

KELLY HILOVSKY: Good morning and good afternoon. my name is Kelly Hilovsky. I am a policy fellow at APHA. Thank you for joining us for today's webinar, housing is a human right. When we first envisioned this webinar series, the topic of housing quickly rose to the top of our list. We had been working on a report which has recently been released titled, "Creating the healthiest nation: Health and housing equity." This report outlines the historical policies and practices that were intentionally designed - I would like to repeat that - These policies were intentionally designed to keep people of color and those with physical and mental disabilities out of certain neighborhoods.

Our main goal of our report was to outline these racist structures and empower readers from the public health community and more broadly, to actively participate in redesigning antiracist, affordable, safe, and accessible housing. We could not have imagined though how extremely relevant housing equity would become this year, given the impact of the pandemic and economic crisis. As we all have read and possibly experienced in our professional work and personal communities, these dual crises have exacerbated health and housing equity issues for the impact that groups that we discussed in our report. Now, redesigning safe affordable and equitable housing options is even more urgent. As estimates indicate between 29 to 40 million renters may be at risk of eviction by the end of the year, and Black and Latinx communities account for approximately 80% of that population.

Therefore, we are grateful for your participation today and your attention to this critical topic. It looks like we have almost 1000 participants now. We are delighted to present a panel of experts that will build from our report and provide you with examples of how to advance racial equity through housing by sharing research and local and federal policy action. Next slide. Before I hand over to today's moderator, I want to go over a few housekeeping items. Closed-captioning is available for our webinar. Instructions for accessing closed-captioning have been sent through the chat. This webinar is being recorded and all registrants will receive a follow-up email with the link to recording and slides, which will be posted on APHA website within the next week. Additionally, today's webinar has been approved for one and a half continuing education credits. none of the speakers have any relevant financial relationships to disclose. If you would like CE, you must be registered with your 1st and last name and participate for the entire webinar. All registered participants will receive an email within a few days from [CPD@confex.com](mailto:CPD@confex.com) with information on how to claim credit and relevant deadlines.

We will take questions at the end of our presentations. You can ask a question by entering it into the Q&A function. For your awareness, the chat function has been disabled for participants and will only be used for announcements. At the end of this webinar, you will be redirected to a survey. Please take a moment to fill out the 2-minute questionnaire to help us improve our future webinars. Finally, next slide, follow the conversation on Twitter using our hashtags. Finally, next slide. I would like to cover some meeting norms for this webinar. We invite you to stay curious, lean and breathe into discomfort as some of these topics may be difficult for those of you all on this call. Inquire to learn, rather than to demonstrate knowledge. Avoid playing the devil's advocate. Learning and unlearning goes beyond this webinar. And please refrain from

immediately reaching out to BIPOC colleagues to discuss this webinar. Take time for your own reflection and reckoning. If and when you do reach out, get their consent to discuss.

Now, I would like to introduce today's moderator, Adrienne Todman. Adrienne is the CEO of NAHRO, the National Association of Housing and Redevelopment Officials. Before joining NAHRO, Ms. Todman served as the Executive Director at the District of Columbia Housing Authority from 2009-2017. Prior to her tenure at the DC Housing Authority, Ms. Todman served as a policy assistant in the Office of the Secretary at HUD and as a legislative director in the U.S. House of Representatives. Ms. Todman serves on Brookings' "Housing as a Hub" work group. She served as Vice-President of the Council of Large Public Housing Authorities, is a Trustee with the National Housing Conference and was also named a "Woman of Influence" by HousingWire. She is a graduate of Smith College.

I'll now turn it over to you, Adrienne.

ADRIANNE: Most people don't think about the importance of housing until unfortunately it is gone or being challenged. It is sad that today, particularly during the pandemic we are seeing so much housing insecurity. We're seeing the need for more affordable housing. We had years now of living inside a housing crisis that has been exacerbated with what has happened this year. This is going to be an amazing afternoon filled with information and data to help you understand the journey that is housing not just for us individually, but throughout the years, throughout history and also what we can do about it.

I want to share one quick example of why housing is just so important. The story that stuck with me for many years. There is a gentleman by the name of -- I will call him Mr. Strong who I met years ago when I was at the housing authority who was a homeless veteran. When Mr. Strong came to us for housing, he had a wonderful military career, to children he got through college, had a good job. With the loss of his job, it began a vicious cycle, spiral, that led him to live on the street. When he approached the agency for assistance, he was living in a van with some other homeless friends. We were able to provide him with a housing voucher. We were able to stabilize him. Through the years, he has thrived. His childhood had been separated from him returned to him and finish high school and went through college. Mr. Strong himself went to law school. The last time I saw him -- here we are right here, if you can see him, I was so proud. I was so proud of how far his journey had taken him. That journey would not have occurred without the stability and safety of a good home.

Today, we're going to be joined by some wonderful, who happen to be ladies, ladies who will share with you some really important information about the way that we look at housing now and how far we have come and how far we have to go. We will begin with Dr. Kamillah Wood who I happen to have known for some years. Dr. Wood is a community pediatrician and public health practitioner with deep experience in leveraging cross sector engagement to advance health equity. She formally served as SVP of Health and Housing at Stewards of Affordable Housing for the Future, working directly with affordable housing developers to improve the health outcomes of marginalized communities; and as White House Fellow and Special Advisor

to Secretary Anthony Foxx at the US Department of Transportation, advising senior leaders on the intersection of health and transportation. Dr. Wood, the floor is yours.

DR. WOOD: Thank you for that wonderful introduction. Thank you to the American Public Health Association for the invitation to participate today. Really excited about today's webinar and this opportunity to engage in a very important dialogue. Suggest a couple of pieces of what I'm going to talk to you about today and hopefully framing the conversation for the presenters that I am so honored to be joined by today, a couple of things we will quickly go through. We will briefly review the link between health and housing outcomes and the data that is out there. We were talk a little bit about housing stability and affordability and equities drilling down into some of the data and then we would discuss the root cause of equity and historical policies that existed and even exist today that continue to perpetuate. I am sure folks on this webinar are familiar clearly with the intersection of health and housing. As quite a bit of data out there that really validates the importance of having a stable healthy home and improving health outcomes. We know this from environmental exposures, from substandard conditions that can impact everything from your respiratory health with asthma to your mental health, but also tocsin, injury hazards, safety all playing a deep role in impacting health outcomes. We also know housing affordability is a huge issue. It actually has a direct connection to a child's cognitive achievement, as well as the stress of experiencing housing instability and what that does to the physical body and person's ability to achieve health and well-being. Finally, there's definitely a connection in the community context, understanding the importance of community connectedness, the role that concentrate property has on health and also access to other determinants including healthy food, transportation, quality, education all paid a role. The data has shown the connectedness between these two sectors.

