then our panelists will share brief presentations on their perspectives on the need to update zoning policies and opportunities for reforms. We'll conduct a few polls where all of you will get to share your thoughts and answer questions on your views about zoning and then we'll have time for question and answer with the panelists. I also wanted to flag that this webinar is being recorded and we will share a recording with all participants and it'll be available on Utilized Knowledge Finder website.

Please use the Q&A box rather than the chat for questions. You can also upvote any questions in the Q&A that you like just very quickly. I also wanted to share that you and I will be hosting a great event as part of our Spring Meeting in Toronto. For those of you that are joining you like Spring Meeting,
I highly recommend that you sign up for the Resilience Summit, which will bring leaders together. Real estate and resilience leaders together to share solutions to protect communities while enhancing economic opportunity and social equity. You can find more information about the Resilience Summit at ula.org/resilience Summit. So as I alluded to earlier, today's webinar accompanies a brand new ULI report called Reshaping the City. The report highlights connections among many traditional zoning and land use challenges that cities and towns are grappling with today, and it makes the case for updating policies to create healthier and more equitable, sustainable and resilient cities. It also includes a section from Smart Growth America on form based codes, so when cities across the United States began adopting zoning ordinances over a century ago. Many policies centered on promoting public health and safety. Common provisions included separating dwellings from harmful industrial uses and also ensuring that buildings would not block light and air from reaching the sidewalk, but also from the very start, zoning laws have been used to discriminate against people of color and people with low incomes. After explicit race based zoning was banned by the Supreme Court in 1917. Exclusionary zoning laws that created and maintained segregation soon became common and included provisions such as minimum lot size requirements, prohibitions on multifamily homes, and limits on the height of buildings. And many of these policies are still common today. They go a little deeper into some of the effects of many traditional zoning policies. We know that they often promote sprawl. The fact that roughly 75% of land zoned for housing in cities across the United States allows only single family homes results in higher greenhouse gas emissions. Again, exclusionary zoning...
has led to racial segregation, which has created disparities in health outcomes and economic opportunity. Many current policies also limit the supply and affordability of homes, so just one example is that unlike single family housing. Multi unit buildings are often subject to mandatory public hearings and are more likely to be rejected as a result.

And zoning policies have also largely failed to mitigate or adapt to climate change and exacerbated risks like rising temperatures and seas. Key reason to advance zoning updates is to create more predictability in the development process, potentially making projects less expensive and risky.

So outdated policies can make projects that aim to support in demand types of development with green features and projects that are more walkable, sustainable and more vibrant places. Outdated policies can make these illegal or difficult and expensive to complete. But zoning that advances local priorities and response to market demand for healthier and more environmentally friendly projects on more projects to be approved by right, making development application outcomes more certain.

So it's just really important that real estate developers are engaged as advocates for zoning reforms that are targeted to better match market demand and community needs. The specific techniques being used to update zoning are not necessarily new, but they're being used in innovative ways to promote key goals. So some common techniques include those that you see on your screen. So, for example, comprehensive overhauls are the creation of entirely new policies to replace previous codes. Overlays are special districts placed over existing zones, zoning incentives or tools to make it more financially feasible for developers to provide certain benefits. And form based codes are land development regulations that use physical form rather than separation of uses as the organizing principle for a code. And that
So I'm going to talk to us today about zoning reform from a recovery practitioners view. Before we get into that, I'm going to tell you a little bit more about Smart Growth America, my role as Smart Growth America. And then we'll dig into some of the projects that I've worked on throughout my career, which lends itself to the conversation we're going to have today. Overall. Next slide please. So Smart Growth America is a national nonprofit. We are headquartered in Washington, DC, but we work nationally and foreign based codes in institute which is a program of foreign based code of Smart Growth America is actually international, but we're focused on Smart Growth America For just this slide. Our North Star is that we envision a country where no matter where you live or who you are, you can enjoy living in a place that is healthy, prosperous and resilient. And we accomplish that on North Star through our impact model of thought leadership, advocacy and technical assistance. Next slide please. We have 3 programmatic priorities. Setting communities up for climate change and climate resilience, advancing racial equity, keeping in mind that if your smart growth isn't racially equitable, it's not smart growth, and creating and setting up infrastructure for communities to be considered healthy, whether that means. The built environment actually lends itself to healthy determinants or setting up a community to be sustainable so it can be healthy for the long run. Next slide please. Not going to spend too much time on my background as Matt kind of gave you a little bit of
overview, but I will talk about how I am uniquely qualified to serve as the Executive Director of the Foreign Base Code and how that role fits into my larger role as Smart Growth America. My main spirit of influence is advancing and attainable housing for all, and doing that by advocating for zoning, innovation and zoning reform writ large and specifically with foreign base codes.

I bring very practical planning experience to the role. I like to think of myself as the Swiss Army knife of land use, because pretty much any project that you can think of I've either worked on or touched on or supported running the gamut from leading comprehensive planning updates, neighborhood planning updates, zoning administration, so on and so forth.

And I've also worked across the country, and I have served in leadership roles on both. Both Colts Florida and California and my personal and professional background is housing attainability. I have a Master's art in Urban Regional planning and I was a HUD scholar, so I specifically drilled down on affordable housing and that lens is what I bring to everything I do.

