ISHI Idea Incubator Notes



September 28th, 2019 Bruce Bolling Building Roxbury, MA 10:00 AM-2:00 PM

Agenda

- Learning Session
- Welcome
 - o Thea James, M.D., Vice President of Mission, Boston Medical Center
 - Megan Sandel, M.D., Associate Director, GROW Clinic, Principal Investigator, Children's HealthWatch, Boston Medical Center
 - John Riordan, Director of Community Relations and Partnerships, Office of Community Health, Boston Children's Hospital
 - Tara Agrawal, PhD, MS, Community Investment Director, Office of Community Health, Boston Children's Hospital
- Working Session: What is needed to move policy issues forward?
- Lunch & Legal Support
- Feedback Session
- Reflection and Discussion
- Closing & Evaluation

Notes

Session: Tenant Protections (Rent Control, Just Cause Eviction. Right to Counsel/Eviction Sealing) Why is it important?

- Eviction sealing: help tenant get housing, move on
- Gives security to people who are fighting in court
- Rent control: not enough affordable housing
- Families suffering
- Allows people to have choice of where to move
- Keep connected to community
- We need laws/policy to regulate housing-a public health issue
- Only way to get to scale, protect lots of people now
- Right to counsel: gives tenant access to know your rights information
 - Reduces stress
 - o Increases your ability to win

- Training lawyers around the state
 - Fighting tenant cases
 - Funding
- Fund tenant organizing in order to build a movement to train lawyers
- Connect with private pro bono lawyers
- Build out tenant organizing infrastructure across the state

- Building a common narrative across the state
 - Webinar, podcasts
- Lift up public protests across the state
 - o Rallies, demonstrations
 - Social media
 - Newspaper, radio
 - Doctors speak up publicly (statewide associations)
- Statewide association and tenant organizations and allies
 - Allies: judges, city officials, unions

RFP Feedback

Like

- Protecting vast number of people through rent cap
- Focus in organizing
- Emphasizes transparence, which helps small groups ability to compete

Change

- Support tenant organizing outside of Boston in order to win statewide policy
- Learning from states, what has worked

Add

- Prioritize efforts that target bad actors [developers that are displacing people] to pressure the city to use regulatory power
- Prioritize efforts that pressure entities to invest in public and community efforts
 - Detailed understanding based on community standards
- Support stabilization funding for nonprofit developers
- Policy initiatives that increase revenue from the state

Session: IDP

Why is it important?

- A little money goes a long way in community organizing
- Possibility of creating more equitable neighborhoods
- Nothing about us without us
- Organizing costs money and not enough funders fund
- Inclusive organizing, child care, food, healthy lunch and dinners, flyers, organizers ✓
- Prevents private takeover of entire communities
- Developers have to benefit the community the they might be negatively affecting
- The impact could be felt relatively quickly because you're not starting from scratch
- Issue of justice being heard
- We need development that is truly affordable to stop displacement
- Housing development must match incomes and needs of the community residents; this is an important policy that helps do that
- Systemic exclusion of minority groups from housing opportunities for generation requires government intervention
- This policy is important to maintain community; important to me to keep Boston and neighborhoods open and accepting to all
- It will help homeless issues in Boston

- IDP helps provide housing-not only the units that are directly funded but also by helping make affordable housing more feasible (developers use IDP as one of many funding sources as it can help fill gaps that make more affordable units possible)
- If housing is a right...how do we flip the narrative "that you do not deserve housing"
- Housing is key to health
- Under girds the way structural racism operates in terms of systems
- Now is the time for city and later for monitoring, state legislature
- We all have a right to live in Boston and this shouldn't be turned into the "haves" and "have nots"
- Involve community at multiple levels and strengthen understanding of issues/consequences of non-action
- Encouragement brings better understanding
- Enhance commitment/understanding
- Reparations

- City changes; policy
- Increased/active engagement of long term Boston residents that inform the process and create community across neighborhood lines
- City-wide outreach to communities so people in these communities are aware of the assistance
- Organizations exist to lead the fight and have funding to resource weekly/bi-weekly or monthly community meetings/planning needed to sustain the movement
- Focus teams by type of housing need and a look toward supporting community housing efforts single moms, people with mental illness, addition, physical disabilities, elders, etc.
- Help fund org. to lobby for affordable housing and staffing
- Monitoring city changes
- Publish developer's report card
- Incentives to strengthen/creative opportunities for residents to share
- Groups working on this campaign have the resources needed to support organizers and build public support + knowledge
- Use money to garner support and raise additional funds against developers; use money to hep those with acute need, as many as possible
- Have \$50,000 set aside to handle rent/mortgage and short term planning

