

+You: Building the Beloved Community

Friday, Jan. 22, 2021, 12 p.m.

[2:25] Errin Haines: Good afternoon, everyone. My name is Errin Haines, and I'm editor at large and a co-founder of The 19th, a nonprofit, nonpartisan newsroom focused on the intersection of gender, policy and politics. I'll be hosting today's discussion with our panelists, who I'll introduce now.

Professor Thomas Wilson Mitchell is a legal scholar at Texas A&M University. He's also a 2020 MacArthur Genius Grant Fellow, recognized for his groundbreaking work for reforming long-standing legal doctrines that deprive black and other disadvantaged American families of their property and real estate wealth.

And we're also joined by two members of Habitat's senior leadership team. Jonathan Reckford is CEO of Habitat for Humanity International, and Natosha Reid Rice is the organization's first global diversity, equity and inclusion officer.

Thank you all so much for joining us, and thanks as well to our audience today. So our group is going to take questions directly from the audience later in the hour, so please drop your comments and questions in the chat box as we go.

Now, today we're here to talk about what Dr. Martin Luther King, Jr., called "the Beloved Community." We just marked, obviously, Dr. King's birthday, the 35th anniversary of the federal observance of the Martin Luther King Day holiday, so this is an interesting time to be discussing this topic.

And obviously in the last few weeks, our nation has been rocked by a riot in our Capitol that we're still coming to terms with, and we are still in the midst of the dual pandemics of the coronavirus crisis as well as the national reckoning on race. And so, you know, two days after the inauguration of a new administration, we ask, as Dr. King asked, where do we go from here? Chaos or community? And so that is kind of the stage that we set as we have this conversation today.

Now, before we get started, you know, I do want to acknowledge — being that I'm from Atlanta, so many of us have an Atlanta connection in this conversation today — the passing of an icon, humanitarian, certainly someone who embodied the Beloved Community, and that is baseball legend Hank Aaron, who — as many of you may have heard — passed this morning at the age of 86. And so just want to take a minute to kind of acknowledge him before we get started.

So I will start with you, Natosha. Like I said, the organization's first global diversity, equity and inclusion officer. I want to ask you about a lot of the anger and sadness and hurt — not just from recent events, but really from decades of systemic racial injustice that were present even before the national reckoning and the pandemic, but I think have really been laid bare, you know, in the midst of everything that we've seen in the past year. So I'm just wondering kind of what your thoughts are on that idea of chaos or community and where we go from here as a nation.

[5:14] Natosha Reid Rice: Well, thank you, Errin, for that question, for the introduction and for acknowledging the icon Hank Aaron. And prayers for him and his wife, Billie Aaron, in this time. So thank you for that.

As you know, *Where Do We Go from Here: Chaos or Community?* is the title of Dr. King's final book, and in that book, he said these words, which I think are so powerful and lead into the answer to your question. And he says, "We're now faced with the fact that tomorrow is today. We're confronted with the fierce urgency of now, and within this unfolding conundrum of life and history, there's such a thing as being too late." I love the push for urgency. And he goes on then to say, "This may well be mankind's last chance to choose between chaos or community."

So as you've already said, what we're seeing now is not new. What the horrible image of George Floyd literally being suffocated to death on a street — in the streets of this country, right, the land of the home ... the land of the free and the home of the brave. As devastating as that was, it's not new, unfortunately. And there have been many other George Floyds and Breonna Taylors who have died at the hands of injustice in many ways. And I think also, in the midst of the COVID pandemic, we're also seeing at large the pandemics that have been wrought by systemic injustice, in particular in the housing sector.

And so what do we do with all of this? Now that many more people are tuning in and their eyes are focused, in some instances because of the COVID pandemic, many other avenues for activity or distraction are shut down, and we're tuning in like never before. I often say that in this moment, there's more than a lament that is required of us as a nation. There's obviously an acknowledgement of how we got here, acknowledgement of complicity for how we have supported and encouraged the current systemic injustices that we are seeing today, and acknowledgement of the fact that people aren't segregated de facto just because they chose to live with like-skinned people or people of the same race, but that we are truly in the midst and experiencing what happens when systemic injustices, some based upon racism, are pushed forward through policy and law.

So we've got to have acknowledgement of that, and yes, there's anger. We've got to acknowledge that there's anger, but I think it's the work of organizations like Habitat and others that are really trying to transform that anger into action by providing very constructive ways to build community, to transform cities and communities, and thereby transforming our nation and our world. That involves some form of repentance and acknowledgement as well, but also the consistent push to build hope in the midst of hopelessness and to remind people that really when we come together as communities and as neighbors, as our network, we really can build a Beloved Community that can transform and continue to generate hope in the midst.

[8:28] Errin Haines: Yeah, so many great points made there, and you segue perfectly into what I want to come to Jonathan with next, and that is, you know, the idea that several months ago, to Natosha's point, after the killings of George Floyd, Breonna Taylor and Ahmaud Arbery, Jonathan, you wrote that "we must create what Dr. Martin Luther King, Jr., called 'the Beloved Community,' a community that includes diversity and allows for tension undergirded by love and leading to transformation. To do so, we must truly love our neighbors as we love ourselves. We must change. And we must commit to tangible action.'