Now going to the next slide and bridging that gap of how that fits into my experiences, the Ed of the Form Based Codes Institute, we advocate for zoning reform through the use of Form based codes. We do that through our educational offerings, our technical assistance program for codes for communities and our form based code award program where we highlight exemplary versions of form based codes, Right. Earlier I said that I am uniquely qualified for this role and let's unpack that. What I mean by that is my very first job out of Graduate School was at a redevelopment agency in Florida and Redevelopment agencies in Florida all have form based codes. That is something that we really don't talk about in Florida. But every single one of those is a form based code and my steering committee members have either written or
contributed heavily to those form based codes and I found in early in my career that I had a lot of autonomy and creativity in advancing community development, community redevelopment under that form based code. I've always personally professionally thought about how do we get to a yes and I found that with the form based code, getting to that yes is inherently baked in the code as it is a land development regulation that is focused on the predictable built results right instead of the segregation of uses. So now if we move to the next clock side, please, what do I mean by that? That innovation and that creativity and that flexibility? I worked on some projects and directly contributed to and directly managed and implemented projects that some people will consider a once in a lifetime projects for a planner. The timeline horizon for projects typically can be thought of like 30 years, right? Typically, I've known some planners who worked on one project for their entire career, they retire and then that baton is passed on to another planner, right? I directly innovated and implemented some of those projects and the only way I was able to do that is because I had a form based code that did not stand in the way of these projects. Permitting and entitlements is a very strong barrier to projects coming out of the ground, especially affordable housing projects and housing projects writ large. So working at a foreign based code based redevelopment agency, I didn't have that barrier and I got projects out of the ground quickly. On the screen is the awardwinning and internationally recognized Ocean Mall redevelopment and if we go to the next slide. We also worked on directly in the Riviera Beach Heights neighborhood, wrote and managed the Neighborhood Stabilization plan that is an internationally recognized and awarded. We won several bursary awards.
to support this planning project.

And then the projects that came out of this plan, namely the Riviera Beach Heights Community Garden, we implemented a series of houses that we were able to get out of the ground that were affordable housing. And you know, the time frame was very quickly we were able to just get them out because we didn't have zoning standing in our way. Next slide please. And then we also did the.

World class Marina Village and Marina redevelopment. This is about a 20 acre Marina redevelopment, seawall and infrastructure and the development that came out of the ground. Again, we did not have to deal with any zoning and entitlement barriers because the farm based code says inherently if the project looks like the vision that we've outlined, go ahead and do it. Next slide please.

Which is contrasted with my time working with communities with traditional zoning codes. They're in flexibility, directly constrained creatively and directly constrained projects coming out of the ground. Next slide, please.

So I worked with one community where you would think a simple question should be able to get you a simple answer, right? But unfortunately the zoning code was complex and so inflexible, sometimes you had to go to 15 different pieces of information to just get the simple answer of what is this parcel zoned as right? There's lack of inconsistency, and when you have so many different zoning amendments that you're trying to retroactively. Put together, that piece is a puzzle. You have to make sure everything is as consistent, and it wasn't always so you couldn't really just get a simple answer immediately.

And then the other big question that seems simple is, is agriculture is agriculture right? If I have a piece of property that is zoned for agriculture, I should be able to extensively grow any crop. Unfortunately, we weren't able to give them a simple answer in that community. We
had to adopt a 40 page zoning amendment.

Just to be able to get to the answer of whether or not you could grow that crop, next slide, please. Another example of the inflexibility of the zoning code is that there was an administrative error for one piece of property. The entire neighborhood was rezoned as part of a general plan update, but due to that administrative error, there was an inconsistency with the use, the existing use on the property, the future land use of the property and the designation of that property in the general plan. This wasn't under this wasn't found until about several property owner changes and it ended up costing the property owner several $1000 to get this administrative error fixed and logically you would think there's an existing use. This is what the existing you should be to match the neighborhood that it was rezoned for would be. Because of there was that inconsistent inconsistency and inflexibility we were unable to accommodate. This property owner without going through this administrative discretionary review process, next slide please. And then finally we'll talk about how the same community also had a very significant housing crisis and the cultivators who recognized their part in this housing crisis because they will bring in significant workers, a large amount of workers in a short time were willing to help fix this housing crisis. Many times they suggested using some flexible and innovative housing products such as manufacture housing, shipping, container housing and tiny houses, which can be deployed relatively quickly in a practical sense. But we were absolutely unable to deploy these products because the zoning ordinance expressly prohibited these zoning products, these housing products, right. So the only alternative was to go through a rezoning process that could take years. But the cultivators kind of push back was like, well, we need housing now. We need to house our workers now. So that ended up causing more issues because they resorted to.
Tents and RV's, which exacerbated a problem and resulted in code enforcement issues. So the zoning, ordinance, and flexibility expressly prohibited the community from fixing their own issues without going through a massive comprehensive rewrite. Next slide please.

So I will leave us with the idea that ultimately zoning reform and housing attainability comes down to a choice. And that choice is what do you want your community to look like? And does your zoning ordinance or your land use decisions match that choice? And if it doesn't, how are you able to accommodate that? And with that, that concludes, oh, I also have some slides with some resources if you're interested in learning more about some of the work that Smart Growth America produces.

We have our Zoned in report which outlines the economic benefits of Zoned in dangerous by design. The key takeaway there was even though driving went down during the pandemic, pedestrian fatalities increased and and specifically people of color, particularly Native and black Americans, were more likely to die in traffic accidents and in foot traffic ahead, which is our most recent piece of reporting which came out earlier this year.

The big headline there is that almost 20% of the total US GDP is found in approximately 1.2% of American landmass. And so we kind of talked through some ideas there of what does that mean and unpack those statistics. And finally, I love to talk, I love the chat, love to connect. So we'll share these slides afterwards and that's how you reach us and I'll turn it over to Nolan to take it from here.

