

WEBVTT

1

00:00:32.340 --> 00:00:34.860

Jacob Denney, SPUR (he/him): Thanks everyone we're just gonna get started, another meter to.

2

00:00:34.890 --> 00:00:36.060

Jacob Denney, SPUR (he/him): Let people come in.

3

00:01:09.690 --> 00:01:18.930

Jacob Denney, SPUR (he/him): All right, thank you all so much for coming hello, my name is Jacob denny i'm spurs economic justice policy director and thank you again for joining us today.

4

00:01:20.010 --> 00:01:23.550

Jacob Denney, SPUR (he/him): Many of you here are sperm Members want to thank you for your support.

5

00:01:24.060 --> 00:01:35.730

Jacob Denney, SPUR (he/him): If you're not a Member, I encourage you to join, to support spurs ongoing work in using education, research and advocacy to make our cities in region more prosperous sustainable and equitable places to live.

6

00:01:36.600 --> 00:01:47.280

Jacob Denney, SPUR (he/him): Your financial support enables us to continue our work, including the hosting of program like today's you'll find more information about membership online@spirit.org slash join.

7

00:01:48.300 --> 00:01:57.540

Jacob Denney, SPUR (he/him): Our next program is a tour of oakland district six this Friday join Council member lauren Taylor for a walking tour around the district to see it through his eyes.

8

00:01:57.870 --> 00:02:04.830

Jacob Denney, SPUR (he/him): uncover his favorite hidden gems and learn why he's proud to represent district six you can learn more at the link in the chat.

9

00:02:06.600 --> 00:02:10.290

Jacob Denney, SPUR (he/him): Now today's digital discourses answering the call to equitable housing.

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00:02:11.100 --> 00:02:20.970

Jacob Denney, SPUR (he/him): This part program marks, our first installment in a multi part series though examine the lasting impacts of property ownership on families neighborhoods and cities.

11

00:02:21.450 --> 00:02:31.860

Jacob Denney, SPUR (he/him): And will pro property ownerships relationship intergenerational wealth exclusionary housing and recently passed legislation that strives to address inequities of the past and present.

12

00:02:32.970 --> 00:02:46.110

Jacob Denney, SPUR (he/him): Today Joaquin Torres San Francisco's assessor recorder will lead a discussion with our panel of experts, about the myriad tools once used to enable exclusionary practices from redlining two races covenants.

13

00:02:46.650 --> 00:02:51.630

Jacob Denney, SPUR (he/him): And how less overt but equally malicious transcriptions continue to persist today.

14

00:02:52.890 --> 00:03:04.920

Jacob Denney, SPUR (he/him): Now, assessing recorder walking Torres leaves an organization of nearly 200 committed professionals to officially unfairly identifying assess all taxable property in the city and county of San Francisco.

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00:03:05.340 --> 00:03:15.210

Jacob Denney, SPUR (he/him): and apply all legal exemptions, as the former director of the San Francisco office of economic and workforce development, but he was proud to have built a more equitable economy.

16

00:03:15.900 --> 00:03:27.600

Jacob Denney, SPUR (he/him): Including the launch of the city's first African American revolving loan fund and the increase in resources for women in the immigrant entrepreneurs walking thanks so much for being here today and i'll pass it over to you.

17

00:03:28.920 --> 00:03:29.790

Assessor Joaquín Torres: Thank you so much.

18

00:03:31.020 --> 00:03:42.060

Assessor Joaquín Torres: For welcoming us, and thank you for as well, for what welcoming us tonight as Jason mentioned my name is Joaquin Torres and i'm your

assessment reporter here in San Francisco and your moderator for tonight.

19

00:03:42.630 --> 00:03:47.580

Assessor Joaquín Torres: um again to everyone, thank you for being with us as we explore.

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00:03:48.360 --> 00:03:57.750

Assessor Joaquín Torres: In presentation and conversation some of the history of exclusionary practices that have had in the past and it's still continued today.

21

00:03:58.020 --> 00:04:06.180

Assessor Joaquín Torres: To have disproportionate, cultural and economic impacts on Black brown indigenous Asian American and Pacific islander communities.

22

00:04:06.990 --> 00:04:13.530

Assessor Joaquín Torres: I hope that, by looking at some of these practices tonight and their relationships to housing and wealth generation.

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00:04:13.950 --> 00:04:22.620

Assessor Joaquín Torres: That we can leave with some lessons and some insights to help us in our communities build a foundation of understanding that can advance our collective pursuit.