- Fighting for more changes and updated policy
- Developers have opportunities for "community literacy training"
- Medical student debt; direct from foundations
- Employment stability for all three years
- Divest hospital employee retirement pension from ? and reinvest funds with communities such as Boston Ujima Project
- Campaigns can begin to form or continue to strengthen
- More people educated and people involved are deeply understanding of what we're doing
- Continue to assist those in need to fundraise and continue to garner/support volunteers and make problem publicly known
- Flex fund for organizing

- Continue to actualize the plans made before year ½
- Continue sustaining ✓
- Employment, neighborhood organizing
- Private developers have contributed more money to the IDP or build more units. Early reports show no or negligible impact on development overall but an increase in affordable units
- Continue to assist communities on greater need
- Continue public awareness campaign
- Bring in businesses who may assist with on going fundraising
- Monitoring policy and make smaller policy change
- Organize for more improvements
- Number of affordable housing available
- This is critical policy work to support resident organizing to get what is truly needed in our neighborhood; development that does not displace
- Developers coming to hear voices of the people; they need educations;
- Not an "us and them" things

RFP Feedback

Like

- Priority for applications who work in areas that have been impacted by the racist policies
- Tenant rights/protection fund planning and action grants
- We need to get funds to groups that are building a back of residents and support needs to do that organizing food, interpretation, childcare, wage replacement stipends; being able to engage in community work is a huge part of health and mental health
- 501c3 benefit must be clearly focused on enabling all priority neighborhood
- Funds organizing around policy change and funds inclusive organizing (food, childcare, stipends)
- Eligibility encourages collaboration and partnership; supporting partnerships
- Funding not just actions but planning as well (for every action, there are 6+ planning needs)

Change

- Don't have IDP compete with rent control, land trust fund each area
- Asset building? Seems perhaps vague or too broad
- Clarify what is the distinction between a planning and action proposal so groups know which one they should apply for
- Eligibility change right now the fund requires Boston based nonprofit 501c3 organization to lead or that a 501c3 is required to apply but non 501c3 formations should be able to be funded
- Don't make one proposal too complicated
- There could be language added around "fund purposes and goals" about capacity building; there is no planning and action without infrastructure for organization s and organizers

Add

- Add non incorporated groups including collectives without formal fiscal sponsors
- Pass state legislation by end of session
- A strategy to build community wealth to support individuals in building skills to fill position in emerging markets in Boston
- Ability to effectively counter displacements that are linked to initiatives that on the surface seem to benefit multiple communities
- Learning comm or "space" something in the process to add outcomes

- Include one local educational institution in the funding for community process as well and have them understand their role in neighborhood change i.d. Northeastern, Harvard Medical School, Wentworth, New England Institute of Art
- Will the organizations need to provide an MOU to formalize/show evidence of their partnership?
- What kind of reporting requirements if any? Background documents

Session: Land Trusts

Why is it important?

- Housing security = healthy community/people; Good health; Social determinants of health
- Affordable housing
- Food stability
- Equity
- Value versus price
- Global warming
- Generate money but serves the community
- Some level of profit
- Generational wealth
- Access for capital pre-planning
- Not a charity
- Permanent
- Reframe profit
- Fighting rent increases
- Accountability
- Community control
- Jobs

- Expansion beyond Boston to places where people have been displaced
- Turning panels into profitable community assets
- Making land affordable by stopping speculative real estate market from unrestrained boom/bust price changes
- Rent control provides ability to acquire land for CLT to expand community land use
- Universal and pervasive understanding of and support for CLTs
- Community improvements and development without displacement
- Funding for acquisition of land for CLT and development of ?
- Hospitals help document: public health impact as orders of magnitude greater than families directly devastated → whole community is stressed by living with insecurity
- Security, stability, "joy in practice" as representation of power
- Success CLTs gaining control of more land to stabilize communities threated with displacement
- Shift in understanding the value of land this is a framework shift
- Sustainability in terms of financing and governance + acquisition
- Lending with most marginalized individuals
- Capacity building for people to participate in CLT leadership
- CLTs have a shared resource hub for pre-development planning, technical assistance, ets. So
 that they are ready to move more projects forward
- Hospitals can lobby for and document research the true scope of health impacts entire community and trans-generational