Let's talk a little bit about the disparity around housing affordability instability. There is a disproportionate impact on communities of color. With Black and Hispanic renters experiencing a higher rent burden. 31% of Black and 28% of Hispanic experience a high level of their income in rent. Higher eviction rates which we know all of this has been exacerbated by the COVID pandemic, but a lot of communities were entrenched in this issue before the pandemic hit. We also know that their lower rates of home ownership among Black and Hispanic communities. We know the import of financial assets when we know about financial wealth is important, home ownership is a part of that. There's a much lower rate for communities of color. Black households are also more likely to live in older, crowded, substandard homes and likely to experience homelessness. We know that this is not -- obviously does not happen in a vacuum. With these kind of issues around housing affordability instability there is a cascade of other financial and social hardships that people experience.

Oftentimes when we have this conversation, you know, sometimes I've engaged in dialogue with colleagues where we kind of stop there. I love that this webinar is really helping us to look at is the really root cause of this and what happens to begin with. Really, this is a proxy for structure and systemic racism. The generations of historical policies that have marginalized communities of color.

So before we dive into what that looks like in real policy terms, I just want to take a moment to reflect on the difference of race versus racism as a social determinant. I'm sure this has come up in some of the previous webinars. I wanted to set the stage as we engage in this dialogue today. Race is a social construct not based in biology. What we're talking about has the greater impact is racism. Defined here as the prejudiced discrimination or antagonism directed against someone of a different race based upon a belief that one's race -- excuse me, one's own race is superior. As I'm sure many people are aware, this shows up in a variety of different ways. It can be individual, internalized and what we will be focusing today is really on the systemic and institutional racism that communities experience. There's a couple of quotes that I really love to help highlight this and bring this to light. One is from Robin D'Angelo which I'm sure people are familiar with. "When a racial group's collective prejudice is backed by the power of legal authority and institutional control, it is transformed into racism. A far-reaching system that functions independently of the intentions or self images of individual actions." From Ta-Nehisi Coates, "But race is the child of racism, not the father." I think that distinction is important as we talk about the systems of oppression and systemic policies that codified racism and how we do business in a lot of different ways. Particularly housing policy.

So let's dive into redlining again. I think particularly with COVID-19 pandemic, it has been interesting for this history to bubble up more in understanding the root cause of segregation, but wanted to talk a little bit about it in deeper detail. The biggest part of this that I wanted to highlight was that this was a federal policy. This wasn't an individual's decision to do this. This was codified in the way that we were doing business. It was a policy that facilitated the discriminatory pattern of disinvestment and obstructive learning patterns of people of color per in the slide you will see on the right-hand side and actual description that was used when redlining was part of our policies that describe the racial makeup of neighborhoods that make the decision about what the quality of this neighborhood was and it graded neighborhoods based upon that. If there were more Black people in the neighborhood, it was defined as the lowest grade, which was D, which was hazardous. Neighborhoods with minority occupants were marked in red and were considered high risk for mortgage lenders regardless of individual credit worthiness. This excluded Black families from obtaining mortgages. This construct really deemed communities of color less valuable and had a cascading effect that we see now even in today's generation. That has really led to a lot of wealth and income and equality gaps we see today, persistent segregation and distribution of resources of people of color which I know folks are familiar with. Our public health community when we say ZIP Code is an indicator, this is what we're talking about, this is the root cause that leads us to the very catchy phrase and something that I think is important to keep in mind.

So that particular document was from Richmond Virginia. This slide gives you the map that was accompanied with that. That's on the left-hand side. Again, that different redlining policy gave a color-coded grid to help to describe what they deemed a quality neighborhood, those that were labeled hazardous. D is represented in red. As you go along the scale, it goes from red, yellow, blue, green. On the right-hand side of this, you will see a life expectancy map which I'm sure folks are familiar with. We even have some transportation policy here that you see with the highway segregating communities. These two maps are not drawn to scale. But there is some

overlap here when we're talking about life expectancy and where people live. Again, this is not by accident. This is not by any personal choice. This is really deemed in the policies that have this country has really embedded in how we do business with housing policy in the past. I think this really helps to illustrate that.

Redlining was accompanied also by other policies that really helped to hyper-segregate communities, one of which was exclusionary zoning and land use. This came up as a part of the United States policies in the early 1900s. It helped to shape the environment and stabilize land values. That was the general idea of bringing these policies to life. It became a proxy to segregate communities and embedded social objectives. This quote that I have here, which I will read I think is important because these were policy decision-makers who were using this language and were embedding these biases and how they did business and really again, that is what we are still seeing the reverberation today. This is from Baltimore Mayor J. Barry Mahool in 1910. I did very light research on this mayor. At his time he was considered to be pretty progressive and what we would consider to the left in what is political standings and thoughts were. Here's his quote. "Blacks should be quarantined in isolated slums in order to reduce incidents of civil disturbance, to prevent the spread of communicable disease in the the nearby White neighborhoods, and to protect property values among the White Majority." This quote has several races ideas. This political figure saying this in the way they do policies really has a strong qualitative element in addition to how they did the policy work and what were even seen today.

This picture that I have on the right-hand side is from a 19 -- from 1923 in Annapolis paper advertising a new development and really calling on folks who want to move into the new development and advertising it. What they don't know in here is that they were also racial covenants tied to property and real estate. In other words, there would be deeds that they do not sell this property to Black people. There are lots of work in municipalities right now who are trying to undo this work, but the racial covenants have helped to segregate communities as well when folks were even doing due them. What is the legacy of segregation and housing injustice as we look at the policy today? There's a lot of discussion I'm sure in different communities that people happen familiar with this kind of movement, not in my backyard, when people may not have wanted affordable housing properties built in their particular neighborhood or in their community. I think some of this rhetoric has been inflamed recently in thinking about where people live. But this in itself can often embody races ideas and thinking about what it means to have an affordable housing property in your neighborhood that brings a negative light to it. That is really marginalizing two communities. The Trump Administration has also been working pretty hard to repeal. This rule was part of the Obama administration in 2015 that helped to enforce elements of the fair housing act of 1968. What it did escape guidance to different housing municipalities to be able to look at communities, assess where segregation may have happened and developing a plan to really address it. Anything but segregation, discrimination, this helps to enforce that. Trump Administration has really been trying to roll that back since January 2018 and more recently the summer there's been discussions of repealing the altogether and replacing it with something else. Obviously, a rule that is really proactive in trying to undo some of the segregation and racist policies that were embedded in the system

was really critical as a part of AFHH and there's been an attempt to roll that back. That's concern for policy and decision-makers on the ground moving forward.

Also more current policy that people are keeping their eye on our opportunity zones. This is a tax policy that was a part of a tax bill back in 2017. It was really intended to help drive investment into low income communities where different investors may not want what otherwise opted to do so. It has been very complicated. I do not describe myself to be an expert in any shape or form. I know there's been significant controversy about and concerned that it only if it's wealthy investors and that there are ways they can drive gentrification and whether it meets the mark of driving income into low resource or low income communities. Even then, these are policies now that I think policymakers are really trying to keep their eye on and ensure that they are either explicitly or unintended consequences as a part of this work.