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00:04:22.950 --> 00:04:34.890

Assessor Joaquín Torres: of realizing equitable outcomes in our neighborhoods in our region and beyond, as Jacob mentioned we're very honored tonight to have an esteemed and accomplished group of panelists to help us develop this conversation.

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00:04:36.090 --> 00:04:41.190

Assessor Joaquín Torres: cheryl Evans Davis is the Executive Director of the Human Rights Commission here in San Francisco.

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00:04:41.910 --> 00:04:48.600

Assessor Joaquín Torres: director Davis leads efforts to Center Community voices and prioritize equity in the pursuit of social justice.

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00:04:48.900 --> 00:04:58.770

Assessor Joaquín Torres: I she's a passionate advocate for equity access an educational opportunity, and we welcome participation on the panel tonight we're also joined by lexi pure tower.

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00:04:59.670 --> 00:05:11.010

Assessor Joaquín Torres: She is a real estate and business attorney and private practice in sacramento as it is an experienced public policy advocate and trade association manager specializing in real estate business and the judiciary.

29

00:05:11.580 --> 00:05:19.110

Assessor Joaquín Torres: let's see previously worked in Title insurance and escrow settlement for a national title ensure and then, finally, we have Stephen entity and.

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00:05:19.590 --> 00:05:26.340

Assessor Joaquín Torres: He is the assistant director and director of research at the other ring and belonging institute or he supervises many of the.

31

00:05:26.820 --> 00:05:33.630

Assessor Joaquín Torres: institute's research projects and ongoing initiatives Stephen spearheaded the roots of structural racism project.

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00:05:33.990 --> 00:05:41.100

Assessor Joaquín Torres: A multifaceted study and revealing the persistence of racial residential segregation and it's harmful consequences.

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00:05:41.430 --> 00:05:51.840

Assessor Joaquín Torres: And the structural racism remedies project, which is an exhaustive repository and analysis of policy recommendations aimed at addressing racial inequality.

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00:05:52.590 --> 00:06:02.640

Assessor Joaquín Torres: So let's welcome these panelists tonight to our discussion where we're going to go back in time to the 1900s to the time when our country was unambiguously divided.

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00:06:03.870 --> 00:06:06.480

Assessor Joaquín Torres: to learn how neighborhoods were racially segregated.

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00:06:07.380 --> 00:06:16.530

Assessor Joaquín Torres: and specifically we're going to be looking at racially restrictive covenants through the 1940s and then from the 1930s into the passage in the fair housing act of 1968.

37

00:06:17.070 --> 00:06:24.690

Assessor Joaquín Torres: i'm looking at the role of government and private industry is to develop other exclusionary systems and tools such as redlining.

38

00:06:25.080 --> 00:06:37.140

Assessor Joaquín Torres: The GI bill and federal loan mortgage guaranty programs and how these systems and these choices and these actions have led to an equitable and an equitable distribution of resources and opportunities.

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00:06:37.680 --> 00:06:48.150

Assessor Joaquín Torres: Then, after the presentations are moderated discussion among us about lessons learned viewpoints and how these practices came about and what we can do together to make meaningful change and investments.

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00:06:48.720 --> 00:06:54.630

Assessor Joaquín Torres: So, as I mentioned, I want this to be an interactive conversation, and we want to spend as much time as we can interacting with you.

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00:06:55.050 --> 00:07:03.780

Assessor Joaquín Torres: So I encourage everyone who's on the call to use the chat box to share your thoughts with each other and with the speakers.

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00:07:04.170 --> 00:07:09.210

Assessor Joaquín Torres: And I encourage you to submit any of the questions that you may have, by using the Q amp a panel.

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00:07:09.720 --> 00:07:16.260

Assessor Joaquín Torres: So it should appear as a button at the bottom of your screens don't take a moment take a look at that right now the Q amp a panel.

44

00:07:16.620 --> 00:07:24.570

Assessor Joaquín Torres: appears as a button at the bottom of your screen or the top of the screen if you're on a mobile APP and with that, let us begin our discussion.

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00:07:25.260 --> 00:07:33.420

Assessor Joaquín Torres: director Davis again thank you so much for being with us why don't we provide you the opportunity to give us a framework on the historic.

46

00:07:33.840 --> 00:07:45.120

Assessor Joaquín Torres: significance of exclusionary practices in the context of today and the work that I know that you're deeply engaged in here in San Francisco

to advance opportunity for all communities with that.