- Money for outreach, public education, research, planning, organizing, and capacity building
- Public awareness/support
- Subject matter training
- Soft skills
- G Suite, Microsoft office, financial literacy
- Success measurable goals; overall plan; CLT acquire increase land
- Success community members having stable housing
- Community ownership, community voice, quality of life control, health improvement
- The hospital can provide no interest loans to CLT or buy lots for the city to provide stable, permanent housing for residents as well as urban farming, food stability; creates jobs that pay livable wage
- Monthly community convening; vote; map of land made accessible for all to understand; training and organizing and jobs for the community
- Collaborate with established agencies to ensure that those who need housing most (homeless) have work with CLT
- Fund residents unrestricted
- Transfer fee, IDP funds, public subsidy for affordable land policies that capture public or private money into a reusable/renewable form; stewardship funds, revolving loan funds for acquisition
- Understanding what can be done locally versus state level
- Building familiarity and enthusiasm around CLTs as a model (engaging stakeholders and partners)

Year 1 Summary

- ID'ing/mapping potential lands for acquisition
- Education/outreach/building public support
- Developing capacity
- Anti-speculation policies

- Success Being able to educate members of our community; have a collaborative type of partnership homeowners, tenants, professionals, academia, elected officials, investors
- Larger earmarks at state level for closed-loop financial/investment
- CLT network works with hospitals and city to create major low-interest loan fund for permanently affordable housing on CLTs
- Funding for CLT hub shared overhead cost; fund the development and administration cost which are an additional cost to land price
- Deep process of community education on CLTs; resources that support multilingual materials and meetings
- Education campaign to bring folks along resources for training and financial support;
 scheduling dates for training; engaging members of community that are most impacted and have vested interest
- Collaboration with community organizations to make progress together rather than reinventing the wheel individually
- Develop/fund/streamline communicate pipeline for people typically excluded from development; professional roles build wealth
- State and funders dare to give unrestricted funds
- Accounting, legal, shard services for CLTs

- Operating and ongoing support for CLT Hub
- Stewardship funds that support property management, small business lease subsidies, rehab; revolving loans fund
- Good job standards with good health benefits and upward mobility for individuals most impacted
- Self-assessment to ID where people are to bring them up to where they need to be
- Tenant option to purchase act and real estate transfer tax that discourages speculation and creates for affordable housing

- Local referendum for rent control
- Create land bank to keep land for priority disposition to permanently affordable housing & CLTs
- Human and financial capital
- Staff lobby support and public testimony for housing security as a public health policy
- Hospitals help MA Med Association see housing insecurity as a health impact on entire community with transgenerational degradation of health outcomes

Session: Asset Building

Why is it important?

- Leveraged investments, long-term options or no fee index funds; savings are too low
- No fee index funded for investments
- Stay in the city-only 1/3 of first-time homebuyers are able to buy in Boston
- Retirement match at your job

Year 1

- Any resident in the City of Boston who receives any federal housing assistance has the opportunity to build wealth using FSS [goal]
 - o Collaborative, trusted, mediating community partners-BHA trust issues
 - Can cities provide incentives for developers to provide FSS?
 - Can developers build in money for FSS wealth coaching (barriers \$)
 - Accurate accounts at scale, tech, CRA
 - Mixed income status
 - O What about undocumented residents?

Takeaways

- Six pilots in community
- Impact learning
- Including undocumented
- Community partners
- Training and workshops for staff/service coordinators to promote and engage in FSS
- Developers: incentives RFP
- Raise awareness and visibility
- Success stories from program recipients
- Banks: scaling accounts (community reinvestment act), security of money
- Marketing: plan and coordination strategy
- Transparency

Session: Linkage and Property Transfer Fees

Goals

- Maximize linkage fees that come to Boston
- Pass legislation that raises transfer fees for luxury transfers