With this slide, you know, I appreciate the kick off of this conversation as we talk about the intentionality of these policies and what it did to communities. You know, I often have this conversation with folks where people say the system is broken, the system is broken. I'm like the system is not broken. The system is doing exactly what it was set up to do. As we think about policy solutions in other ways to engage to really undo this, it is really important to keep that in mind. Thinking about the structural and system elements and how we can begin to dismantle that to ensure that we are really creating a place where everyone has access to a healthy affordable home so that they can thrive. Excuse me. I will stop there and turn it back over to you, Adrienne.

ADRIANNE TODMAN: Thank you very much, Dr. Wood. What a powerful beginning to this conversation. Thank you, not just for creating the link between housing and health, but really taking us backwards and looking at some of the built-in inequities that was built into the system and bringing that forward. Thank you so much. We will now be joined by Ms. Kim Johnson. Kim is a policy analyst at National Low Income Housing Coalition, one of our sister housing associations here in DC. where she handles the Coalition's policy portfolios related to appropriations, reentry housing, evictions, and housing protections in the Violence Against Women Act. Before joining NLIHC in July 2019, Kim worked with Stewards of Affordable Housing for the Future, the Senate Minority Health Committee, and held a fellowship with the National Network to End Domestic Violence while pursuing her master's degree in public policy from George Washington University. Ms. Johnson, if you are ready, take it away.

KIM JOHNSON: Sorry. I was having trouble finding my unmute.

ADRIANNE TODMAN: Very good.

KIM JOHNSON: Hi, everyone. Thank you, Adrienne for the lovely introduction. My name is Kim Johnson. I'm a policy analyst at the National Low Income Housing Coalition. A nonprofit dedicated to achieving socially just housing policies that ensure the lowest income people including people experiencing homelessness have safe, accessible and affordable housing. During my presentation today am going to sure how the national shortage of affordable housing to the lowest income people disproportionately impacts marginalized communities

and how the pandemic has exacerbated long-standing issues of inequity. I will also discuss what federal policies have been enacted to provide relief to struggling renters and what needs to be done to ensure people are able to remain safely stable housing both immediately and in the long term. Even before the COVID-19 pandemic, the country was in the grips of a pervasive affordable housing crisis. Nationally there's a shortage of approximately 7 million homes affordable and available to the lowest income renters. There's not a single state or congressional district in the country with enough affordable homes to meet demands. Across the country the greatest need for affordable housing is concentrated among extremely low income or Eli renters who are no more than 30% of median income. Only 4 million affordable available homes exist for the 11 million lowest renters incomes. They're spending more than 30% of their income on housing costs. The shortfall of 7 million homes available accounts for virtually the entire shortage of affordable homes in the US. When I also's cannot afford avoidable homes, they must compete with higher income renters for houses that they cannot afford. As a result, 11 million renter households are severely house burdened. They spend more than half of their income on rent and utilities every month and 8 million nearly three quarters of severely housing cost renters are extremely low income. The majority of households are people who are in the labor force, seniors, people with disabilities, people who are in school or single caregivers for housing cost burdens make it difficult for extremely low income households to accumulate emergency savings. Cost like car repairs, medical bills or drop in income can cause households to fall behind on their income and face eviction.

Housing instability can be two significant disruptions in critical services and economic stability. For example lack of stable housing can disrupt the care given to chronically ill individuals, interrupt student learning and academic achievement and increase the likelihood of job loss. Affordable housing and housing subsidies are foundational to employment, economic security and positive health outcomes.

Another fundamental problem is that between what people earn and what housing costs. Since 1960, renters incomes have increased by 5% while rents have risen 61 percent. High rental calls to cover necessities like medical care or nutritious food and put them at risk of housing instability and in worse cases homelessness. Research reports out of reach each localities housing range which is the hourly rate of full-time worker and need to to earn two not spend 30% of income on rent. 2020 the housing rate was 2396 per hour for a two-bedroom apartment in 1956 per hour for one-bedroom rental. The average breach of minimum age worker must work 97 hours per Week more than two full-time jobs to afford a two bedroom home or 79 hours per Week to afford a one bedroom unit at fair market rent. Housing rates vary from state to state and county to county. in 5% of US counties can a full-time minimum wage worker afford a one-bedroom home at fair market rent. Black, Native and Hispanic households are disproportionately represented. White households account for 65% of all households, 50% of all renter and. Black households account for 12%, 19% of all renters and 26% of extremely low income renters. Hispanic households account for 12% of all US households, 19% of renters and 21% of extremely low income. The document discussed Black, Latino, -- racist discrimination and not only accessing affordable housing but accessing tools to build economic security. These long-standing issues are part of the foundation of racial differences and health

outcomes, property rates, involvement with the criminal justice system. Housing affordability and homelessness. That is all before the pandemic hit. The coronavirus pandemic magnified and accelerated the affordable housing crisis.

In September 2020, 60 million Americans filed for unemployment and over 20 million renters lived in households that have suffered coronavirus related income loss. Millions of households are struggling to afford rent and without federal action, an estimated 30 to 40 million people will be at risk of losing their homes by the end of the year.

As Dr. Wood said, Black, Hispanic, Native people have been disproportionately impacted. They bear the brunt of coronavirus infections, fatalities and financial stress. 44% of Black households, 63% of Latino households and 46% of Native households are a part adult household lost her job elm expatriates percent. In some cases, it is not significantly different, but it is when we look at the broader ramifications of reduced wages and job loss that we see the disparities really start to stand out. 60% of Black households, 70% of Latino households and 55% of Native households reported serious financial problems compared to 36% of white households and 28% of Black households, 32% of Latino households and 25% of Native households reported difficulty paying mortgage over rent compared to 15% of white households. Extremely low income households who are disproportionately Black, Latino, Native experiencing financial strain are less likely to have savings to fall back on and more at risk of eviction. Having one eviction on record makes it difficult to find another home and in most cases evictions can lead to job loss and homelessness.

In response to the ongoing pandemic, the CDC enacted on September 1st, a moratorium on evictions or nonpayment of rent. Homelessness increases the likelihood of individuals moving into congregate settings such as homeless shelters which puts them at risk of COVID-19. While essential, it only postpones evictions. When it expires on December 31st, millions of people will be at risk of losing their homes. Congress passed the CARES Act that has been crucial to helping communities respond to the pandemic. However, additional assistance is urgently needed to ensure that low income households will not lose their homes in the middle of the pandemic where collective health relies on our ability to stay at home. Research shows that at least \$100 billion in emergency rental assistance is needed to avoid creating a financial cliff for renters to fall off of. \$11.5 billion is needed for communities to adequately respond to and prevent coronavirus outbreaks among people experiencing homelessness and \$13 billion in additional funding for HUD and UST housing programs as needed, including creating 100,000 new emergency vouchers for people at risk of or experiencing homelessness. To maximize impact, these resources must be targeted to communities most impacted by coronavirus. Much like the policies that led to these disparities were intentionally designed, we also must be intentional in our solutions.