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00:07:46.260 --> 00:07:47.160

Assessor Joaquín Torres: cheryl take it away.

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00:07:47.910 --> 00:08:06.030

Sheryl Davis: Well, thank you and thank you so much for the invitation to be a part of this Thank you so much to spur for hosting the conversation, so I am going to do my best to stay within my time, because this is, I think the struggle here is for me to move beyond.

49

00:08:07.530 --> 00:08:20.250

Sheryl Davis: kind of what we know in terms of the facts, the historical data and the problem is that i'm so closely aligned to the the heart of this being in the throes of leading for San Francisco.

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00:08:20.760 --> 00:08:35.220

Sheryl Davis: Their reparations advisory working group, as well as supporting mayor breed and supervisor President waltons initiative to invest in the black community, so I will say, historically, one of the challenges that we have here is that.

51

00:08:36.390 --> 00:08:46.290

Sheryl Davis: When we think about it when we've entered these conversations to talk about reparations, not just in San Francisco but in California, people say oh what Why would we need to do that.

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00:08:46.860 --> 00:08:59.160

Sheryl Davis: California and San Francisco like they're not slave spaces like we didn't have that issue that challenge and people try to be dismissive of this conversation about the impact of race in.

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00:08:59.910 --> 00:09:09.720

Sheryl Davis: In our state, and more specifically within the city and county of San Francisco we think, because we are a liberal and progressive by and large neighborhood community.

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00:09:09.990 --> 00:09:12.360

Sheryl Davis: city that those things don't exist here.

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00:09:12.780 --> 00:09:19.830

Sheryl Davis: And what we have found in this work is that there is a massive amount

of education that needs to be done about.

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00:09:20.250 --> 00:09:28.230

Sheryl Davis: The bias, the discriminated discriminatory practices that have existed, not just in implicit bias, but that existed explicitly.

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00:09:28.470 --> 00:09:39.660

Sheryl Davis: that existed in not just redlining but so many people have been surprised to see and understand and think about these racially restrictive covenants and so when.

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00:09:40.320 --> 00:09:44.100

Sheryl Davis: When I think about the work that the the other panelists will talk about.

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00:09:44.700 --> 00:09:56.340

Sheryl Davis: This idea of unearthing uncovering and sharing that knowledge there's another piece of this that we really have been struggling with when we talk about the harm that's been done, but we talked about restoration.

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00:09:56.640 --> 00:10:03.420

Sheryl Davis: And people are often saying well, what are we restoring back to right when we talk about restorative practices when we talk about.

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00:10:04.890 --> 00:10:10.560

Sheryl Davis: Do we erase not just what was done in terms of the racially restrictive covenants.

62

00:10:10.860 --> 00:10:24.630

Sheryl Davis: Right like if we undo some of that people feel we are erasing the history, so that is a challenge in and of itself right some people didn't know it existed and then, once i've uncovered if we now go back and take it away, then we have.

63

00:10:24.960 --> 00:10:31.080

Sheryl Davis: erased it again, but there's also a piece of this that people say when they go and they see these deeds.

64

00:10:32.550 --> 00:10:44.160

Sheryl Davis: It triggers people to see that this is where we come from this is what we've lived with this is what we've experienced one of the things we've been working

on through this process is working with Stanford law school and.

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00:10:44.910 --> 00:10:52.170

Sheryl Davis: I wanted to share something really quickly that they were beginning to put together for us that really outlines this timeline.

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00:10:52.710 --> 00:11:06.330

Sheryl Davis: Something that I think again, people are like Oh, this was only a little short period of time, but that they were starting to really talk about all these things, the layers in the way that that has impacted us, but then also the timeline specifically of.

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00:11:06.960 --> 00:11:15.150

Sheryl Davis: Trying to battle trying to have these conversations for understanding that this isn't something that we've recently tried to address, but that historically.

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00:11:16.020 --> 00:11:24.540

Sheryl Davis: folks have been trying to address this and trying to deal with it, I think the hard part is that so many people don't know.

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00:11:25.380 --> 00:11:44.910

Sheryl Davis: That it existed right they don't know that it happened, and I think the debate is about do we begin this process of eliminating the records of the wrong that was done, or do we, in the same way that when we think about had this debate with someone yesterday about statues versus.

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00:11:46.290 --> 00:11:55.050

Sheryl Davis: The racially restrictive covenants and the deeds, and she wanted to point to what is going on in golden gate park right now we're.