Hi, everyone. It's a pleasure to be speaking here today. My name is Nolan Gray. As Matt mentioned, I am a professional city planner and new research director here at California MB, where we passed laws to make it easier to build housing in the Golden State. I'll be talking a little bit about late news planning reforms that have
been passed and that are actively under consideration and a
little bit about where I think we go from here.
Next slide, please. Oh, there are really, really 3 paths
to reform that are really being pursued and that are
going to be occurring more and more cities and states.
The first, of course, that local governments can remove a
lot of these regulatory barriers that have made American
cities
so unaffordable, stagnant, segregated and sprawling. Of
course, local government.
Local zoning, as it is today, is almost exclusively local
power.
State delegated power, but we give local governments a lot
of leeway over how they administer those powers. Of course,
local governments can and should start adopting reforms.
The second
path to reform here is states putting up more guardrails
around how local powers are administered. As I mentioned
ladies
planning as a state delegated power to local governments,
and
it's appropriate for states to put up guardrails around how
those powers are administered in the longer term, something
I
argue in my book.
Is I think it's actually time for a fundamental rethink
extent I have time, I'll talk a little bit about
that next slide please. So to talk about a few
local reforms that I think are actually really exciting, many
local governments increasingly are legalizing low rise
multifamily typologies in
areas that were historically restricted to single family zoning.
As
most folks on this call probably know, single family zoning
policies were explicitly designed.
To exclude lower to moderate income households from the
vast
majority of most US residential areas have land as land
prices have gone up. Of course, that has locked many
millions of Americans potentially out of.
Home ownership kept them stuck in a situation with the
renters. Many jurisdictions are now trying to actually remove those
single family zoning policies and allow things like accessory dwelling units, duplexes, small lot single family homes, townhouses, and of course small multi family buildings. Minneapolis broke through the impasse here and was the first city to eliminate single family zoning we've seen a whole bunch of other cities adopt. Similar such reforms. In fact, just this week, Arlington County voted to legalize 4 plexes and six plexes in nearly all residential areas of the county. Another reform that's quite popular is eliminating parking requirements requirements. These raise the cost of housing. They can raise the cost of housing by as much as assist. This can add $50,000 to the cost of a unit. Many jurisdictions are saying, hey, developers and consumers are in a better position to determine how much parking needs to be built. Many jurisdictions are eliminating these requirements altogether. Next slide, please. Of course, the most important news story of this year so far in my hometown of Lexington, KY, removed these minimum parking requirements. Next slide. Another exciting local reform is Another exciting local reform is minimum lot size productions. So minimum lot sizes rules require that lot sizes be a certain size above and beyond what consumers might prefer, what developers might be able to actually build. Houston is a really exciting example of this. In 1998 they lowered minimum lot sizes from 5000 square feet. 1400 square feet. This helped to kick off a an infill townhouse building boom that as 2016 had produced about 25,000 new units within the I610 loop, so close to job centers and areas that potentially can be served by transit. This is I think a really valuable reform, particularly in suburban areas where the bulk of the new development is still going to be single family housing. Next slide please. I think another important reform that remains on the horizon here is legalizing the bottom of the housing market. So historically the housing safety net was provided by the
market

in the forms of things like single room occupancies.

Essentially

we might give the most residential hotels you have a

private bedroom with maybe some rudimentary facility and a

shared

bathroom.

These were essential for keeping people up streets and we
can draw a Direct Line from many cities making SRO's illegal and actively polishing them to the current homelessness crisis

in the suburban and rural areas. Manufactured housing served a

similar role and again, they face really antagonistic local zoning

regulatory environment that we need more and more cities to be considered. There was legislation in Arizona just recently actually
to legalize both of these ipologies statewide. Slide please.

Realistically though, in most jurisdictions the politics at the local level are not going to line up to allow for a lot of reform. Of course, particularly in smaller suburbs, the politics of exclusion are rock solid, and the only way you're going to get land use reforms in a lot of these jurisdictions is by having some sort of state intervention. So here in California, a lot of people who know this, in 1982 the state of California directed local governments to come up with a plan to legalize accessory dwelling units.

But they could write whatever rules they wanted, and if they really didn't want to legalize access for going units, they could write a book report explaining why they didn't have to legalize them. It won't surprise most people here to learn we got very, very few ADU's built. That all changed in 2016 when the state said views are legal statewide and we're going to set clear, statewide, workable standards for these units. What we immediately saw was a building boom coming out of that.

Homeowners jumped at the opportunity and now about 1/4 to 1:00 and 4:00 to 1:00 and 3:00 units permit in California last year was accessory dwelling unit. These are new
inherently affordable homes being built in areas that historically have not built much housing for the past 70 years. Next slide in California we've sponsored a bunch of legislation to do similar sorts of interventions and 2021 S P9 legalized duplexes and lot splits. Statewide, small lot homes as low as 1200 square feet. They've cleaned up legislation that's being considered on that this year and 10 exempted missing middle up zonings from the onerous environmental review mandates that we have here in California. Last year we had two really big exciting bills, 802011 allowed mixed income multifamily in all commercial zones and 802097 eliminated parking requirements within 1/2 mile of transit. This is an exciting and ambitious agenda and I think you're already starting to see even more ambitious reforms. In other states, I've been following what's going on in Montana, Arizona, Colorado. It's spreading across the Mountain West. Of course, Governor Hobo and New York is considering similar ideas. This is really only the big thing. Next slide, please. As I mentioned, this is happening all over the country, right? So of course you have conservative states like Utah, progressive states like Oregon. Purple states like Minnesota, states of all different sorts of political persuasions, reconsidering these rules and trying to figure out how to make it easier to build house. The role of the federal government I think is is still being figured out. You know, I think a lot of the discussions now, again, there's this bipartisan interest. One of the ideas it's been floating around DC for a while now is to add more incentive programs to federal funding. To provide carrots for local governments to remove a lot of these regulatory barriers to new housing production. Of course, tying these, tying such conditions to the CBDG grant funding or tying conditions to federal transportation dollars hasn't
been a lot of movement on this yet. It's mostly been talk but such the nature of DC these days. Next slide please.

I'll tee up a broader discussion here. Maybe we can talk about it in a Q&A. And of course I talk about it a lot in my book. Of course, I think these reforms are all well and good, but I think there's actually a lot of capacity to do much deeper reforms. Of course, in the US, we have rest of the world how to do everything. Meanwhile, we. Generally, do lighting things significantly worse than a lot of our OEC peers. I actually think that there's a lot of lessons to be learned from other countries how they administer zoning like policies. In the book I talk about Japan, but France actually has a very similar system. It's different in two ways, procedurally and substantively. Usually in the Japanese and French systems, the same districts are defined at higher levels of government. So you might think of this to put it in US terms, the ordinance is written by the national government and then maps are created by local governments. Probably not an appropriate model for the US, but states could actually fill a similar role. Where they are defining zoning districts that local governments can map, other codes are also other systems. Zoning systems are also substantially more liberal on the actual substance of the regulation. So even the most restrictive zoning district in countries like Japan or many European countries will allow a mixture of lowres residential housing typologies and neighborhood serving retail. Next slide.