Even while we work to respond immediately to the threats posed by the pandemic, we must also push for policy solutions that will help address the underlying affordable housing crisis that has contributed so heavily to the disproportionate impact on Black, Latino and Native communities. We need to work to bridge the gap between income and rent. We must expand, repair and

preserve affordable housing and establish housing stabilization funds to help cover the unexpected because that put them at risk of eviction. We must work to expand and strengthen fair housing protections. All of this must be done with the focus on targeting resources to communities and households that have been disenfranchised and most are impacted by the pandemic. This is my contact info. I will be happy to take questions during Q&A. For now, I will turn it back over to you Adrienne.

ADRIANNE TODMAN: Thank you very much. Thank you for offering a presentation so rich with data. The coalition does a phenomenal job using that data to advocate for not just increasing the housing supply, but preserving public housing and advocating for housing vouchers as you laid out and certainly the assistance for families who experience housing insecurity due to the pandemic. Thank you so much. We look forward to answers to your questions.

Next we are joined by Dr. Amelie Ramirez. Amelie is an internationally recognized health disparities researcher at UT Health San Antonio and a member of the National Academy of Medicine since 2006. Dr. Ramirez is the Chair of the Department of Population Health Sciences and founding director of the Institute for Health Promotion Research at UT Health San Antonio. She is also the MCC Associate Director for Community Outreach and Engagement. Dr. Ramirez has years of experience in conducting behavioral and communications projects to reduce cancer, prove the efficacy of patient navigation for cancer patients, and improve healthy lifestyles among our underrepresented communities in South Texas and nationally. Dr. Ramirez, the floor is yours.

DR. RAMIREZ: Thank you so much. It is a pleasure to be here with all of you. What an amazing panel. It is just a delight to understand that we share a lot of commonalities in terms of the type of work that we are doing. I'm going to have a little assistance with my slide. We can go to the next slide.

I wanted to share with you a little bit about who we are in terms of Salud America! and really focusing, you have heard a little bit already about the disparities we are seeing in housing with the Latino community. My presentation will specifically focus on some of the challenges that we are seeing here, maybe some possible solutions and some of the next steps.

The next slide, I just want to share with you a little bit about Salud America!. It is funded through the Robert Wood Johnson foundation and we started focusing on child inequities and childhood obesity. Now we have moved more into health inequities in general among the Latino population with a strong focus on the health determinants of health. Most of all, I want to share with you all a point that almost 80% of the nearly \$3.5 trillion that we spend on medical care each year in the United States is spent on treating chronic diseases but all of these diseases are related to conditions to where we live, learn, work, play, and even age. Some of these issues have been mentioned by our two previous speakers, but housing impacts our economic stability with regards to property, jobs that would actually pay for sick leave and those kinds of things. Our neighborhoods, you know, in terms of do we have safe streets, do we have places

to play with where our housing is located. Also social cohesion. The issue of racism that was part of earlier discrimination and also immigration and the issues that we are facing there.

With regard to health, not only are we looking at traumatic situations that are happening in all of our communities, but also issues dealing with obesity, access to primary care and then access to maternal and mental health care. Last, but not least, education. You know, education is an equalizer for all of us. We really need to focus a lot of attention on early education from preschool, all the way through graduation and through graduate school. We had this whole continuum of education that we need to focus on. But all of these issues are truly connected to where we live into our housing conditions. And so Salud America! has -- is really a social media outlet where we have been curating content based on research to get the issues reflected within our Latino community. Latinos are the largest minority population in the United States representing 18 and a half% of the US population to empower and inspire our people to store and support healthy changes, two policies, systems and environments where I Latino children and families can equitably live, learn, work and play. As of 2017, our Salud America network was over 200,000 members strong. We combine email networking and social media. This network has grown to over 400,000 after the pandemic struck. We began curating quite a bit of information on how COVID-19 disproportionately impacted on Latinos. Our vision is to create relevant multimedia research and tools and stories to activate people to start and support policy and system and environmental changes in our schools and in our communities.

In terms of the next issue focusing on housing among Latinos, we can go to the next slide. We have developed a very detailed brief that I encourage you who are interested in this issue to go to our website, [SaludAmerica.org](http://SaludAmerica.org) to gather this information. We develop briefs on housing affordability and how it affects financial ability stress and ability of Latino families to make healthy decisions.

Our children are facing -- Latino children are facing housing insecurity to get behind on a rent payment as was mentioned early or during the past 12 months and more likely to have to move twice during the last 12 months. These children are having more history of homelessness, more likely to be hospitalized or have fair or poor health issues at some point in their life, compared to those who have not had to deal with housing security issues. The next slide, the% of Latinos who are housing cost burden grew from 42% in 2002 over 57% in 2015. Latino home ownership has decreased each year from 2014 to 2017, meaning that more Latinos are renting their homes. Over half of the Latino households, about 54% were renting their homes in 2016 compared to 28% of non-Hispanic white households.

Their rate of Latino renters forced to move involuntarily was significantly higher than for non-Hispanic white renters in one study. We know that eviction has harmful consequences such as involuntary displacement, disruption of social networks, risk of moving into substandard housing, dangerous neighborhoods, long commutes, homelessness, more physical and mental risk and prolonged twins of moves that break social cohesion. These are things that we need to seriously take into account. We also find that this involuntary displacement can cause Latinos to lose social networks in a cultural base. In one study, the rule gentrification of urban rights white moved into two Latino communities. One was a Virginia town of about 96,000. Another a

Georgia town of 16,000. What happened is this drove up housing cost and even though, which was good, maybe, but it also created low rate opportunity for workers. But the workers were no longer able to afford the housing that they had in their community as they were moved out and were forced into employee furnished housing and transportation. What can be some of our solutions to the situation? On the next slide, we talk about cities and communities can partner in pushing more affordable housing using tools like eased zoning standards, buying land to give affordable -- to give to affordable developers and setting up affordable housing trust funds for future projects.

Cities are also putting these issues of affordable housing up to our voters. For example, voters in Austin Texas with the Hispanic population of 34 and a half% approve municipal bonds for affordable housing projects. Voters in Charlotte North Carolina with about a 14% Latino population approved affordable housing trust and ongoing public funding source for low-income housing and developments. So localities can help seek renters in their homes, keep renters in their homes with rental housing assistance or repair programs. For example in 2009, Milwaukee tenants facing eviction were given access to emergency housing aid from the American recovery and reinvestment act. The city's promo eviction rate fell by 15% by providing this assistance.

