

Land Access and Opportunity Board Touchstones:

1. Listen generously. Speak your truth from your heart & mind.
2. Make the way we work together an example of what's possible.
3. Trust that we all hold a piece of the puzzle & we need each other's pieces to understand the whole picture



Land Access Opportunity Board

February 2024

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***A map for our
time together:***

- 1. Overview of the LAOB**
- 2. Introduction to our Sunrise Report and Update on FY24**
- 3. Community Engagement Events**
- 4. Equity Assessment and Advisory Powers**
- 5. Innovative Grant Programs**
- 6. FY 2025 Request**



What is the Land Access and Opportunity Board?
(LAOB)

“We will create the economic and social conditions to make Vermont a haven for individuals, families, and collectives of historically marginalized and disadvantaged communities to live, grow and thrive.”

- *LAOB Priority Objectives Document* adopted in Fall 2022

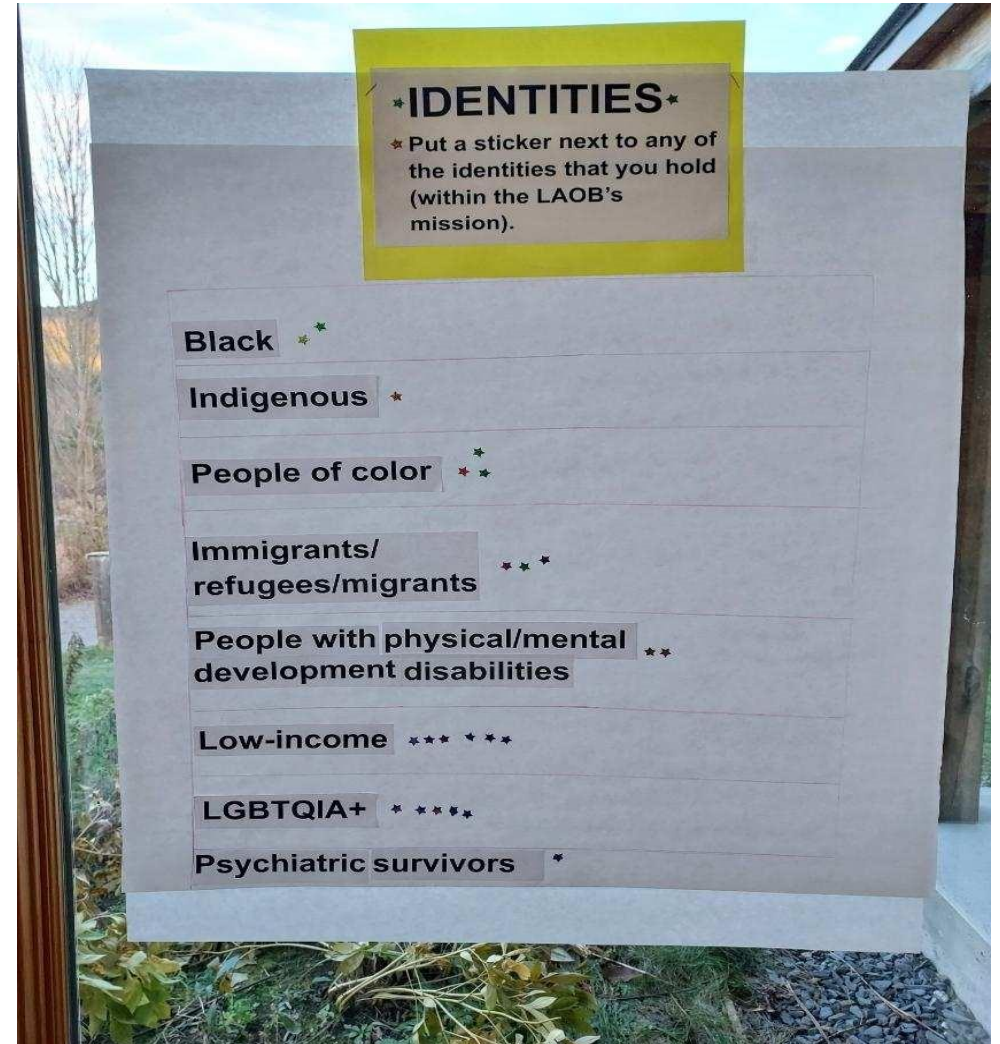
LAOB Priority Objectives

*The Land Access
and Opportunity
Board was
Created to:*

1. **Address historical barriers** that continue to exist within systems of legal oppression and exclusion, economic domination of people and exploitation of land.
2. **Promote opportunities to access land, home security and welcoming communities** for Vermonters from historically marginalized and disadvantaged communities, and all those living at the intersections of marginalization.
3. **Seek out, create, fund, and build alternative models** for land access, finding home, and mobilizing a network of safe, welcoming communities.
4. **Create the economic and social conditions to make Vermont a haven** where individuals, families, & collectives of historically marginalized & disadvantaged communities can live, grow & thrive.