71

00:11:55.410 --> 00:12:07.950

Sheryl Davis: Francis Scott key there was a statue and they took away the statue but they left the plans which still like draw attention to his name but juxtaposed to that opposite of that, on the other side of the park is.

72

00:12:09.210 --> 00:12:17.370

Sheryl Davis: A banner that says lift every voice and sing which is taken from the what is commonly referred to as the negro national anthem.

73

00:12:17.760 --> 00:12:30.270

Sheryl Davis: So part of this is what's the dialogue what's the conversation, how do we educate people to understand what has happened to know the history, but how do we, at the same time honor and recognize that.

74

00:12:32.280 --> 00:12:37.170

Sheryl Davis: Keeping those symbols out there also cause harm to people and that it.

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00:12:37.590 --> 00:12:51.300

Sheryl Davis: In some ways, perpetuates that harm, so I think that that is the battle that we're experiencing those are the conversations that we have to have, and I think we have to make sure that at the Center of those conversations are the people who were excluded right whose.

76

00:12:52.620 --> 00:13:01.530

Sheryl Davis: Families and folks have been limited, and so what we've seen in San Francisco is that some of the homeownership the wealth that was denied folks when you think that even.

77

00:13:01.800 --> 00:13:10.680

Sheryl Davis: baseball players couldn't go in and buy a home on their own how challenging it was then we need to realize that, for the everyday person that was.

78

00:13:10.980 --> 00:13:19.920

Sheryl Davis: making a living and earning money that didn't have friends that can go in and be the proxy to buy their home for them so that they can move in.

79

00:13:20.490 --> 00:13:29.100

Sheryl Davis: They lost out on tremendous wealth these homes that maybe were bought for \$20,000 years ago that are now worth millions of dollars.

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00:13:29.880 --> 00:13:38.430

Sheryl Davis: That is generational wealth that has been lost, and those are the conversations that we're having in San Francisco with Homeowners renters and people that live in public housing.

81

00:13:41.430 --> 00:13:43.710

Assessor Joaquín Torres: Fantastic cheryl Thank you so much for.

82

00:13:43.740 --> 00:13:44.730

Assessor Joaquín Torres: For grounding us in.

83

00:13:44.970 --> 00:13:51.990

Assessor Joaquín Torres: Those elements of the history and the conversations are taking place today, specifically in reparations and other city initiatives that are taking place.

84

00:13:52.530 --> 00:14:00.240

Assessor Joaquín Torres: to advance both this conversation culturally but also economically, I know that there's other efforts that are ongoing that i'm sure we'll talk about in some of the Q amp a.

85

00:14:01.410 --> 00:14:09.390

Assessor Joaquín Torres: Now I like to welcome our next speaker Lexi Howard, to talk and give us an overview of one of the very specific tools that was used.

86

00:14:10.770 --> 00:14:21.630

Assessor Joaquín Torres: and go into some the legal depth there around racially restrictive covenants system unfairly excluded, a large part of the population from opportunity for decades um let's see i'll let you take it away.

87

00:14:22.890 --> 00:14:27.930

Lexi P. Howard (she/her): Thank you walking and Jessica if we could have oh.

88

00:14:29.460 --> 00:14:35.460

Lexi P. Howard (she/her): There we go great Thank you JESSICA so we're going to next slide please.

89

00:14:36.570 --> 00:14:49.920

Lexi P. Howard (she/her): You see this word cloud here about home and I asked you what does it mean to you and, here are some nice words about what home might mean to you, and it probably means many other things to you to.

90

00:14:50.430 --> 00:15:03.630

Lexi P. Howard (she/her): What else you heard Dr Davis talk about intergenerational wealth and what happens when we exclude large numbers of people from homeownership and what that looks like decades later.

91

00:15:04.020 --> 00:15:10.830

Lexi P. Howard (she/her): We think about safety, job security, environmental justice we think about.

92

00:15:11.370 --> 00:15:19.380

Lexi P. Howard (she/her): The rights, just to live in the privacy of our home, whether we live there, or rent their the right to exclude others from our home.

93

00:15:19.650 --> 00:15:27.030

Lexi P. Howard (she/her): The right to raise our children, where we want to raise them to have them go to schools that are decently funded and safe.

94

00:15:27.420 --> 00:15:39.420

Lexi P. Howard (she/her): All of those things are things that we think about when we think about home and when we think about what it means to have our own place and to exclude others from having their own place.

