Policy and Recommendation Ideas

- Including different degrees of investment. Have we discussed reparations/community reparations?
- Creating a public platform, resources, to respond to anti-equity policies
- Housing policy: easier to create affordable housing than it is accessible housing. You need to create incentives for people to develop the housing that is accessible to people who don't already have generational wealth to buy in to housing prevalent in white suburbs. We need a regional solution for this - every town grappling with same problem, barriers are high
- Increase diversity of housing to address needs of people at all ages, stages, abilities and number of people living in a particular house, including ability (or lack of ability) to trade up or down
- Emphasis on rentals: seems more likely and possible, but ideal is more opportunities for homeownership amongst all income levels. Could depend also on stages of life
- Affordable housing is largely rental - but then doesn't give people any opportunity to grow equity and wealth. So thinking about policy that can do this through path to ownership - builds generational wealth
- Development is private industry - could we make it public?
- Policies for developers only exist in certain states - could MA take an example/model from Florida?
- Is there a way to regulate how much developers can build above market vs. building affordably/accessibly (should be equal parts instead of the current policy that exists now)
- Actual solutions for equity involve redistributing resources of tax money - which is tied to schools - and even people who on paper might consider this in practice don't
- Normalizing and equalizing opportunities across districts - there would be less of a difference between districts
  - Advocating for uniform standards that are a higher floor than right now
- Housing for people to age in place by expanding housing diversity (apartments, condos, ADUs)
- Provide direct assistance to people interested in applying for housing (lottery process).
  - Relationship-building around the lottery process, to encourage trust between those applying and those managing the process to inspire confidence in the application process.
- Example from Portland, ME: Consistent messaging around New Mainers (embedded into new staff orientation at local institutions, place-making and art in town, programming); partly resulting from change in leadership
- Legislative changes coming through economic development
- Housing Choice Designation after residents understood value of implementing a Housing Production Plan
- Municipal tax relief. Example: residential exemption in Boston.
- Provide housing with supportive services (health, etc.). This would then resolve the issue of transportation. Example: providing health care in churches, temples to support people who are not documented.
- Zip code determining so many life outcomes. Need diverse housing stock. Rental development great, but doesn't get at homeownership wealth generation.
- Potential policy in Economic Development - Housing Choices, zoning thresholds, right of first refusal
- Pilot things in communities to show it contributes to health - e.g. walking trails, can lead to permanent solutions or investments in change
- Progressive taxation, Boston Fed Study 2015 - $250K average white wealth vs. $8 average African American wealth. You could bring up the $8 without too much cost. Bring up the hourly wage in $5 increments to $25. Use that money to assist small businesses that would struggle. Pie can grow, with more money in the system.
  - Like progressive tax idea because it's state based, you can't get equity if you work only at the municipal level, have to spread beyond municipal borders (true with local option taxes too - the inequity)
- Barriers to development are funding for water infrastructure: need low-interest loan opportunities for the infrastructure to build higher or medium density housing.

- New ways to build equity short of outright ownership, like rent-to-own (Ikea), housing types coming out of tech community
- Leading with race - all aspects of governance - awareness and acknowledgement that our form of municipal government creates huge disparities, predominately white affluent communities essentially walling themselves off as a region

Actors

- Schools play a big role in decisions around districts and housing
- Developers (Luxury developers) are such a driving force in Boston - changing things feel daunting while they have such power
- Changing the political leaders - make sure they are focusing on these issues (on city council and mayoral level) - these are the people who can ensure that these issues are being looked at and structurally changing
- Actual solutions for equity involve redistributing resources of tax money - which is tied to schools - and even people who on paper might consider this in practice don't
- Continuing to hold legislature and state accountable on putting this into the law/implementation
- Housing Choice Designation after residents understood value of implementing a Housing Production Plan
- Medfield example: Interviewed students who wanted exposure to different types of people, get out of their bubble; engaging youth who talk about their community differently than their parents
- Lexington Citizens Academy helps people of color participate in local government
- Relationship-building around the lottery process, to encourage trust between those applying and those managing the process to inspire confidence in the application process.
- Finding out which funding sources work well together, and matching creative funding - no easy path. Probably need state support to help find matches (wastewater/water)
- Wider recognition of social determinants of health. Health care, philanthropy, not just municipal government, but partnership projects

