

## Webinar

## WLI Regional Summit Virtual Series: Session One: Acknowledgement

Date: August 12, 2020

00:00:06> 00:00:09:	Good afternoon, my name is Bonnie Roy,
00:00:09> 00:00:14:	an iama Co. Chair of the Women's Leadership Initiative for
00:00:14> 00:00:16:	you all you Ally Saint Louis.
00:00:16> 00:00:19:	I see the number of attendees growing,
00:00:19> 00:00:22:	so I want to welcome you all on behalf of
00:00:22> 00:00:27:	the Women's Leadership Initiative or Wli Regional Summit Planning Committee.
00:00:27> 00:00:30:	This is the first of a three part series focused
00:00:30> 00:00:33:	on equity and land use and leadership.
00:00:33> 00:00:35:	As some of you know or may know,
00:00:35> 00:00:40:	the inaugural Wli Regional Summit was a great success in
00:00:40> 00:00:41:	the fall of 2019,
00:00:41> 00:00:45:	hosted by you like Kentucky and Saint Louis.
00:00:45> 00:00:48:	Saint Louis was planning to host Susie in Louisville,
00:00:48> 00:00:52:	who is planning to host the second summit right about
00:00:52> 00:00:53:	now or last week actually,
00:00:53> 00:00:56:	but postponed to August 2021.
00:00:56> 00:01:00:	Due to COVID-19. As a way to engage and continue
00:01:00> 00:01:01:	the conversation,
00:01:01> 00:01:06:	discussing relevant topics and fostering an inclusive network for challenging
00:01:06> 00:01:08:	and important conversation,
00:01:08> 00:01:12:	we created this three part Virtual series entitled Acknowledgement to
00:01:12> 00:01:13:	Action.
00:01:13> 00:01:17:	We have over 375 registered for today's discussion and we
00:01:17> 00:01:21:	look forward to how these conversations will also help our
00:01:21> 00:01:24:	committee shape the content for the 2021 summit.
00:01:24> 00:01:27:	You can find out more about this series in the
00:01:27> 00:01:30:	2020 summit being planned by going to the link you

00:01:30> 00:01:32:	see at the bottom of the screen.
00:01:32> 00:01:36:	Wli summit.uli.org. Before we jump into today's agenda and continue
00:01:36> 00:01:39:	to see those numbers of attendees rise,
00:01:39> 00:01:41:	I'll provide a little bit of housekeeping.
00:01:41> 00:01:44:	I'm sure we're all getting very familiar with how zoom
00:01:44> 00:01:45:	works these days,
00:01:45> 00:01:48:	but some of you may not be quite as familiar
00:01:48> 00:01:50:	with the web in our format.
00:01:50> 00:01:53:	Most of the tools will be at the bottom of
00:01:53> 00:01:54:	your screen.
00:01:54> 00:01:56:	We will be utilizing the Q&A feature.
00:01:56> 00:01:59:	We encourage you to enter questions or thoughts you have
00:01:59> 00:02:01:	at any point during the web.
00:02:01> 00:02:04:	And are we will be using an upvote teacher.
00:02:04> 00:02:07:	There's a thumbs up that you'll be able to Click
00:02:07> 00:02:08:	to prioritize those questions,
00:02:08> 00:02:11:	and when we get to Q&A at the end of
00:02:11> 00:02:12:	the web and R,
00:02:12> 00:02:15:	we will start with those that have had the most
00:02:15> 00:02:16:	upvotes.
00:02:16> 00:02:20:	The chat feature is disabled and as an attendee,
00:02:20> 00:02:24:	your video and your audio will remain off or muted.
00:02:24> 00:02:27:	Finally, will also be asking if you polling questions in
00:02:27> 00:02:29:	the poll will just pop up on your screen.
00:02:29> 00:02:32:	You'll have a few moments to respond to that pole,
00:02:32> 00:02:33:	and then we'll share the results.
00:02:33> 00:02:35:	Live with the group.
00:02:35> 00:02:38:	Today's agenda will begin with introduction.
00:02:38> 00:02:41:	Will watch a short video followed by discussion between our
00:02:42> 00:02:42:	panelists.
00:02:42> 00:02:44:	Will conclude with the Q&A.
00:02:44> 00:02:47:	I want to thank our panelists in our moderate are
00:02:47> 00:02:48:	for their time and commitment.
00:02:48> 00:02:50:	I also want to thank our state,
00:02:50> 00:02:54:	Louis Uli District Council Executive Director Kelly Annis without Kelly
00:02:55> 00:02:58:	consistently helping us get across the finish line with all
00:02:58> 00:02:59:	of our wild ideas.
00:02:59> 00:03:02:	We would be nowhere.
00:03:02> 00:03:04:	She will also be behind the scenes with me and
00:03:04> 00:03:06:	and Katie Shackelford,

00:03:06> 00:03:08:	who you will meet here in just a minute to
00:03:08> 00:03:10:	help with the Q&A of today's webinar.
00:03:10> 00:03:13:	I also want to thank our Wli regional partners specifically
00:03:13> 00:03:17:	in Indianapolis and Kansas City who have helped to create
00:03:17> 00:03:18:	this virtual series.
00:03:18> 00:03:21:	Without further ado, I'd like to introduce my Saint Louis,
00:03:21> 00:03:26:	WI, colleague, Katie Shackelford. Katie is an urban planner specializing
00:03:26> 00:03:27:	in transportation,
00:03:27> 00:03:29:	economic development and public policy.
00:03:29> 00:03:33:	Katie's been a champion for fostering this venue for these
00:03:33> 00:03:35:	important conversations.
00:03:35> 00:03:38:	Katie, Are you ready to kick things off?
00:03:38> 00:03:40:	I'm ready, thank you, Bonnie.
00:03:40> 00:03:42:	Thank you all for being here and just let you
00:03:42> 00:03:45:	know we are where I have a little echo you'll
00:03:45> 00:03:46:	have to bear with us.
00:03:46> 00:03:49:	So it's body mentioned we had planned to be hosting
00:03:49> 00:03:51:	an in person conference at this time.
00:03:51> 00:03:55:	That postponement and the pivot to the online format gave
00:03:55> 00:03:58:	us this opportunity to look more critically as individuals and
00:03:58> 00:03:59:	professionals.
00:03:59> 00:04:03:	Another wli committee at our approach to equity inclusion.
00:04:03> 00:04:06:	We were challenged very early on in this process by
00:04:06> 00:04:06:	young planner,
00:04:06> 00:04:09:	locally known as Grace Young.
00:04:09> 00:04:11:	She asked us to define equity for this conference.
00:04:11> 00:04:13:	I think we can all agree as a committee.
00:04:13> 00:04:16:	That was the hardest assignment we'd ever been given.
00:04:16> 00:04:19:	We struggled with it and we are still struggling with
00:04:19> 00:04:19:	it.
00:04:19> 00:04:23:	Through that process, though, we realized despite our best intentions,
00:04:23> 00:04:26:	that we were perpetuating the very problem we were working
00:04:26> 00:04:27:	to solve.
00:04:27> 00:04:31:	Our leadership was composed almost exclusively of white women.
00:04:31> 00:04:34:	A group that has benefited the most from the work
00:04:34> 00:04:36:	of diversity and inclusion programs in the world.
00:04:36> 00:04:41:	We were not actively recruiting or collaborating with our broad
00:04:41> 00:04:43:	black and Brown colleagues,
00:04:43> 00:04:46:	and in short, we needed to do the work.

What you experience with us today is that work in
progress.
We invite you to join the conversation and to walk
with us as we push this conversation towards meaningful change.
The purpose of today's session is to establish a foundation
for dialogue on equity,
in land use and leadership.
We recognize that our participants today come to us from
a variety of backgrounds,
professions, and walks of life.
Maybe you're here because you're curious.
Maybe you're here because you're sceptical and you thought we've
already moved past the race issue.
Maybe you're cautiously exploring this topic for the first time,
or you're beginning to view your work through a lens
of racial equity.
Where others you've been here and you recognize the problems
you're looking for.
Guidance and partners to move through this work and yet,
for others. Still, we know racial discrimination in the built
environment is part of your lived experience,
and for you we know that action is long overdue.
So from wherever you join us,
we welcome you. For those further along in this process,
we ask for your patience as we know some of
this information you might hear is redundant.
As our series title imply,
our goal is to move from acknowledgement to action.
We hope to meet people where they are,
but we do not intend to leave them there.
His form is meant to be a safe and judgment
free space.
We encourage you to be curious and self reflective and
to ask questions in the Q&A box.
After all, curiosity is the cure for ignorance.
Some of what you may hear may make you feel
uncomfortable.
I ask that you be open to this discomfort and
embrace it.
Sit with it, and recognize that when we acknowledge the

00:06:19> 00:06:21:	things that make us feel unpleasant,
00:06:21> 00:06:25:	we are moving towards action and change.
00:06:25> 00:06:27:	This session is going to begin with a clip from
00:06:27> 00:06:29:	the video segregated by design,
00:06:29> 00:06:31:	based on the book The Color of Law by Richard
00:06:31> 00:06:32:	Rothstein before we begin,
00:06:32> 00:06:36:	<b>C</b>
00:06:32> 00:06:39:	though, we ask that you take a moment to answer
	the poll question on your screen.
00:06:39> 00:06:41:	And as Kelly gets that started.
00:06:44> 00:06:47:	You should see a box appear on your screen that
00:06:47> 00:06:49:	allows you to take a poll.
00:06:51> 00:06:54:	Well, it's life. I will say there's some things we'd
00:06:54> 00:06:57:	ask you to consider while the video is running.
00:06:57> 00:07:00:	What are you hoping to get out of today's session?
00:07:00> 00:07:02:	How do you define equity?
00:07:02> 00:07:04:	How does your company define equity?
00:07:04> 00:07:07:	How do your clients define equity?
00:07:07> 00:07:10:	What are we lacking about equity and inclusion?
00:07:10> 00:07:13:	That's what are we being prevented from achieving?
00:07:13> 00:07:16:	Because we're not doing the work.
00:07:16> 00:07:19:	So Kelly I will ask if that pool is lied,
00:07:19> 00:07:22:	we can now close it down and show the results.
00:07:27> 00:07:31:	Unfortunately, I cannot see this poll or the results,
00:07:31> 00:07:32:	so l.
00:07:32> 00:07:35:	I hope that it's going well,
00:07:35> 00:07:37:	Katie, I can help you out.
00:07:37> 00:07:41:	We had the majority voted that housing with 76%
00:07:41> 00:07:46:	of where they see impact in these policy is followed
00:07:46> 00:07:48:	by economic development at 57%
00:07:48> 00:07:52:	and education at 53%.
00:07:52> 00:07:54:	Thank you very much Bonnie.
00:07:54> 00:07:56:	So now that that pool has wrapped up,
00:07:56> 00:08:00:	let's move on to the video.
00:08:00> 00:08:03:	Led to believe that racial segregation in housing was de
00:08:03> 00:08:07:	facto segregation by accident or the result of private prejudices.
00:08:07> 00:08:10:	Yes, private prejudice clearly contributed to segregation,
00:08:10> 00:08:13:	but by itself it could not have segregated the country
00:08:14> 00:08:18:	without the intention of the federal government to segregate
	neighborhoods
00:08:18> 00:08:19:	throughout the nation.
00:08:19> 00:08:22:	If however, we understand the accurate history,
00:08:22> 00:08:24:	the history was once well known,

00:08:24> 00:08:28:	but we've all now forgotten that racially segregated patterns in
00:08:28> 00:08:29:	every Metropolitan area,
00:08:29> 00:08:33:	like Saint Louis. Were created by the jury segregation.
00:08:33> 00:08:36:	Racially explicit policy in the part of federal,
00:08:36> 00:08:40:	state, and local governments designed to segregate Metropolitan areas.
00:08:40> 00:08:45:	Then we can understand that we have an unconstitutional residential
00:08:45> 00:08:45:	landscape,
00:08:45> 00:08:49:	and if it's unconstitutional, then we have an obligation to
00:08:49> 00:08:50:	remedy it.
00:08:54> 00:08:57:	The federal government in the New deal of the Roosevelt
00:08:57> 00:09:01:	Administration of the 1930s Pursuit Policy's in the mid 20th
00:09:01> 00:09:01:	century,
00:09:01> 00:09:06:	the segregated Metropolitan areas. One important policy was the first
00:09:06> 00:09:08:	civilian public housing program,
00:09:08> 00:09:13:	which frequently demolished integrated neighborhoods in order to create segregated
00:09:13> 00:09:15:	public housing in the late 1930s.
00:09:15> 00:09:19:	Another new Deal program, the United States Housing Authority,
00:09:19> 00:09:22:	was adopted. The very first projects built.
00:09:22> 00:09:26:	Under the United States Housing Authority authorization were in Austin,
00:09:26> 00:09:30:	TX because the most aggressive proponent of public housing at
00:09:30> 00:09:32:	that time was the congressman from Austin,
00:09:32> 00:09:36:	Lyndon Baines, Johnson and Johnson got the United States Housing
00:09:36> 00:09:39:	Authority to put its first projects in Austin.
00:09:39> 00:09:42:	Separate projects for whites for African Americans,
00:09:42> 00:09:46:	and project for Hispanics. The project for African Americans was
00:09:46> 00:09:49:	placed in a location that the city plan of Austin
00:09:49> 00:09:52:	had designated as a ghetto for African Americans.
00:09:52> 00:09:56:	United States Housing Authority and the local Boston Housing Authority
00:09:56> 00:09:59:	demolished something called Emancipation Park,
00:09:59> 00:10:03:	which was a celebrations location for the abolition of slavery.
00:10:03> 00:10:06:	Design was to move all African Americans in the city
00:10:06> 00:10:08:	of Austin into this community,
00:10:08> 00:10:10:	whether in public housing or in private housing.