95

00:15:40.440 --> 00:15:48.870

Lexi P. Howard (she/her): racially restrictive covenants are one of many ways that African Americans and others have been historically excluded from homeownership.

96

00:15:49.440 --> 00:16:04.050

Lexi P. Howard (she/her): And whether you or I or others on this presentation today agree, should they be retained, should they be modified or redacted should we still have a historical record after modifying or redacting them.

97

00:16:05.430 --> 00:16:13.020

Lexi P. Howard (she/her): Maybe that's not so much the point it's important to remember all those things and to allow room for all of those thoughts.

98

00:16:14.010 --> 00:16:33.270

Lexi P. Howard (she/her): But the understanding that many of these barriers, even though racially restrictive covenants are today unenforceable unconstitutional unlawful that barriers big ones still remain, not the least of which are barriers related to white supremacy culture.

99

00:16:34.770 --> 00:16:42.210

Lexi P. Howard (she/her): And they continue to exclude people today primarily people of color from homeownership and the building of generational wealth.

100

00:16:43.470 --> 00:16:48.360

Lexi P. Howard (she/her): We all need to work together to smash those barriers next slide please.

101

00:16:51.600 --> 00:17:00.180

Lexi P. Howard (she/her): The following slides contain historical examples of racially restrictive covenants and marketing and other information that was used to promote sales.

102

00:17:00.510 --> 00:17:11.100

Lexi P. Howard (she/her): in residential neighborhoods that contains those restrictive covenants to be clear used to promote sales to whites only and exclude non whites.

103

00:17:11.520 --> 00:17:26.370

Lexi P. Howard (she/her): They became prevalent in the early to mid 1900s mostly the 30s 40s and 50s as a way to prevent as a matter of contract and agreement and enforceable in the courts, at the time occupancy by non white people.

104

00:17:28.530 --> 00:17:30.540

Lexi P. Howard (she/her): They could be included in grant deeds.

105

00:17:31.560 --> 00:17:43.980

Lexi P. Howard (she/her): And the grant deed is the document that when signed by a seller naming the buyer and identifying the property and recorded in the county recorders office is the document that transfers ownership.

106

00:17:44.760 --> 00:18:02.910

Lexi P. Howard (she/her): They could be included in covenants conditions and restrictions often referred to as CC and RS and those often were recorded by developers and covered large subdivisions or developments that could be hundreds of homes at any time.

107

00:18:04.890 --> 00:18:12.000

Lexi P. Howard (she/her): And sometimes they were recorded in small numbers, for instance, you might have a small developer, maybe it's 10 or 20.

108

00:18:13.260 --> 00:18:17.460

Lexi P. Howard (she/her): What are covenants and, more importantly, what a racially restrictive covenants.

109

00:18:18.270 --> 00:18:36.390

Lexi P. Howard (she/her): Modern valid covenants are CC and RS often require that houses, be a minimum number of square feet or they're not be more than one home on the property or restrict paint colors I like the color pink but most subdivisions restrict those colors.

110

00:18:37.980 --> 00:18:48.600

Lexi P. Howard (she/her): Older restrictions prohibited canneries and distilleries and dry cleaning establishments farm animals things that could cause smell or other nuisance.

111

00:18:49.710 --> 00:19:08.340

Lexi P. Howard (she/her): Why were they Why were these restrictions included to add property value to make sure properties remained nice, but those weren't racially restrictive covenants but many of those covenants contained racially restrictive covenants and will give some examples of those.

112

00:19:09.600 --> 00:19:22.860

Lexi P. Howard (she/her): Documents with racially restrictive covenants show up in the chain of Title the record of ownership, that is publicly available and used by title companies to search the title to property, when an owner sells or finances.

113

00:19:24.180 --> 00:19:29.370

Lexi P. Howard (she/her): What you're about to see can be hard to read hard to hear and hard to speak.

114

00:19:30.540 --> 00:19:31.590

Lexi P. Howard (she/her): Next slide please.

115

00:19:35.460 --> 00:19:46.500

Lexi P. Howard (she/her): What you'll see next is a newspaper advertisement from the sacramento bee September 17 1954 This describes a lot ready for development.

116

00:19:47.220 --> 00:19:54.510

Lexi P. Howard (she/her): You don't see any restrictions here but recorded in the chain of title in the CC and RS is the restriction you read here.