As I as I teased, but I'm already running a little bit behind, I'll take a little bit, I think the butter ideas about where we go from here. In the book I talk a lot about Houston as a fascinating example of a city that doesn't have conventional Euclidean zoning. I have a very different system with benefits and
drawbacks. To talk a little bit about that next slide
and then I make the case that you know.
Critiques of zoning, I think, are not necessarily critiques of
planning. Indeed, I think, well, the cost of zoning has
been that it's distracted us from really important light news
and transportation planning functions that we could be better
allocating
our civil service toward. Of course, regulating things like the
actual externalities that bother people, right? Things like noise. We
generally do a very loosey goosey job of that. Or
actually administering on street parking or transportation
management, the things
that really bug people and people in a position where
they're opposing new development. Next slide.
I also think we can get a lot of what
we want out of city planning by actually doing city
planning. You know, I have a friend and a colleague
who's on a city Planning Commission. He told me it
should probably be renamed to the the, the city, the
the city Reacting Committee, right, because so much of what
planners do today is react to private applications. I I
I find so many suburbs and exurban areas where they
they will have a comprehensive zoning document.
Detailing the minor rules around setbacks and permit home
based
businesses and then they won't even have a broader streets
plan or any sort of long term plan for parks
and sewer. That's the type of work that I think
language planning can be doing much better forcing our
energy
on and it's a picture project next slide right. So
quickly wrapping up here.
There's a lot of exciting movement happening on this space.
Folks are interested in these reforms. Get involved with your
state and local MV chapters. Talk to your local state
elected officials and planners. And then of course, we need
people to leverage all of these new laws and build
the housing that our communities need. Next slide, Thanks so
much. Sorry for the technical issues, but I'm thankful for
the opportunity to be here. I look forward to the
discussion.
All right. Thanks, Nolan, and thanks, everyone, for bearing with our audio issues. We're really excited to hear from you. We want to get some of your thoughts and opinions on zoning in your area. So Victoria, if you want to launch these quick polls, we're just going to ask you 4 simple questions. They're just agree or disagree, and we just want to hear what you think. So the first one, agree or disagree? Current zoning, where I live, supports the types of development projects needed to sustain thriving, equitable communities. The second agree or disagree Current zoning where I live or work will help mitigate and adapt to the effects of climate change. Third one agree or disagree: residential development where I live is sufficient to meet the needs of the region and the 4th one current zoning where I live or work promotes the type of development projects the market demands. All of you came out today really showing the enthusiasm to move forward with zoning updates across the country. We still have answers rolling in, but I think in the interest of time, let's go ahead and end the poll and share the results. And I'm going to pull in all of our speakers if you want to come on camera and we'll kind of react to some of what you see. So First off. Current zoning where I live supports the type of development projects needed to sustain thriving and equitable communities. Interesting, we have about 3/4 that disagree but 1/4 that agree. Does that surprise you? Maybe I'll pull in Heather first. Did you think it would be higher? Lower. What are your thoughts on this? What does this mean to you that. Looks about right to me, I think. I think I
mean, most cities are still grappling with. These issues and don't really grasp some of the underlying challenges that are in place in terms of regulation. So I think I think this looks about right. I'm pleased to see that the vast majority of people are saying they're not working.

Yeah. And it'd be interesting to know and obviously we can't capture this, but for the 23 that agree, perhaps they're living in places that are doing a lot of work and maybe there's some of the people doing the work themselves. And to car, I see you're off mute. You have thoughts on this one?

100% aligns with what I'm seeing. Market trends are changing. People want to live in walkable, mixed shoes places. I'm seeing that millennials are willing to pay more to live in smaller units that are walkable and pedestrian oriented, seeing that seniors, the elderly, want to age in place. So, but they've spent 30-40 years in the community. They don't want to move. They don't want to be reshuffled to a retirement community. But that's how we planned and designed our communities. With that mindset that you would buy a house, you raise a family, you move out 30 years later and then it cycle starts all over. That cycle's not the same way. And one more point before I make my next one is that there's also a declining.

Millennials and the the, the the that they aren't having children is to meet that same level of that cycle, right. So all that kind of comes together that people want different types of units. Another stat is that about 60% of seniors say they want to age in place and they will be willing to live in the Adu. But all that wraps up to that. Our commute, our communities aren't zoned that way. You started the presentation.

With the stat that about 75% of American land and zone for single family is actually a little bit higher, it's about 95%. Not to kind of just be like okay fact checking you on the spot, but all that kind of comes together and they're saying that market trends
are changing, but what people want, the market isn't building
to match up with those changing market trends. And so
we're at an impasse and we need to do something
now because zoning is.
Expressly preventing the developers to give people the products
they want.

Yeah, I'll just, I'll just emphasize that to car. I
just want to jump in and say that when we
were leading 2040 in Minneapolis, the most common.
Input we got from people sort of over the age
of 60 was that they wanted to stay in their
neighborhood, but they also wanted their children to be able
to live in their neighborhood, their adult children. And our
zoning was not assisting them in that that goal primarily
because it was all single family zoning in their area
and was driving prices up too high for their their
adult children to be able to afford to live there.
So that was a that's a great example of this
this sort of market versus regulation condition that you're
highlighting.

I think that's a great point. I want to pull
Jeremy in on the second question. Jeremy has done a
ton of work in Norfolk on resilience and adapting to
and mitigating climate change. Jeremy, were you surprised
It's is
another three quarters, 1/4 split here. So 1/4 of people
think that we're that a lot is being done where
they live to mitigate and adapt to the effects of
climate change. But 3/4 don't feel like enough is being
done.
No, really not really not surprised by us to be
honest. I think we've done a lot of work here
and we've talked a lot about around the country about
some of the work that we've done here. But I
think there's there's still a lot of barriers to to
making the types of improvements that I think we've started
making. And worse, by no means are we where we
should be ultimately.
I think in the interest of time, I want to
move it over to Heather to share some thoughts. We
can come back to these potentially afterwards an additional
Q&A.
Also see some great questions coming in through the Q&A and I promise we're going to get to those as well. But Heather, why don't you take it away? Thanks, Matt. And you can just tee up the first slide there. You can just skip the intro slide. There we go. I thought it would be helpful to talk this morning about some of the lessons that we've learned in the.