And you know, literally Habitat is building the Beloved Community and has been doing so really for the better part of a generation, more than a generation. I want to ask you really how Habitat is approaching this challenge now.

[9:23] Jonathan Reckford: Thanks, Errin. I think it starts building off what Natosha said, that we have to acknowledge that housing was absolutely a part of the problem.

So in the last century, housing policies are maybe the most tangible example of systemic racism, where so many black families and other families were denied access to housing through practices such as redlining, and we saw that created a huge gap in homeownership, which created then a huge wealth gap that came with that. We believe we can do better than that as a nation, and we see that housing certainly isn't the only piece, but it can be a critical foundation and a way that Habitat can be a part of the solution.

Habitat for Humanity is a faith-based organization. We have a theological imperative very much as the quote you just shared, to put God's love into action in a very tangible way, to love our neighbors as ourselves and insist on reconciliation and relationship and justice. There's a historical imperative that comes ... Our roots are in a farm just outside Americus, Georgia, some 80 years ago that was an interracial farm far ahead of its time where black and white farmers lived together, ate together, were paid equally, and tried to create a community that was going to be a demonstration plot for the kingdom of God of how communities should work, though it was often at that time, as you might expect, not welcome.

And it is out of that we believe, for our mission, we have a business imperative. Our mission is to build homes, communities and hope, but a key part of that has always been about breaking down barriers between people and building relationships. And in our image of the Beloved Community, it really will take everyone. And we know that housing's complicated, and it's going

to take the public sector, the private sector and the social sector coming together, and we've got a lot of ideas and real experience of what has worked and what we believe can work. And COVID, of course, has made all of that more complicated, but we are very excited.

We're in the midst of our first-ever U.S. advocacy campaign called Cost of Home, which is really to bring attention to the huge affordability gap for so many families, and particularly families of color. And so we have a number of initiatives we're excited about to try to reduce that gap, to increase access to homeownership, particularly for black families, and to increase homeownership more broadly as well as to broaden the supply of housing that's affordable for low- and moderate-income families

But we believe that everyone benefits and the right model for any community is to have a community where everyone can afford to live there and where people across income bands and certainly across race and other divisions can come together and live in the same community and build the kind of community we all want to be a part of.

[12:07] Errin Haines: Yeah. Yeah, well absolutely Habitat has the experience and the track record to really be a leading voice in this moment as the entire country tries to navigate a new normal on the other side of these dual pandemics of the coronavirus and systemic racism.

So I want to come to you now, Thomas. I mean, Habitat hosted another one of these discussions back in June with Richard Rothstein, who helped to trace that history of racial discrimination in housing, particularly against black families in America. And so today we're here not to just discuss the history, but also the future. And so that brings us to really a conversation around what sort of opportunities really lay before us to build that Beloved Community that Jonathan and Natosha have been talking about and the role that housing can and should play.

Thomas, as I mentioned before, you were awarded the MacArthur Fellowship for your work in developing legal and policy solutions to help black Americans to gain stronger property rights. And Jonathan mentioned Americus — you are a son of Americus, you've got roots from Americus. Tell us a little bit about your work and also the role that you think that law and policy will play in redressing this history of discrimination in housing.

[13:32] Thomas Wilson Mitchell: First of all, thank you, Errin, and thank you, Habitat. I do have ... my family has roots in Americus, Georgia, so Georgia's always kind of on my mind at a certain point, and so thanks for the opportunity.

I think my work initially started focusing upon the challenges that disadvantaged African American families in the South had maintaining their land, so initially it started in a rural context with kind of land and farms and kind of looked at a set of property laws that were often considered very byzantine, archaic, not something people studied in any great depth, and kind of tried to look at those in a very close way, do a very kind of deep dive and analysis of how those laws work, leading and contributing to substantial loss of property within the African American community. As my work kind of evolved, I realized that it wasn't just purely a rule

phenomenon. Some of the property issues I was studying had analogues in cities and metropolitan areas.

So in terms of kind of addressing that aspect, law and policy has kind of a huge role, right. So in addition to the kind of extralegal means that were used in terms of violence and lynching and physical intimidation, there are a whole set of laws that have contributed to either preventing African Americans and other disadvantaged families of color from becoming property owners in the first instance, but then for those kind of rarified few in some instances who have achieved that status, that has then led to them losing property or property rights that they had developed.

What I'm probably most known for is a form of common ownership of real property referred to as "heirs' property." Heirs' property results from the fact that when families typically don't make wills or estate plans and they own some property — whether it's a single-family home in Atlanta or it's a rural farm in southwest Georgia, for example — that property passes down by what we call intestacy. Under a form of ownership, the technical form's called "tenancy in common," in these communities that ... where there's a large prevalence of this, they refer to it as "heirs' property."

The racial link here is, as COVID has exposed, all these pre-existing racial gaps in our society in health care and housing, et cetera. One of the racial gaps that is probably not very well known is the massive racial will-making or estate-planning gap in this country. Something like 62 percent of white Americans make a will, but only 22 percent of African Americans.