117

00:19:54.990 --> 00:20:09.750

Lexi P. Howard (she/her): No persons of any race, other than the wider Caucasian race Shall user occupy any structure or any lot, except that this provision shall not prevent occupancy by domestic servants of a different race domiciled with an owner or tenant.

118

00:20:10.890 --> 00:20:21.180

Lexi P. Howard (she/her): This was recorded in the public record in many, many places, not only in California, in the east in the West in the south.

119

00:20:22.230 --> 00:20:27.660

Lexi P. Howard (she/her): And some states in some states that is more prevalent than others next slide please.

120

00:20:29.940 --> 00:20:49.530

Lexi P. Howard (she/her): What you see here are more samples of newspaper advertisements, this is for the subdivision where for the advertisement that we just saw these are the sub dividers ads and you see words here like restricted or highly restricted or.

121

00:20:50.880 --> 00:20:59.610

Lexi P. Howard (she/her): assurance of investment protection definite true values homes built here will be the type and quality that will maintain the value of your investment.

122

00:21:00.090 --> 00:21:10.530

Lexi P. Howard (she/her): let's be player, that is all code for this development is highly restricted and by highly restricted, we mean only white people may live here.

123

00:21:11.850 --> 00:21:12.960

Lexi P. Howard (she/her): Next slide please.

124

00:21:16.680 --> 00:21:19.920

Lexi P. Howard (she/her): This can be hard to read and i'm going to give you a minute.

125

00:21:21.060 --> 00:21:23.430

Lexi P. Howard (she/her): To read these on your own.

126

00:21:41.730 --> 00:21:44.910

Lexi P. Howard (she/her): So, to be clear, if you are a property owner today.

127

00:21:46.110 --> 00:21:47.310

Lexi P. Howard (she/her): or buying a property.

128

00:21:48.840 --> 00:22:02.850

Lexi P. Howard (she/her): You often will receive a document or a package of documents that include a copy of the CC and RS you may see these words in those CC and RS in your CC and RS they are in my CC and RS for the home, I own here in sacramento.

129

00:22:06.240 --> 00:22:07.230

Lexi P. Howard (she/her): Next slide please.

130

00:22:09.780 --> 00:22:21.150

Lexi P. Howard (she/her): This is a copy of a grant deed from 1955 this grant deed, if you can read that small print is granted from Mr and Mrs Anderson to Mr and Mrs cali.

131

00:22:21.930 --> 00:22:27.600

Lexi P. Howard (she/her): This is the same home that was advertised as lot 10 and one of the earlier slides in the same development.

132

00:22:28.530 --> 00:22:41.700

Lexi P. Howard (she/her): And nathaniel Kali was known as sacramento's first African American attorney he was a civil rights attorney it's fitting that the sacramento black Chamber of Commerce now owns the historical building services offices.

133

00:22:42.780 --> 00:22:56.520

Lexi P. Howard (she/her): Mr colley could not buy this home and instead his friends the andersons purchase this home as a proxy as you heard Dr Davis speed and then later transferred it to him.

134

00:22:58.590 --> 00:22:59.700

Lexi P. Howard (she/her): Next slide please.

135

00:23:02.580 --> 00:23:06.060

Lexi P. Howard (she/her): we're going to talk briefly about some judicial and legislative history.

136

00:23:07.110 --> 00:23:12.240

Lexi P. Howard (she/her): In 1948 the Supreme Court case shelley vs Kramer.

137

00:23:13.530 --> 00:23:16.020

Lexi P. Howard (she/her): Finally, said that.

138

00:23:18.300 --> 00:23:29.490

Lexi P. Howard (she/her): The restrictive covenants were no longer enforceable that was 1948 when the colleagues went to purchase their home the sacramento or in sacramento.

139

00:23:29.940 --> 00:23:48.690

Lexi P. Howard (she/her): The United States Supreme Court had already decided this case had already eliminated the enforcement by the courts of racially restrictive covenants and yet the colleagues were prohibited by the CC and RS from purchasing the property.

140

00:23:51.480 --> 00:24:04.350

Lexi P. Howard (she/her): In 1958 in *Ming versus court* *horrigan* all of our meeting was an African American man put been honorably discharged from the United States army after his service in World War Two.

141

00:24:05.070 --> 00:24:13.470

Lexi P. Howard (she/her): He was unable to buy a house in the sacramento county neighborhood in North Highlands where he tried to buy a home he tried to buy many homes.

142

00:24:14.310 --> 00:24:28.410

Lexi P. Howard (she/her): But the, the one that he also ultimately sued on was because he couldn't purchase a home in North Highlands he sued the developer, who would use federal housing money to build the homes and the subdivision.