Challenges and Opportunities

▶ Public Engagement and Involvement

- More outreach in impacted communities - they need to be at the table
- How do we get everyone to join in making the decisions and make the change?
- Devoted education, conversation, work with people who know more and putting a plan into place that really can move things forward.
- Lack of translation of documents into other languages
- Addressing the cultures and environments that lead to barriers and challenges. People have so many other things to do within their lives that it's then hard for them to participate in positive opportunities.
- Look at Dr. Tiffany Manuel's work: Lead with storytelling and values, rather than data; data sometimes loses people and doesn't tap into values

▶ Education

- Are we going to stay on the timeline of the next 5-6 years the changes to state education funding?
- Policy NIMBYism around education
- Lack of access to upper level classes (AP, Honors) for Black and Brown students. Trajectory through education of lack of support for Black & Brown students → example of impact of this: less Black & Brown doctors → impact of this on health and wellness.

► Housing and Community-Building

- Developers (Luxury developers) are such a driving force in Boston - changing things feel daunting while they have such power
- Pathways to ownership can close wealth gap
- Impacts of COVID-19 on housing market could actually create opportunity to change current system
- Parent population concerned about overcrowding/impact on schools in discussions of adding housing
- Lack of affordable housing, housing is not affordable.
- The type of housing and the discrimination that stems from different types of housing. Ex: "the projects" How can we help people feel integrated?
- Lack of education about the housing process. Housing lottery is so complex.
- People of color are sometimes excluded from housing opportunities, within cities.
- Lack of affordable housing. Ex: Natick only has 1-2 affordable housing complexes.
- Amount of income required for affordable rental housing is still high. Many people might not qualify and the housing is not targeted to the people who need it.
- Housing is treated as a commodity and not something that improves the quality of someone's life.
- Increase in home values in Boston makes it more difficult to purchase
- Providing healthcare and supportive housing to people who are undocumented.
- Scarcity mindset impacting real estate agents hiding inventory, restrictions access to insiders or manipulate homebuyers, fear of missing out in blind bidding wars
- Barriers to development are funding for water infrastructure: need low-interest loan opportunities, for the infrastructure to build higher or medium density housing. don't have the infrastructure for business corridors - have water from MWRA, but not wastewater
- Lack of resources, CDBG $ ran out, how can we find resources to maintain existing affordable housing?
- Arguments against housing because low-income housing brings children and tax not "equally assigned", municipalities need funding to do what they do
- Property taxes set as muni level, in competition with others in the region if they raise tax rates. Is the fact that tax set at muni level making it harder, prioritizing luxury housing instead of raising rates?
- Technology for homebuying will change, buyers may decide differently based on different tools outside policy community - reinforce inequality
- Houses selling $100k over asking price (Cambridge), speculative global commodity taking inventory away, rigged system
- We want loving communities - Airbnb owner isn't a neighborhood - 1 in 6 households intergenerational, rediscovering community
- Housing access (affordable housing) & process that can present barriers for different folks trying to access affordable housing
- Build a community where people don't have to commute, where there is education, where there are jobs, etc.

► Public safety

- Lack of resources, insulation, etc. to keep residents safe
- Scarcity mindset -> causing us to not look at resources regionally

► Health

- More affordable housing is in less desirable areas next to highways where air quality is worse, if landlords are not keeping up with properties - could be mold and moisture in air. Location of housing can contribute to disparities
- Location of housing dictates access to care
- Health impacts on hot days (heat is a big health driver) disparities - communities redlined are now 5-10 degrees hotter

- Access to healthcare & health insurance; some people are unemployed, who gets health coverage - determinant on employment & eligibility.
- Boards of health are locally funded & organized; unlike rest of U.S. Local boards of health are understaffed, underfunded, volunteers. It's a disadvantage because it's difficult to coordinate
- While people are focusing on health outcomes, moment to reconcile several structural issues. Opportunity to educate people in manageable ways.
- Legacy of pollution, little bit more pollution in air has cumulative effect over lifetime - health and financial impacts on households - environmental racism. Lead pollution, impacts on health passed down
- Markers of health in more comprehensive ways - address trauma in communities. Varying types - having to live in communities experiencing disparities is causing health inequities for a variety of reasons - brain, impede growth similar to brain injury - mental health, connected to food choices, lack of access to healthy food
- Health insurance companies don't encourage doctors to spend as much time with patients and really examine them, listen to their stories. Things move too fast - there are lots of drugs, little preventative medicine. More of a transaction rather than a relationship. Transactional housing can't heal.
- We don't subsidize medical schools and have enough medical schools - we don't have enough support for communities who need doctors + we don't widely use telehealth (which could increase access). Done away with model of going to people's homes/where care is needed (now people have to come to the care/seek it out) - hurts
- Even when People of Color have access to healthcare - they are often misdiagnosed (often symptoms interpreted in different ways)
- What would it change for people if everyone really had access to healthcare and insurance in a timely manner that supported their needs?