00:10:10> 00:10:14:	City of Austin then began to close schools for African
00:10:14> 00:10:16:	Americans elsewhere in this city,
00:10:16> 00:10:20:	and closed libraries and other public facilities to force African
00:10:20> 00:10:22:	Americans moved to the side.
00:10:22> 00:10:26:	Another program that the federal government pursued to enforce segregation
00:10:26> 00:10:29:	was the work of the Federal Housing Administration FHA,
00:10:29> 00:10:33:	which subsidized the development of suburbs like Levittown,
00:10:33> 00:10:35:	New York on condition that they only be sold.
00:10:35> 00:10:38:	White families and at the homes in those suburbs had
00:10:38> 00:10:41:	deeds that prohibited resale to African Americans,
00:10:41> 00:10:44:	the Federal Housing Administration 's underwriting.
00:10:44> 00:10:48:	Manual said that inharmonious racial groups should not be permitted
00:10:48> 00:10:49:	to live in the same communities,
00:10:49> 00:10:54:	meaning that loans to African Americans could not be insured.
00:10:54> 00:10:57:	Government at all levels throughout the nation where involved in
00:10:57> 00:11:01:	promoting and enforcing the restrictive deeds in homes in places
00:11:01> 00:11:02:	like Levittown.
00:11:02> 00:11:04:	In judges, enforce the view that these deeds did not
00:11:05> 00:11:08:	violate the Constitution because they were private agreements.
00:11:08> 00:11:12:	Although white middle class families that moved into suburbs like
00:11:12> 00:11:15:	Levittown could buy property with no down payments if they
00:11:15> 00:11:17:	were veterans and low interest mortgages,
00:11:17> 00:11:21:	middle class African Americans had to make substantial down payments
00:11:21> 00:11:25:	and get uninsured mortgages with higher interest rates.
00:11:25> 00:11:26:	In many if not most cases,
00:11:26> 00:11:29:	African Americans could not get mortgages at all because the
00:11:30> 00:11:32:	federal government would not insure them.
00:11:32> 00:11:34:	As a result, they bought their homes on contract,
00:11:34> 00:11:38:	like an installment plan where they accumulated no equity and
00:11:38> 00:11:40:	could be evicted from their homes in the event of
00:11:41> 00:11:42:	a single missed payment.
00:11:42> 00:11:45:	Thus, contract buyers do not have the option of leaving
00:11:45> 00:11:48:	a declining neighborhood before their properties were paid for in

00:11:48> 00:11:49:	full.
00:11:49> 00:11:52:	If they did, they would lose everything they've invested in
00:11:52> 00:11:53:	that property to date.
00:11:57> 00:12:01:	The term redlining comes from the federal government's creation of
00:12:01> 00:12:03:	Maps of urban areas nationwide,
00:12:03> 00:12:06:	and those Maps were color coded to indicate where it
00:12:07> 00:12:10:	was safe to insure mortgages anywhere African Americans lived.
00:12:10> 00:12:14:	Even places where African Americans lived nearby were colored red
00:12:14> 00:12:18:	to indicate to appraisers that these neighborhoods were too risky
00:12:18> 00:12:22:	for the FHA to ensure the FHA's justification was that
00:12:22> 00:12:25:	if African Americans bought homes in white neighborhoods.
00:12:25> 00:12:28:	Or even if they bought homes near those neighborhoods,
00:12:28> 00:12:31:	the property values of the homes they were ensuring the
00:12:31> 00:12:35:	white homes they were insuring would decline and therefore their
00:12:35> 00:12:37:	loans would be at risk.
00:12:37> 00:12:40:	In 1940 for example, a Detroit builder was denied.
00:12:40> 00:12:43:	FHA insurance for a project that was near an African
00:12:44> 00:12:45:	American neighborhood.
00:12:45> 00:12:49:	He then constructed a half mile concrete wall 6 feet
00:12:49> 00:12:53:	high in the foot thick separating the 2 neighborhoods and
00:12:53> 00:12:55:	then the FHA approved the law.
00:12:55> 00:12:58:	In the three decades during which is administered,
00:12:58> 00:13:02:	this policy, however, the agency never provided or obtained evidence
00:13:02> 00:13:06:	to support its claim that integration undermined property values.
00:13:06> 00:13:10:	In fact, often racial integration caused property values to increase
00:13:10> 00:13:14:	because African Americans housing supply was so restricted and they
00:13:14> 00:13:16:	had so many fewer choices.
00:13:16> 00:13:20:	If African Americans had access to housing throughout Metropolitan areas,
00:13:20> 00:13:24:	supply and demand balances with kept their rents and home
00:13:24> 00:13:26:	prices at reasonable levels.
00:13:26> 00:13:30:	Without access, landlords and sellers were free to take advantage
00:13:30> 00:13:34:	of the greater demands relative to supply for African American
00:13:34> 00:13:35:	housing.

00:13:35> 00:13:40:	In 1946, National Magazine article described the Chicago Building with
00:13:40> 00:13:44:	the landlord had divided by 540 square foot storefront into
00:13:44> 00:13:47:	six cubicles each housing of family.
00:13:47> 00:13:49:	He had similarly subdivided the second story,
00:13:49> 00:13:53:	told the monthly rent was as great as that generated
00:13:53> 00:13:56:	by a luxury apartment on Chicago's Gold Coast along Lake
00:13:56> 00:13:56:	MI.
00:13:56> 00:14:01:	Such exploitation was possible only because public policy
	denied African
00:14:01> 00:14:05:	Americans opportunities to participate in the city's white housing market.
00:14:07> 00:14:11:	Alright, welcome back. We're going to be launching our second
00:14:11> 00:14:13:	full question now.
00:14:13> 00:14:16:	What you'll notice is that the poll questions were lumped
00:14:16> 00:14:16:	together,
00:14:16> 00:14:19:	so you'll need to Scroll down to see the second
00:14:19> 00:14:19:	question.
00:14:19> 00:14:22:	We're going to do this before moving on to the
00:14:22> 00:14:24:	panel portion of our section about session.
00:14:24> 00:14:26:	Excuse me. So if you Scroll down,
00:14:26> 00:14:29:	you'll see our second question which is.
00:14:29> 00:14:32:	How often do you think about these policies or issues
00:14:32> 00:14:35:	in your day-to-day work and we ask that you select
00:14:35> 00:14:35:	one?
00:14:35> 00:14:37:	Come as you reflect on the video that we just
00:14:38> 00:14:38:	saw.
00:14:38> 00:14:41:	l just want you to think about what's your first
00:14:41> 00:14:41:	reaction.
00:14:41> 00:14:43:	What are your thoughts about this video?
00:14:43> 00:14:46:	If you were wishing to watch this video in its
00:14:46> 00:14:47:	entire T,
00:14:47> 00:14:48:	it's about 17 minutes long.
00:14:48> 00:14:51:	It's available on the website you notice.
00:14:51> 00:14:54:	We also sent a link with the registration and then
00:14:54> 00:14:56:	it's available on YouTube if you search.
00:14:56> 00:14:59:	So at this point we're going to end the poll.
00:15:02> 00:15:04:	It looks like.
00:15:04> 00:15:07:	As a result.
00:15:07> 00:15:10:	Awesome, do you think about this multiple times a day?
00:15:10> 00:15:14:	That's nearly half of our audience that's wonderful and we
00:15:14> 00:15:14:	have 4%

00:15:14> 00:15:16:	exceeding 8%, rarely to monthly,
00:15:16> 00:15:20:	some even weekly. So thank you for participating in that.
00:15:20> 00:15:22:	Will close the pool as we move on to the
00:15:22> 00:15:23:	panel discussion,
00:15:23> 00:15:25:	you'll be able to submit and upvote questions in the
00:15:25> 00:15:27:	question and answer box.
00:15:27> 00:15:29:	We encourage you to use this feature and will be
00:15:29> 00:15:32:	pulling the questions from the audience at the end of
00:15:32> 00:15:34:	this session to ask for the panelists.
00:15:34> 00:15:38:	Now please allow me the pleasure of introducing our moderate
00:15:38> 00:15:40:	are for today's discussion.
00:15:40> 00:15:43:	Brian heard Brian is an adjunct professor of planning,
00:15:43> 00:15:47:	sustainability and racial equitable. Excuse me of he's a adjunct
00:15:47> 00:15:51:	professor of planning sustainable and racially equitable urban communities at
00:15:52> 00:15:56:	Washington University in Saint Louis University College in the Sustainability
00:15:56> 00:16:00:	program. From lifelong personal experience and with nearly 25 years
00:16:00> 00:16:02:	of professional practice,
00:16:02> 00:16:04:	Brian H Heard is the leader of the center of
00:16:04> 00:16:05:	Equitable Planning,
00:16:05> 00:16:09:	Relationship Oriented development, implementation and evaluation.
00:16:09> 00:16:11:	Brian is a Saint Louis based consultant and trainer,
00:16:11> 00:16:14:	as well as an adjunct professor in the field.
00:16:14> 00:16:18:	Infield instruction at Washington University in Saint Louis.
00:16:18> 00:16:20:	He teaches a class entitled Planning,
00:16:20> 00:16:23:	Sustainable and racially equitable urban communities.
00:16:23> 00:16:27:	His work involves integration, integrating the equity lens that addresses
00:16:27> 00:16:28:	race and its efforts,
00:16:28> 00:16:31:	impacts on social and physical determinants of health,
00:16:31> 00:16:34:	including undervalued and marginalized student.
00:16:34> 00:16:39:	The undervaluation and marginalization of people in communities of color.
00:16:39> 00:16:41:	As demographics continue to change,
00:16:41> 00:16:44:	Brian understands the decisions and actions made today must be
00:16:44> 00:16:45:	driven by equity,
00:16:45> 00:16:48:	intentional, just fair and inclusive.
00:16:48> 00:16:50:	Brain is also a recent bestselling author.

00:16:50> 00:16:53:	With his new book Release Treatment Plan it.
00:16:53> 00:16:55:	Be it a playbook for today's youth,
00:16:55> 00:16:59:	the book addresses developing an inspiring young emerging leaders calls
00:16:59> 00:17:00:	to action by parents,
00:17:00> 00:17:03:	community leaders and policymakers, and his mission of building youth
00:17:03> 00:17:04:	centered,
00:17:04> 00:17:06:	healthy communities by aligning planning,
00:17:06> 00:17:09:	investment and partnerships to meet today's challenges,
00:17:09> 00:17:14:	please. Well, please join me in welcoming Brian Hurt.
00:17:14> 00:17:17:	Well, thank you and good afternoon Katie and to you
00:17:17> 00:17:18:	Bonnie as well.
00:17:18> 00:17:20:	Thank you for putting this program together for all the
00:17:21> 00:17:21:	participants.
00:17:21> 00:17:24:	I say welcome to the Urban Land Institute Women's Leadership
00:17:24> 00:17:25:	Initiative again.
00:17:25> 00:17:28:	I just want to thank you for allowing me to
00:17:28> 00:17:32:	serve as your moderator or this three part series addressing
00:17:32> 00:17:34:	equity and land use in leadership.
00:17:34> 00:17:36:	Started again with this preface.
00:17:36> 00:17:41:	Decisions and actions involving land use have been unfairly embedded
00:17:41> 00:17:46:	within policies and practices to segregate people intentionally and historically.
00:17:46> 00:17:50:	The result is the stripping of resources opportunities,
00:17:50> 00:17:52:	an access for black households.
00:17:52> 00:17:58:	Families and youth. Which adversely impacts social and physical determinants
00:17:58> 00:17:59:	of health.
00:17:59> 00:18:03:	This is undeniable, as witnessed by the COVID-19 pandemic and
00:18:03> 00:18:06:	how it is exposed to racial disparities.
00:18:06> 00:18:10:	Acknowledging the true legacy of racism is the first step.
00:18:10> 00:18:14:	Members of the Urban land is to have to acknowledge
00:18:14> 00:18:18:	racism for attempting to analyze or take any action.
00:18:18> 00:18:22:	Lacking the historical and cultural empty could be harmful even
00:18:22> 00:18:26:	when trying to do good the responsibility of being anti
00:18:26> 00:18:28:	racist can no longer be ignored.
00:18:28> 00:18:32:	Being anti racist, meaning that one actively opposes based system
00:18:32> 00:18:36:	and aggressively promotes racial tolerance in their values,

00:18:36> 00:18:39:	decision making and actions.
00:18:39> 00:18:41:	The Great Booker T Washington,
00:18:41> 00:18:45:	an African American educator in advisor to several US presidents,
00:18:45> 00:18:49:	once said. There are two ways of exerting one strength.
00:18:49> 00:18:53:	One is pushing down, the other is pulling up.
00:18:53> 00:18:57:	As we begin to take this journey of race equity
00:18:57> 00:18:58:	land use in leadership.
00:18:58> 00:19:01:	Ask yourself the two questions.
00:19:01> 00:19:05:	1. What am I pushing down into?
00:19:05> 00:19:08:	What am I pulling up?
00:19:08> 00:19:11:	When you got to play those two questions of the
00:19:11> 00:19:12:	next two month journey.
00:19:12> 00:19:17:	Let's begin at starting line here today with acknowledgement acknowledgement.
00:19:17> 00:19:20:	The first session of our three part series to help
00:19:20> 00:19:20:	US,
00:19:20> 00:19:24:	I want to introduce our group of esteemed panelists from
00:19:24> 00:19:27:	different communities around Midwest region.
00:19:27> 00:19:32:	Our comes bring unique perspectives through their personal impersonal misses
00:19:32> 00:19:34:	as well as experience.
00:19:34> 00:19:38:	First, from Saint Louis is fiction book Single Korea management
00:19:38> 00:19:41:	consultant and co-founder for Saint Luke.
00:19:41> 00:19:45:	Sorry for brand of Saint Louis.
00:19:45> 00:19:50:	From Chicago is Monica Chado founder and principal acidic projects
00:19:50> 00:19:53:	and less when at least from Indianapolis.
00:19:53> 00:19:57:	Priyanka Merritt, who is the director of the Great of
00:19:57> 00:20:01:	the Center Research on Inclusion and Social Policy as well
00:20:01> 00:20:06:	as the clinical assistant professor at Indiana University's Public Policy
00:20:06> 00:20:08:	Institute.
00:20:08> 00:20:11:	As we went through this panel discussion,
00:20:11> 00:20:13:	when I ask each one of our three panelists,
00:20:13> 00:20:16:	beginning with fellow, followed by Monica and then last but
00:20:16> 00:20:17:	not least,
00:20:17> 00:20:19:	is damaged in regard.
00:20:19> 00:20:22:	To share a few minutes about your biography.
00:20:22> 00:20:25:	And how it relates to the work that you're doing
00:20:25> 00:20:27:	in your community.
00:20:27> 00:20:29:	And that being the basis,

00:20:29> 00:20:33:	please also answer the question at hand.
00:20:33> 00:20:37:	For your perspective, why is it important to acknowledge racism?
00:20:37> 00:20:43:	An institutional structures that Foster and perpetuate is existence when
00:20:43> 00:20:44:	it comes to land use.
00:20:44> 00:20:47:	Hello, you have a floor.
00:20:47> 00:20:48:	Thanks, Brian, first of all,
00:20:48> 00:20:52:	I really do appreciate the time with everyone here on
00:20:52> 00:20:56:	the call to talk about this important conversation on going.
00:20:56> 00:21:00:	And you know, I really appreciate the willingness to have
00:21:00> 00:21:01:	the conversation utilized.
00:21:01> 00:21:03:	Perhaps I really do want to.
00:21:03> 00:21:06:	Maybe just give a little bit of background.
00:21:06> 00:21:09:	I have been in Saint Louis for over 10 years
00:21:09> 00:21:09:	now,
00:21:09> 00:21:12:	but I was born and raised in Baton Rouge,
00:21:12> 00:21:15:	LA. I came up to Washington University for school.
00:21:15> 00:21:18:	I've had about five years in business.
00:21:18> 00:21:20:	Banking and commercial banking experience.
00:21:20> 00:21:25:	Really looking at that lending piece whether it's small business
00:21:25> 00:21:29:	lending or affordable housing or real estate lending and then
00:21:29> 00:21:33:	also have had some experience with new market tax credit
00:21:33> 00:21:36:	lending. Tide to some of those tax credit deals that
00:21:36> 00:21:40:	include historic tax credits as well as other tax credits.
00:21:40> 00:21:43:	Also, just really now in my current role at US
00:21:43> 00:21:44:	bank CDC,
00:21:44> 00:21:48:	I'm doing lending to community development financial institutions.
00:21:48> 00:21:51:	And so those are a lot of those CDF I
00:21:51> 00:21:55:	organizations that tend to be those intermediary lenders in underserved
00:21:55> 00:21:56:	communities.
00:21:56> 00:21:59:	As mentioned, I also cofounded brand of Saint Louis,
00:21:59> 00:22:03:	which is a social enterprise that focuses on racial equity
00:22:03> 00:22:06:	in the entrepreneurship ecosystem here in Saint Louis.
00:22:06> 00:22:07:	I feel like you know,
00:22:07> 00:22:10:	really, with a lot of my experience here in Saint
00:22:10> 00:22:11:	Louis,
00:22:11> 00:22:12:	I've noticed that you know,
00:22:12> 00:22:16:	it's it's crucial to focus on racial equity when it
00:22:16> 00:22:19:	comes to land use just to kind of understand the