What was particularly stark, though, is for every racial and ethnic group, those who have the most education, not surprisingly, make wills or estate plans at the highest rate. So for college-educated white Americans, they make wills or estate plans at about 72 percent. It's true that African Americans with a college degree make wills at the highest rate among African Americans, but that will-making rate is only 32 percent, which compares with the ... among white Americans, the least-educated white Americans, those without a high school degree, they do have the lowest rate of will-making or estate planning among white Americans, but that rate is 55 percent, significantly more than the most educated African Americans.

So I kind of focus on one particular law that I was the principal drafter of ... a model state statute to try to enhance the ability of these families to maintain ownership of their land, maintain the real-estate wealth associated with that ownership. And that's been a law enacted into now 17 states, including eight southern states and the U.S. Virgin Islands. But then as my work has evolved, I've been doing other state law reform and also I was ... I helped Senators Cory Booker, Kirsten Gillibrand and Elizabeth Warren develop a really kind of novel, groundbreaking bill that was introduced a few weeks ago called the Justice for Black Farmers Act. So let me stop there.

[18:09] Errin Haines: No. No, you're going to keep going because I was just about to ask you about the real opportunity here, both in this new administration and this new Congress, to address the issue of housing inequity and inequality, especially with an eye towards kind of the

historic discrimination that we know was prevalent in our country and what needs to be done from an equity lens to really redress a lot of those issues. And you say ... you talk about the work that you've already been able to achieve at the state level, but what do you see in terms of opportunity at the federal level to really advance addressing closing the housing and the wealth race gap in this country?

[18:56] Thomas Wilson Mitchell: I'm going to talk about both kind of rural and urban. This phenomenon of heirs' property is both an urban and a rural ... and there's, at the federal level, there's opportunities in Congress to address this through legislation. There's also opportunities from a number of the federal departments, agencies, services to play a role, whether we're talking about urban or rural.

In the USDA, there has been the 2018 Farm Bill. There were some helpful provisions. They're discrete, but they're helpful, trying to help families who are farmers or ranchers who own heirs' property better be able to participate in a range of USDA programs.

One of the problems with heirs' property is, in the law, we typically say that many families who own heirs' property typically lack what we call clear title. They don't have a legal document that establishes who is the universe of the various common owners. If you don't have clear title to your property, you're not eligible for a commercial loan where you need to use the property as collateral. You're also ineligible for a huge range of governmental programs, whether at the local, county, state or federal level. The 2018 Farm Bill recognizes that heirs' property owners who are farmers and ranchers often lack clear title, and they provide a workaround to enable them to participate in a wide range of USDA programs where previously they were prevented.

The Justice for Black Farmers Act actually leverages and builds upon those provisions of the 2018 Farm Bill and provides far greater resources and a more robust and complete acknowledgement.

The other thing is, as I said, it's also an urban problem, so many of these families who own property who are not able to participate in all these governmental programs. Well, that implicates HUD, and HUD also has barriers to entry for these property owners. You have barriers in terms of disaster relief with FEMA programs.

But one of the things that I think I'm very heartened by the new administration and its very robust, clear, loud commitment, at least stated commitment to addressing racial equity issues. And one of the things that would be helpful is ... we found pockets of these problems in various federal agencies' requirements. It would be very helpful to have something like an interagency task force that did a sweep and looked at a range of programs or barriers that African Americans and other disadvantaged communities have had in terms of participating in a wide range of federal programs. And then think about are those current policies justified, and if not, what can be developments to address those.

I mean, one basic thing is there's a huge gap in this country in terms of the ability of black families to access credit, and part of that is their FICO scores. So we might ask ourselves: Is FICO, is that the gold standard? Is that the only way of assessing a family's creditworthiness? Or if you kind of look at particular communities, can they provide evidence of other ways of kind of measuring their creditworthiness that we don't have to rely on this one metric where there are these huge kind of gaps? So I think just in terms of that federal level, there are these range.

And so part of what I was talking about is for people who own property already. But then you have to step back and say, OK, but what about those who don't own property, whether it's land or single-family homes? The Justice for Black Farmers Act — I'll call it Senator Booker's bill, et al — it has a really helpful provision that provides ... it recognizes the decades of systemic racial discrimination within the USDA that had been largely unaddressed, recognizes the damage and the fallout from that, which led many black farmers to lose their land and their farms, and there's a provision in that bill to provide land grants to those families as a form of restitution. So we might ask ourselves: In the urban context, is there a similar history we can document with HUD, and could we think about restitution as opposed to just changing policies kind of going forward?

So there's a ... given how little these issues have been addressed, there's just a wealth of opportunities, whether we're talking kind of backward-looking and restitution, if we're talking about making adjustments to law and policy going forward, to enable many more families to kind of participate.

And then just, you know, we shouldn't think just of the traditional kind of property ownership. There's a role for community land trusts. My wife is a national housing expert, and what she's been really touting and writing about and trying to highlight is perhaps the role of tiny homes and what ... in terms of addressing homelessness and what types of kind of law and policies or regulations need to be changed or advanced to make tiny homes kind of go to scale.