Regardless of the merits, tenants with legal counsel are much less likely to be evicted than those with lack of representation. So establishing publicly funded legal services for Latinos and other families in housing court could prevent the long-term and negative consequences of eviction decrease homelessness and help discriminate discrimination in evident descriptions. I don't know if some of you recently heard on a newscast this morning on ABC News where a family was just getting their house appraised. One appraiser noticed that they were African-American family photos and the person living in the home happened to be a lawyer. She suspected something. So they went and removed all of their photos and had a second appraisal and the second appraisal for the same house gave a higher appraisal. These are things that are happening in our community.

We need to really focus on creating change. Again, the housing eviction and these situations, not being able to afford the rent has, as stated earlier, has really been, you know, over exemplified with the issue of our pandemic. Another potential solution and the next slide is how can we -- how can these developments improve affordable housing dear public transit so that our residents can easily get to their jobs and other amenities? Just here in San Antonio, we have been looking at a lot of the transit issues because of the redlining that we heard about earlier. A lot of the transit systems were not going as far as they need. Many of our families were having to change multiple buses to get to their destination. So transit oriented development is a model for neighborhood revitalization and, creating areas that are walkable, not as dense, include mixed use development, close proximity to high quality transit. Without maintenance or expansion of affordable housing in stock, transit oriented development projects in Latino communities have been historically detrimental. There is an important aspect of transit oriented development and mixed income housing which limits the income segregation, allows

low income households, easy access to public transit, limits displacement and places and enhances community vibrancy according to a recent review that we completed.

Other research solutions that we can see on the next slide is some examples that we can look at. For common conditions emerge from the study of large scale transit oriented development and low income neighborhoods in California. One was the MacArthur car, Boyle Heights in Los Angeles and Logan Heights in San Diego. These communities successfully limited displacement and maintained their Latino identity and satisfy the community's needs and desires. Some examples were building affordable housing. All four projects, neighborhoods did minded you Latino politicians and community groups served as champions for the projects and use their political capital to make sure that the plans were implemented as agreed. They also supporting or establishing a meant to tease and public spaces with features that were culturally relevant for Latinos. So the Fruitvale development also featured healthcare, childcare, a city Library, Senior Center, charter high school.

The Boyle Heights project created a Latino culture focused public space to vibrancy and created a plaza that holds musical festivals, farmers markets, car shows and other relevant cultural events. Investing in community-based public arts was also important to these communities and also collaborating with activists in their neighborhoods to make the transit oriented community oriented. Several organizations and neighborhoods will form because of these developments. These are the types of things that we'd like to see to occur more in our communities of color. On the next slide, --

ADRIANNE TODMAN: You have less than 1-minute left.

DR. RAMIREZ: Thank you. Some experts say raising unemployment could spark a 45 percent rise in homelessness by the end of 2020 leaving over a hundred thousand people with no permanent shelter in the United States. Our healthcare officials and social justice advocates need to call on legislators to consider housing as a necessity. Our next slide am I almost final slot is we need to understand that racism is a public health crisis and through our Salud America program, we develop a three-step action-packed that can help you get input from your local advocates of color to start a conversation with your local leaders and to build support for a resolution to declare racism as a public health issue. We encourage you to go to our website to get this additional information. We can no longer sit around and do nothing. We need your support and we need to create change. So my last slide is just to say thank you so much and I will be glad to answer questions at the appropriate time. Thank you.

ADRIANNE TODMAN: Thank you very much. I felt bad interrupting you. You were laying out so many good ground solutions to some of the problems you laid down. Well done. Well done. Next, you're going to hear from Ms. Amina Kirk. A senior leader and policy advocate in the Detroit People's platform. She received her JD and masters from the University of Michigan. Amina has ten years of experience in affordable housing, equitable development and racial and justice in the United States and South Africa. Ms. Kirk, it is yours.

AMINA KIRK: Thank you. I am here to talk a little bit about the work that I do, but more so, the work that we can achieve if we partner together as public health professionals that you all are and housing advocates and organizers, which are -- whom I work with. So in my organization, we focus on affordable housing policy issues and we center racial equity in all of our work. We use a racial equity lens to do policy analysis and construct proposals and guys are organizing work. So we do community organizing to push for those policies, to get them active. In Detroit, which is where we are based, we have an affordable housing crisis for some time now. It is ongoing for a while and it has been, to some degree, the result of actual revitalization efforts that are taking place in the city. A lot of money coming in, and a lot of investment. Affordable housing is not a priority in planning and execution of the efforts. The result has been some displacement that is taking place.

We work toward equitable development and affordable housing and we also look at the health and accessibility of the housing stock that we have in the city. As I said, we have been facing affordable housing prices in Detroit long before COVID-19. Our median income is very low, under \$30,000 a year. We have a very high rent burden. One of the five Detroiters have faced eviction each year. It is actually a big problem for the entire state. Michigan has a very high rent burden. We are the second highest rent burden in the city on among the 100 cities in the country per we have issues with accessibility, as far as disabled residents not been able to find accessible housing, but lack of transportation. We have poor public transportation. That makes affordable housing is actually located very important in order for residents to access education and employment opportunities.

A recent survey that was done in September, we found that 25% of our residents are actually unstable in the house. Self-reported as being in an unstable house. That is not reflected in what is happening with our funding, policies and everything around our development. Mostly, we have had a lot of money put into luxury and short-term rental housing development, not as much money, not nearly enough money has been put into affordable housing, creation of new housing or bring in affordable housing that is naturally occurring up to code. So we have lead paint issues, asbestos, lead pipes, all of that need significant funding. We have not had a concerted effort to fund it or provide the policies that would allow for the funding at a state or federal level. We also have a large migrant population in the State of Michigan, our agricultural workers who are often precariously housed. We have housing that is often tied directly to their employer. So when they encountered job loss or reduction in hours, it can really put their housing at risk very quickly because their employer can ask them to leave the house and if they're not working or if they need to reduce their hours. So we have had an issue for a long time. COVID-19 has only made it worse. We've seen people four to six months behind on rent. That was that her that was pulled the summer. Those are individuals that always been a little bit behind on rent. With reduction of hours or loss of income caused by COVID-19, things got much worse, much faster. We have a state that was put in place during the emergency, state of emergency during COVID-19. Of course, we have the federal that is in place. It does not cover the late fees that are often the cause of eviction for low income residents who maybe able to put together the money to make the rent payment, but they can't catch up because of the late fees and penalties that are

included in their lease. Those moratoriums, the local state or federal don't account for those late fees and penalties which really do put low income renters underwater.