00:22:19> 00:22:20:	historical context.
00:22:20> 00:22:23:	Around what was not made available to all people knowing
00:22:23> 00:22:26:	that a lot of the organizations that were responsible for
00:22:26> 00:22:29:	government agencies and I think you know that comes into
00:22:29> 00:22:33:	play. When we talk about accountability because taxpaying dollars.
00:22:33> 00:22:36:	Go to government agencies and those those dollars should be
00:22:36> 00:22:39:	used in an equitable way so I think that's kind
00:22:39> 00:22:41:	of where I've seen it whether it's from a lending
00:22:41> 00:22:45:	perspective or even just from working with some community development
00:22:45> 00:22:49:	groups lokoli you've seen issues come up like appraisals and
00:22:49> 00:22:51:	I'm sure we'll get into more of that.
00:22:51> 00:22:54:	Down the road, but you know that's really something that
00:22:54> 00:22:55:	is critical,
00:22:55> 00:22:57:	and I think the biggest thing for me as a
00:22:57> 00:23:01:	takeaway is that racial discrimination became coded language and turned
00:23:01> 00:23:03:	into socioeconomic discrimination.
00:23:03> 00:23:06:	And I think once it became coded in that in
00:23:06> 00:23:09:	that way where it wasn't explicitly calling out race,
00:23:09> 00:23:12:	it becomes harder to pull out and harder to to
00:23:12> 00:23:13:	call out and identify.
00:23:13> 00:23:16:	And I think that just makes things more difficult to
00:23:16> 00:23:18:	kind of see where the issues lie,
00:23:18> 00:23:20:	but I think we have a lot of us even
00:23:20> 00:23:21:	on this call who.
00:23:21> 00:23:24:	And kind of help with our own special fields to
00:23:24> 00:23:26:	kind of see an unpeeled those layers back.
00:23:29> 00:23:32:	Thank you Phillip. And now we'll go to Monica.
00:23:34> 00:23:37:	Hello, thank you so much for the opportunity to be
00:23:37> 00:23:39:	on this important conversation.
00:23:39> 00:23:41:	Welcome everyone.
00:23:41> 00:23:44:	So my name is Monica Chatter.
00:23:44> 00:23:50:	I am principle founder of Civic Projects Architecture here in
00:23:50> 00:23:53:	Chicago and one of the routes or.
00:23:53> 00:23:57:	Foundations of our practices that we do work through listening,
00:23:57> 00:24:01:	engaging, and understanding needs prior to getting into things like
00:24:01> 00:24:06:	traditional architecture or more programmatic design and the reason I'm
00:24:06> 00:24:09:	saying that is I think that is going to be

00:24:09> 00:24:11:	very germane to our conversation.
00:24:11> 00:24:16:	So as an architectural practice we really believe in working
00:24:16> 00:24:16:	from.
00:24:16> 00:24:18:	Before the beginning, so to speak,
00:24:18> 00:24:22:	and then through an realizing projects through the actualization.
00:24:22> 00:24:26:	The reason I'm saying this is 'cause when we talk
00:24:26> 00:24:29:	about sort of land use access all of the issues
00:24:29> 00:24:29:	at hand,
00:24:29> 00:24:32:	what we're finding.
00:24:32> 00:24:36:	Especially with lending institutions, but in neighborhoods kind of access
00:24:36> 00:24:37:	to opportunities.
00:24:37> 00:24:40:	Whether that's ownership bidding on properties.
00:24:40> 00:24:44:	Whether that's the development. Whether that's from construction and job
00:24:44> 00:24:45:	size jobs side.
00:24:45> 00:24:48:	There's been a limit to access I can you know
00:24:48> 00:24:51:	I I can send some links with statistics cited in
00:24:51> 00:24:51:	Chicago,
00:24:51> 00:24:55:	but Chicago has situations where you can take entire swaths
00:24:55> 00:24:58:	of the South side that have not had the same
00:24:58> 00:25:02:	amount of investment that perhaps one neighborhood on the North
00:25:02> 00:25:05:	side has had. So we're both were located in Woodlawn
00:25:05> 00:25:08:	where sort of feel like we're a critical player to
00:25:08> 00:25:09:	the discussion.
00:25:09> 00:25:11:	Happy to be a participant,
00:25:11> 00:25:15:	but also recognize we are one of the people that
00:25:15> 00:25:18:	are coming into neighborhoods so.
00:25:18> 00:25:22:	The the understanding and participation and role of neighborhood communities
00:25:22> 00:25:25:	and engagement is absolutely critical to our work because we
00:25:25> 00:25:28:	are not of all of the neighborhoods that we work
00:25:28> 00:25:31:	in, and I think that recognition also ties to the
00:25:31> 00:25:32:	discussion we're having today.
00:25:37> 00:25:39:	Thank you, Monica Anne again.
00:25:39> 00:25:42:	Last but not least from Indianapolis is Brianca Merritt rapid.
00:25:46> 00:25:48:	Everyone again, as the other panelists said,
00:25:48> 00:25:53:	thanks for the opportunity to join you all today.
00:25:53> 00:25:55:	Bye bye bye oh actually this isn't in my bio
00:25:55> 00:25:56:	like Phillip.

00:25:56> 00:25:58:	I'm actually from Louisiana as well.
00:25:58> 00:26:01:	I'm from Shreveport and I grew up in a situation
00:26:01> 00:26:04:	where I had a grand father who was one of
00:26:04> 00:26:07:	the first black real estate brokers in the state and
00:26:07> 00:26:09:	on the other side of my family.
00:26:09> 00:26:11:	I'm having a lot of folks who grew up in
00:26:11> 00:26:15:	housing projects that were built on a creosote plant which
00:26:15> 00:26:19:	is a carcinogen and so watching these very different experiences
00:26:19> 00:26:22:	in the effects of that growing up was really powerful
00:26:22> 00:26:23:	in shaping.
00:26:23> 00:26:26:	How I view the role of policy and equity based
00:26:26> 00:26:29:	decisions so my work is focused on the fact that
00:26:29> 00:26:31:	we do have an equitable outcomes,
00:26:31> 00:26:34:	but that it's not just a function of 1 policy
00:26:34> 00:26:34:	area.
00:26:34> 00:26:37:	It's the fact that they all very much overlap and
00:26:37> 00:26:40:	a lot of my work is community engaged as well.
00:26:40> 00:26:42:	And So what we do in our center.
00:26:42> 00:26:46:	The Center for Research on Inclusion in social Policy is
00:26:46> 00:26:48:	we conduct community relevant research,
00:26:48> 00:26:51:	meaning that we want to work with residents,
00:26:51> 00:26:54:	stakeholders, policy makers to understand.
00:26:54> 00:26:57:	What the major issues are happening locally so that we
00:26:57> 00:27:00:	can inform that and so we believe again,
00:27:00> 00:27:03:	that these issues are very complex and overlapping.
00:27:03> 00:27:06:	So even when we're dealing with housing what it means
00:27:06> 00:27:07:	to be an effective renter,
00:27:07> 00:27:12:	the fact that that also corresponds with employment policy.
00:27:12> 00:27:15:	Criminal history if you're a person who has a criminal
00:27:15> 00:27:18:	record an you can't rent because your landlord might discriminate
00:27:18> 00:27:21:	against you based on those types of characteristics and so
00:27:21> 00:27:23:	having people at the table who can speak to those
00:27:23> 00:27:26:	different perspectives to ensure that even if it's a housing
00:27:26> 00:27:26:	issue,
00:27:26> 00:27:29:	for example, that we're aware of everything that goes into
00:27:29> 00:27:29:	that.
00:27:29> 00:27:32:	So our work spans a variety of areas as relates
00:27:32> 00:27:32:	to housing.
00:27:32> 00:27:34:	Specifically, we do a lot of work,
00:27:34> 00:27:37:	kind of with the absolutely most vulnerable all the way
00:27:37> 00:27:38:	up to folks who are homeowners,

00:27:38> 00:27:40:	so we do a lot of work in homelessness doing
00:27:40> 00:27:42:	the annual point in time count.
00:27:42> 00:27:44:	Working with people who are.
00:27:44> 00:27:46:	Housing and stable. Whether it's there on the verge of
00:27:46> 00:27:49:	eviction or just living kind of renting month to month,
00:27:49> 00:27:51:	trying to make ends meet all the way up again
00:27:51> 00:27:54:	to folks who were dealing in the development.
00:27:54> 00:27:56:	New market tax credits, etc.
00:27:56> 00:27:59:	I think to answer the first question about,
00:27:59> 00:28:01:	you know why this is so important is,
00:28:01> 00:28:02:	as I've alluded to before,
00:28:02> 00:28:05:	even we think about land use policy and other things
00:28:05> 00:28:08:	related to housing as it relates to race,
00:28:08> 00:28:10:	that it's really not just about land use,
00:28:10> 00:28:12:	it's about everything else and how,
00:28:12> 00:28:14:	as the poll question showed,
00:28:14> 00:28:16:	these things affect every decision that we make,
00:28:16> 00:28:19:	and I think for people of color and black folks
00:28:19> 00:28:20:	in particular,
00:28:20> 00:28:23:	we feel the strongest, most adverse effects of those types
00:28:23> 00:28:26:	of policy decisions and to operate and act as if
00:28:26> 00:28:29:	some of these policies happen in a land use zoning.
00:28:29> 00:28:33:	Housing vacuum really does disservice to the many ways in
00:28:33> 00:28:34:	which racism,
00:28:34> 00:28:38:	racism through policy really infiltrates and influences alot of different
00:28:38> 00:28:40:	parts of folks lives,
00:28:40> 00:28:42:	not just from a housing or ladies perspective.
00:28:47> 00:28:50:	Thank you we have about 165 participants and so we
00:28:50> 00:28:53:	would like to ask you if you do have any
00:28:53> 00:28:56:	questions at this time to please provide those in the
00:28:56> 00:28:59:	Q and a box and we will have someone who
00:28:59> 00:29:01:	will be those questions as we go alone.
00:29:01> 00:29:03:	Again, this is for you.
00:29:03> 00:29:06:	We want to turn this into a conversation.
00:29:06> 00:29:09:	Although this is a panel discussion because again,
00:29:09> 00:29:12:	we're all here to acknowledge.
00:29:12> 00:29:15:	Learn and grow from one another during aspect.
00:29:15> 00:29:19:	I will start off with one question in particular.
00:29:19> 00:29:23:	Obviously this summer has been very trying time or many
00:29:23> 00:29:24:	parts of culture.
00:29:24> 00:29:26:	War in the entire nation.

00:29:26> 00:29:28:	As you know in the COVID-19,
00:29:28> 00:29:32:	but also some events in we talk about a movement.
00:29:32> 00:29:35:	Often a movement begins at the moment.
00:29:35> 00:29:41:	And in 2020. Mr Boy Floyd tragically lost his life.
00:29:41> 00:29:45:	Anne. Beth created protest letter protest.
00:29:45> 00:29:47:	It also led to a lot of corporations.
00:29:47> 00:29:52:	A lot of organizations. Releasing a lot of public statements
00:29:52> 00:29:53:	about what.
00:29:53> 00:29:57:	Black lives how that matters about racism.
00:29:57> 00:30:00:	From your position. What do you feel about some of
00:30:00> 00:30:02:	those public statements?
00:30:02> 00:30:05:	And again, this is. The broader society,
00:30:05> 00:30:07:	but as it relates to some of the things talked
00:30:07> 00:30:10:	about around banking and finance and and look at the
00:30:10> 00:30:14:	in equities around neighborhoods and communities with redlining,
00:30:14> 00:30:18:	environmental racism. What are your general thoughts about the public
00:30:18> 00:30:20:	things that have been released?
00:30:20> 00:30:22:	Let me start with you forgot about you first.
00:30:25> 00:30:27:	I think it really varies.
00:30:27> 00:30:30:	I think nationally you see kind of a mix of
00:30:30> 00:30:31:	different levels.
00:30:31> 00:30:34:	I think there's a national conversation state State,
00:30:34> 00:30:39:	City to city, and there's kind of these institutional and
00:30:39> 00:30:41:	organizational statements as well.
00:30:41> 00:30:45:	In India, it's been really interesting seeing how we're a
00:30:45> 00:30:49:	city that has a very strong nonprofit and philanthropic community.
00:30:49> 00:30:52:	And the ways that they came out at a different
00:30:52> 00:30:54:	way than our public institutions came out.
00:30:54> 00:30:56:	So I find that really interesting.
00:30:56> 00:30:59:	I think having worked with a lot of those different
00:30:59> 00:31:00:	organizations,
00:31:00> 00:31:02:	that it is.
00:31:02> 00:31:05:	A little empty. I think that is for two reasons.
00:31:05> 00:31:07:	One, now it's OK to say things like Black Lives
00:31:07> 00:31:10:	Matter and to care very much or be perceived as
00:31:10> 00:31:13:	if you care about some of these systemically racist issues.
00:31:13> 00:31:15:	But I don't think there's a lot of tools or
00:31:15> 00:31:17:	knowledge about how to address them,
00:31:17> 00:31:19:	so some of them I think are vague because they
00:31:19> 00:31:22:	just kind of wanted to see some of the first

00:31:22> 00:31:23:	people to say something.
00:31:23> 00:31:25:	And then there are other folks who want to be
00:31:25> 00:31:28:	first but actually really want to do the work and
00:31:28> 00:31:30:	figure out how to address these things.
00:31:30> 00:31:31:	And it takes a long time.
00:31:31> 00:31:33:	So I think there's also.
00:31:33> 00:31:34:	One of the big things that we've seen,
00:31:34> 00:31:37:	at least in India, is kind of disconnect between nonprofits
00:31:37> 00:31:38:	and other groups.
00:31:38> 00:31:41:	You know, the government city government saying you know racism
00:31:41> 00:31:44:	as a public health issue and really coming out against
00:31:44> 00:31:44:	things,
00:31:44> 00:31:46:	but then kind of matching that with action.
00:31:46> 00:31:48:	And I think the statements can kind of seem very
00:31:48> 00:31:49:	symbolic,
00:31:49> 00:31:51:	but to see the work actually being done,
00:31:51> 00:31:53:	I think it's going to take some time and so
00:31:53> 00:31:55:	that disconnect between community residents,
00:31:55> 00:31:58:	understanding how long it takes to actually see policy change.
00:31:58> 00:32:00:	Versus you know, the folks who are trying to get
00:32:00> 00:32:01:	onboarding coalesce around it.
00:32:01> 00:32:04:	I think at least in Indianapolis.
00:32:04> 00:32:06:	There is some progress, but it's going to take a
00:32:06> 00:32:10:	long time to see those inclusion and diversity statements actually
00:32:10> 00:32:11:	match the reality.
00:32:11> 00:32:15:	Especially if folks aren't really willing to do the work
00:32:15> 00:32:15:	to get there.
00:32:15> 00:32:18:	The point will move the question around,
00:32:18> 00:32:20:	but I did wanna give Monica Ann Phillip a chance
00:32:20> 00:32:22:	to respond to that as well.
00:32:22> 00:32:25:	Public statements were your thoughts about it in general.
00:32:25> 00:32:29:	Sure, yeah, I couple grams.
00:32:29> 00:32:30:	OK, couple of points here.
00:32:30> 00:32:33:	You know in my mind you know it's really about
00:32:33> 00:32:36:	following the money and you know that's a banker answer,
00:32:36> 00:32:39:	but I think it it definitely will see where people's
00:32:39> 00:32:42:	responsibilities and accountabilities lies.
00:32:42> 00:32:45:	If you look at budgets of organizations and what they
00:32:45> 00:32:48:	spend those budgets on and who that money goes to
00:32:48> 00:32:50:	and what that were closed.