[24:35] Errin Haines: That's fascinating, Professor Mitchell, especially you know, I think one of the things that struck me the most in this pandemic was seeing just what is possible in terms of what this country can do to provide shelter. Like even in thinking about ... restaurants had to adjust in the new normal, right. Seeing them kind of build these structures so that people could dine outside safely. And it's like, well, gee, doesn't this look a lot like a potential shelter that could be provided for people if we only had the political and moral will to do that for folks?

And so, Jonathan, I want to bring you into this in thinking about, you know, kind of some of the intersectionality around inequality, right. The relationship between housing and equality and some of the other inequalities that we face as a country. And also just to talk a little bit about, I mean, you mentioned the role of faith in really addressing inequality as well, and I'm wondering if you can kind of talk about, you know, both of those things, both the intersectionality piece and how faith can also factor into how we approach this.

You're on mute ...

[25:55] Jonathan Reckford: Jumped right in ...

Thank you, Errin.

I think that intersectionality's really important here because often — and nonprofits have been guilty of this, too — that each sort of say, “Hey, we have the answer.” And it'd be easy to say, “Well, if we solved housing, it would solve everything.” That's not true, but the reality is housing in many ways is a prerequisite or foundation for all the other things we want.

So if we want better health, we know we've got to have good housing. If we want good education, if we want livelihoods, if we want healthy food, all of those pieces come together, and you really need a holistic solution.

One of the challenges I think we've had, and history has gotten us here, is we've become increasingly economically segregated, and there's a racial component of it, but it's a huge economic barrier. So local zoning has been designed in a way to segregate our communities, and historically cities were mixed income and mixed use where people could live close to where they work. That's still the best model, but we have increasingly undesignated our cities to make that work.

So we need to both increase our investment in communities of opportunity and make sure that we open up access because a lot of zoning rules have been designed to keep out low- and moderate-income housing, and we've got a huge deficit in supply. And on the other side, how — in an inclusive way — can we continue to invest in historically underserved communities but do it in a way that doesn't displace or force so many families out.

And so I think we need a both-and approach, and the faith community can play an important role in this because ultimately change comes through relationship. So we need the policy side, but in order to get local policy changed, you've got to change hearts and minds, and I think historically that's a place where the faith community can really step in. We need “yes in my backyard” because zoning is one of those places where otherwise friendly people quickly lose all that friendliness. And we also need the state and federal piece, so it's an “and,” not an “instead of.”

But I think there's a huge advocacy opportunity for the faith community to step up and say, “We believe in the Beloved Community.” It's certainly the model that, if you look at all the major faiths of the world, there's a deep values-driven commitment to those most in need in our society, and so we have always worked joyfully not just within the Christian world, but across, and we've had wonderful examples of interfaith groups coming together to tackle these challenges. So I am optimistic that it's possible. I certainly don't think it's easy, but I do think housing has become more visible in this crisis.

And what's unusual in this crisis is usually in an economic downturn, housing would become more ... less expensive. This is so unique because of this K economy or less-than economy where those who are knowledge workers actually want more space, so they're driving housing prices up, and service workers are being priced out of housing as their incomes go down, so we have got to tackle this. We had a huge housing crisis before COVID. It's worse now, and I think there's a great urgency now to come at this together.

[28:53] Errin Haines: Wow, that is such a powerful and important point that you're making, the idea that the housing ... the inequality gap on housing is actually growing in the midst of this. I think that that's something that I don't want people to miss in this conversation.

Natosha, I want to come to you, you know, because I'm also thinking — obviously being in a newsroom that, you know, focuses on, like I said, gender, politics and policy — thinking about the issue of housing and equality through a gender lens and really knowing how the housing disparity has been made even more acute, you know, for women and LGBTQ folks. And so what ... where their place is going to be in the Beloved Community and why we need to also be thinking about housing inequality through not only a racial but also a gender lens in this country.

[29:45] Natosha Reid Rice: So first of all, this conversation is awesome.

I do want to say, in the midst of COVID, when the question about intersectionality —and this gets into the conversation on intersectionality even with the aspect of gender equity and sexual orientation — is that now in the midst of COVID, a home is a place where you live, a place where you sleep, a place where you eat, but it's also a place where you have school in one corner of your home. It's a place where you are working in another corner of your home. You're seeing the intersectionality writ large in this moment because home has had to now mean so many more things, not just a house per se, but that house now is transformed into a school and into a place of work and [break in audio].

And so if you don't have that place to call home, you're disadvantaged in many of those [break in audio], and we obviously know as well the intersection [break in audio] housing and health and health outcomes. On our Cost of Home cabinet, Dr. Megan Sandel has often said — she's one of our members of the Cost of Home cabinet — and she's often said that housing is a vaccine, so ... clear intersectionality with housing.

When we look at the issue of gender, we can't ignore that in many of the communities that we serve ... that a lot of them are female-headed homes, female-headed households, and so how we go about this conversation on equity, we definitely have to include a gender lens when looking at that.