Almost five years since 2040 was adopted in Minneapolis and appreciate the the intro from Takara and Nolan. You can go to the next slide. So I thought it would be helpful to start with what I think is one of the major problems that we're facing with the the housing crisis in the US right now. Yeah, there's some things that we know are common denominators for success for families and and kids who have stable housing do much better in school. Every measure that we looked at during 2040 prove this. But what we saw was kids were typically in destabilized housing. They were typically moving every calendar or every school year. That had an enormous impact on their educational outcomes. We also know that adults who have stable housing have a much higher rate of employment, much less underemployment, which is also a crisis in this country. And we know that low barrier housing for people who are struggling with drug and alcohol use is really a key to the housing ecosystem in communities. And this is one of the largest issues impacting homelessness right now in the Twin Cities and I suspect in your communities as well. So it's my firm belief that we need to reshape the dominant narrative about housing, which is that it's sort of an earned thing and commit to housing as a human right approach in our narrative about it. Next slide.

I just wanted to ground us a little bit in some of the realities of how difficult it is to
move, to move the needle on how we change land
use and regulation even when we make changes to our ordinances at the local level. So this is a red line map from Minneapolis about 1925. And you can see it. Yeah. And just stay there for a second. One thing I want to draw your attention to is the blue and green are the.
Quote UN quote desirable areas. The red and yellow are the, as I've come to call them, the no go zones. In the red and yellow areas, you were not eligible for federally underwriting loans. In the green and blue areas of this map, they were primarily zoned about five years later, three years later to become single family only areas of the city. Next slide this this chart is from 2018, 2017. And you can see that those settlement patterns that were determined by redlining and then reinforced by zoning have been incredibly durable over the last 100 years. And So what you're looking at here is work from the Mapping Prejudice Project at the University of Minnesota. These are the found racial covenants in red and then in blue you can see the area, the historic area of 38th and Chicago. And the near north side which are historic black and indigenous people of color areas of the city and you can also see that the white neighborhoods are those areas which were zoned for single family. And so these are very durable settlement patterns that are very difficult to break up even when you change zoning and regulation in these areas. And I just want to ground us in that because I think. It requires a level of intentionality in practice and in policy to overturn these settlement patterns and disparities. Next slide,
I wanted to just highlight that it's interesting in most cities and I said earlier I, I'm actually in Allentown, PA right now. I'm not in the Twin Cities, excuse me, and driving around yesterday. Really enjoyed seeing the housing typology here in Allentown, which is primarily what I would call duplex, double house, row house and so probably built beginning in the I would
say 1860s and 70s, probably right after the Civil War
and up through the first part of the early 20th century.
And really built with an intention for providing a certain amount of density to meet the needs of workforce in this area particularly and in most Midwestern cities and certainly in every Rust Belt city in America, we see that development pattern up through about 1930. But when cities adopted modern zoning codes, that development pattern ceases. And so you start with a neighborhood like this, that's the inside of Minneapolis, through the interior neighborhoods close to downtown. And you can see in this photo just an amazing variety of housing types. You've got duplexes. You've got, you know, those little small sort of small scale apartment buildings. You've got fourplexes. It's a really rich typology that was meeting the needs of the local economy and of.
Of the workforce in terms of housing, when we implemented zoning in Minneapolis in 1927, we went away from that and we went to almost a strictly single family zoning typeology. And what that created were lots that were, you know, 5 to 10,000 square feet with one home on them. And we really limited the potential of the city in terms of growth and meeting the needs of its residents. And you know it's interesting in 1950. There were five people living in every house in Minneapolis, and over the next 70 years, the population decreased to the point where there are only two people living in each house in Minneapolis. So we don't so much have a housing problem as we have a tenancy and density problem, right in these large cities where we built lots of homes that were single family only. And then we tried to figure out how. People could sustain these homes economically and you simply can't.
It's too expensive. And so that's the other issue that we face in our communities. Next slide. And I think this really leads into a conversation about what does this
look like on the ground as it's occurring. So between 2000 and 2014, the Center for Urban and Regional Affairs at the University of Minnesota, excuse me, study. Rental housing affordability in Minneapolis neighborhoods, they were looking in particular, you know, for parts of the city that had long hosted Bipoc communities or had robust Bipoc communities. And you can see between 2000 and 2014, because of an increase in the median rent and the affordability threshold, there were no neighborhoods in Minneapolis after 2014. That was affordable to blacks who made just under a living wage, right? So these are people living in poverty as as determined by our regional government, the Metropolitan Council. For Hispanics and Latinos, it became a much smaller number of neighborhoods. And even for whites who don't identify as Hispanic or Latino, it became a smaller number of neighborhoods that were affordable to them. So we're seeing a real measurable impact on the affordability of homes and or you know either rental or owner occupied in Minneapolis. Next slide I'll just wrap up by saying some of this is you know what Nolan addressed earlier, but I think I want to be maybe a little bit more pointed and just say that I don't think we're, we're adequately addressing the gap between the cost of housing and all of you on the coast will laugh now, but a house, a housing unit in Minneapolis right now costs about $300,000 a door and in other areas I know it's much higher but we we see residents who typically can afford less than 100,000 sort of in terms of their housing access. And we aren't really addressing that ability to pay this gap between the cost of that unit and the ability of the end user to pay. And we continue to think that the market, which is sort of illdefined, right, will fill the gap. And I think that's magical thinking. I don't think that's going to happen. I think this is a shared responsibility and much like we prioritize other spending at the federal level.
And at the state level, we should be prioritizing housing because in the end housing has the most impact on people's lives and their ability to be meaningful and thoughtful and important workers and and contributors to their community. Housing markets also just continue to experience low inventory, extreme price increases and we just need to build more housing at every price point immediately. There's been a focus in the conversation on affordable. Housing, which is very, very important. But I would argue that it's also important to be building up market to encourage people who are living in naturally occurring affordable units but but can't access market rate units but could afford them, can then move and free up those snow units. Nolan really covered all of this. I want to pull out a few things on regulatory levers. I think we actually need to be offering incentives for the construction of a Du's and cottage courts. And other not novel housing typologies like Takara pointed out, you know, things like small homes, container homes, that kind of thing. I think we need to reform eviction and eviction law in most states. I think this is perhaps one of the most dangerous but sort of underappreciated issues impacting housing stability and we need to really look at that. And then I I would just call out and I really want to focus on two more things here. I think that. More construction of housing that includes low barrier or low height step in for entry and these are primarily units for active drug and alcohol users who are either in treatment or have not been able to get treatment yet. I think those are really important, especially as we think about homelessness in our communities and we are ignoring that in a big way in the Twin Cities and that's really damaging, damaging our communities and the people who are living outside, especially in the winter.
I can tell you that it's impossible to survive in a tent when it's 30 below 0. It's not fun to survive in a tent in San Francisco, but you will die in Minnesota. And so we have to really start to be thoughtful and intentional about that. I also think we need to adopt some hedge strategies to preserve our properties and you know, we can do this through existing groups like our housing redevelopment authorities, our housing agencies.