LAOB Appointing Authorities

1. Vermont Office of Racial Equity
2. Vermont Commission on Native American Affairs
3. Vermont Branches of the NAACP
4. Vermont Racial Justice Alliance
5. Vermont Releaf Collective
6. Vermont Every Town Project
7. National Association of Social Workers (Vermont Chapter)
8. Pride Center of Vermont
9. U.S. Committee for Refugees & Immigrants, Vermont
10. Vermont Developmental Disabilities Council
11. Vermont Psychiatric Survivors



Our Sunrise Report Recommends:

*Governance,
Staffing, &
Administration*

- That the LAOB continue to be structured as an **independent instrumentality of the State of Vermont** and continue to receive administrative support from Vermont Housing Conservation Board (VHCB)
- Appropriations for 2 full time staff members
- Advocate for equitable state board compensation
- Develop methodologies to support and enable board member involvement

Our Sunrise Report Recommends:

*Conduct Equity
Assessment*

- Equity assessments of other entities of State government, relevant partners, and stakeholders to conduct assessments of existing programming
- Report to make recommendations related to State laws, regulations, policies, programs and investments.

Our Sunrise Report Recommends:

*Deliver Technical
Assistance &
Organizational
Support Grants*

- Establish a baseline inventory of government and non-profit programs working towards equitable housing and land access
- Direct consultant contracts for Technical Assistance provision, grants for orgs already working in land and housing access
- Community outreach that includes support and compensation

Our Sunrise Report Recommends:

*Exploration of
Reparative
Grant Programs*

- Continue analysis and fact-finding and identify parallel programs in and out of Vermont
- Develop key partnerships and frameworks to establish a viable reparative grant programs

LAOB work to date:

May 2022 Passage of act 182, \$200,000 appropriated to launch LAOB, with administrative support from VHCB

August 2022 LAOB convenes & begins to create priority objectives

November 2022 Sunrise Report Subcommittee begins initial & legal counsel hired

February 2023 Sunrise report submitted to Legislature

May 2023 Facilitators contracted to manage Board activities

June 2023 Budget passed and \$1.2M LAOB appropriations approved

October 2023 Hosted 2 Community Engagement/Focus Groups

December 2023 LAOB Co-Directors: Advocacy & Engagement and Program Development Hired!

What's on deck for the rest of FY 2024?



SOLUTIONS

- ★ What do you or people you know with common lived experiences or shared marginalized identities need to feel secure in a home/ on land?
- ★ What are resources that could be helpful to you or marginalized community members to feel secure in a home or on land for the long-term?
- ★ What would you need in a grant program that helps you purchase a home or land?

Easy to understand and use guidelines for navigating return loans, refinance, etc.

Down payment asst. that helps ppl build + keep equity (NOT shared equm)

Culturally relevant + language accessible programs

Safety in Community

Support from larger Community

Guidance on exactly how to use the money return, etc. how to pay.

Loans or grants to help cover maintenance or emergency expenses

Grants that recognize social payment history as a qualifier for mortgage programs

Get data on 100-200 homeowners, climate migrant/ refugees

Low interest loans for property improvement i.e. solar, water, energy efficient heating

Mortgage credit certificate that's only accessible for 1st time homeowners

Utilizing work programs that will like the mutual self-help, if those fed programs need some resources

Building climate resilient housing that can adapt to flooding

Programs to help ppl avoid evictions by providing 2nd front of low interest to those behind on payments

Programs to help ppl buy land - healthy, safe land

Higher tax on short term rentals

Financing programs that can help convert climate vulnerable homes to climate resilient

On climate migrants, support climate refugees

Information on home resilient building/ land - hard to determine climate vulnerable areas housing otherwise

Providing information about proximal political/ hazardous activities for prospective/ non-building landlords

Communities of equity accessible regions of return, shared commitments etc.

USA I bought my home with a 2-1 down payment asst. instead grant thru Fed Home Loan Bank of Boston

A menu of resources available to ppl to help them obtain + retain secure housing

Navigating + language helping support home buyers

envisioning programs that can include underserved dependents esp. for immigrant households

Tax Second home owners -> subsidize affordability housing

Lack of language access for non-English speakers

Bad credit/ no credit so unable to access loans

Banks couldn't even explain to me how to get started with buying home (Spanish speaker)

No credit, discrimination, hostile terms/ communities

No information about how to buy foreclosure homes

When ppl w/ marginalized identities ask for help we face condemnation

Access to clear and unbiased institutions - banks, real estate, etc.