143

00:24:29.070 --> 00:24:39.870

Lexi P. Howard (she/her): And sued the real estate brokers for excluding him as a buyer because of his race, the trial court in maine based versus *horrigan* found that as a result of the.

144

00:24:40.620 --> 00:24:46.530

Lexi P. Howard (she/her): Government funded loans and the loan underwriting guidelines, the Court said.

145

00:24:47.070 --> 00:24:53.760

Lexi P. Howard (she/her): negroes have been and are turned away from original sales of most tract homes in the area.

146

00:24:54.030 --> 00:25:07.800

Lexi P. Howard (she/her): Despite an increase in the percentage of negro population in the last few years, and an increase in their rate of income as compared with members of the white race by this time, Mr colley was well known in sacramento.

147

00:25:09.000 --> 00:25:13.020

Lexi P. Howard (she/her): And as one of the attorneys who represented all of our main.

148

00:25:14.070 --> 00:25:15.450

Lexi P. Howard (she/her): He famously said.

149

00:25:16.680 --> 00:25:28.020

Lexi P. Howard (she/her): When one dips one's hand into the federal treasury a little democracy necessarily clings to whatever is withdrawn the Court agreed awarding men.

150

00:25:28.830 --> 00:25:45.570

Lexi P. Howard (she/her): Minor damages and ordering the developers to end their discriminatory practices proposition 14 in 1964, however, and did this or tried to in California.

151

00:25:47.190 --> 00:26:08.310

Lexi P. Howard (she/her): And it wasn't until the federal fair housing act in 1968 that racially restrictive covenants were finally prohibited and and when we say prohibited, we mean void unconstitutional, even where they appear that they were unenforceable next slide.

152

00:26:17.010 --> 00:26:26.610

Lexi P. Howard (she/her): may hear those referred to the shortly de facto exclusion and segregation happens as the result of things that private people or businesses do.

153

00:26:27.060 --> 00:26:36.030

Lexi P. Howard (she/her): Not government entities degenerate exclusion and segregation is the result of laws, regulations policies, whatever governments do.

154

00:26:36.330 --> 00:26:42.210

Lexi P. Howard (she/her): in whatever form, the government is it could be the city, the state the county the local township.

155

00:26:42.480 --> 00:26:57.390

Lexi P. Howard (she/her): degenerate exclusion is in many cases, what we are talking about when we're talking about racially restrictive covenants we're talking about things that private people mostly did developers real estate agents private parties when we're talking about.

156

00:26:58.020 --> 00:27:09.030

Lexi P. Howard (she/her): The other exclusionary practices that you'll hear one of our speakers talk about more in a few minutes we're talking about the jury exclusion practices that the government has done and.

157

00:27:10.110 --> 00:27:17.490

Lexi P. Howard (she/her): That continue to live today to practice to act as an exclusionary barrier to homeownership.

158

00:27:18.600 --> 00:27:19.740

Lexi P. Howard (she/her): Next slide please.

159

00:27:22.740 --> 00:27:36.630

Lexi P. Howard (she/her): So what's happening today in California at 1466 was enacted in 2021 the work to allow the modification or redaction of restrictive covenants in California began in 1999.

160

00:27:36.960 --> 00:27:50.460

Lexi P. Howard (she/her): it's seen several overhaul, since then, and you will hear from assessor Torres about more details about how that is happening now in San Francisco it is law throughout California.

161

00:27:51.030 --> 00:28:00.930

Lexi P. Howard (she/her): enacted in 2021 and officially fully implemented or required to be fully implemented July 1 of this year 2022.

162

00:28:01.980 --> 00:28:13.920

Lexi P. Howard (she/her): county recorders title companies, lawyers and others are still honestly figuring this out there's a lot more here that requires practices be put into place to do this right.

163

00:28:14.970 --> 00:28:24.330

Lexi P. Howard (she/her): In other states other states in the last few years have enacted similar legislation or different allowing for modification or redaction.

164

00:28:24.750 --> 00:28:41.100

Lexi P. Howard (she/her): And the uniform law Commission, which is a national organization is in the process of developing a national model act for those states who haven't enacted ways to modify or redact racially restrictive covenants.

165

00:28:41.610 --> 00:28:53.550

Lexi P. Howard (she/her): That would provide a pathway for those States to consider this model act as a way to enact those processes in their states.