Just like we built that housing in the 1950s through the 70s and 80s, we can now buy it back and hold on to it to ensure longterm affordability and access for people who are living at or below the poverty line. And then I really think we have to look seriously at our state and local policy around property tax as the primary revenue generator. That's not the case in every state, but in most in many states it is. That can be a deeply regressive.

Tax that really feeds into gentrification and displacement cycles. So I think it's a I think we have to look at the entire ecosystem of our housing challenge here, our housing crisis. And I think we all need to come together and be alive around the same values. And I think many people I talked to, whether you're in the private sector as a developer, you're in the public sector as a regulator or or bureaucrat. If you're in the nonprofit sector, I think we all share some values around this. And I think that's where we have to come together and make this a priority.

So I will end there and pass it out to Jeremy. Thank you.

Hey, good afternoon everyone or good morning to those who are not on the East Coast again, I'm Jeremy Sharpe. I'm the zoning administrator for the City of Norfolk. In 15 years here though, I've done just about every planning job you can think of in a in a local government. So a lot of different perspectives on that. So welcome to Norfolk. Next slide please. Just real quick, if you're not familiar with us, we're on the coast. We are, we are. We're walled in by our
neighbors. We're walled in by the water.

We're 97% developed. So we're built on anything we're doing is shifting, shifting the deck chairs around, moving around things in the closet. That's what we do with our development here in Norfolk. Next slide, please. So we're an old city. We have a number of significant challenges that we face. And so we view everything in our department in our city from the standpoint of resilience and we have three big resilience challenges that we're approaching.

One, coastal resilience. We are one of the most at risk seat cities in the country to sea level rise. We deal with recurrent flooding on a daily basis. It's just a part of life around here and it's just getting worse. We do deal with economic resilience. We are very limited in our economy to Navy, port facilities, in related industries. So when those aspects of the economy are down, we're down. We are. Vastly improving that over the last decades. But we're still we do still struggle. And then as many cities, we have significant issues with concentrated poverty, disconnecting communities, interstates running through cutting neighborhoods in half. Redlining was a significant issue.

Here we have the good and the bad of urban renewal examples of both. Norfolk was actually one of the. One of the poster children for urban renewal and we are dealing with the results of that still today. Next slide please. So we went into a process really we when we rewrote our comprehensive plan in 2013, we went into the process of starting to ask ourselves how do we. How do we use zoning to respond to resilience challenges? Zoning, and as as Nolan's work speaks to zoning, has been used very poorly in a lot of communities. It was used very poorly in Norfolk. But zoning has a lot of power. Zoning can do quite a bit for us. How do we use zoning to respond to those challenges? Next slide, please. So in 2015, we dove into a zoning ordinance rewrite. Classic process. Don't need to go too much. Anybody who's been through this process. That's what the zoning ordinance rewrite
is like. I'll I'll highlight two things though. One, for some strange reason I don't entirely understand, we stopped halfway through.

Pause pretty much everything in the road a sea level rise action plan. And I joked the reason why we did that is because we realized we didn't really have a good enough strategy to address the resilience challenges of flooding a resilience challenges of flooding in our comprehensive plan. So our resilience question applies to any new development.

We did what we call Vision 2100 which is our sea level rise, sea level rise action strategy. And in second, so we stopped, we did that, we adopted it and moved on. And in second we really went overboard, I think not overboard. We went very strong on the side of working with the local builders. There were many agree disagree moments. Many agree disagree moments, but we work with them hand in hand. We still work with them on a regular basis and we still have agree to disagree moments. But I know other communities they they tend to shy away Local government, the builders are aren't going to cooperate with us, so we're not going to work with them. We met with them weekly for a time. Just constant conversations are zoning ordinance. So just a lesson we we share with a lot of communities when we talk about this next time, please.

So there's two real things that I want to talk about here in our zoning orders. We've, you know, listening to know and listening to Heather talk about what they've what they see in the communities around the country. We're, yeah, we did that. Yeah, we did that. Yeah, we did that. We're we're doing a lot of those things. But there's two other things I want to touch on that really kind of frame the power for us challenges. One, we implemented what we call a resilience question.

So our resilience question applies to any new development.
and

it's we look at it in two ways on the
screen here you see how we will apply it to
single family development. We do 2 to 400 new single
family homes a year, almost all of them are redevelopment,
taking down old house, putting up a new house and
so we require for all new single family homes we
require these three things elevate so you're less risk of
flooding.
Simple as that, 16 inches. We're not saying crawl space.
We're saying two blocks elevated up off the ground so
that if the storm system fails in front of your
house, you won't get water in your house. We we
address stormwater management two ways of doing that.
One, it
was initially called the rain barrel roll. We require the
installation of rain barrels and as you can see, 200
gallons. That ends up being often times 450 gallon rain
barrels.
We don't love that rule. We didn't have a much
better idea at that point. Since the since 2018 though,
we've had people doing come up with a lot of
little mini BMP's and things like that to capture water
that we've approved as part of standard conditions. And
more
recently we actually adopted a tree preservation ordinance
that incorporated
a preservation and planting incentive. The most important
thing for
us? We want you to preserve the tree.
If there's a big tree on your yard, preserve it.
And so we give credit for that. And then the
third, we require everybody to install a generator. Hookup
don't
have to install a generator, you know it's just the
switch on the the panel. That alone we thought we
we see hurricanes and make sure that we could people
could easily.
Deal with that sort of thing without having to get
the electrical permit to come install the the hook up
and then do the generator. So basic approach, single family,
next slide please. So multifamily, commercial, industrial
projects, it gets
much more complicated. There's really two approaches. There's, there's one.