00:32:50> 00:32:52:	So I think as people are coming out with those
00:32:52> 00:32:53:	statements,
00:32:53> 00:32:56:	hopefully there also re looking at where those budgets are
00:32:57> 00:32:58:	being allocated right?
00:32:58> 00:33:00:	And I think the other piece is just.
00:33:00> 00:33:04:	You know, looking at the racial demographics of the organization
00:33:04> 00:33:07:	and you know that's comparing the racial demographics of the
00:33:08> 00:33:09:	leadership and the board.
00:33:09> 00:33:11:	Compare that to the staff,
00:33:11> 00:33:13:	you know, maybe that most entry level,
00:33:13> 00:33:15:	position and then on top of that.
00:33:15> 00:33:18:	Then compare that data to what do the racial demographics
00:33:18> 00:33:21:	of the communities that they serve look like?
00:33:21> 00:33:23:	And you know, in an ideal world,
00:33:23> 00:33:25:	all of those will look proportionate,
00:33:25> 00:33:27:	right? And I think that's where the real work is,
00:33:27> 00:33:30:	and I think I appreciate organizations who have that transparent
00:33:30> 00:33:33:	in their statements that they're not necessarily there yet.
00:33:33> 00:33:35:	And this is where they're working towards,
00:33:35> 00:33:38:	and I think that's the most authentic.
00:33:38> 00:33:42:	I think that's actually a really great point to build
00:33:42> 00:33:42:	off of,
00:33:42> 00:33:45:	because I'll be honest, I've had very mixed views and
00:33:45> 00:33:49:	often negative about some of the statements that are coming
00:33:49> 00:33:53:	out coming out from organizations and primarily because some of
00:33:53> 00:33:56:	the loudest speakers and earliest people to put out statements
00:33:56> 00:33:59:	were not necessarily reflecting Phillip.
00:33:59> 00:34:00:	What you just talked about,
00:34:00> 00:34:04:	right? Like I will make a statement about equity and
00:34:04> 00:34:06:	support of diversity and inclusion.
00:34:06> 00:34:09:	The organization ABC, but when you actually look at where
00:34:09> 00:34:10:	the lending goes.
00:34:10> 00:34:12:	Or look at who's on the board or look at
00:34:12> 00:34:14:	who's in leadership.
00:34:14> 00:34:16:	It just does not reflect the statement.
00:34:16> 00:34:18:	So I think for me I got very frustrated very
00:34:18> 00:34:20:	early with the statements.
00:34:20> 00:34:22:	But I think what the quieter role has been,

00:34:22> 00:34:24:	those who are actually doing the work.
00:34:24> 00:34:26:	So we are going to to part of what you
00:34:26> 00:34:29:	started to say is that someone who's rolling up their
00:34:29> 00:34:33:	sleeves and doing the work actually doesn't necessarily have time
00:34:33> 00:34:35:	to sit and put out public statements.
00:34:35> 00:34:38:	They're busy doing the work and I think that's really,
00:34:38> 00:34:41:	really important to recognize because.
00:34:41> 00:34:46:	In Chicago, you can imagine and have heard and seen
00:34:46> 00:34:47:	all sorts of.
00:34:47> 00:34:50:	Spectrums of of what we're talking about,
00:34:50> 00:34:54:	and the the distinction between who's rolling up their sleeves,
00:34:54> 00:34:55:	who's doing the action, who,
00:34:55> 00:34:59:	who is protesting their asking for policy change or advocate
00:34:59> 00:35:00:	advocating,
00:35:00> 00:35:01:	is not what you're seeing.
00:35:01> 00:35:03:	Sort of in the news in the day-to-day.
00:35:03> 00:35:08:	Whether it's through positive statements or through.
00:35:08> 00:35:10:	Looting and other actions that are going on,
00:35:10> 00:35:13:	and I think I think we have to collectively work
00:35:13> 00:35:13:	on,
00:35:13> 00:35:17:	particularly when we're talking about sort of design,
00:35:17> 00:35:19:	built environment lending and policy,
00:35:19> 00:35:23:	really work on elevating those that are doing the hard
00:35:23> 00:35:25:	work in positive ways.
00:35:25> 00:35:28:	Yeah, one of the things I find very interesting from
00:35:28> 00:35:30:	some of the public statements,
00:35:30> 00:35:32:	and I think all of you have touched on it,
00:35:32> 00:35:34:	is that we go back to that same trust,
00:35:34> 00:35:37:	but verify there are a lot of commitments that have
00:35:37> 00:35:38:	been made.
00:35:38> 00:35:41:	But the question is who's measuring those those goals and
00:35:41> 00:35:44:	how do they verify that information in the public?
00:35:44> 00:35:47:	So the public has confidence?
00:35:47> 00:35:50:	And what they are proposing or where they were staying
00:35:50> 00:35:51:	in those statements.
00:35:51> 00:35:52:	So thank you for those questions.
00:35:52> 00:35:54:	I think for our potential stand we have a few
00:35:54> 00:35:57:	questions that have been asked by some of the participants.
00:36:01> 00:36:03:	Yes Brian, this is Katie and I just want to
00:36:03> 00:36:06:	share with you the first open question and this can
00:36:06> 00:36:07:	go to anyone on the panel.

00:36:07> 00:36:11:	But are there cities NPO's or other government organizations that
00:36:11> 00:36:14:	you can point to that are taking an exemplary approach
00:36:14> 00:36:16:	to equity at this time?
00:36:18> 00:36:19:	Good question.
00:36:21> 00:36:23:	Vinny you work.
00:36:23> 00:36:27:	POV Three who did you want?
00:36:27> 00:36:29:	Cheryl net.
00:36:29> 00:36:31:	l don't. I don't know about exemplary.
00:36:31> 00:36:34:	I think that people are really doing their best.
00:36:34> 00:36:37:	Whatever looks like, only like to Monica's point,
00:36:37> 00:36:40:	there are some people who just put it out there.
00:36:40> 00:36:42:	They're not going to do anything.
00:36:42> 00:36:45:	Some organizations and governments, but I will say that there
00:36:45> 00:36:48:	are some interesting offices and approaches,
00:36:48> 00:36:51:	so there is the government alliance for racial equity,
00:36:51> 00:36:54:	which is a national group that helps local governments.
00:36:54> 00:36:56:	Kind of, I think, to Brian's point,
00:36:56> 00:37:00:	hold themselves accountable for equity and develop metrics in trying
00:37:00> 00:37:03:	to figure out ways to integrate that throughout.
00:37:03> 00:37:05:	So now the city Minneapolis has been working with them
00:37:05> 00:37:08:	to help kind of work through where they can be
00:37:08> 00:37:08:	more equitable.
00:37:08> 00:37:10:	So when there they had a meeting yesterday,
00:37:10> 00:37:13:	I think a budget meeting where they were showing to
00:37:13> 00:37:14:	Phillips point,
00:37:14> 00:37:18:	how they were allocating funding to be more equitable.
00:37:18> 00:37:20:	Across different agencies within the city.
00:37:20> 00:37:23:	And so I think that's a very important first step
00:37:23> 00:37:25:	to just kind of look at the data.
00:37:25> 00:37:27:	Acknowledge where the gaps are,
00:37:27> 00:37:28:	and then try to invest in it.
00:37:28> 00:37:31:	The state of Virginia has developed a equity.
00:37:31> 00:37:34:	I think it's like a cabinet level position in the
00:37:34> 00:37:37:	state of Virginia that deals with issues of diversity,
00:37:37> 00:37:40:	equity and inclusion, and her role is to go through
00:37:40> 00:37:44:	and actually pick through policies and practices across the entire
00:37:44> 00:37:47:	state to try and figure out what that looks like,
00:37:47> 00:37:49:	what it means to revise that.
00:37:49> 00:37:51:	And I think again, this process is really slow moving,

00.27.54 > 00.27.54	
00:37:51> 00:37:54: 00:37:54> 00:37:55:	so I can't say in our other panelists might have better ideas than I do about.
00:37:55> 00:37:58:	I know what it looks like and what it should
00:37:58> 00:37:58:	look like.
00:37:58> 00:37:58:	
00:38:00> 00:38:03:	I also know that means that it takes a long
	time for them to actually do this assessment,
00:38:03> 00:38:06:	especially in places that have not really come to grips
00:38:06> 00:38:08:	with what it means to do things in equitable Way.
00:38:08> 00:38:10:	And I will say that I think we have a
00:38:10> 00:38:12:	long way to go with that in terms of housing
00:38:12> 00:38:14:	and land use policy in particular.
00:38:14> 00:38:17:	So while there might be other policy areas that are
00:38:17> 00:38:18:	a little more transparent,
00:38:18> 00:38:21:	easy to address. I think with housing and land use
00:38:21> 00:38:24:	it opens up a can of worms in terms of
00:38:24> 00:38:27:	how you kind of reverse the decades and decades of
00:38:27> 00:38:30:	inequities that have happened here and so I don't have
00:38:30> 00:38:31:	good examples there.
00:38:31> 00:38:34:	But the other panelists made great examples that you be
00:38:34> 00:38:35:	shared again,
00:38:35> 00:38:38:	the. Jury is always out on being exemplary,
00:38:38> 00:38:41:	but we will continue to revisit overtime.
00:38:41> 00:38:45:	I'm sure you would do your research as well as
00:38:45> 00:38:45:	all of us.
00:38:45> 00:38:48:	Monaco do you everything you will not sure on that.
00:38:48> 00:38:52:	I think I was gonna add so there's a couple
00:38:52> 00:38:54:	of things city of Chicago has recently.
00:38:54> 00:38:57:	Created a couple of specific positions to try to on
00:38:57> 00:38:59:	diversity equity inclusion,
00:38:59> 00:39:01:	which I think is a promising start,
00:39:01> 00:39:05:	right? Like City, acknowledgement that that these are issues that
00:39:05> 00:39:06:	we need to approach citywide.
00:39:06> 00:39:09:	And we're not just dealing in a specific community or
00:39:09> 00:39:11:	specific neighborhood.
00:39:11> 00:39:14:	The other thing in Phillip I'm imagining you can speak
00:39:14> 00:39:16:	more to this is some of the funding right?
00:39:16> 00:39:19:	The city funding and also foundation funding.
00:39:19> 00:39:21:	So there's sort of two separate moments,
00:39:21> 00:39:24:	but we have an initiative called Invest Southwest here that
00:39:24> 00:39:25:	is.
00:39:25> 00:39:29:	Taking a. Literally taking downtown dollars and pushing to

	the
00:39:29> 00:39:33:	neighborhoods and with the current leadership that we have
	with
00:39:33> 00:39:34:	Commissioner Cox,
00:39:34> 00:39:38:	Mayor Lightfoot, this is active and transparent in a way
00:39:38> 00:39:40:	that it hasn't been in the past.
00:39:40> 00:39:43:	It's in very early stages of the work is the
00:39:43> 00:39:43:	hard work,
00:39:43> 00:39:46:	is sort of starting to be done on the foundation
00:39:46> 00:39:47:	part.
00:39:47> 00:39:50:	What I'm finding a couple of organisations that I'm on
00:39:50> 00:39:54:	board for are being asked to be accountable and reflect
00:39:54> 00:39:57:	the neighborhoods that they're they're working in.
00:39:57> 00:40:00:	So as an example, foundations are starting to ask literally
00:40:00> 00:40:03:	ask some of the things that have come up.
00:40:03> 00:40:05:	It's like who is your staff who is working in
00:40:06> 00:40:07:	the neighborhoods,
00:40:07> 00:40:10:	what, what relationship, and what investment do you have in
00:40:10> 00:40:12:	the neighborhoods that we should fund you,
00:40:12> 00:40:15:	as opposed to perhaps a different organization?
00:40:15> 00:40:19:	Or someone who's more locally based and what is forcing,
00:40:19> 00:40:21:	at least in a couple of instances,
00:40:21> 00:40:25:	is is better partnerships and better relationships where the
	local
00:40:25> 00:40:27:	organization may be getting elevated.
00:40:27> 00:40:30:	And be in a stronger position because they are actually
00:40:30> 00:40:34:	the ones who are receiving the funding and being supported.
00:40:34> 00:40:37:	But it's a question that wasn't asked several years ago,
00:40:37> 00:40:40:	right? It's being asked now and it wasn't asked.
00:40:40> 00:40:43:	Historically. I did want to jump in really quickly before
00:40:43> 00:40:45:	Phillips to piggyback off of that,
00:40:45> 00:40:48:	because I did mention that India has a strong foundation
00:40:48> 00:40:51:	community and so we have this Central Indiana Community Foundation
00:40:52> 00:40:54:	which a couple of years ago changes entire mission to
00:40:54> 00:40:57:	be about racial equity. So they were really on the
00:40:57> 00:40:58:	forefront of.
00:40:58> 00:41:01:	Again, when it comes to providing nonprofits with funding as
00:41:01> 00:41:02:	an intermediary,
00:41:02> 00:41:05:	you know making sure that it's equitable in the work
00:41:05> 00:41:06:	that they're doing,
00:41:06> 00:41:07:	but then also just last week,
00:41:07> 00:41:09:	I believe the Lilly endowment,

00:41:09> 00:41:10:	which is a major funder,
00:41:10> 00:41:14:	gave 100 million dollars to the Indianapolis Urban League
	specifically
00:41:14> 00:41:16:	to address issues in black communities,
00:41:16> 00:41:19:	and I think that's like the biggest gift that we've
00:41:19> 00:41:20:	seen nationally.
00:41:20> 00:41:22:	And like the National Urban League,
00:41:22> 00:41:24:	also waited on that. And so I think again,
00:41:24> 00:41:26:	back to putting your money where your mouth is.
00:41:26> 00:41:30:	They're giving it to community organizations to figure out.
00:41:30> 00:41:32:	They're going to do a process to understand where their
00:41:32> 00:41:33:	needs aren't.
00:41:33> 00:41:35:	Again, figure out how to invest that money meaningfully,
00:41:35> 00:41:37:	which could involve housing related issues as well.
00:41:40> 00:41:42:	Sure, yeah, no. I think to Monica's point,
00:41:42> 00:41:45:	you know the most important thing is how often do
00:41:45> 00:41:48:	funders and lenders do their due diligence on the people
00:41:48> 00:41:51:	that they do fund to make sure that they are
00:41:51> 00:41:54:	looking into the community. And I think that's easier said
00:41:54> 00:41:55:	than done,
00:41:55> 00:41:57:	right? Because the best applications,
00:41:57> 00:42:00:	the best submissions are going to be from people who
00:42:00> 00:42:02:	have large scale capacity as an organization,
00:42:02> 00:42:06:	which might mean that maybe there they are less communicating
00:42:06> 00:42:08:	with the community groups on the ground,
00:42:08> 00:42:11:	right? So I think. So smaller scale community groups might
00:42:12> 00:42:14:	have the closest ear to the ground,
00:42:14> 00:42:17:	so to speak, but you know it takes collaborating with
00:42:17> 00:42:20:	those larger groups we might be getting the funding,
00:42:20> 00:42:22:	so I think the more we can do more incentivizing
00:42:22> 00:42:26:	around collaborations for certain funds and certain capital,
00:42:26> 00:42:28:	the better, and that will kind of free up those
00:42:28> 00:42:30:	larger community groups.
00:42:30> 00:42:32:	Look to those smaller groups you know,
00:42:32> 00:42:34:	and I'm true entrepreneur at heart as well.
00:42:34> 00:42:37:	And I do believe that those smaller groups are the
00:42:37> 00:42:40:	ones who have the better ideas of the Community needs.
00:42:40> 00:42:43:	And yet they need the scale of the larger group
00:42:43> 00:42:43:	SO.
00:42:43> 00:42:45:	I think that's where I've seen.
00:42:45> 00:42:48:	I know, invest STL in Saint Louis has done a
00:42:48> 00:42:49:	great job.