Year 1

- Review of current campaigns
 - o HERO campaign (statewide
 - Statewide campaign local real estate transfer tax enabling act
 - Specific cities seeking home rule petitions (Nantucket, Somerville, Boston, etc.)
 - City of Boston local real estate speculation tax proposed at 25% (Lydia Edwards)
 - Linkage Campaign/IDP
 - PILOT Campaign
 - City Rent Subsidy- requires city support
- Criteria for viability
 - Coalition building
 - Must have statewide component
 - o Emphasize community voice
 - Boston focus
 - o Movable
- Emphasize grassroots organizing
- Expanding resident engagement
- "winnability"-what can Boston do without state approval?
- Shared information between campaigns
- Prioritizing campaigns through timelines
- Determine a common narrative and key points we can all agree on

Group Thoughts

- Let's be strategic about linkage
- Amplify to one strategy
- A lot out there, but we can't access
- We're not working together as we should
- Barrier acquisition
- Support CLT: different ways to access mass wealth to meet people's needs

Reflection and Discussion

Key Takeaways Summary

- Fund organizing
 - whether that's operating support, infrastructure, focusing on community, focusing on building capacity to move things forward
- Complimentary policies
 - o groups fighting for same money; align policies with each other
- Scaling policy
 - o how do we get resources to move things forward?
- Viability and winnability
 - O What makes the most sense?

Key Takeaways by Session

- Tenant Protections
 - Important to prioritize policies that get to scale (rent control)
 - o Important to build out statewide infrastructure that will make these policies successful
 - Fund to train lawyers statewide
 - Fund to build out tenant organizing statewide
 - Fund statewide network of tenants and their allies
- IDP & Neighborhood Organizing
 - Money for organizing
 - Maintain community
 - Affordable housing and human rights
 - o Engage community is important
 - Not just for 501 C3
- Land Trusts
 - CLTs need opportunity, land, money
 - CLT advocacy and development need to center most marginalized -wealth creation as much as moving people beyond homelessness
 - Need complementary policy right of first refusal, rent control, transfer fees
 - Organizing operating support for existing activities and shared services/capacities among CLTs
- Asset Building
 - Build on the existing 6 pilots going on for family self-sufficiency (FSS) to learn how to improve access for residents of the city who are eligible for FSS, take into account how expensive Boston is to keep people here
 - Planning grant: fund to bring in community partners to engage and promote the FSS program and open up FSS to others who don't have access via developers, backs, residents, etc.
 - O Address tenant transparency, investment, marketing, security and coordinated strategy issues
 - Build capacity of staff working with residents
 - Targeted strategies for specific families ready for this
- Linkage and Property Transfer Fees
 - o Review of current campaigns and determined criteria for viability
 - Key aspects of success in year 1:
 - Coalition building
 - Winnability
 - Determine a common narrative

Pair and Share

- Research with BU six youth and adults with lived experience of homelessness and housing instability
 - Who gets the opportunity to say what we want with vacant lots, abandoned stores, etc.
 - Learned that community land trusts can help with that
 - Excited to move forward and for collaboration
- Appreciate that local hospitals are involved what about the education institutions??
 - PILOT program but schools should do more and understand their accountability and the effect of their presence in the neighborhood
 - Need more accountability and social responsibility

Funders Reflection

- Megan There are a lot of opportunities to generate the revenue to do what we want to do
 - Even wealthy hospitals can't change this need to create sustainable funding streams
 - Linkage on commercial, transfer fees for high end real estate, transfer fees in general, inclusionary zoning
 - Thinking about them as ANDs not ORs
 - Real opportunity to not have to choose between affordable housing ownership between subsidizing people's rents
- Tara Asset Building
 - Opportunity and partnerships that Compass has initiated and built in Boston
 - Even though they are able to build wealth for a number of families they serve, only about 40% can move out of their current housing situation because of how high rent is
 - Barrier to taking the next step
 - A lot of possible complementary steps on the policy level
- Thea
 - Homeownership is number 1 path to wealth building in this country people need opportunities to do that
 - Why look at SES and determine what is possible for them rather than approaching with a "you could be me, you could do x, y, z"
 - Not enough visibility or access; people aren't taking advantage of Compass' work
 - Highly complimentary work that needs to be aligned
 - Really excited about this work; we aren't starting at 0
- John
 - So happy to see the amount of people and appreciative of their time
 - Want to support good work that is already taking place
 - Great start