Racial discrimination when applying for loans + appraisals + home purchase

"Generalized" programming that doesn't take into account systemic barriers for specific folks

As recent immigrant need to learn a lot about credit + borrowing to even get started, very time consuming

Homeownership services offered by nonprofits not useful to ppl who speak another language, esp. in asset marketization

ABILITY TO ACCESS ALL DOCUMENTS FOR GRANTS AND ASST. NEED TRAY TAKE

Mobile homes - only affordable option for some, not eligible for assistance

Shared equity buffers are often limited to sheltering, but not helping build wealth/ equity

Learning what's required to maintaining the home

Housing programs often limited to sheltering, but not helping build wealth/ equity

Competitive housing market bc low stock of affordable homes pricing out low income buyers

Shared equity buffers are often designated ineffectively

Other homes often depreciate in value, esp. if in a park

Lack of support for immigrant/ non-English speakers in accessing homeownership programs

Gate keeping of information to help me bc I'm a person of color

Lack of updates, standing from ppl without lived experience that were barriers

Legislative urgency to implement program for protected class (erratic) already to get started

Tech. asst. programs don't support asst. to serve ppl of marginalized groups

Irrelevant eligibility reqs. Need to make it to sponsor immigrant family visa, but a income disqualifies of public asst.

VT has no easily accessible way to enforce anti-discrimination

landlords discriminate against ppl who use public assistance

Legislature is unaware of programs to support race-specific assistance

It's stressful to navigate the system when faced with racism

changing fed rules for programs like home share, make it difficult for ppl with disabilities

Our
community
engagement
events
identified the
following
needs:

Financial Resources

- Purchasing supports, help accessing loans, diversifying qualifying requirements, appraisal and inspection
- Climate adaptation resources and supports
- Supports to help lower income individuals maintain homes
- Down payment assistance programs

Navigation Accessibility

- Language accessibility
- Legal and advisory support
- Catalog of available state programs
- Technical assistance-support navigating town permits, laws, and ordinances.
- Liaison with banking and financial institutions

Welcoming & Safe Communities

Advisory Powers

10 V.A.S sec 325

- Provide recommendations to implement policy developments & programs that promote racial, social, economic, & climate justice.
- Develop metrics relevant to historically marginalized or disadvantaged communities to understand disparities & track progress
- Develop strategies & plans to more effectively reach out & provide access to resources that can overcome structural barriers
- Recommend options to provide advantageous tax treatment to properties owned by Vermonters who come from historically marginalized & underrepresented communities

Advisory Powers

10 V.A.S sec 325

- Review, monitor and recommend options & opportunities to redress State policies, procedures, practices, laws, & rules related to racial & social equity in property ownership... [&] recommend programs and related rules to provide loans, grants, & financial assistance to individuals from historically marginalized or disadvantaged communities.
- Make recommendations to redress the limitations & problems associated with existing laws, rules, programs, & services.

Advisory Powers

10 V.A.S sec 325

VHCB

Agency of Agriculture, Food and Markets

Department of Financial Regulation

Department of Housing and Community
Development

Vermont Sustainable Jobs Fund

Vermont Finance Agency

Vermont State Housing Authority

Vermont Economic Development Agency

Department of Taxes

other State entities

Equity Assessment

- Connecting with organizations to consolidate assessments across State agencies
- RFP Release in March
- Mapping/tracking patterns and themes emerging from our learning journey
 - What are the barriers?
 - What are the leverage points?
 - Reflecting with partners about their programs
 - Inviting storytelling about programs in the community
- Create catalog of existing programs

Grant Programs

- RFPs will be released in April
- Address the barriers, bridge the gaps
- Nothing for us, without us - center the expertise of impacted individuals
- Innovative programming that expands on the network of existing services
- Building resiliency and robustness in existing equity and housing programs

Pilots in Development

- Homeownership Coach Program
- Translation Services
- Technical Assistance Grants

FY 2025 Appropriations Request

FY 25 Request: \$1,970,000

\$325,000 - Staffing

Payroll, payroll tax & benefits, mileage, professional development for Director of Community Engagement and Advocacy & Director of Program Development

\$1.25M - Grant Programs

Continuation and Expansion of FY24 pilot Grant Program

\$150,000 - Outreach & Community Engagement

Community engagement including interpretation and translation.

\$245,000 - Administrative & Overhead Costs

Board Compensation, Supplies and VHCB fiscal agent fees