00:42:49> 00:42:52:	Kind of looking at that intentional approach of how do
00:42:52> 00:42:56:	we invest towards community engagement while still allowing
	the residents
00:42:56> 00:42:59:	in the area to really kind of lead that effort.
00:42:59> 00:43:01:	So that's been one that I've noticed.
00:43:01> 00:43:04:	And then you know, just in general participatory budgeting,
00:43:04> 00:43:08:	the idea of that communities can come together to really
00:43:08> 00:43:10:	vote on how money should be spent.
00:43:10> 00:43:13:	I think is an important piece there.
00:43:13> 00:43:15:	His great great Katie are.
00:43:15> 00:43:17:	We have another question, yes,
00:43:17> 00:43:21:	so this is a combination of two questions and this.
00:43:21> 00:43:23:	This is for all the panelists we have.
00:43:23> 00:43:28:	We've discussed today redlining and some of the other
	practices
00:43:28> 00:43:29:	in the video.
00:43:29> 00:43:30:	But how do those impact,
00:43:30> 00:43:34:	transportation and transit? How can we work to rebuild our
00:43:34> 00:43:38:	cities more equitably and specifically in Indianapolis?
00:43:38> 00:43:42:	How does the bus rapid transit line impact or improve?
00:43:42> 00:43:44:	Or doesn't do anything so?
00:43:44> 00:43:46:	That's two questions we kind of combined into one so
00:43:46> 00:43:48:	interested in your thoughts on that.
00:43:51> 00:43:53:	So let me leave the second part of the question
00:43:53> 00:43:55:	about Indianapolis to brianca.
00:43:55> 00:43:56:	But before we do that,
00:43:56> 00:43:59:	we can give you some time to think about that.
00:43:59> 00:44:02:	Seem like you may be ready already with let me
00:44:02> 00:44:03:	go to Monica Monica.
00:44:03> 00:44:05:	For your understanding of redlining and transit,
00:44:05> 00:44:09:	what are you seeing in terms of the impacts of?
00:44:09> 00:44:12:	Transportation is relates to a consortium of things,
00:44:12> 00:44:15:	transportation cost burden redlining. We know more and more large
00:44:15> 00:44:19:	companies that aren't going to Metropolitan areas are located in
00:44:19> 00:44:22:	a suburb because they want more space but that demand
00:44:22> 00:44:24:	and having to work for us to get people.
00:44:24> 00:44:28:	There is a challenge, but do you just your general
00:44:28> 00:44:31:	thoughts about redlining in transit?
00:44:31> 00:44:33:	Well, they're absolutely interrelated. I mean,
00:44:33> 00:44:37:	what we're seeing in Chicago is things like.
00:44:37> 00:44:41:	Neighborhoods that are maybe more of that industrial

	Brooklyn look
00:44:41> 00:44:45:	and feel are getting the new transit stations and getting
00:44:45> 00:44:49:	the improved amenities and some of the places where the
00:44:49> 00:44:53:	housing is more in need of improvement and has the
00:44:53> 00:44:57:	opportunity to increase some of the density that would allow
00:44:57> 00:45:02:	proximity between transportation and job locations are
	actually not getting
00:45:02> 00:45:04:	the same resource is. I mean,
00:45:04> 00:45:08:	you can literally map train station by station.
00:45:08> 00:45:11:	Where the improvements are kuringen Ann.
00:45:11> 00:45:14:	Where the new construction is occurring and then to add
00:45:14> 00:45:17:	to that I mean the one super simple example that
00:45:17> 00:45:20:	started is when the Divvy bikes started in Chicago,
00:45:20> 00:45:22:	so the the ride share bikes.
00:45:22> 00:45:25:	There was a big fight to have it equitably extend
00:45:25> 00:45:29:	between neighborhoods into neighborhoods that were underserved,
00:45:29> 00:45:31:	but what it didn't recognize,
00:45:31> 00:45:33:	which is to the point of equity,
00:45:33> 00:45:35:	so I'm jumping sort of to.
00:45:35> 00:45:39:	An earlier question is that some of the communities that
00:45:39> 00:45:41:	were being underserved by the rich?
00:45:41> 00:45:44:	Rideshares even when the rideshare program started to come to
00:45:44> 00:45:45:	allow that last.
00:45:45> 00:45:49:	you know the last five 15 minutes to get to
00:45:49> 00:45:50:	the train.
00:45:50> 00:45:53:	There was maybe less knowledge and less ability and less
00:45:53> 00:45:55:	comfort to get on the bike to use it as
00:45:55> 00:45:56:	a source of transit.
00:45:56> 00:45:57:	So then it becomes a circular argument.
00:45:57> 00:46:00:	It's like, hey, nobody is using this in the neighborhood,
00:46:00> 00:46:02:	so why do we have to keep maintaining this in
00:46:02> 00:46:06:	this particular neighborhood without recognizing there's just
	some rooted experiences
00:46:07> 00:46:09:	that may not be nascent to the communities where these
00:46:09> 00:46:12:	services are being introduced. Burger.
00:46:12> 00:46:15:	So you want to chime in or anything regarding transit
00:46:15> 00:46:16:	redlining.
00:46:16> 00:46:20:	Sure, Ann. A complicated question because I think in my
00:46:20> 00:46:24:	mind it begs more questions and I'll just maybe start
00:46:24> 00:46:26:	with the idea of coded language,
00:46:26> 00:46:29:	right? I think a lot of times.

00:46:29> 00:46:32:	People say that they want access to all communities and
00:46:33> 00:46:36:	transportation that can help with that access to all communities.
00:46:36> 00:46:38:	But there's also, you know,
00:46:38> 00:46:42:	conversations that not all communities want their community to be
00:46:42> 00:46:44:	accessible to everyone in the region,
00:46:44> 00:46:47:	and I think that's a tough reality that we have
00:46:47> 00:46:51:	to acknowledge before we can have a transportation conversation,
00:46:51> 00:46:54:	because then, you know, politics will come into play and
00:46:54> 00:46:57:	then you you really just have to go back to
00:46:57> 00:46:59:	that initial question of do we want access?
00:46:59> 00:47:02:	Rock communities and that goes back to segregation.
00:47:02> 00:47:04:	I think there's a lot of communities who may not
00:47:04> 00:47:07:	necessarily want every community member in the region to be
00:47:07> 00:47:09:	able to get to their neighborhood,
00:47:09> 00:47:12:	and they'll vote accordingly.
00:47:12> 00:47:16:	Very good, we're going to seems like someone from Indianapolis,
00:47:16> 00:47:20:	while somebody who has some experience in Indianapolis put up
00:47:20> 00:47:24:	the local transit system in realigning your thoughts.
00:47:24> 00:47:27:	Yeah, so for those of you who don't know,
00:47:27> 00:47:30:	we do have a bus rapid transit system that was
00:47:30> 00:47:31:	developed,
00:47:31> 00:47:34:	uh, last or that rolled out formally last fall around
00:47:34> 00:47:35:	September Ish.
00:47:35> 00:47:38:	And it's been interesting in that it is also first
00:47:38> 00:47:42:	All India is not a transit friendly city so we're
00:47:42> 00:47:44:	definitely not Chicago by any means.
00:47:44> 00:47:47:	We also have state legislation that says that we are
00:47:47> 00:47:51:	not allowed to build light rail so you know working
00:47:51> 00:47:52:	around that bus.
00:47:52> 00:47:55:	Rapid hearings it is an option.
00:47:55> 00:47:58:	But it rolled out in September in a city that's
00:47:58> 00:48:01:	not really transit friendly or bust friendly in particular.
00:48:01> 00:48:04:	And then complicating that, of course,
00:48:04> 00:48:06:	was Coppit 19, right? So you go from rolling out
00:48:06> 00:48:10:	this new opportunity for residents to we can't even ride
00:48:10> 00:48:12:	the buses or we shouldn't ride the buses.
00:48:12> 00:48:15:	So one of the things that they were dealing with,

00:48:15> 00:48:19:	I think in the early stages of this project.
00:48:19> 00:48:23:	Thinking about equity is really how to get folks who
00:48:23> 00:48:26:	don't work nearly ride the bus to participate in the
00:48:26> 00:48:29:	program and to ride the bus to downtown.
00:48:29> 00:48:32:	And so I think part of their marketing also involved.
00:48:32> 00:48:35:	You know, the fact that you can live in your
00:48:35> 00:48:38:	nice upscale neighborhood and catch the bus go downtown.
00:48:38> 00:48:41:	So part of that we're trying to get those folks
00:48:41> 00:48:42:	involved,
00:48:42> 00:48:45:	and I think in this initial line that they have
00:48:45> 00:48:49:	currently runs through a lot of relatively affluent and popular
00:48:49> 00:48:50:	places in the city.
00:48:50> 00:48:52:	Through downtown, into the other side,
00:48:52> 00:48:54:	South side of the city.
00:48:54> 00:48:56:	But it's an interesting experience writing it.
00:48:56> 00:48:58:	I live on the North side,
00:48:58> 00:49:00:	which is like the first stop and as you keep
00:49:00> 00:49:03:	going it takes awhile for you to get to see
00:49:03> 00:49:04:	a person of color.
00:49:04> 00:49:05:	Sometimes on that bus ride.
00:49:05> 00:49:08:	And so even though I think there are places where
00:49:08> 00:49:11:	they clearly put it to make it more accessible,
00:49:11> 00:49:14:	particularly for people of color due to redlining,
00:49:14> 00:49:17:	right? They do have two other lines are supposed to
00:49:17> 00:49:20:	come out and I think more affectively connect communities of
00:49:20> 00:49:22:	color in particular too.
00:49:22> 00:49:24:	More stops and so I think of course the idea
00:49:25> 00:49:28:	of these lines is to create more Accessibility for folks
00:49:28> 00:49:31:	who are lower income and need access to jobs that
00:49:31> 00:49:34:	obviously intersects with race sometimes.
00:49:34> 00:49:36:	So I think our city is still probably wanting to
00:49:37> 00:49:40:	needing to see more longer term effects because I said
00:49:40> 00:49:43:	that covid really complicated how that rolled out in terms
00:49:43> 00:49:46:	of a broader audience in usability,
00:49:46> 00:49:48:	but it does seem at least on its face,
00:49:48> 00:49:51:	it's still hitting some of those major areas where we
00:49:51> 00:49:53:	do see more folks of color.
00:49:53> 00:49:55:	In our city. Sounds like you all are a little
00:49:56> 00:49:57:	bit further ahead in Saint Louis,
00:49:57> 00:50:00:	but that's good to hear.
00:50:00> 00:50:04:	Right? OK Katie Xbox yeah.
00:50:04> 00:50:06:	So this question is really focused.

00:50:06> 00:50:08:	Fill up with your banking experience,
00:50:08> 00:50:10:	what?
00:50:10> 00:50:13:	Our our Palace or or participant Rob has asked as
00:50:13> 00:50:15:	an African American worker in economic development.
00:50:15> 00:50:19:	He meets with black business owners and they expressed
	their
00:50:19> 00:50:19:	concern.
00:50:19> 00:50:21:	Struggling to secure bank loans?
00:50:21> 00:50:25:	What are some of the ways you've seen black business
00:50:25> 00:50:27:	owners overcome this hurdle?
00:50:27> 00:50:29:	Yeah, that's a great question.
00:50:29> 00:50:31:	Um, it's definitely tough. And you know.
00:50:31> 00:50:34:	Again, it kind of goes back to the historical context
00:50:34> 00:50:37:	that there there are a lot of walls and hurdles
00:50:37> 00:50:39:	and tape if you will.
00:50:39> 00:50:42:	That you know the banking industry has got to put
00:50:42> 00:50:43:	up to say hey we want to be.
00:50:43> 00:50:46:	You know, the most conservative with.
00:50:46> 00:50:49:	Who we lend the money to and we're using things
00:50:49> 00:50:50:	like credit scores.
00:50:50> 00:50:54:	We're using things like appraisals to kind of be that
00:50:54> 00:50:56:	determinant versus maybe.
00:50:56> 00:50:59:	Some may say it should be the trust in the
00:50:59> 00:51:02:	relationship that you have with the business owner trusting that
00:51:02> 00:51:04:	they are going to then pay it back.
00:51:04> 00:51:07:	So it just depends on the banking industry,
00:51:07> 00:51:09:	how strict they abide by those those policies,
00:51:09> 00:51:11:	and at the end of the day,
00:51:11> 00:51:14:	if your credit scores or if appraisals don't come back
00:51:14> 00:51:17:	where it kind of fits in bankers metrics and in
00:51:17> 00:51:18:	their credit box.
00:51:18> 00:51:21:	If you will, there's very limited flexibility sometimes,
00:51:21> 00:51:24:	so I think kind of building on other people's kind
00:51:24> 00:51:25:	of comments in the chat.
00:51:25> 00:51:29:	A lot of times the banking industry will rely on.
00:51:29> 00:51:34:	Community development financial institutions which are intermediary lenders to say
00:51:34> 00:51:34:	hey,
00:51:34> 00:51:37:	because we know you guys are a little bit more
00:51:37> 00:51:38:	flexible with your credit box,
00:51:38> 00:51:41:	you will give you all capital and then in hopes
00:51:41> 00:51:44:	that those CDF eyes are going to kind of get

00:51:44> 00:51:47:	it to those communities in a better way than banks
00:51:47> 00:51:50:	can can do so that's kind of the current relationship
00:51:50> 00:51:51:	there.
00:51:51> 00:51:54:	But yeah, it's it's definitely an industry and banking that
00:51:54> 00:51:58:	has been intentionally conservative to kind of make sure that.
00:51:58> 00:52:01:	They are being fiscally responsible,
00:52:01> 00:52:03:	right? That's going to be what is said,
00:52:03> 00:52:06:	and yet we know that there's historical context.
00:52:06> 00:52:10:	That banking industry has had its hands along with FHA
00:52:10> 00:52:11:	around redlining.
00:52:11> 00:52:14:	So I think the fact that a lot of banks
00:52:14> 00:52:17:	would not consider a non FHA mortgage alone and then
00:52:17> 00:52:21:	knowing that FHA kind of to the videos perspective was
00:52:21> 00:52:24:	very restrictive on who they they gave that insurance too.
00:52:24> 00:52:28:	I think it's kind of clear where our historical context.
00:52:28> 00:52:31:	Is with banking.
00:52:31> 00:52:34:	I can just chime in as well fellow from the
00:52:34> 00:52:38:	other side from the business and things are great question.
00:52:38> 00:52:42:	I think a lot of black owned businesses also need
00:52:42> 00:52:46:	some support and advocacy from community as well.
00:52:46> 00:52:49:	Just tell a lot of black owned businesses to go
00:52:49> 00:52:50:	into a bank first of all,
00:52:50> 00:52:53:	because they may not have that historic relationship.
00:52:53> 00:52:56:	They feel like they're going to turn down no matter
00:52:56> 00:52:57:	what regardless.
00:52:57> 00:52:59:	So I think it's important for some civic leaders to
00:52:59> 00:53:03:	really get behind some of these black owned businesses and
00:53:03> 00:53:04:	just advocate and try again.
00:53:04> 00:53:06:	Replied mentorship in some cases.
00:53:06> 00:53:07:	And then there are other,
00:53:07> 00:53:11:	you know, black on further may have a strong relationship
00:53:11> 00:53:14:	and you can do some things so there's always a
00:53:15> 00:53:16:	balance of just being.
00:53:16> 00:53:18:	Strong support having started voice system,
00:53:18> 00:53:22:	have their instruction from memory business development,
00:53:22> 00:53:24:	particularly if we relate to black owned businesses.
00:53:24> 00:53:28:	Typically, though, they're low, you know and have a local
00:53:28> 00:53:28:	communities,
00:53:28> 00:53:32:	meaning black neighborhoods. It's very important that banks
	try to
00:53:32> 00:53:33:	come innovative,
00:53:33> 00:53:36:	but also civic leaders in government can get involved as