Questions and Answers

- Megan Debate about if we were to make a choice between choosing a more winnable campaign – ready to go and needs catalytic funding to push across finish line or laying ground work for long-term campaign that's going to be transformational – should we choose one over the other or try to do a both/and
 - o Both if we are wining something it could build momentum for the long-term as well
 - Long term is necessary
 - Can you think about something that is winnable that isn't long-term? If it doesn't have long-term impact, it's not winnable?
 - With limited money maybe it's better to focus on something we know we can impact soon
- What is the guidelines for setting aside housing?
 - Sometimes affordable housing that is set aside sits open because people aren't able to jump all the hoops that are required to fill it
 - Universal waiting list or something that decreases the barrier
- If we're talking about policy change, regardless of what we're doing, it's a need from multiple partners
 - Going to need to work cross-sector with many folks
 - Understand that the runway might be very long to get things going and achieve outcomes

- Consider law school partners to get involved
- Might be another category to cut the issues
 - o Increasing resources for truly affordable housing for people in the city and building the base of people that would benefit; low-income people and homeless
- Although immediate need is the people in these situations, when big developers come around they can give jobs to help community members build wealth
 - Bartlett project 70% of laborers are from community figure out pathways to build up these community members to advance to further jobs
- Who are 20 communities involved in the inclusionary development policies?
- How is the money going to trickle down?
 - Some policies are at the state level but the money is all designed to predominantly benefit the Boston community and neighborhoods of people who have been at risk of displacement

Key RFP Revision Suggestions

Logistic Revisions

- There could be language added around "fund purposes and goals" about capacity building; there is no planning and action without infrastructure for organization s and organizers
- Clarify what is the distinction between a planning and action proposal so groups know which one they should apply for
- V Eligibility –right now the fund requires Boston based nonprofit 501c3 organization to lead or that a 501c3 is required to apply but non 501c3 formations should be able to be funded
- **√** Don't make one proposal too complicated
- Include one local educational institution in the funding for community process as well and have them understand their role in neighborhood change i.d. Northeastern, Harvard Medical School, Wentworth, New England Institute of Art
- Will the organizations need to provide an MOU to formalize/show evidence of their partnership?
- Learning community or "space" something in the process to add outcomes

Specific Topic Revisions

- Support tenant organizing outside of Boston in order to win statewide policy
- Learning from states, what has worked
- Don't have IDP compete with rent control, land trust fund each area
- Asset building? Seems perhaps vague or too broad
- A strategy to build community wealth to support individuals in building skills to fill position in emerging markets in Boston

Suggested Additions

- Prioritize efforts that target bad actors [developers that are displacing people] to pressure the city to use regulatory power
- Prioritize efforts that pressure entities to invest in public and community efforts
 - o Detailed understanding based on community standards
- Support stabilization funding for nonprofit developers
- Policy initiatives that increase revenue from the state
- Pass state legislation by end of session
- Ability to effectively counter displacements that are linked to initiatives that on the surface seem to benefit multiple communities

Sessions Summaries

1. Tenant Protections

City Life

What policies can we enact that will help working class renters and homeowners across the state stay in their homes? This session will cover tenant protections including rent control, just cause eviction, and right to counsel.

2. Inclusionary Development Policy & Neighborhood Organizing

Boston Tenant Coalition, Reclaim Roxbury & Dorchester Not for Sale

This session will briefly cover the City of Boston's Inclusionary Development policy (IDP) and the citywide IDP coalition which includes about 20 community, housing and homeless groups are part of, many in attendance. We will share what our coalition has done & plans to do to pressure the City to greatly improve the policy- whereby private developers (and especially luxury developers must set aside a of units as affordable or pay into a fund for affordable housing. The IDP coalition is calling for 33% is of the units to be affordable, whereas the City policy is currently 13% The IDP coalition is also calling for the "affordable" units truly affordable to Boston residents. We have a major action planned in October and have upcoming meetings with the City. The City plans to announce the new revised policy this fall- so the time for action is now!

3. Land Trusts

Greater Boston Land Trust Network, Dudley Street Neighborhood Initiative, Chinatown Community Land Trust

The community land trust (CLT) is an organizational model undergirded by the principle of community control of land for public benefit. The CLTs in Greater Boston are each at different stages of development and each created for different purposes, joined by a commitment to local governance, justice, stability, health and wealth for our communities. CLTs are a proven approach to neighborhood stability.