The first one we say capture your first inch and a quarter of water that falls. So generally you're doing a stormwater pond, some other type of BMP. Make sure that facility can accommodate that that level of stormwater you you address that we're good. We also allow for the other option is a set of points tables, so we have.

You need to get a certain number of points for the number of units you're developing. And then you get to choose from those 3 categories that I mentioned, risk reduction, stormwater management, energy resilience. And you can see from the graphics here on the top right, just one example of a project that has resulted in developers providing things that they wouldn't have otherwise provided in their development. So you see this project actually installed a full roof, which is not something that we've seen very much of.

So we don't require it. It's not a strict zoning requirements, not an incentive. It's simply you have to meet the stairs somehow. There's a list of 20 things you can do. You have to get enough, they each have a point value, you have to get something and include those things. It our our opinion this has been a pretty big success. It has not driven away development, it has not raised development cost substantially and we have seen a lot of really good interventions. Installed that otherwise would not have been installed. So this is the thing we probably talk about the most with our with our new zoning ordinance, our resilience question, but there's a lot of other things that we can always touch on as well. Next slide please. So the other thing I wanted to talk about in this relates to our social and neighborhood resilience and economic challenges is something that we've done actually we had done, it actually predates our new zoning ordinance a little bit.

But it's a we think a really good example of
how you can leverage zoning to really get make some big differences. So our old Tiresville neighborhood, Norfolk historically African American community was very much a red line community basically ignored by the by the region at large for the last several decades high crime, your classic in inner city neighborhood. Almost no new development the last 20 years and what little was in there did not fit the pattern at all. It was the next slide please. So the neighborhood was was engaged and in about 2015, 2016 with the idea of what can we do to bring new development as the community and we. We had a an idea and a willing community. We had an idea that why don't we develop a set of plans that that can be used by community member, by developers to develop in this community. And so we created the traditional neighborhoods pattern book and this is, I'm sorry, plan book. This is not a pattern book. It's not design guidelines. It's none of that. This is these are actual stamped plans that a developer can come in by a lot. Use these plans, come down the city, get them for free use these plans, go build on with a site plan and you're and you're done. And so we developed these in 2017 for our first neighborhood and what we call the Huntersville. And then a couple years ago it was put into another neighborhood because it was such a success. But I'll talk a little bit more about Huntersville first. So from a zoning standpoint, the plan, but that's not zoning. It it fits into it. But from the zoning standpoint we had to we had to really work with the community. So Huntersville was an area that was disadvantaged by zoning. It was largely developed with 25 by 100 foot lots, narrow lots, largely single family, largely in 19 between 1920s and 1940s. And it was, it was laid out that way but sometime after the war it was rezoned to. 50 by 100 minimum lot size. So you suddenly took
all of these lots and you made them grandfather nonconforming,
which immediately limits what people can spend on their properties
to maintain them and it makes it makes it very challenging. You have to go through a lot more hoops
to develop. So first step we took again working with the community. Many communities are very suspicious of this type
of thing, but we work very closely with this community.
We reduce the minimum lot size down to 2525 by 100.
But the community, rightfully so, was concerned about what would happen if we did that and then didn't put some standards in place. That's where the the Plan book comes in. But that's where the standards. So we put strict standards about elevation, porch sizes, garage location, in fact 25 foot lots, garages are largely not permitted.
Those types of elements were brought into place and then if you follow the city plans you can do this by right if you want to deviate from those plans and and go another direction and most developers would want to do that. The plans that we developed are very good plans. They're in many, they're two by sixes instead of 2 by 4. They're encapsulating crawl spaces there. There are a lot of things that are really cutting is the idea of really developing resilient homes that would last the test of time.
Large, larger developers shied away. There's no interest in doing this. But a lot of smaller developers, minority developers have come in, and it's been actually an overwhelming success. With that next slide, please.
And Jeremy, after this one, I think we might need to pause just the way I have time to answer a few questions.
This should be my last slide anyway, so so the results here in a neighborhood where we had 300 vacant lots.
We had very little on the way of development in recent year until recent years. We've built 60 new homes. Almost every one of them is one of our traditional neighborhoods. Plan book homes in nearly all. We're on 25 foot now, conforming lots rather than not conforming lots. Just showing the power of what you can do between the the element of the city providing some investment and some incentives to developers, but also the the idea of really. Responsibly up zoning a neighborhood and actually properly zoning the neighborhood to what it should have always been zoned before. And with that, I am. I believe I'm done. All right. Thanks. I'm going to stop sharing my screen for a second and get to some of the questions and we have just a few minutes left. So we have lots of great questions in the Q&A. First, I wanted to open this up to the full panel. We had a question from Phil who says. And this was earlier on. He says he didn't notice a lot about outreach to developers of the real estate community to find solutions to zoning hurdles. Jeremy, I know, I mean we we're trying to legalize housing that our local developers are, especially our small developers can immediately start building. We work collaboratively when we're developing the policy and then we work with them when we're figuring out how to refine it and we go back and check it if we're not getting the units that we need to see. Yep. Heather, I'm sure you did a lot of outreach with the development community and your work on
Minneapolis 2040.