And even in the formation of what we now understand ... the concept of Beloved Community is not without the influence, for instance, of Coretta Scott King. You know, oftentimes we attribute that to Dr. Martin Luther King, as we should, but she was the legacy bearer of his legacy, right. Oftentimes when we have these conversations about King's legacy, we can't do that without

acknowledging but for Coretta Scott King's work to get the federal holiday in place, to establish the King Center, which has been the institution housing many of Dr. King's philosophies and writings, we wouldn't have the King legacy. So I think all of that component of gender lens ties into understanding what it means to build a Beloved Community

So within the Habitat network, for instance, we have explicit thrust focusing on women. We have Women Builds throughout our U.S. network focusing on really bringing women together from all facets in various communities. Corporate, nonprofit coming together on a site to build a home for a homeowner. And all the Women Builds that I've participated in, the homeowner has often been a woman-headed household. So that conversation about how we prepare folks on the front end — financial literacy, homeownership counseling, and I loved what Professor Mitchell said, the importance of wealth building.

This conversation on equity actually takes the initiative from the dual meaning of the word "equity." On the one hand, we have equity on the front end where we want people to have access to credit, people to have access to housing opportunities. On the back end, how do you then protect that equity and wealth that you've now poured into the home that you have purchased, right? So equity is a long spectrum, and how we work within our communities to make sure that we are hitting it on both ends is truly transformative.

As Dr. Mitchell pointed out as well, this notion of heir property, there are many families throughout our country of color who are land rich but money poor. That would be my family in Georgia. Snellville, Georgia. We are wrestling with all these issues regarding heir property, and that is the case for so many. They're under-resourced while also trying to have their own stake in the ground.

So how we go about this conversation on the full ecosystem of shelter and of housing, it is important to acknowledge these various ways of ownership, of community building and community transformation.

[33:45] Errin Haines: That is such an important point. So I just want to remind our audience that we will be inviting you to also ask questions, so if you have questions directly for any of our panelists, please do drop your comments and questions in the chat box as we get to that. But we want to keep this conversation going.

I'm wondering, Jonathan, specifically if there ... you know, as the Biden-Harris administration is taking office here and their agenda is beginning to take shape, is there anything in the first 100 days that you would really like to see them doing around the issue of addressing housing inequality, not just in the pandemic, which we are obviously still very much in the throes of, but setting the groundwork for what can be possible going forward?

[34:49] Jonathan Reckford: You know, Errin, we have a long list, which wouldn't surprise you, of things we would love to see them do. I'll just list a few. There are some they could do faster and some that obviously will take Congress in order to make it happen.

The Fair Housing Act, some of that can be done through policy work, and I think that is likely and possible to change back again some of the changes that just happened in the last administration that significantly weakened the Fair Housing applications and the way HUD funds go into particularly the suburban highly zoned areas.

We would love to see — and it was in their platform, but this will take Congress — a significant expansion of housing choice vouchers because vouchers can actually be used by families for homeownership as well, but we haven't pushed very hard for that because there's been such a dearth of them that we thought they need to go to the absolute most vulnerable, lowest-income families.

There's a bipartisan bill called the Neighborhood Homes Investment Act that's specifically oriented at historically economically struggling communities where you've got housing there, but the cost of rehabbing that housing and bringing it up to code and good standard is more expensive than the value of the house when you've finished it, so there's no economic incentive to do it. This would create some funding to preserve the housing stock in these neighborhoods and reinvest and help revitalize those communities, and we think that's a huge opportunity.

And then there's a series of things around down payment assistance. So we've got a ... access to finance is such a big piece of this puzzle, but we would love to see an advanceable tax credit for low-income first-time home buyers to have a chance. Habitat has demonstrated a model. If families are fully capable of paying back a mortgage but it's almost impossible for a low-income family to save a large enough down payment, so finding down payment assistance, scaling up savings programs, and finding ways ... you know, if you're wealthy enough to itemize your taxes, you get a federal housing subsidy, but if you're a low-income homeowner, you don't. And so we'd love to see that structure so that anybody who is trying to own a home could have access to that.

[36:45] Errin Haines: Well, that sounds like a robust set of recommendations, and maybe they'll take some of those to heart.

Professor, I want to come back to you and ask, you know, even as we're talking about the things that the Biden-Harris administration can do and some of these agencies can do in terms of making changes, I wonder if there is already policy on the books that could be better enforced that we need to be talking about and lifting up in this moment as well?

[37:15] Thomas Wilson Mitchell: Sure. I'll address that, but I'm going to do the political debate and make a couple points I want to make.

I just think that one of the things we need to acknowledge is the scope of the historic discrimination and its fallout. So for example, when we're dealing with black farmers and the land that they've lost in the last 100 years — which we're talking it's at the scale of 15, 16 million acres of land — I'm part of a research team that ... looking at the economic consequences of

that land loss, and our conservative estimate is just the value of the property itself is \$350 billion. Our research team that includes people like Derek Hamilton and others is now trying to build a more robust estimate, taking into account things like when you own property, you can use that property as collateral to finance your children's higher education, and those outcomes you would expect intergenerationally from that education, and we're thinking that in addition to the \$350 billion, we're talking several hundred billion dollars on top of that.