00:53:36> 00:53:39:	well as well as the philanthropic community.
00:53:39> 00:53:42:	OK, we're Morocco or anything with that.
00:53:42> 00:53:45:	We go to the next question.
00:53:45> 00:53:48:	I was just going to really quickly add with the
00:53:48> 00:53:48:	CDF.
00:53:48> 00:53:52:	I point that Phillips making is that that's that's been
00:53:52> 00:53:54:	absolutely critical for us.
00:53:54> 00:53:55:	So part of what we do,
00:53:55> 00:53:58:	less so under the name of civic projects.
00:53:58> 00:54:01:	But. But as part of my work is is development
00:54:01> 00:54:04:	rehab providing affordable housing and neighborhoods?
00:54:04> 00:54:08:	And the only way we could start that through private
00:54:08> 00:54:10:	money was was with the CDF.
00:54:10> 00:54:14:	I Community Investment Corporation allowing us to get a loan
00:54:14> 00:54:15:	in in a.
00:54:15> 00:54:18:	In an underresourced neighborhood, and that there was at that
00:54:19> 00:54:23:	time probably know traditional bank that would have provided that
00:54:23> 00:54:23:	funding,
00:54:23> 00:54:25:	and that obviously helps grow.
00:54:25> 00:54:28:	But I do find that with the bank and institutional
00:54:28> 00:54:31:	lending when you coming in from private.
00:54:31> 00:54:33:	So not the housing tax credits,
00:54:33> 00:54:36:	not the historical credits. It is very difficult to enter
00:54:37> 00:54:40:	that and people don't have the language and knowledge to
00:54:40> 00:54:42:	know how to have that conversation.
00:54:42> 00:54:45:	'cause when you start breaking it down.
00:54:45> 00:54:50:	There's there is opportunity to leverage whether it's property or
00:54:50> 00:54:53:	savings or there there are opportunities.
00:54:53> 00:54:54:	But Brian, to your point,
00:54:54> 00:55:00:	some of the language and education and knowledge of just
00:55:00> 00:55:02:	how to do that is not.
00:55:02> 00:55:05:	Is not transparent, right? Nobody is making that process transparent.
00:55:05> 00:55:08:	To make it easier for more people.
00:55:08> 00:55:11:	Right very good. Yeah, I was just going to add
00:55:11> 00:55:12:	that,
00:55:12> 00:55:15:	um. The indie chamber has kind of been lifted up
00:55:15> 00:55:19:	as a national model because of their response to the
00:55:19> 00:55:23:	PPP loans for small businesses in Indianapolis.

00:55:23> 00:55:26:	And so I think upwards of.
00:55:26> 00:55:29:	70% of the folks who got funding were actually minority,
00:55:29> 00:55:32:	and women owned businesses, and so they're being held up
00:55:32> 00:55:34:	as kind of examining their processes to see how to
00:55:34> 00:55:38:	be more equitable in those types of disbursements and
	treating
00:55:38> 00:55:40:	it as more of like a micro lending situation in
00:55:40> 00:55:41:	acting as a CDF.
00:55:41> 00:55:43:	I working with CDF eyes to do that work,
00:55:43> 00:55:46:	but I do want to very intentional about being more
00:55:46> 00:55:46:	equitable,
00:55:46> 00:55:49:	and they've been doing work for probably about two to
00:55:49> 00:55:52:	three years about how to be more inclusive in their
00:55:52> 00:55:53:	growth strategies for the city.
00:55:53> 00:55:55:	And so I just wanted to use that as a
00:55:55> 00:55:58:	point for people to look at with their interested.
00:55:58> 00:56:02:	But also that they've been very intentional about promoting equity
00:56:02> 00:56:06:	through the business community for awhile prior to all of
00:56:06> 00:56:07:	this happening.
00:56:07> 00:56:09:	Are we about 25 minutes before we have to begin
00:56:09> 00:56:10:	to start wrapping up?
00:56:10> 00:56:12:	And I know we have a number of questions,
00:56:12> 00:56:15:	so we're going to try to move through some of
00:56:15> 00:56:15:	these Katie.
00:56:15> 00:56:17:	You wanna go with it?
00:56:17> 00:56:19:	Yes, our next question is a very,
00:56:19> 00:56:23:	very controversial topic. The opportunity zones are these availed way
00:56:23> 00:56:25:	to perpetuate gentrification?
00:56:25> 00:56:28:	Or can they actually support our communities?
00:56:28> 00:56:31:	Some people may not be familiar with opportunities on,
00:56:31> 00:56:33:	so you might need to put some background information in
00:56:33> 00:56:33:	there.
00:56:35> 00:56:37:	So you want to give a shot at.
00:56:39> 00:56:42:	Sure opportunity zones.
00:56:42> 00:56:45:	For those who are unfamiliar,
00:56:45> 00:56:48:	opportunity zones are a tool that came out not too
00:56:48> 00:56:49:	long ago.
00:56:49> 00:56:54:	They are targeted at low income or areas determined by
00:56:54> 00:56:58:	each state where you can invest dollars.
00:56:58> 00:57:00:	With in lieu of paying capital gains tax,
00:57:00> 00:57:04:	so it's thought to be that you know by pulling

00:57:04> 00:57:05:	this money out,
00:57:05> 00:57:08:	investing it in the community that it is helping to
00:57:08> 00:57:10:	support these these districts.
00:57:10> 00:57:15:	That is also helping those people trying to avoid taxes
00:57:15> 00:57:18:	to build wealth in other ways.
00:57:18> 00:57:21:	Right, so you want to share any fellow.
00:57:21> 00:57:25:	Alright, I have mixed feelings about opportunity zones and I
00:57:25> 00:57:27:	think a lot of people do,
00:57:27> 00:57:29:	but I think it kind of goes back to the
00:57:29> 00:57:30:	general conversation,
00:57:30> 00:57:32:	right? If you think layman's terms,
00:57:32> 00:57:36:	how do we incentivize the right investments that are equitable,
00:57:36> 00:57:39:	right? And then you have to ask yourself,
00:57:39> 00:57:41:	are there enough rules and regulations?
00:57:41> 00:57:45:	Tide to opportunity, opportunity zone to kind of ensure that
00:57:45> 00:57:48:	equitable processes are going to be made,
00:57:48> 00:57:50:	and I think that's where you have to look at
00:57:50> 00:57:52:	the policies that are.
00:57:52> 00:57:56:	Our time to opertunity zones similar to CRA Community Reinvestment
00:57:56> 00:57:56:	Act.
00:57:56> 00:57:59:	Those are kind of those kind of regulations around how
00:57:59> 00:58:03:	banks have to put capital in certain communities based on
00:58:03> 00:58:06:	where they have branches and physical locations.
00:58:06> 00:58:07:	Question at the same time,
00:58:07> 00:58:10:	even CRA is being under review right now,
00:58:10> 00:58:12:	so you just have to ask again,
00:58:12> 00:58:15:	either enough rules and regulations and policy set so that
00:58:15> 00:58:19:	someone can't maybe abuse the system if you will and
00:58:19> 00:58:22:	not necessarily get the money where it needs to go.
00:58:22> 00:58:25:	So I think this the strength and opportunity zones is
00:58:25> 00:58:26:	going to be what?
00:58:26> 00:58:28:	What are the rules in place and right now I
00:58:28> 00:58:31:	just I'm just not sure what those rules and policies
00:58:31> 00:58:32:	are right now.
00:58:32> 00:58:34:	So yeah, I hope there's more more to come,
00:58:34> 00:58:37:	but it's just unclear. Yeah,
00:58:37> 00:58:39:	I think there needs to be more that needs to
00:58:39> 00:58:39:	be done,
00:58:39> 00:58:42:	obviously, and the other part of it is that you
00:58:42> 00:58:43:	have to have.

00:58:43> 00:58:46:	Development opportunities in the pipeline.
00:58:46> 00:58:48:	When you talk about some of these harder to serve
00:58:48> 00:58:51:	markets underserved markets that have historically been that way.
00:58:51> 00:58:54:	It's not like you have product Lander ready to go
00:58:54> 00:58:55:	looking for investment.
00:58:55> 00:58:57:	You know as a lot of money just flying around
00:58:57> 00:59:00:	looking for somewhere to land but you don't have projects
00:59:00> 00:59:03:	lined up for community that need those jobs need those
00:59:03> 00:59:05:	business services.
00:59:05> 00:59:09:	No. Anyone else want to say anything on there?
00:59:09> 00:59:13:	For God's next question. I was just gonna add real
00:59:13> 00:59:13:	quick.
00:59:13> 00:59:16:	I think bracket looks like you are too,
00:59:16> 00:59:20:	but I think the biggest challenge with things like opportunity
00:59:20> 00:59:20:	zones,
00:59:20> 00:59:23:	at least in in Chicago is that a lot of
00:59:23> 00:59:27:	where these were landing was kind of predetermined before Brian.
00:59:27> 00:59:29:	To your point, the projects,
00:59:29> 00:59:32:	the pipeline and the opportunity.
00:59:32> 00:59:35:	So like had we just spent the time studying where
00:59:35> 00:59:36:	these were to go.
00:59:36> 00:59:40:	I think we would have had a much fairer distribution
00:59:40> 00:59:42:	of of where they landed because.
00:59:42> 00:59:44:	Um?
00:59:44> 00:59:46:	They are.
00:59:46> 00:59:50:	It is not necessarily the local community that's being served
00:59:50> 00:59:52:	by the fact that the opportunity zone,
00:59:52> 00:59:55:	and it's been very.
00:59:55> 00:59:57:	I don't know if I should use the word predatory,
00:59:57> 01:00:00:	but almost been predatory in terms of like people taking
01:00:00> 01:00:04:	advantage of identified opportunity zones as opposed to there being
01:00:04> 01:00:06:	the projects in the pipeline and the existing.
01:00:06> 01:00:11:	Need that's done being supported.
01:00:11> 01:00:13:	Yeah, I would definitely agree with Monica on that.
01:00:13> 01:00:15:	It just seems a bit like not a self fulfilling
01:00:15> 01:00:16:	prophecy,
01:00:16> 01:00:18:	but every these cycles of like the same groups being
01:00:18> 01:00:21:	at the table to take advantage of the opportunity for
01:00:21> 01:00:22:	good or for bad.
01:00:22> 01:00:25:	And so we definitely have other places even in Indianapolis,

01:00:25> 01:00:27:	where you know they've been identified,
01:00:27> 01:00:30:	but then who's the CDC that that organization that neighborhood
01:00:30> 01:00:31:	is working with,
01:00:31> 01:00:33:	where the resources there? So it's been identified.
01:00:33> 01:00:36:	There's not a partner at the tables who's really going
01:00:36> 01:00:39:	to facilitate what that means to be an opportunity zone?
01:00:39> 01:00:42:	And I think as we think about neighborhood development in
01:00:42> 01:00:42:	particular.
01:00:42> 01:00:44:	But a lot of our constructions again is like who
01:00:44> 01:00:45:	is this built for?
01:00:45> 01:00:47:	Someone else said, is it built for the people who
01:00:47> 01:00:48:	actually live there?
01:00:48> 01:00:50:	Is that they're bringing people to do some stuff and
01:00:50> 01:00:53:	maybe attract folks from outside of that neighborhood and eventually
01:00:54> 01:00:56:	lead to other things like gentrification in session.
01:00:56> 01:00:58:	Again, I know a lot of those studies have yet
01:00:58> 01:00:58:	to be done by,
01:00:58> 01:01:00:	I think, at least on the ground,
01:01:00> 01:01:02:	there is concern about who is getting the support to
01:01:02> 01:01:04:	make sure that things are done in an equitable way.
01:01:04> 01:01:07:	So just adding to what everyone else already said.
01:01:07> 01:01:10:	Great point, thank you very often.
01:01:10> 01:01:12:	Katie, we have another question.
01:01:12> 01:01:14:	Yes, and we can go all the way up to
01:01:15> 01:01:15:	450,
01:01:15> 01:01:20:	so we can take quite a few more questions tonight.
01:01:20> 01:01:23:	Many the the next question is many people do not
01:01:23> 01:01:26:	fully understand how our political policies of the past have
01:01:26> 01:01:28:	put us where we are today in order to really
01:01:28> 01:01:31:	move forward. How do we educate the public on the
01:01:31> 01:01:34:	history so that they have the knowledge to help you
01:01:34> 01:01:37:	policies moving forward that are equitable knowledge is power this
01:01:37> 01:01:40:	information is not currently taught in schools?
01:01:44> 01:01:46:	Well, I think you'll have some work to do on
01:01:46> 01:01:46:	that.
01:01:48> 01:01:49:	Some other organizations as well,
01:01:49> 01:01:51:	but probably you want to take that.
01:01:53> 01:01:56:	Yeah, I guess I'll say at least my experience is
01:01:56> 01:01:59:	being a black student in K through 12 schools.
01:01:59> 01:02:02:	That you're right, that's not always taught,

01:02:02> 01:02:04:	but I think you know.
01:02:04> 01:02:06:	Even things like this are helpful,
01:02:06> 01:02:07:	right? It's not taught in schools,
01:02:07> 01:02:09:	but if you are appearing on this call,
01:02:09> 01:02:12:	then it's incumbent upon you to have those conversations with
01:02:12> 01:02:13:	your kids.
01:02:13> 01:02:15:	It's not the schools, it is the school's fault,
01:02:15> 01:02:17:	but you know, at a certain point,
01:02:17> 01:02:18:	there is a level of.
01:02:18> 01:02:21:	You know, implicit information that gets passed on even in
01:02:21> 01:02:24:	households when we talk about things like what school is
01:02:24> 01:02:27:	a good school or what neighborhood is a good neighborhood
01:02:27> 01:02:31:	being able to deconstruct? What that means requires a lot
01:02:31> 01:02:32:	of knowledge and listening.
01:02:32> 01:02:35:	So I think that that's the biggest thing is being
01:02:35> 01:02:36:	able to do things.
01:02:36> 01:02:39:	There aren't there. Lots of forums like what we're doing
01:02:39> 01:02:39:	right now,
01:02:39> 01:02:41:	but there are tons of books.
01:02:41> 01:02:43:	There are tons of podcasts are so many ways to
01:02:44> 01:02:46:	just kind of jump into the information like I said
01:02:46> 01:02:49:	that's why it takes a long time for these things
01:02:49> 01:02:51:	to change because people have to.
01:02:51> 01:02:52:	A lot of folks in this country,
01:02:52> 01:02:56:	especially why folks are reorienting their perspectives to a lot
01:02:56> 01:02:57:	of things that I've grown up with,
01:02:57> 01:03:01:	are not actually OK, and they might actually systemically disadvantage
01:03:01> 01:03:01:	people.
01:03:01> 01:03:04:	So I think the only thing you can really do
01:03:04> 01:03:06:	is just to listen to the communities that are being
01:03:06> 01:03:09:	affected by some of these policies and just do as
01:03:09> 01:03:11:	much as you can or so many resources now to
01:03:11> 01:03:14:	jump into and be able to share that information with
01:03:14> 01:03:16:	your family with your friends and other folks.
01:03:16> 01:03:19:	To, you know, make it spread around as much as
01:03:20> 01:03:20:	you can.
01:03:20> 01:03:24:	Yeah, that's great. I think another thing at home turned
01:03:24> 01:03:25:	over to Monica,
01:03:25> 01:03:27:	but I think another couple of things.
01:03:27> 01:03:31:	One is that that's why it's important to diversify.