Since COVID-19, what we have been working on is we already were working on building a housing justice movement. We have been working on policy proposals that really organize residents that we have already been organizing around the housing crisis specifically around the funding and assistance we need to address COVID-19. That involves adequate housing in non congregate shelters for homeless population that provides for funding to cover those late fees and penalties so that when the eviction moratoriums expire we don't see an onslaught of tens of thousands of evictions in the city and then just pushing for a state fund that was created for affordable housing, but it is only funded at \$50 million. Pushing for more money for that state fund. And a lot of it, as you can -- as you hear is really coming down to funding. You see that is a continuous theme that I'm going to talk about. We do have the data around affordable housing. We do have the affirmation from our on the ground organizers, from affordable housing developers who can tell us what works for affordable housing. What we are not in need of his new ideas. We have really good ideas. We have great solutions that have been proposed and created by the impacted residents and those that have worked with them for some time. What we are lacking is a combination of political will funding and political will to put policies in place, political will to push developers, even market rate developers to include affordable housing and some of their development. We have inclusionary zoning ordinance that we were able to achieve –

ADRIANNE TODMAN: Ms. Kirk, I hate to interrupt. I think that you might consider, as you go to your next slide, right now, we're seeing your entire slide deck.

AMINA KIRK: It is not --

ADRIANNE TODMAN: Presentation mode. Yes. I apologize for interrupting.

AMINA KIRK: No apology necessary. Thank you. Is that any better?

ADRIANNE TODMAN: It appears to be better. We're still seeing your slide deck on the left.

AMINA KIRK: I'm not sure why. I am having -- let's see. Bear with me. I'm not sure while that is happening [Chuckles.]

KELLY HILOVSKY: If you go into slideshow mode at the top of your screen. There's a tab that says slideshow next to animations.

AMINA KIRK: The problem is that actually, zoom in is in the way. I cannot get to that toolbar. Let's see if I can do it here.

KELLY HILOVSKY: From the current slide, if you can see that.

AMINA KIRK: So I tried to close that slide deck. Can you see the full thing now?

ADRIANNE TODMAN: That looks better.

AMINA KIRK: My apologies. So as we are talking about funding, I want to talk a little bit about - about the work that can be done with public health advocates and professionals such as yourself. That is something I will try to talk about throughout is what we can do. We want to talk about the solutions that are out there. One big thing that we can all work on and their organizations that are working on this is being seen as an issue for affordable housing policies and housing initiatives is the narrative around affordable housing itself. How do people contemplate affordable housing? There happen to be studies done and work done by some national organizations that have shown that people simply don't think that everyone deserves housing. So that is a big hurdle to overcome when we are talking about creating policies that actually serve the need that is there and actually given the funding that is necessary.

We come to the United States, do not say housing as a human right. We do not see that everyone deserves housing. What we see it is as a reward when you live your life the right way, when you achieve the things that you should, then you get housing as a reward. The adequacy of your housing, whether or not it fits your needs, is a reflection of your work and what you deserve. So that is a big hurdle to overcome. That is a narrative shift project that has to take place. We have to come as a country, embrace the idea that housing is a right. Then, we can start to get the policies that we need and the funding that we need.

We also have to center racial equity in housing and in the strategies around affordable housing. It actually means looking at other presenters have spoke about the past legacy of racism that was used in policies. Oftentimes, we hear people live where they want to live, communities, a reflection of the desires of the residents were there. We should not try to artificially manufacture racial integration in communities. That simply isn't true. It ignores the history and the fact that the racial patterns that we see were actually artificially created. They were constructed in our city planning, constructed in housing policies, banking policies for mortgages. We artificially constructed these racial lines in the way that we live in the housing that we live in an hour policies then continue that legacy. We do have to actually be intervenors in that process and step in to undo it. If we don't, it will only continue. The system has been set up in this way and it supports itself. So we have to center racial equity.

When we center racial equity, it is also important to remember that the affordable housing qualities will address the issues that are not only for Black and brown residents. One of the narratives is that it is only for poor Black people or only for poor brown people. That is simply not true. Michigan is a 70% Caucasian state. We have been organizing with a partner that organizers throughout the state. He conducted learning and listening circles throughout the entire state within counties that are vastly predominantly Caucasian. They are still seeing affordable housing challenges with rising rent in with decrees of short-term rentals used as vacation homes and luxury housings rather than affordable. When we talk about the solutions that center racial equity when speaking to those communities, it is important to note that the

policies that we are discussing work in our inter- cities, work for Black and brown communities oftentimes also can work for the low income Caucasian residents that are facing racial justice. I'm sorry, facing housing affordability. We cannot make that the focus. We have to. As you all know, prioritizing that in our policy discussions is very important. That is where you all come in as allies around housing.

So as I said, our policies and plans must center racial equity. That involves examining where public health professionals have had a hand in housing practices in the past. That includes social housing projects. That includes America's high-rise housing projects. We have public health professionals that are involved in the strategy and creation and running of those concepts of affordable housing in the past. There was racism and bone. We, you all come as public health professionals have to unpack so that you can join in as allies in the housing fight and not help to rent into some of those in the past. We have to partner together. Housing advocates need public health professionals to assist. We need public health professionals to make sure that when they are assisting, partnering, allying, they're seeking out organizations in the community that work with housing that center people of color. Those are organizations that already have racial justice analysis, diverse leadership that includes Black and brown decision-makers and that will help so that we can have successful partnerships.

We also need grassroots partnerships. We often have very large institutions taken on housing. We see banks taken on housing. We see universities. We have grassroots organizations working on housing in cities throughout the country that are much smaller, that on the ground working directly with the community, doing efficacy and policy and organizing. Are working with direct services organizations. Partnerships with those organizations will give you a much more concrete example of what solutions are coming from the ground, what are impacted residents who will be living with housing or who will be suffering from affordable housing strategies gone wrong in the future, what do they have to say about your plans, about the direction of your organization when it comes to housing. Those partnerships really create that on the ground experience that you simply can't get when you are working only with large institutions. It is really important to sort out -- search out and find those organizations and work with them and seek impact from -- seek input from the impacted residents who work with those organizations. They can give you, as I started out saying, great solutions to the problems.

We need funding. Adequate funding is so important. There've been many policies passed around affordable housing, whether it be housing trust funds, other efforts. They simply never get off the ground to achieve what they could because they don't have the funding that they need. So advocating with policy experts with the grassroots organizations to get funding during COVID-19, we see that CARES Act was passed. CARES Act failed to mention affordable housing, failed to mention housing as an issue. It was one of the largest issues that was being faced. All of the stay at home, you cannot stay at home if you don't have a home. If you have an unsafe home that has lead paint, asbestos, other issues, stayed at home can be a detriment to your health. Having public health officials speak up and talk about the necessity of housing during the pandemic, accessibility of affordable housing, is really important in joining with the local advocates is one way to do that. Joining national policy efforts are important as well when

previous speakers spoke about some of the efforts writing letters to give public comment about the affirmative affirm it for housing act. We were with the National community reinvestment coalition. We're working to strengthen the community reinvestment act so that funding can be provided to create more affordable housing in cities that have been negatively impacted by previously either predatory or racist thinking policies in the past, really important. So when you see those national policy efforts around affordable housing, I encourage you to connect with the local groups that you will have formed partnerships with and ask their take on it. What is their input, what is their idea of how things are going. If they think that it should be made and what they think the points are. I really think that the strong partnerships between public health experts and housing experts will yield results in policy, increasing political will and funding. Those are the major hurdles that we face. As you see, joining some local efforts is really are important in joining national efforts. That's all. I'll give it back to Adrienne.