But if you look at housing. You know, before the pandemic. In 1968, the Federal Fair Housing Act becomes law. We had ... the high-water mark for black homeownership in this country was, I think, 2004, almost 50 percent. We are now ... before the pandemic, we had lost so much ground, we were below the homeownership rate at the time the Federal Fair Housing Act had been enacted into law. It was kind of a shocking kind of realization. And so these are not ... if you're going to have a remedy, it's got to be to the level of the problem, not some type of token or symbolism.

There's also the issue, I think, that whether we're talking about the real estate sector, we're talking about various governmental sectors, you need people in policymaking positions, stakeholders that reflect the diversity of the country so that you have African Americans and Latinos and others who are in important policy positions in a position to develop and direct and to help the policy team overall raise their awareness of problems that they might not be familiar with. So I just think it's incredibly key, whether we're talking in the real estate sector with developers or contractors, or on the finance side and on the legal side, you know, we have a tremendous paucity of African American lawyers in this country who have any experience in real estate and tax and estate planning. So I think that's kind of important to know who's at the table when these policy solutions are kind of being devised.

In terms of just existing, there's a whole panoply of regulations and policies and laws that have been underenforced. From the Fair Housing Act, there's a tremendous amount of kind of underenforcement. Part of that is African Americans and other kind of minorities typically have a chronic lack of access to affordable legal services, and so they're just not in a position to kind of vindicate their legal rights, even when there's been clear violations of these various laws implicating housing, whether at the state or kind of federal level. So there needs to be something done in terms of providing significantly increased access to those legal services so that the law on the book is not some dead law. It's not law in theory but not what the law is on the ground. So that gap needs to be kind of addressed.

There's a whole series of kind of laws that were passed by Congress that have been slow walked in the last four years, where they simply have ... the pedestrian work of developing regulations to make that legislation actually come to life has just not been done. So I think the Biden administration's going to find that out quickly if they hadn't found it out already, and hopefully with those existing kind of laws, will actually make them come to life in a way that will actually redound to the benefit of African Americans and others.

[41:56] Jonathan Reckford: Errin, if I can build very quickly on Thomas's first point. One thing I didn't mention is even in the big COVID relief package that's coming out, we applaud ... there's an extension of the eviction and foreclosure timeline, which we absolutely believe in, and then there's funding for rental assistance, which we also believe in.

There's no funding for low-income homeowner assistance, and that's a risk because at some point, that's going to create foreclosures and we're going to lose ground on this huge issue. So one, I think, short-term opportunity from an advocacy perspective is to help low-income existing homeowners stay in their homes as well as low-income renters be able to stay in their apartments and homes.

[42:36] Errin Haines: Exactly. Yeah, those folks are absolutely financially fragile and also part of that essential worker group. So many of those folks whose work is essential but their economic status doesn't necessarily reflect the essential work that they are doing.

Professor, I love what you said because Dr. King did talk a lot about just the need for systemic racism and inequality to be met with systemic change, not just incremental change, and just the idea that we think about who are the other constituencies that really can be a part of bringing about the Beloved Community, so I appreciate you raising those points.

I think our last question before we open it up to audience questions, I want to talk ... Habitat has been an organization that has long been about, you know, trying to address these inequities and this inequality in such a big way, but in August 2020, you decided that you needed to do more with the creation of Natosha's role.

Jonathan, can you talk a little bit about why Habitat felt that that role was necessary? And then, Natosha, if you could just pick up and say what you see your role as and how you feel like you've already kind of been able to make an impact in the few short months that you've been in this role, really confronting this tremendous challenge at a really consequential time in our country's history.

[44:05] Jonathan Reckford: Thank you. I'll just go briefly and then hand it to Natosha, but I think there was, like for so many ... even though there were things we could celebrate and progress we had made, I think it raised a conversation that said we had still not done enough. And so on multiple levels, looking internally at our own umbrella organization at Habitat International, looking more broadly at Habitat particularly in the U.S. — which was ... we are historically mostly a white organization, though serving disproportionately families of color —and looking at our own boards of directors across all of our affiliates across the country, looking at staff as well as looking at the families that we serve and with whom we partner. And then programmatically as well. For all the reasons we've been talking about, looking at could we do more given the magnitude of the issue. So not just from an advocacy perspective, but from a building perspective.

One of the saddest parts to me with COVID is that I would love to see communities out learning together and doing something very tangible and building together, and so I hate that temporarily we can't do some of our traditional volunteer work, which I think has been very successful over time building relationships and helping lower those barriers.

And then the other part is this isn't just U.S. though this conversation has been primarily U.S. This is an issue all over the world, and the land issue is our primary advocacy issue in much of the world. As Thomas mentioned, we work for property rights, particularly for women and historically disadvantaged groups, so that they can have access to protect their ability to inherit, to own and to be able to take advantage of the assets that they do have.

So Natosha has been a longtime leader at Habitat, but this was expanding an area of passion for her and realize we just ... though this was something we cared about, we needed to dedicate more resources specifically to it.

[46:03] Natosha Reid Rice: Completely agree and very excited for the decision that we made throughout Habitat senior leadership, as well as the continual desire and passion throughout our network, to also continue to do this work.