01:03:31> 01:03:36:	Or institutions and make sure that we are inclusive.
01:03:36> 01:03:41:	Giving young people early. I think we have more black
01:03:41> 01:03:42:	Hispanic.
01:03:42> 01:03:45:	Just just more people of color involved these organizations.
01:03:45> 01:03:48:	They can certainly reach and educate there.
01:03:48> 01:03:50:	A lot of people don't know about a lot of
01:03:50> 01:03:52:	different you know,
01:03:52> 01:03:55:	divisions of planning and different things run development as well,
01:03:55> 01:03:59:	but if you tell people what food insecurity and can
01:03:59> 01:04:01:	tell you if they're hungry.
01:04:01> 01:04:05:	Within data also help, you maybe provide innovative solutions based
01:04:05> 01:04:06:	on their lived experience,
01:04:06> 01:04:09:	so we had to be to connect those dots and
01:04:09> 01:04:11:	making meaningful for a younger generation.
01:04:11> 01:04:15:	Anna younger generation color. The other thing I would also
01:04:15> 01:04:19:	say is that you know Community engagement is somewhere we
01:04:19> 01:04:21:	call that tokenism fees.
01:04:21> 01:04:24:	When you go into communities of color is really about
01:04:24> 01:04:25:	community empowerment,
01:04:25> 01:04:26:	and that's when you have.
01:04:26> 01:04:30:	That committee education community. You informing the community in which
01:04:30> 01:04:33:	you can learn from from them in the institutional history
01:04:33> 01:04:34:	as well as thing.
01:04:34> 01:04:37:	Having those conversations talk about planning is hard,
01:04:37> 01:04:41:	but development is what it means little development means.
01:04:41> 01:04:45:	Just be the bringing the right wording.
01:04:45> 01:04:48:	The right common language.
01:04:48> 01:04:52:	Will help. Always become more educated and help to expand
01:04:52> 01:04:55:	the field for more people to get more involved in
01:04:55> 01:04:56:	it as well.
01:04:56> 01:04:59:	So there's just a couple of things I wanted to
01:04:59> 01:05:01:	share my do you want to chime in on that?
01:05:01> 01:05:05:	I wasn't actually appreciate where you just said about sort
01:05:05> 01:05:06:	of the terminology,
01:05:06> 01:05:10:	the language understanding we've spent our entire summer with two
01:05:10> 01:05:14:	research assistance from the University of Chicago exploring almost everything
01:05:14> 01:05:18:	you just described and we're struggling right where we want

to talk about tools. And goals of equitable development in
the communities that we work and we can't even find
the common language to have the conversation.
So we're.
We will do our best is is the most I
can say,
but because a lot of the terminology that history things
that we saw in the film are not inherently known.
Then when we talk about things like Community wealth building,
which I think is absolutely critical to this conversation,
we're not recognizing the background that is either preventing or
could be eventually resolved to build the community wealth right?
And community wealth building, whether it's individual equity like actually
you know.
Within a home, a house,
a household of property, whatever or if it's community wealth
building in terms of community assets,
both of these are.
If you are outside of the neighborhood that is impacted,
you have a high percentage chance that you don't see
it.
I work in neighborhoods of color.
I live in a neighborhood that's not so much of
color and the difference in dialogues between those two neighborhoods
are night and day and all around me,
in in.
Where there are less people of color,
I'm realizing that. That nobody even knew to have these
conversations right.
There was no.
The idea of redlining the idea that inequity in lending
it's like,
well, I've always gotten loans when I've gone to the
bank,
may prevent you from even understanding that the color of
your skin with the neighborhood you live in is preventing
you from getting those same loans.
So we have to dial way back in this conversation.

01:07:05> 01:07:07:	Yeah, I think just to kind of build on that.
01:07:07> 01:07:09:	Really. It's about, you know,
01:07:09> 01:07:13:	deciding that you're willing to sacrifice social capital here in
01:07:13> 01:07:17:	your organizations to have conversations that might not impact you
01:07:17> 01:07:18:	on a personal level,
01:07:18> 01:07:21:	right? And I think that that goes a long way,
01:07:21> 01:07:23:	because at the very least,
01:07:23> 01:07:25:	we just saw one of one of the many resources
01:07:25> 01:07:26:	out there,
01:07:26> 01:07:30:	segregation by design. That's something you can bring to your
01:07:30> 01:07:31:	organization tomorrow.
01:07:31> 01:07:34:	Say, hey, I just had a chance to watch this
01:07:34> 01:07:34:	great video.
01:07:34> 01:07:36:	I know we have a DI committee.
01:07:36> 01:07:39:	For example, I know we have this counselor who's looking
01:07:40> 01:07:40:	to do DI work.
01:07:40> 01:07:43:	I'd love to maybe bring this to have this conversation
01:07:44> 01:07:44:	or or hey,
01:07:44> 01:07:47:	you know I'd love to maybe see if our team
01:07:47> 01:07:48:	wants to do an equity audit,
01:07:48> 01:07:51:	right? These are small steps that you can as an
01:07:51> 01:07:55:	individual can choose to suggest to your organization or to
01:07:55> 01:07:56:	your group.
01:07:56> 01:07:59:	Knowing that it might not be comfortable and it's not
01:07:59> 01:08:00:	ever going to be comfortable,
01:08:00> 01:08:03:	right? And I think we we have to just acknowledge
01:08:03> 01:08:06:	that we have a privilege of kind of sitting on
01:08:06> 01:08:08:	the sidelines and we have to leverage the idea of
01:08:08> 01:08:11:	going and having those uncomfortable conversations,
01:08:11> 01:08:14:	knowing that it's going to benefit the entire community if
01:08:15> 01:08:15:	you do.
01:08:17> 01:08:20:	OK. Katie, thank you Phillip.
01:08:20> 01:08:23:	I'm a huge fan of uncomfortable conversation.
01:08:23> 01:08:25:	We're going to skip over Casey's question.
01:08:25> 01:08:27:	For those who don't know,
01:08:27> 01:08:29:	Casey Curtis is our.
01:08:29> 01:08:33:	Recently, elected president of ULI Saint Louis and that's a
01:08:33> 01:08:36:	great question will probably end on that one on the
01:08:36> 01:08:39:	next question in line is what do you think some
01:08:39> 01:08:43:	of the most effective ways for big siari companies companies

01:08:43> 01:08:47:	which currently make most of their money from financing development
01:08:47> 01:08:51:	that aren't necessarily equitable or that play into the existing
01:08:51> 01:08:55:	system to change their business practices to to facilitate equitable
01:08:55> 01:08:56:	land use?
01:08:56> 01:08:59:	How can a big siari make sure they're not facilitating
01:08:59> 01:09:00:	gentrification?
01:09:04> 01:09:07:	Will I take that one?
01:09:07> 01:09:09:	There's a lot there.
01:09:09> 01:09:12:	Is there any piece of that that interview would like
01:09:12> 01:09:12:	to just take?
01:09:12> 01:09:16:	We can try to bring this break this question up
01:09:16> 01:09:16:	more.
01:09:16> 01:09:19:	Sure, I can start. I think first that's big.
01:09:19> 01:09:22:	Siari company has to want to do it right.
01:09:22> 01:09:25:	I think that requires their board,
01:09:25> 01:09:29:	their CEO, their executives, to want to do that kind
01:09:30> 01:09:30:	of work.
01:09:30> 01:09:32:	That's not the case. Then,
01:09:32> 01:09:36:	yeah, maybe would take policies and regulations that limit how
01:09:36> 01:09:37:	much capitalism.
01:09:37> 01:09:40:	They can enjoy so I think we're in a capitalistic
01:09:40> 01:09:43:	society right so I think capitalism is is what drives?
01:09:43> 01:09:46:	How do you make the most money and increase the
01:09:46> 01:09:50:	most profits for shareholders so I think if those shareholders
01:09:50> 01:09:53:	are telling them make as much money as you can.
01:09:53> 01:09:56:	I don't see why they would want to consider continue
01:09:56> 01:09:59:	or consider equitable development right and I think I say
01:10:00> 01:10:02:	that you know just to be transparent that.
01:10:02> 01:10:04:	It starts from the leadership level.
01:10:04> 01:10:08:	Start from the shareholders saying that this is a priority
01:10:08> 01:10:10:	for us and we no longer want to try to
01:10:10> 01:10:13:	maximize profits no matter what right there has to be
01:10:13> 01:10:15:	some sort of of guidelines there.
01:10:15> 01:10:19:	So whether it's regulations or executive leadership choosing to make
01:10:19> 01:10:20:	that stance,
01:10:20> 01:10:21:	that's where it'll start.
01:10:25> 01:10:28:	Anyone else want to chime in on any part of
01:10:28> 01:10:29:	that question?
01:10:29> 01:10:34:	Yeah, I think I wouldn't mind adding something so twofold.

01:10:34> 01:10:37:	All of the terminology around equity,
01:10:37> 01:10:41:	equitable development that we're talking about comes into
	play,
01:10:41> 01:10:43:	but when we talk about gentrification,
01:10:43> 01:10:46:	I think there's a couple of ways to look at
01:10:46> 01:10:46:	it,
01:10:46> 01:10:50:	and I worked with the Executive Director in Englewood here
01:10:50> 01:10:50:	in Chicago,
01:10:50> 01:10:52:	and he made a really good point.
01:10:52> 01:10:54:	He talked about economic diversity,
01:10:54> 01:10:57:	right? He, he changed the conversation.
01:10:57> 01:11:00:	He's like economic diversity. Bring it on,
01:11:00> 01:11:04:	right? I will take economic diversity in in Englewood if
01:11:04> 01:11:04:	increasing.
01:11:04> 01:11:08:	Incomes of residents that are building on certain vacant lots
01:11:08> 01:11:11:	or developing certain houses allows economic diversity,
01:11:11> 01:11:14:	which means we can support the retail in our neighborhood,
01:11:14> 01:11:17:	which means we can support the entrepreneurs which we
	can
01:11:17> 01:11:17:	create,
01:11:17> 01:11:20:	which means we can create more jobs in our neighborhood.
01:11:20> 01:11:22:	Bring it on. I think the challenge is,
01:11:22> 01:11:26:	you know, gentrification is really tide to displacement and we've
01:11:26> 01:11:28:	got to work more on the social equity side where
01:11:28> 01:11:29:	we really work at.
01:11:29> 01:11:32:	How can how can we?
01:11:32> 01:11:34:	Make change without.
01:11:37> 01:11:40:	It sort of, can you change without displacement right?
01:11:40> 01:11:43:	And to companies that are looking at bottom lines in
01:11:43> 01:11:45:	terms of profits specifically,
01:11:45> 01:11:48:	you know when you look at things like social capital
01:11:48> 01:11:50:	and social equity.
01:11:50> 01:11:52:	It it doesn't mean there's no money there,
01:11:52> 01:11:55:	but it may mean that the you know the 12%
01:11:55> 01:11:56:	return is a 10% or a 9%
01:11:56> 01:11:58:	return. Whatever it is, it's just.
01:11:58> 01:12:01:	It doesn't mean you can't.
01:12:01> 01:12:04:	Build whether it's wealth within the community or wealth it's
01:12:04> 01:12:06:	supporting the community,
01:12:06> 01:12:08:	but you can do it in a way that you're
01:12:08> 01:12:12:	actually building the community and not displacing or.
01:12:12> 01:12:14:	Or some of the other things we've been talking about.

01:12:16> 01:12:18:	Very good.
01:12:18> 01:12:20:	OK, next question Katie. Yes,
01:12:20> 01:12:23:	could you talk about the impacts of redlining on other
01:12:23> 01:12:26:	issues including environmental justice,
01:12:26> 01:12:28:	climate justice and public health.
01:12:30> 01:12:33:	That's a good one. All the questions are good with
01:12:33> 01:12:34:	broccoli.
01:12:34> 01:12:37:	You want to take. Take it to run it it
01:12:37> 01:12:37:	sure,
01:12:37> 01:12:40:	so there's tons of research about you know,
01:12:40> 01:12:44:	not even necessarily redlining, but neighborhoods that are,
01:12:44> 01:12:49:	you know, majority minority, particularly majority black and the implications
01:12:49> 01:12:51:	of living there on your health,
01:12:51> 01:12:53:	greater rates of air pollution,
01:12:53> 01:12:56:	greater rates of lead hazards in the soil,
01:12:56> 01:13:00:	which leads to things like greater rates of asthma and
01:13:00> 01:13:02:	some of these neighborhoods.
01:13:02> 01:13:05:	So when we're talking about Cobin 19 in particular,
01:13:05> 01:13:08:	the first things that came out was.
01:13:08> 01:13:10:	You know, black people are definitely going to be a
01:13:10> 01:13:12:	greater risk just because they're more likely to live in
01:13:12> 01:13:13:	black neighborhoods,
01:13:13> 01:13:15:	which are more likely to have these types of environmental
01:13:15> 01:13:18:	hazards that predispose them to some of those types of.
01:13:18> 01:13:23:	You know respiratory or other types of negative experiences health
01:13:23> 01:13:23:	wise,
01:13:23> 01:13:27:	so there's tons of work suggesting that if you live
01:13:27> 01:13:31:	in a neighborhood that is predominately black in particular,
01:13:31> 01:13:36:	regardless of income, that those are very common experiences to
01:13:36> 01:13:36:	have.
01:13:36> 01:13:42:	Great point, yes. Where is my right there?
01:13:42> 01:13:44:	Sure, yeah, I think the color of law is a
01:13:44> 01:13:46:	great book to just kind of read.
01:13:46> 01:13:48:	I tend to cheat a lot.
01:13:48> 01:13:50:	I just listen to audible.com,
01:13:50> 01:13:53:	but for those who actually read the physical copy,
01:13:53> 01:13:55:	you know couple of Lhasa great one.
01:13:55> 01:13:57:	It walks through the idea that you know.
01:13:57> 01:14:02:	Redlining also meant that certain plants certain.
01:14:02> 01:14:05:	Other community centers that maybe other communities

	didn't want in
01:14:05> 01:14:09:	their neighborhoods were put in black neighborhoods or in those
01:14:09> 01:14:11:	neighborhoods that were red line.
01:14:11> 01:14:13:	So I think to bring up this point,
01:14:13> 01:14:17:	those decisions were intentionally made to put certain factories.
01:14:17> 01:14:20:	Certain things in black neighborhoods because they knew of the
01:14:20> 01:14:23:	the health benefits or disadvantages by not having it in
01:14:23> 01:14:24:	certain communities.
01:14:24> 01:14:27:	So I think that's an important thing to just realize
01:14:27> 01:14:29:	that that's tide to the environment,
01:14:29> 01:14:32:	and you know, redlining impacts more than just.
01:14:32> 01:14:34:	Economics.
01:14:34> 01:14:37:	Yeah there is, but you know you have.
01:14:37> 01:14:41:	When you have redlining this this investment at this investment
01:14:41> 01:14:43:	goes to things from you know,
01:14:43> 01:14:46:	having food, deserts, health access,
01:14:46> 01:14:49:	deserts and then we feel as in as the food
01:14:49> 01:14:52:	swamps the convenience store is a high salt,
01:14:52> 01:14:55:	high sugar content. So redlining.
01:14:55> 01:14:58:	Is a systematic process that leads to a lot of
01:14:58> 01:15:02:	different things that adversely impact communities in as I mentioned
01:15:02> 01:15:02:	earlier.
01:15:02> 01:15:05:	I mean does go to the social and physical determinants
01:15:05> 01:15:06:	of health.
01:15:06> 01:15:10:	Your zip code? Unfortunately, can determine the outcome of your
01:15:10> 01:15:10:	life.
01:15:10> 01:15:14:	You know where I could mention before pollution that got
01:15:14> 01:15:15:	a lot of young people,
01:15:15> 01:15:19:	particularly black children. They have higher rates of asthma,
01:15:19> 01:15:22:	obesity, which leads to chronic diseases like kidney,
01:15:22> 01:15:25:	kidney disease, and in certain forms of cancer and so
01:15:25> 01:15:30:	many different things that just result from redlining and disinvestment
01:15:30> 01:15:30:	in general.
01:15:33> 01:15:35:	OK Katie next question, yes,
01:15:35> 01:15:38:	so we're going to. We're going to get.
01:15:38> 01:15:42:	These are gonna be the last two questions we we
01:15:42> 01:15:43:	tackle today.