ADRIANNE TODMAN: Thank you so much, Miss Kirk. Wonderful job. Apologies for the interruption earlier. Wanted to make sure that everyone saw all of the hard work that you put into your presentation. Expertly done. I think that one line you said in there probably says it best particularly during this year, you can't stay at home if you don't have a home. I think that resonates throughout the presentations here, particularly for a safe and healthy home. So he was in a talk a little bit now about some additional resources that we are going to go through fairly quickly. You will see some of them up here. They are available on the APHA website. Advancing racial equity series, discussion guide, if this is one of your first or one of several, place for you to learn more about what you're learning today. Racism signs and tools for the public health professional is another wonderful resource that we encourage you to take a look at. I know there is one more that is up there. Excellent. The publication that Kelly mentioned at the start of this webinar creating the healthiest nation health and housing equity. Certainly something that is really delving into all of the issues that you have here and things that we will need to take a look at in the future as we delve into really creating equity inside of housing construct and inside of the systemic that are continuing these inequities to move forward.

So we want to get to your questions and answers right now. We know that you have several of them. I will say to Kelly and Kate, I'm trying to bring some of them right now in our SharePoint document. I can go into the Q&A box and take a look. Let's see here. It is taking a minute to load. What I will do is I will go into the Q&A box while this is loading. It is saying that the server is down. So I know that there was some questions up here about different ways that the four panelists you would recommend taking on the NIMBY issue. How do we -- how do we take all of the information here and unpack it in such a way that it is accessible to folks so that they can understand, not just the critical nature that affordable housing place for people of color, but really, I think something that Ms. Kirk said, the importance of access to safe and affordable housing for everybody.

I can start with, perhaps start with Dr. Wood.

DR. WOOD: That is a very big question to kick off with. I will try to answer to the best of my ability. You know, I think, thinking about what's the root cause of behaviors and calling out what it is is that one for folks who are not just looking at this work from a professional lens, but from a

personal lands, where you live, how you are engaged with your local law- your local politicians, your local policies and conversations, when you show up, be that counter voice. Not just be the counter voice, but call it out is what it is. I think we've gotten so subversive with our language, we know exactly what they're talking about, we know exactly what they are alluding too. So putting that truth to power and putting yourself out there I think is an important part of that to do where you live in addition to these additional conversations that folks are having in the professional setting. But I do think the more clear and transparent times have allowed that in a way that is maybe more free and liberating for folks to find that voice and speak up. So that would be my response to that.

ADRIANNE TODMAN: Thank you for that. Here is a very interesting question for everybody, which is by calling these communities low income or affordable, are we continuing to create this habit of marginalizing communities by creating a differentiation from them in other communities? I think that's a very provocative question. Dr. Ramirez, you want to take that on?

DR. RAMIREZ: I think it is a great question. Sometimes we get caught ourselves right now in terminology that were constantly using because it is predefined for us. For me, this is a new area that we are moving into. I, you know, we are also saying that some of our middle income families are beginning to struggle as housing becomes limited, available, people are trying to go back into the cities. Rent is high. So this is -- and then, you know college students are not making that great of a salary when they are coming out and trying to get their first job. All of these kinds of things are impacting. It is now much broader, you know, I think community that is struggling with housing issues.

ADRIANNE TODMAN: Thank you so much.

DR. WOOD: Can I answer that? I think the point is taken well in the way we use words and does not support white premises, marginalization, and oppression. One answer to that I know some organizations are working toward asking the community. So many times we have these conversations, how do we reflect that back to the community as we are doing this and incorporating into the process and allowing their voice to come to fruition too, how is it that they describe their experience in a way that is incredibly valuable. I think is that language that we use bringing the community's input, that does not represent me at all, please don't comment, respectfully doing that, I think centers on race equity in a way that is equity empowering for that community. So I would just add that as well.

ADRIANNE TODMAN: Thank you. I think, Miss Johnson, here is a softball for you, I hope. During the housing moratorium, our landlord is receiving rent payments from the government?

KIM JOHNSON: That is a great question. Unfortunately no. The CDC moratorium does not provide any rental relief or rental assistance or rent forgiveness for renters and no funding for landlords either which is why I called it a measure that only delays evictions. It does not actually prevent evictions. One of the biggest asked that we are pushing the federal government for is \$100 billion in emergency rental assistance to ensure that people can remain stably housed and that landlords have funding to cover the cost of operations.

ADRIANNE TODMAN: Great. Thank you for that. Amina, let me come back to you for a second. You talked about look at housings through an equity lens. One of our viewers really want to know how do you begin that work? What are the first questions that a locality should ask themselves as they are trying to do the right thing?

AMINA KIRK: I think that the very first question is who is at the table having that discussion. When you say, you know, what are we talking about? We'll talk about racial equity, we are confused about it. You need to figure out who is at your table that does understand racial equity and racial equity and analysis to make sure someone is there that does understand it, but also make sure that the residents who you are actually trying to create housing and create housing strategy for are also present at the table. You don't have to have a very academic knowledge of it if you have experts at the table and have built careers on this. We have some on the call that would be happy to partner with organizations that feel there is a knowledge gap. That is one thing that we have to look at is our own knowledge gaps. Rather than trying to do a very quick Google. I will fill myself in in an hour, really bring to the table people who are steeped in racial equity analysis and the pedagogy and the history and the take that it has on housing itself and bring residents to the table there are those impacted residents, the Black and brown residents, migrant workers who are housed on stably, who have been impacted by COVID-19, who were living with the housing struggles before COVID-19. That can be a challenge, because having those tables, having those discussions, having those individuals at the tables where they are not traditionally will change the conversation. We have to be open to the fact that our agendas in our discussions are going to take a different shape when we involve those other individuals, but it is going to take the shape that it should. It is going to take the shape that has to in order for the outcomes to be productive and equitable. Sometimes, that means the meetings have a time change. 2 p.m. on a Wednesday is not when someone who may have a shift in their cultural field is able to make it to a meeting. It may be Saturday afternoon or Sunday afternoon. You may have to ship location. They cannot make it to the state capital. So being open to including the voices at the table that would be your biggest critics if you do it wrong I think is an easy way to make a short list. If we get this wrong, who will call us out. Those are the people who are going to call you out because they have a knowledge base to do so. Bring them to the conversation early and help -- let them help you get it right.

ADRIANNE TODMAN: Absolutely. Thank you. What is so interesting is the byproducts of the pandemic is forms like this which in many ways it does create this tool that we can use in terms of having a more equitable conversation and getting people to the table. Thank you for that. There was a saying if you are not at the table, you are on the table, I think, is the bottom line. [Chuckles.]

