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Sent: Thursday, September 3, 2020 10:16 AM
Subject: RE: S.237 in House General

Regrettably, I won't be able to make it to testify, but I offer the following informal note, which is along the lines of what I would have shared at the hearing:

I would be remiss not to begin this note by reminding us all that the place we call "Vermont" remains unceded indigenous land, and so as we make determinations about how to use that land, it is imperative that we remember that this land was never sold or given to any of us.

I am supportive of any measures that reduce burdens for low-income prospective residents to enter a community, or to be able to modify their lots as needed to promote more equity and diversity in Vermont's communities. Zoning, land use, and housing policy have been used for several hundred years in the U.S. to physically and socially segregate people, and it has worked exactly as intended. This has resulted in a lot of coded language and pretextual policymaking as ways to keep certain people out and other in. This is evident at all levels of government in the U.S., and can be clearly seen in examples like the following recent declaration:

Trump, Donald J. "I Am Happy to Inform All of the People Living Their Suburban Lifestyle Dream That You Will No Longer Be Bothered or Financially Hurt by Having Low Income Housing Built in Your Neighborhood..." *Twitter*, Twitter, 29 July 2020, twitter.com/realDonaldTrump/status/1288509568578777088.

While federal actions on housing have far-reaching implications, it is far more often that local-level policy has greater impacts on the housing prospects of historically marginalized groups, due to formal and informal practices. Proposals such as S.237 represent formal practice, and play a bigger role than just the technical changes they accomplish—they serve as signals to residents, prospective residents, and other jurisdictions that announce what (or whom) the community values.

Vermont's homeownership rate is generally very high, but this does not tell the whole story. While the homeownership rate for white Vermonters in 2015 was 72%, it was 48% for Vermonters of color. Across the country, land ownership has eluded many communities of color due to the wraparound barriers preventing them from accessing homeownership, such as lending discrimination, employment discrimination (which stunts earning potential and consequently limits purchasing power), social segregation and discrimination that make a person leery of living in a community that feels unsafe for them and their families, and more. By implementing policies that reduce those barriers, we are able to stop suppressing diversity.

There is an important social and cultural benefit to making zoning policy more equitable. However, there is also an economic benefit to it. The fact is, many of Vermont's communities—charming as they are—struggle to thrive, due to low population, too few taxpayers, too few students enrolled in the school system, and related challenges. By modernizing zoning policies in a way that encourages more inclusion and diversity, municipalities and the state can reverse that demographic decline and build resilient communities with lots to offer.

Vermont is not alone in this process—jurisdictions across the country have had to take honest looks at their zoning and land use protocols to understand the degree to which they are advancing or hampering progress. For Vermont, the state with the second highest median age and the second lowest level of racial diversity, an obvious approach to this inquiry should be to reduce our “pattern-matching,” that is, if we want different results, we need to perform actions that are different from what we’ve been doing for so long. This is not to say that existing policy is bad. Rather, existing policy has given us our existing reality. As we look around our towns and our state and picture our collective future, whom do we see as being part of that future? The median age for White Vermonters and indigenous Vermonters is in the mid-40s and late-40s, respectively. However, the median age for all other Vermonters of color is in the 20s, which tells us that the next generation of homeowners, renters, families with school-age children, small business owners, consumers, and local leaders will be more multi-cultural. This fits with what we know nationally—that the Millennial and Gen Z age cohorts are the most racially diverse generations in U.S. history. This is important, because as Vermont’s youth and college students exit the state at increasing rates and we scratch our heads asking why, we are confronted with the following truths: that many of them don’t feel safe here due to social ills, that many cannot afford to buy homes in Vermont, that many are in search of more diverse cultural offerings, and that communities that are unwilling to adapt to the evolving needs of future and prospective residents will have to reckon with those choices.

Thanks,
Xusana