01:03:50 --> 01:03:52: Is there anything you wanted to add there?
01:03:53 --> 01:03:56: No, just to say that yes, we did an immense
01:03:56 --> 01:03:59: amount of outreach with the development community and I was
01:03:59 --> 01:04:02: on the ULI Management Committee for the Minnesota chapter at
01:04:02 --> 01:04:04: that time. So I had a lot of interaction with
01:04:05 --> 01:04:07: my colleagues in the private sector. And I think, you
01:04:07 --> 01:04:10: know that was one of the main things that drove
01:04:10 --> 01:04:14: parking minimum requirements on in that conversation where
developers, especially
01:04:14 --> 01:04:18: affordable housing developers who noted that $50,000 of
01:04:18 --> 01:04:21: space and the parking requirement imposed by the city was really
01:04:22 --> 01:04:26: unreasonable.
01:04:26 --> 01:04:27: And that generated, I think a major change that Minneapolis
01:04:29 --> 01:04:32: adopted so.
01:04:32 --> 01:04:37: accessibility. How do you address this accessibility when
01:04:37 --> 01:04:40: elevating buildings
01:04:40 --> 01:04:44: a considerable cost and how, how is that addressed?
01:04:44 --> 01:04:47: It is a it is a considerable challenge that
01:04:47 --> 01:04:51: we do deal with. We hear from the developers at
01:04:51 --> 01:04:53: all times. I don't know that I have a great
01:04:54 --> 01:04:56: answer for it is it's a challenge that we
01:04:57 --> 01:04:59: deal with. We one of the things that we have
01:04:59 --> 01:05:04: specifically dealt with is with multifamily, with commercial, any elevation
01:05:05 --> 01:05:06: requirements we have.
01:05:06 --> 01:05:09: They're for the, they're for the unit, they're not for
01:05:09 --> 01:05:12: the lobby. So giving people the opportunity to get get
01:05:12 --> 01:05:15: their residents, get their guests, I elevated through the building,
01:05:15 --> 01:05:18: giving it more flexibility there. But it's that's definitely a
01:05:18 --> 01:05:20: challenge that we've had to have had had to deal
01:05:20 --> 01:05:21: with.
01:05:22 --> 01:05:27: Great. And I've seen a few questions about formbased
01:05:27 --> 01:05:32: codes, lots of interest there. Takara, maybe you can speak to
01:05:32 --> 01:05:35: this question from Rachel Toker. It's.
01:05:37 --> 01:05:39: In terms of form based codes, can you talk about
01:05:39 --> 01:05:42: how they can promote environmental resilience or green
infrastructure? Do you have any thoughts or examples you could share for Rachel on that?

Some thoughts. I would say implicitly and explicitly it supports that. The idea of the kind of the driving idea behind form based code is that you have that mixed-use compact development, so it's inherently baked into that, right? You're not using as much.

Surface covering with asphalt, you have units that are closer together, units that are closer to the street. So all that kind of works together from like a practical standpoint and then from like a theoretical standpoint is just kind of baked into the mentality of forming code.

Great. I see a question about gentle density and missing middle proposals. We've seen a lot in the media about missing middle. Recently, but this question is about has anyone started to see an increased interest in neighborhood commercial or accessory commercial units to support denser neighborhoods? It's a really interesting question.

That is a fantastic question. Say it goes through, it goes back to that form based codes are kind of like agnostic about the use. Youth is not completely eliminated from the conversation, but the idea is that does it look like the form?

Yes, any use can go there. And so if you kind of go back and think about traditional zoning, where it was all about the separation of uses for the health of the community, separating those noxious uses. So you wanted to have your heavy industrial away from your residential.

That's kind of not the point now because heavy industrials for the most part in America is offshore. So that's kind of a moot point, right. So now you have these areas where you can kind of think about. What does it look like versus what is the use inside of the box? So it's inherently built into it, it's baked into it. It's anything you can go anywhere. And it's kind of like what do people want to
see this use, this, this building become?

One and another thing I kind of add on like just the idea of missing middle, there actually was a really big win about that Most recently Tuesday, Arlington County approved their missing middle housing plan and they're think they're

framing it as expanding housing options. So just wanted to throw that out there for everybody that it's it's gaining traction, it's on the county level, but we think it's going to be a national best practice that the county's adopting it at that level.

Great. And I think maybe just to close out, we have a question. What is the best way for those who want to advocate at the local level for zoning reform? What do they do? I want like maybe just three or four words pieces of advice for folks, maybe all of you. I'll Heather's off from you.

What do you say, Heather? Yeah, you know, I'm anxious to talk about this it.

Can be done in three or four words too. It's very.

Yeah, absolutely. Build an alliance with shared values.

Great, Nolan. Well, not to put people on the spot. Yeah, No, I I would say this is a moment where we really have a once in a generation window to make a lot of really big reforms and I would say, you know.

Get active. Talk to your local elected officials, your state elected officials. Talk to your planners. Certainly within a lot of planning offices, I find there are people who know what needs to be done, and they're waiting for cover.

They're waiting for popular demand and buying for some of the stuff. Get involved. Figure out what the binding constraints on infill development in your communities are and and and start building a coalition for reform.

Before we go to Takar and Jeremy, my colleague Victoria put a link in the chat to a survey about today's webinar. We would really appreciate it if you take the survey to let us know what you thought about the webinar today and our programs moving forward. So please
click that link, just it'll take one minute to take
the survey. And now I'll kick it over to Jeremy,
your closing thoughts.
You know I say from a community member,
you know it's it's know who the decision makers are.
Know who those who can move the needle. I can't
tell you how many times I've I've dealt with the
preaching to the choir and as a local
practitioner I want to do it. I'm pushing for it.
I can't get you there. You're going to have to
get it there through other means. You're going to have
to work the council members.
Etcetera. So great. Thanks Jeremy. And to Carl, I'll let
you close this out.
Biggie backing off of what Jeremy said. Be present.
What is it that 90% of opportunities in life are
taken by those who are simply there. Be present, speak
up, become known as your your Planning Commission and your
governing bodies conversations and help drown out the vocal
minority
so that everybody's voice can be heard. And that's what
the civic engagement process is there for, for us to
to be present.
But we find that sometimes just one person or a
select few are able to access that process. So simply
figuring out who is your planning staff members, who is
your, your, your, your governing body, that local board, who
is your elected official, and engaging with them both at
those meetings and and offline.
All right. Thank you so much again. Victoria. Put the
link in the chat again for the survey. Please share
your feedback with us.
But I want to thank our four panelists, Jeremy Sharpe,
Heather Worthington, Nolan Gray and Takara Nicole Thomas. We really
appreciate your expertise, your time today. And to all of
you who joined today's webinar, thank you for engaging in
this conversation, very lively conversation in the chat in the
Q&A, look out for the recording and please stay engaged
with you, Ally, on this topic and others. So thank
you again. And with that, I'll close out.
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