So, Dr. Ramirez, one for you, how do you address cultural issues to help with housing in your efforts? How much is the community voice community plans involved in the work that you are doing?

DR. RAMIREZ: Very involved. Part of our strategy for Salud America is to really reach out to what we called the heroes. We feel that the solution is in the community and as has been said by Amina and others, asking the community what they think. We go to the community and talked to them. We are part of the opportunity programs that we are offered. We talked to the residents. What do they want their multi-housing development to look like? I think what we really need to focus on is educating our communities that they have a voice, right? They can contact their city Council members, they can raise these issues. As Amina says they do not need to be the experts but they are living in the situation and can be the best spokesman for that. That is where the cultural and this comes. These are things that we want to see in our community that can truly make a difference.

ADRIANNE TODMAN: Right. Well said. Politics is local. To the extent that you can get folks to access their elected leaders in an effortless way makes a difference. I hear that in my work daily that getting those voices to the table are important. Here's a question for all of you. Also maybe a provocative one. This particular view of lives in California where we know the housing prices are astronomical. They're saying at some point, do you feel we need to bite the bullet and realize that we need to increase housing supply to meet demand, but potentially also lower house prices, even if it means reducing the wealth of homeowners? Let's see who is going to take that one on first.

KIM JOHNSON: I am happy to take a first shot at that. Part of the reason housing is so unaffordable or middle income people is extremely -- extreme shortage of housing that is affordable and risible to the lowest income. We are missing 7 million units of affordable housing for the lowest income people. They are living in housing that they cannot afford. They're taking up housing-- you know, that sounds terrible. But they're living in housing that they can't afford. They're living in units that would otherwise be available to middle income people, right? So then, when -- it is a fundamental mismatch that really pushes everybody into housing that they can no longer afford because of this extreme shortage. When we start to address that extreme shortage, the market failure at the lowest income and, we start singing -- we will start seeing people, housing cost even out for people across the spectrum. So I think by addressing that gap, we would see a lot of the issues with affordable housing start to decline on their own. It starts with addressing that shortage.

ADRIANNE TODMAN: Anyone else want to take that on? Ms. Johnson knocking out the ballpark? All right. We would keep going.

AMINA KIRK: Community land trust have been in discussion for quite some time. We do have one community house. Community land trusts were contemplated in Detroit based on the history of why they were created, which was actually to provide ownership and wealth generation and stable housing for Black communities. They originated in Georgia decades ago. It has been discussed as an option. It has been proposed as an option. There are a number -- I can't -- I go back to this. There are some policy that would afford housing. There are proven policy solutions that would address affordable housing. I think community land trusts are those that provide general relational wealth accumulation possibility and preserve its continuously and

sustainably affordable housing, preserve affordable housing in a community. The question is just how do we get our policies and funding to Line up with that option. In Michigan, we have some restrictive tax laws that make it burdensome to create a land trust. We also have a lot of hesitancy from both philanthropy and other donors that would invest in something like a community land trusts. There's a lot of hesitancy from banks to provide funding necessary to divide the land to construct the homes. It is an option. I think it is a viable option. It is a question of how we all partnered together to put something like community land trust on the table and get the laws and policies in place that would make it feasible and sustainable.

ADRIANNE TODMAN: Anyone want to add? No. There's a question here. I promise I did not plan it about the role that public health authorities can play in renters from renters to home owners and programs. For many of you here may know that absolutely do that some years ago, Congress passed a law that allowed the section, the value of section eight voucher to be used toward a mortgage payment instead of renting a unit. I have found over the past now 20 years or so, that is been an incredible tool in helping many low and moderate income families began health appreciation. It is a great organization. That is one of my favorite programs that exist on the planet that helps low income families escrow what would've been additional rent that they would have to pay and to create a savings account for college or provide a car to get to work in a number of things based on the family goes. Yes. We talked to a housing agency. There's a lot of information that I think they can share. I know we are closing in. I'm going to ask my expert operators if we have time from one more question or do we need to begin to close out?

KATE: Let's go for one more question.

ADRIANNE TODMAN: All right. We're going to be wild and crazy today. Look at that. There's another question here about ways in which we can move on from this session to actualizing some of the solutions that we want. This is the rapid round. What will be the one thing. Everyone, what would be the one thing that you want everybody to do when they shut off their resume to really advance this conversation? I will start with Ms. Wood.

DR. WOOD: Make sure everyone votes. Vote in your local election. Clearly we have a presidential election. Vote; make sure your neighbors are voting. So many decisions around affordable housing is a local policy. We think about it on federal side but as Amina mentioned so much happens on a local level. Please vote. Understand what is happening. Understand what is on the ballot if there are affordable housing policies. If you are aware, how do you spread knowledge with your colleagues in your network ensuring that we use this kind of political will to move the needle is really critical.

ADRIANNE TODMAN: Ms. Johnson. One thing.

KIM JOHNSON: Just one? I would say getting contact right now with your members of Congress, especially if you live in Kentucky and Mitch McConnell is your senator. There seems to be a big hold up in the Senate on the Republican side about an idea that people do not need more relief right now. That is the monster of lease false. People are struggling and have the

power to do something and are choosing to do nothing. In contact with members of Congress. And like Dr. Wood said, go vote.

ADRIANNE TODMAN: Very good. Miss Kirk

AMINA KIRK: Definitely would echo Kamillah and Kim. Vote. Know what is going on. Reach out when you hear about those things involving housing, only local ballot and on the national stage. I would also say to find one organization working on housing in your area, whether it be your community, your city, your county, that centers racial equity. Reach out to them, set up a meeting. Have a conversation. Figure out how you can partner together. That maybe a working partnership in the future where you all are meeting regularly. They could secure support ongoing campaign initiative that they're working on for the upcoming election or may become an information share where they become a partner in letting your organization know what is going on with housing so that you can support. Reach out and actually try to build a relationship with one housing organization focusing on affordable housing that also centers racial equity in your neighborhood.

ADRIANNE TODMAN: Thank you. Finally, Dr. Ramirez.

DR. RAMIREZ: No. 1 ditto to what everyone said. Please go out and vote. It is important. It is really to mobilize our communities of colors that the voice does matter. We definitely need that. But also, I just wanted to -- Amina commented on finding a local group that you can participate in. We had an amazing input on our transit group. There is a group that is focusing on housing. Bring your health equity lens to the picture. Help those members realize what has happened historically many of them don't know. They've been going from one meeting to the next. So we have a lot of context that we can bring to the table to help them make a better decision for the future.

ADRIANNE TODMAN: Thank you. Let's thank the panelists. Thank your viewers for sticking with us. This has been thrilling. I know I learned a lot from the four of you. Thank you so much for your wisdom and your amazing data. Please visit the APHA website to learn more. Please also visit my website if you want to hear more about affordable housing resources near you. Thank you all. Have a wonderful afternoon. Thank you all who are viewers here. Have a wonderful day. Take care