▶ Racism

- Wherever racism is a topic of discussion - opposition to understand & listen. Uncomfortable topic for others. Need to continue educating people. needs to be parallel to policy
- Segregation
- As a white person it's hard to appreciate the historic exploitation of Black and Brown people by the scientific & medical community. That lodges genetically and gets passed down by generations - and we have not done anything to mitigate that.
- It's not that we don't understand these issues - we know why we are here. There is an absolute lack of care or wish/motivation to actually make change. There have been many options & ways - but we as a society have not chosen to act to make that change. That is where I feel the fear, scarcity and white fragility space plays in - fear of dismantling the systems white people benefit from

▶ Open space, transportation, clean energy, data, and infrastructure

- Access to greenspace - sometimes public transit is the only way to connect with greenspace. Sometimes spaces are car dependent. Walkability to areas is overlooked
- Commuter rail is expensive, scheduling not reliable. sidewalks not put in on purpose - because "rural character"
- Data - accuracy, reliability, inclusiveness, availability, & ability to analyze & act on
- Solar
- Barriers to development are funding for water infrastructure: need low-interest loan opportunities for the infrastructure to build higher or medium density housing. Don't have the infrastructure for business corridors - have water from MWRA, but not wastewater
- What we consider to be 'basic infrastructure' vs. things that are supposed to turn a profit. We treat different types of transportation differently, pandemic has raised awareness that things like childcare are a piece of basic infrastructure that is needed for all of us to survive (vs. being a luxury) - how do we fund and think about different aspects of our basic infrastructure?

▶ **Income, Jobs**

- Won't get people to participate in government when they are scraping to get buy. Need to get people beyond point where they are struggling.
- Trees take a long time to grow, AC is expensive, have enough $ for living expenses
- Even when we do find people who have education, experienced, ability - we are not seeing Black executives. Often being passed over for a less qualified white candidate
- We tie healthcare to employment (not done anywhere else in the world). If you are contract employee - may not come with healthcare – huge gap of taking care of lowest paid workers
- Folks in affordable housing typically working hourly jobs - can't take off time to manage a sick episode because they won't get paid - if not paid can't pay rent –> cycle + lack of adequate insurance to pay for medication costs
- Racial discrimination/inequity we see in hiring even when people overcome educational inequities/barriers

▶ **Long-Term Issues, Big Questions, and Root Causes**

- Including different degrees of investment. Have we discussed community reparations?
- Creating a public platform, resources, to respond to anti-equity policies
- Development is private industry - could we make it public?
- See funding of schools as investment, not liability - lead to more economic opportunity - education as investment in our future and citizens
  - Normalizing and equalize opportunities across districts - there would be less of a difference between districts.
  - School districts could be equalized by the federal government so that children everywhere have top notch education that is not only about academics but also caring for the whole child
- Community development perspective: How would we describe a better community? We're trying to repair current communities, but would it be helpful to have an exercise in planning a better community together? People of a variety of backgrounds.
- Addressing the cultures and environments that lead to barriers and challenges. People have so many other things to do with in their lives that it's then hard for them to participate in positive opportunities.
- What we consider to be 'basic infrastructure' vs. things that are supposed to turn a profit. We treat different types of transportation differently, pandemic has raised awareness that things like childcare are a piece of basic infrastructure that is needed for all of us to survive (vs. being a luxury) - how do we fund and think about different aspects of our basic infrastructure?
- Leading with race - all aspects of governance - awareness and acknowledgement that our form of municipal government creates huge disparities, predominately white affluent communities essentially walling themselves off as a region
- Recognize legacy, how do we address impacts and do repair work on the damage?
- What would it change for people if everyone really had access to healthcare and insurance in a timely manner that supported their needs?
- Build a community where people don't have to commute, where there is education, where there are jobs, etc.
- At the federal level we have sovereign currency - a lot of the inequities we see linked to race and class could really be tackled by changing policy and also part of that policy is realizing that because we have sovereign currency we can look at the society we want to live in and pay for it at the federal level and stop controlling people through property tax. That has a finite ability to help.