As Jonathan has said, so much of this work is really inspired by those ... that theological imperative, that historical imperative, that business imperative. What excites me and, I think many others in our network, about that is that for us, diversity, equity and inclusion is not a concept alone. It's a concept, but it's cascaded throughout our organizational strategy and throughout the work that we do. Because we're in the housing sector. We are in the midst of community building.

I think it's also important to realize the way in which we do our work is really aligned so well with the notion and the understanding and the practice of building a Beloved Community. Dr. King's inspiration to really follow in the vein of the Beloved Community was influenced by Gandhi and the traditions and religious faith traditions out of which the context in which Gandhi operated and led his own movement. He also was influenced by Daoist principles. So it's a collective, pluralistic concept that has been brought to the U.S. context and will continue to be brought through the global context. And it really is one that offers the imperative that we are to love our neighbors as ourselves.

I often talk about this work as a neighboring movement. You know, the great theologian and Episcopal priest who wrote the book *Holy Envy* Barbara Brown Taylor says whenever she's pressed to choose between her neighbor and her religion, she always chooses her neighbor because Jesus never told her to love her religion. So this concept of Beloved Community and building Beloved Community is one that is very well aligned with the work of equity, the work of equity translating into how we build communities that we serve, and it's such an important component of us at Habitat.

In terms of what I see my role being thus far — I've only been in this seat since October 1, and I was transitioning over from our legal department where I worked on our real estate and financing programs within Habitat, which gave me a great opportunity to work very granularly with our affiliates throughout the United States— is my role really initially is connecting the dots. I mean, one of the great things about our network, our global network, is that many of our affiliates and our national organizations outside of the U.S. have been doing work to promote equitable access to housing.

We talked about earlier our national advocacy campaign. That was started a year and a half ago with a strong push towards creating more equity in the homeownership ecosystem of housing. And so connecting those dots, giving us an umbrella with which to operate so that we can be even stronger in creating equity, even stronger and more intentional about diversity and inclusion at all levels internally within Habitat International, but also the way in which we express ourselves through the Habitat network, through our affiliated network.

And so I have a very grand task ahead of me. What's awesome with this task is we've got such great support in our network, such great desire and need in our network, and as you've even heard Professor Mitchell talk about, many of the things that he's been involved with, it just continues to bring forth this issue.

You know, the Kings' movement, the Civil Rights Movement really halted at housing. This issue of housing is still waiting to be dealt with systemically with an overarching attack at the systemic injustices that have led to it. And so the work that we're able to do through our Habitat network, we'll be doing it in partnership with many other organizations that are also in this ground fight to try to push our country to be what our country has proclaimed to be, you know, that all men and women are created equal, that we are endowed with these inalienable rights, this justice push within our own founding doctrine. Let us see it come to pass in the way in which we live and the neighboring that we do along the way.

[50:30] Errin Haines: Absolutely, Natosha. We are truly at a moment in this country where we are asking questions of who we want to be as a democracy, as a society moving forward.

I could definitely ask all three of you many more questions, and be sure that I will be in touch with all of you to continue to keep this conversation going, but I want to open it up now to our audience, and, Natosha, you have been monitoring the questions that have been coming in, so I will hand it over to you for the Q&A portion of this, but this has been already such a lively and robust and thought-provoking conversation that I've been so grateful to be a part of today, so thank you for letting me lead this ... the beginning of this conversation with everyone.

[51:11] Natosha Reid Rice: Absolutely. Absolutely. This has been wonderful.

So as we have it, we have more questions than we probably have time to answer, so I put that out as the initial warning that let's try our best to keep our answers short, and I'm speaking to myself as well.

OK, so first I'll begin with a comment from Wake Forest, North Carolina. "Glad to be reminded that Habitat for Humanity is a part of the Beloved Community." So that's awesome.

Another comment from Houston, Texas. "Our current homeowners are essential workers and are struggling with job retention as the pandemic continues, so mortgage protection is as important as rental protection." Jonathan, that picks up on the comment that you made with respect to some of the recovery and relief packages that are coming out of D.C.

Thomas, a question for you. "Like farmland, are we losing urban homes passed to the black baby boomer generation from our parents due to taxes, deterioration, lack of money to upgrade or maintain them?"

[52:09] Thomas Wilson Mitchell: I would say all of the above and more.

So there's literature on just tax assessments, and it's not well known, but the literature shows that properties owned by African Americans are often overly assessed and properties owned by wealthy folks tend to be under-assessed, so that just makes the problem ... it just creates incredible difficulty in terms of maintaining the ability to pay the property taxes. I would say that Detroit, Michigan, is exhibit A in terms of unfairness in property tax assessments, and there's litigation about that.

In terms of ... in cities, there's actually a huge problem with heirs' property that was highlighted in New York City by an incredible investigative journalist that led New York to passing my statute in 2019 where folks who had high-equity properties that were paid off, oftentimes these properties were redlined and the families had to pay in cash or they were paid off a long time ago. So there's certainly an urban counterpart, and there's a variety of laws from tax, sales, partition, eminent domain has been used mostly to take properties owned by African Americans and other people of color. So, yes, there's a range of kind of laws and policies in place that undermined that ownership and the ability to maintain these intergenerational homes.