4. Asset Building for Disenfranchised Communities

Compass Working Capital

Assets are a stronger predictor than income of financial well-being and economic mobility. And yet, in the United States, anti-poverty programs generally discourage or penalize families from building assets needed to move forward and invest in the future. In this session, we'll explore a growing effort in Boston to integrate asset-building strategies for families with low incomes into federally subsidized housing through a model called the Family Self-Sufficiency program.

5. Linkage and Property Transfer Fees

Mass Affordable Housing Alliance

This session will focus on current campaigns to ensure that those who are profiting the most from the real estate boom contribute substantially more to stabilizing families and communities being hurt by it. We need to think big in our struggle to close the racial homeownership gap in Boston and preserve our low- and moderate-income neighborhoods.

Housing Policies

Asset building for disenfranchised communities

"Asset building is how individuals, families, and communities gather the resources that will move them towards economic well-being, for now and for years to come" (Asset Funders Network).

Inclusionary development policies

"The Inclusionary Development Policy (the "IDP"), first created in 2000, requires that market-rate housing developments with ten or more units and in need of zoning relief support the creation of income restricted housing" (Boston Planning & Development Agency)

Just cause eviction

"Just cause and retaliatory eviction ordinances provide guidance and protections for landlords and tenants when renting residential property. These ordinances regulate which offenses constitute an eviction, dictate how much notice a tenant must have before they have to relocate, and at times prevent a tenant from retaliation from a landlord" (Policy Surveillance Program)

Land trust development

"Community land trusts are nonprofit, community-based organizations designed to ensure community stewardship of land. Community land trusts can be used for many types of development (including commercial and retail) but are primarily used to ensure long-term housing affordability. To do so, the trust acquires land and maintains ownership of it permanently. With prospective homeowners, it enters into a long-term, renewable lease instead of a traditional sale. When the homeowner sells, the family earns only a portion of the increased property value. The remainder is kept by the trust, preserving the affordability for future low- to moderate-income families" (Community-Wealth.org)

Linkage fees

"Linkage fees, sometimes called impact fees, are an alternative to traditional inclusionary housing programs. They are called linkage fees because they attempt to link the production of market-rate real estate to the production of affordable housing. While the name is similar, linkage fees should not be confused with in-lieu fees" (Inclusionary Housing)

"Doubling the fees that large scale commercial developers pay to offset the need for additional affordable housing generated by their projects." (Hillary Pizer – MA Affordable Housing Alliance)

Property transfer fees/tax

"Transfer tax on real estate is imposed by state, county, and municipal authorities for the privilege of transferring real property within the jurisdiction. These local governments often tax the transfer of legal <u>deeds</u>, certificates and titles to property from the seller to the buyer. The tax is based on property value and property classification. The seller is liable for the real estate transfer tax, although it is not uncommon for an agreement to be reached which involves the buyer settling this tax. Some states require that the buyer pays for the tax if the seller does not pay the tax or is exempt from paying the tax" (Investopedia)

Real estate transfer tax

"Establishing a graduated fee due at sale of multi-million dollar property. This could double or triple Boston's budget for production and preservation of affordable housing" (Hillary Pizer – MA Affordable Housing Alliance).

Right to counsel

"A criminal defendant's right to an attorney is found in the Sixth Amendment to the U.S. Constitution, which requires the "assistance of counsel" for the accused "in all criminal prosecutions." This means that a defendant has a constitutional right to be represented by an attorney during trial. It also means that if the defendant can't afford an attorney, in almost all instances the government will appoint one to handle the case, at no cost to the defendant" (Find Law).

However, "because eviction is a civil (not criminal) legal matter, there's no legally enshrined right to counsel. If you don't have an attorney and cannot afford one, one will not be appointed for you. Instead, you have to go it alone" (Truthout.org)

Right to remain

"The U.S. Court of Appeals for the Third District voted 11-1 confirming that the statute that created enhanced vouchers (EVs) provides assisted tenants the right to remain after an owner of private, HUD-assisted housing decides not to renew a Section 8 project-based assistance contract" (National Low Income Housing Coalition)

Rent control

"Rent control is a program that some cities institute to set limits on how much landlords may raise rent on existing tenants" (SF Gate)