01:15:43> 01:15:48:	Will hit Casey's question. What is one thing everyone listening
01:15:48> 01:15:52:	today can do to add advocate for in an effort
01:15:52> 01:15:55:	to advance equitable development?
01:15:55> 01:15:58:	So what is something that people can do today to
01:15:58> 01:16:00:	advance equitable development?
01:16:00> 01:16:03:	Um, I would say this isn't a particular cause,
01:16:03> 01:16:05:	but I think a major hurdle,
01:16:05> 01:16:08:	and Monica alluded to this is to stop conflating race
01:16:08> 01:16:08:	with income.
01:16:08> 01:16:11:	I think it's a very easy thing for developers,
01:16:11> 01:16:13:	folks in city government to do,
01:16:13> 01:16:16:	and saying we're going to help these folks because they're
01:16:16> 01:16:19:	lower income and therefore by saying it's an economic issue,
01:16:19> 01:16:21:	we cannot avoid the race conversation.
01:16:21> 01:16:23:	But as you saw in the video,
01:16:23> 01:16:26:	and as everyone said, so far these outcomes aren't by
01:16:26> 01:16:27:	happenstance.
01:16:27> 01:16:29:	There are very much racially targeted,
01:16:29> 01:16:32:	and it's impossible to kind of reverse things from a
01:16:32> 01:16:33:	racial equity.
01:16:33> 01:16:36:	Perspective without this acknowledging that it's a race problem and
01:16:36> 01:16:39:	not just erase an income problem when we look at
01:16:39> 01:16:40:	majority black neighborhoods,
01:16:40> 01:16:43:	there folks who live there who are attorneys and who
01:16:43> 01:16:45:	were teachers and professionals.
01:16:45> 01:16:48:	These aren't like low income people who are on food
01:16:48> 01:16:50:	stamps like the stereotypes would have you believe.
01:16:50> 01:16:52:	It's a very diverse place,
01:16:52> 01:16:54:	socio economically and so it just kind of put some
01:16:54> 01:16:57:	of these solutions as income based strategies.
01:16:57> 01:16:59:	I think really does a disservice to you again.
01:16:59> 01:17:02:	The years of systemic policies that were targeted toward black
01:17:03> 01:17:04:	people and people of color.
01:17:07> 01:17:10:	Monica, would you say your?
01:17:10> 01:17:13:	Something you want to leave in terms of what can
01:17:13> 01:17:14:	people do now?
01:17:14> 01:17:18:	Um, I think have the conversation at its most basic
01:17:18> 01:17:18:	level,
01:17:18> 01:17:21:	I think that there's an amazing.
01:17:21> 01:17:24:	That's the conversation I had the other day with a

01:17:25> 01:17:25:	friend.
01:17:25> 01:17:29:	It's a shockingly amazing opportunity right now that you can
01:17:30> 01:17:33:	have a conversation about lack of access,
01:17:33> 01:17:37:	comfort in public spaces, ability to go outside everybody is
01:17:37> 01:17:40:	impacted because of covid right now,
01:17:40> 01:17:41:	so all of a sudden,
01:17:41> 01:17:45:	a lot of communities have never experienced.
01:17:45> 01:17:48:	Um, lack of access or being afraid to go outside
01:17:48> 01:17:50:	or concerned about the environment,
01:17:50> 01:17:54:	the air they're breathing, our experiences from a very visceral
01:17:54> 01:17:56:	and personal level,
01:17:56> 01:17:59:	so all of a sudden this conversation can occur in
01:17:59> 01:18:00:	a different way.
01:18:00> 01:18:03:	Because in in many of the communities we work in
01:18:03> 01:18:05:	and many friends and colleagues,
01:18:05> 01:18:08:	it's like well, this is our reality,
01:18:08> 01:18:11:	right? This is always been our reality and a lot
01:18:11> 01:18:14:	of people are waking up to this idea that our
01:18:14> 01:18:15:	environment are outside.
01:18:15> 01:18:19:	Is not necessarily safe or conducive to our personal health,
01:18:19> 01:18:21:	so I think this is a really,
01:18:21> 01:18:24:	really important time to have the conversation in part.
01:18:24> 01:18:28:	Unfortunately due to Covid, but I think it's allowing people
01:18:28> 01:18:31:	to understand that discomfort caused for different reasons.
01:18:31> 01:18:35:	But the fact that there is a discomfort and there's
01:18:35> 01:18:38:	a lack of access to fresh air and all of
01:18:38> 01:18:39:	these things is.
01:18:39> 01:18:41:	I don't know, I've just really found that conversation has
01:18:41> 01:18:44:	changed with with the fact that there's so much restricted
01:18:44> 01:18:44:	access right now.
01:18:47> 01:18:49:	I'll say briefly, you know,
01:18:49> 01:18:51:	maybe just I mentioned earlier.
01:18:51> 01:18:54:	You know, track racial demographic data.
01:18:54> 01:19:00:	I think you'll be surprised how few organizations actually track
01:19:00> 01:19:02:	racial demographic data.
01:19:02> 01:19:03:	And until you do that,
01:19:03> 01:19:07:	you can't even tell the story of that race conversation.
01:19:07> 01:19:10:	I think also, you know you defined a consultant or
01:19:11> 01:19:14:	find a group neutral third party to do a true
01:19:14> 01:19:16:	equity audit of your organization's.
01:19:16> 01:19:19:	I think until you start internally.

01:19:19> 01:19:23:	It's tough to decide next steps until you you really
01:19:23> 01:19:25:	kind of come to terms with where you are as
01:19:25> 01:19:27:	an organization so.
01:19:27> 01:19:29:	Well, that's a good segue fellow about measuring.
01:19:29> 01:19:32:	You can't know where you're going or how effective you
01:19:32> 01:19:36:	been with these public statements and things you're trying to
01:19:36> 01:19:36:	initiate.
01:19:36> 01:19:39:	Unless you're able to measure it and then we have
01:19:39> 01:19:40:	a PhD up here,
01:19:40> 01:19:43:	so I know previously understand that as well.
01:19:43> 01:19:46:	Or Katie, how are we doing on time and you
01:19:46> 01:19:47:	wanna go and give some?
01:19:47> 01:19:51:	Action items here. Yes, I I want to thank everybody
01:19:51> 01:19:52:	for participating today.
01:19:52> 01:19:55:	If their questions were in the chat box and we
01:19:55> 01:19:57:	weren't able to get to them,
01:19:57> 01:19:59:	we will answer them and post them to the Wli
01:19:59> 01:20:00:	Summit website.
01:20:00> 01:20:03:	We're going to be adding a resource page with that
01:20:03> 01:20:04:	in mind.
01:20:04> 01:20:07:	Our final question for the survey or for our panelists
01:20:07> 01:20:10:	today will be coming in the form of if you
01:20:10> 01:20:12:	would provide one link or resource,
01:20:12> 01:20:14:	you would recommend to the audience.
01:20:14> 01:20:16:	So give you a second to think about that.
01:20:16> 01:20:19:	While we we have that question out there,
01:20:19> 01:20:22:	we also know that. People in the audience have a
01:20:22> 01:20:24:	ton of resources at their fingertips as well,
01:20:24> 01:20:27:	so we encourage you to drop those into the Q&A.
01:20:27> 01:20:29:	We know it's not going to be a question,
01:20:29> 01:20:32:	but will be documenting and keeping track of all the
01:20:32> 01:20:35:	resources that you drop into the question and answer box
01:20:35> 01:20:38:	will be adding those to the website and creating a
01:20:38> 01:20:40:	resource page to use in the future.
01:20:40> 01:20:42:	So I'd just like to go around and ask each
01:20:42> 01:20:45:	panelist if you had one resource you would recommend for
01:20:45> 01:20:46:	the audience.
01:20:46> 01:20:46:	What would it be?
01:20:50> 01:20:51:	We'll start with Phillip.
01:20:53> 01:20:56:	Sure, yeah. So I mentioned color of law.
01:20:56> 01:20:59:	There's also a book called Color of Money that really
01:20:59> 01:21:03:	speaks to the lending industry and kind of how that

01:21:03> 01:21:05:	has been racially discriminate.
01:21:05> 01:21:07:	Yeah, I think it's just.
01:21:07> 01:21:09:	Taking the time to really look at those resource and
01:21:09> 01:21:11:	then see where those resources take you,
01:21:11> 01:21:14:	because those books are great books that will mention other
01:21:14> 01:21:16:	resources to check out so it kind of follow those
01:21:16> 01:21:16:	leads.
01:21:19> 01:21:22:	I'm gonna jump in with an audio,
01:21:22> 01:21:26:	specifically a podcast, so there's a series of podcasts by
01:21:26> 01:21:27:	serial or and,
01:21:27> 01:21:31:	which are all amazing. But there's one that's currently out
01:21:31> 01:21:33:	right now called believe.
01:21:33> 01:21:35:	It's called nice white people,
01:21:35> 01:21:39:	but it's it's about the education system and access to
01:21:39> 01:21:43:	schools in New York and it's it's fantastic because it's
01:21:43> 01:21:47:	very digestible and it really goes at things like locations
01:21:47> 01:21:50:	of school, access to schools,
01:21:50> 01:21:53:	peoples, desires. To to have a public education.
01:21:53> 01:21:56:	But then the reality of kind of what individual action
01:21:56> 01:21:57:	in what individual action?
01:21:57> 01:22:01:	How individual action impacts the realities of the schools and
01:22:01> 01:22:02:	where the schools are today.
01:22:02> 01:22:05:	So it it's using the current context to explore how
01:22:05> 01:22:07:	we've gotten to where we are,
01:22:07> 01:22:09:	with the lack of integration in schools,
01:22:09> 01:22:12:	in the in the public education system.
01:22:14> 01:22:17:	I would recommend the warmth of other Suns by Isabel
01:22:17> 01:22:17:	Wilkerson.
01:22:17> 01:22:20:	She has a new book that's come out called Cast
01:22:20> 01:22:23:	which talks about race and how it's structured in the
01:22:23> 01:22:23:	US,
01:22:23> 01:22:26:	but I like the warmth of other Suns because it's
01:22:26> 01:22:27:	very narrative,
01:22:27> 01:22:29:	but it also talks about what it means to be
01:22:29> 01:22:32:	a black person coming usually from the Deep South to
01:22:32> 01:22:34:	different parts of the country,
01:22:34> 01:22:38:	including the Midwest, including places like Chicago and just
	what
01:22:38> 01:22:39:	that treatment was like.
01:22:39> 01:22:42:	Because you think about any kind of overturning some of
01:22:42> 01:22:45:	these policies and what that looks like.
01:22:45> 01:22:47:	So just again kind of see what that was like

01:22:47> 01:22:50:	in practice for people to essentially be treated like immigrants
01:22:50> 01:22:52:	in their own country to come to a new place
01:22:52> 01:22:55:	and not have the systems and structures to support them.
01:22:55> 01:22:58:	And accomplishing things like home ownership or living in a
01:22:58> 01:22:58:	quality,
01:22:58> 01:23:01:	affordable rental that was happening decades and decades
	ago.
01:23:01> 01:23:04:	And they were still trying to break some of those
01:23:04> 01:23:04:	cycles.
01:23:04> 01:23:07:	I think it's a good kind of historical perspective on
01:23:07> 01:23:07:	some of that.
01:23:12> 01:23:15:	Your mute Katie your mute.
01:23:15> 01:23:17:	As a Brian, and we'd also love you to add
01:23:17> 01:23:18:	your your two cents.
01:23:18> 01:23:22:	As a professor, you you've got lots of resources.
01:23:22> 01:23:24:	You know, I'm gonna do a little bit different,
01:23:24> 01:23:27:	and though this is not tapping out here but.
01:23:27> 01:23:31:	The late speaker of the House tip O'Neill O'Neill always
01:23:31> 01:23:33:	said that all politics is local.
01:23:33> 01:23:36:	I'll just say everybody on this webinar.
01:23:36> 01:23:39:	Do spine of local book.
01:23:39> 01:23:42:	Or somebody's written about the history of your community.
01:23:42> 01:23:45:	And figure out what you can do to help fortify
01:23:45> 01:23:46:	any challenges with.
01:23:46> 01:23:48:	Again, I believe all things are local,
01:23:48> 01:23:51:	so find something you look community,
01:23:51> 01:23:54:	some author being written about some neighborhood,
01:23:54> 01:23:55:	some part of Community has.
01:23:55> 01:24:00:	It was formed something in your history locali that would
01:24:00> 01:24:03:	be important for you going forward.
01:24:03> 01:24:04:	Thank you and thank you all.
01:24:04> 01:24:07:	Thank you for the audience for joining us today.
01:24:07> 01:24:11:	I want to thank Brian for his thoughtful guidance through
01:24:11> 01:24:11:	this.
01:24:11> 01:24:15:	Thanks to our panelists for being willing to share their
01:24:15> 01:24:17:	experience and expertise with us.
01:24:17> 01:24:20:	And also thanks to Bonnie Kelly and and those it
01:24:20> 01:24:23:	wli in the ULI have helped pull this together.
01:24:23> 01:24:26:	A recording of this session is going to be made
01:24:26> 01:24:30:	available on you Lisa Knowledge Finder and then we will
01:24:30> 01:24:32:	also post it to YouTube.
01:24:32> 01:24:35:	Our our second session is scheduled for September 16th.

01:24:35> 01:24:38:	Its title is analysis, so be on lookout For more
01:24:39> 01:24:42:	information about that as the title kind of lends itself
01:24:42> 01:24:45:	to you will be looking at how do we analyze
01:24:45> 01:24:49:	race and equity and what tools are available to us
01:24:49> 01:24:51:	to move that conversation forward.
01:24:51> 01:24:54:	Today we hope to establish a dialogue and set the
01:24:54> 01:24:56:	foundation for meaningful change.
01:24:56> 01:24:59:	Together we can use our networks and our tools to
01:25:00> 01:25:02:	move forward to more just and equitable future.
01:25:02> 01:25:05:	I invite you to join us to do the work,
01:25:05> 01:25:09:	to imagine the incredible possibilities of what can happen when
01:25:09> 01:25:12:	we have a more equitable build environment.
01:25:12> 01:25:13:	And I want to thank you.
01:25:13> 01:25:15:	Once again, we hope to see you in September.

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