[53:42] Natosha Reid Rice: Absolutely. Thank you. And ironically, I've been in many cities where property has been taken from historic African American communities and the street that is put through that land is often called Martin Luther King Boulevard or Avenue or Street, so very great irony in that.

[53:59] Thomas Wilson Mitchell: Great. Great. Don't get me started.

[54:02] Natosha Reid Rice: That's another conversation, right.

Question from Cincinnati, Ohio, and, Jonathan, I'd like to direct this one to you. You made a comment in some of your remarks about "yes in my backyard." So the question is "how do we address gentrification rather than revitalization of urban neighborhoods?"

[54:22] Jonathan Reckford: You know, it's such an important question. I think gentrification has become such a bad word, and the reality is we still have lots of communities and cities around the country that need investment. They need grocery stores, they need better schools, they need investment, but how do we do that in an inclusive way? And it goes back to my comment earlier, which is in two ways.

One, there are a lot of families who would move out to another neighborhood if they could move to a neighborhood with great schools, but today we've got barriers. So we've got to lower the barriers that allow mobility so that families can choose where they want to live in a city. At the same time, continuing to invest.

I don't think we should abandon those communities. I think we should invest more in those communities but do it in an inclusive way, and there are really good models out there of raising funds to mitigate property tax increases, to help low-income homeowners stay in the community. To make sure, whether it's land trusts or other vehicles, to separate the land prices, which in cities have become more and more a larger percentage of housing from the building itself. And there are ways, therefore, that can mitigate being priced out in the same way.

So I think if we are intentional ... but very rarely do cities allocate land in advance for affordable housing and get in front of the problem. And then when you're chasing it, it's really expensive to fix, so I am a big fan of continuing to invest in these communities but doing it with the community and doing it in a way that's inclusive.

[55:46] Natosha Reid Rice: Absolutely. And sustainable, right. So when you have those land trusts, for instance, that becomes sustainably affordable, and that is so key. Thank you.

OK, this question is actually directed to me, so I'll answer it. I'll read it and then answer it quickly. Says that I mentioned ... "Natosha mentioned the anger that many feel in response to events that have happened in the last few years. How do we as community leaders transform this anger into positive action?" That's from Pittsfield, Massachusetts.

Great question, and I don't have the total solution here, but here's what I would offer.

We, first, as ... going in as community leaders, have to acknowledge the community and allow the voice of the community to be heard. That means that there may be a clear humility leading our way, so understanding ... as I mentioned, acknowledging what has happened, the injustice that has occurred, and then hearing and participating with the community in creating the solutions.

So there's an asset-based approach to that, there's a co-creation component to that, there's bringing energy and resources as well as identifying the resources that are already in the community, talking about the faith communities, the education collaboratives, the realtors in that area and the other homeowners. How do we come together to build community together?

Another question. This one is for Thomas from the CEO of one of our affiliates in Portland, Oregon, Steve Messinetti, and he says, “What specific things would you encourage local and state government officials to be considering to play its role in helping to close the racial ownership gap?”

[57:24] Thomas Wilson Mitchell: So I think just at the front end when I indicated certain barriers to entry in terms of doing an analysis of creditworthiness is relying on FICO scores alone. Is that really the gold standard or in other communities are there things that could be done?

In terms of ... we just mentioned community land trusts, right. Is there a role for public investment? So oftentimes a community land trust is run by a nonprofit land trust, but there are municipal models in places like Chicago and other cities where the city is financing community kind of land trusts that could help take that to scale.

I mentioned my wife’s work in terms of tiny homes, and there’s a whole set of kind of property and zoning regulations in place now that essentially would prevent that model from being taken to scale, even though we have successful examples of that in Austin, Texas — or just outside Austin — Madison, Wisconsin, and a few others. So I think that kind of looking at those and not kind of accepting just the traditional ownership forms that we’ve had to date and assuming that’s the only box that we can choose from.

So I think that ... and I’m sorry ... as Jonathan mentioned in terms of kind of limitations or ceilings on property taxes, for example, that would enable in areas that are experiencing kind of rapid intensification of increase of their real estate value, allowing those who have been in those communities ... oftentimes when those communities were in kind of bad shape and that real estate wasn’t considered prime, but recognizing their rootedness in those communities and giving them an opportunity to now benefit now that there are amenities being brought in.

[59:27] Natosha Reid Rice: Awesome. Thank you so much, and thank you, Jonathan and Thomas, for such a great conversation. And, Errin, thank you for leading us along the way. And thanks to all those who asked questions.

As Amanda Gorman said in her inauguration poem yesterday, “May we be brave enough not only to see the light, but may we be brave enough to be it.” So, Errin, thank you.

[59:46] Errin Haines: Thank you so much, Natosha, and also thank you to Jonathan and also to Professor Mitchell.

I want to thank everybody for joining us today. I have really, really enjoyed this conversation so much, and I hope that you all have enjoyed the conversation as well, and that this was a promising start to hopefully what is going to be a better 2021 for all of us.

So thank you all again very much for sharing your stories and inspiring others to take action in support of safe, decent and affordable housing. Take care and stay safe out there, everybody.

Have a great afternoon and a great weekend.