166

00:28:53.910 --> 00:29:05.370

Lexi P. Howard (she/her): So back to some of the things that Dr Davis said, this is important it's important to know our history and it's important to inform how we go forward.

167

00:29:05.610 --> 00:29:27.900

Lexi P. Howard (she/her): And how we change those processes, because when we talk about structural racism and institutional barriers we're talking about things that perpetuate themselves like a machine that just keeps going, and if we do not do things to stop and undo those they just keep going Thank you.

168

00:29:30.870 --> 00:29:44.130

Assessor Joaquín Torres: Thank you so much lexi for that overview on a very specific and distinct tool, the restrictive the racially restrictive covenants on separate and distinct but we'll talk about in just a moment, if I could ask just going to pull up.

169

00:29:44.670 --> 00:29:53.010

Assessor Joaquín Torres: My slides of go over some of what lexi just mentioned in terms of the work being done today to begin to implement at 1466.

170

00:29:55.650 --> 00:29:59.250

Assessor Joaquín Torres: On both along the same vein, so I just wanted to provide some.

171

00:29:59.670 --> 00:30:11.370

Assessor Joaquín Torres: context, here again at the office of our assessor recorder that I lead the work to assess all taxable property in San Francisco on the assessor side, which is separate from the recorder side of the part of the same office.

172

00:30:12.210 --> 00:30:17.670

Assessor Joaquín Torres: Which is where this work will be done, similar to what lexi talked about if I could see the next slide please.

173

00:30:18.900 --> 00:30:26.130

Assessor Joaquín Torres: i'm just some context, from a San Francisco perspective here in westwood park 1922.

174

00:30:27.240 --> 00:30:41.820

Assessor Joaquín Torres: folks were getting ready for their prize, and this is from an ad that was in San Francisco Chronicle promoting westwood park is a place where you could give your family and your children on the right kind of start again.

175

00:30:43.770 --> 00:30:44.340

Assessor Joaquín Torres: Next slide.

176

00:30:49.890 --> 00:30:57.990

Assessor Joaquín Torres: Five years earlier on the limitation of ownership was put in place same time that the Homeowners association of westwood park.

177

00:30:58.500 --> 00:31:08.070

Assessor Joaquín Torres: was being formalized that again as like she was saying, the language here and as Dr Davis was saying that can be triggering but here it is in the written document.

178

00:31:08.580 --> 00:31:19.710

Assessor Joaquín Torres: And record the limitation of them ownership being very explicit and that same neighborhood with this opportunity was being provided seemingly to everyone at large, but here written down no person of African.

179

00:31:19.980 --> 00:31:29.220

Assessor Joaquín Torres: Japanese Chinese or any Mongolian descent she'll be allowed to purchase own or lease any real property and said West park.

180

00:31:31.860 --> 00:31:33.120

Assessor Joaquín Torres: Here in San Francisco.

181

00:31:34.290 --> 00:31:35.400

Assessor Joaquín Torres: Next slide please.

182

00:31:37.710 --> 00:31:46.050

Assessor Joaquín Torres: Here we have some of the similar notices here again just making the point that we are seeing and have seen this here in.

183

00:31:47.100 --> 00:32:07.290

Assessor Joaquín Torres: San Francisco similar very much to the other Bay area regional partner sacramento that lexi was talking about, and again that these documents exist, they were tools that were used for exclusion and very particularly to advance white opportunity financial cultural and otherwise.

184

00:32:13.860 --> 00:32:19.500

Assessor Joaquín Torres: In the Western Highlands example that you see here it's language specifically excluding.

185

00:32:21.060 --> 00:32:28.350

Assessor Joaquín Torres: All Persons not have the Caucasian race, with the exception of servants of the non Caucasian race.

186

00:32:29.790 --> 00:32:30.720

Assessor Joaquín Torres: Next slide please.

187

00:32:34.410 --> 00:32:44.550

Assessor Joaquín Torres: And then here in English side terraces we see some of the similar language in this Homeowners handbook listing the covenants, including the racist covenant and others incited.

188

00:32:45.720 --> 00:32:49.080

Assessor Joaquín Torres: As lexi also talked about threats to home value.

189

00:32:50.340 --> 00:33:03.750

Assessor Joaquín Torres: So just some additional context of the rare very real and tangible documents that exist that are out there that are part of a very shameful and racist history on here in San Francisco and these neighborhoods next slide please.

190

00:33:06.510 --> 00:33:15.270

Assessor Joaquín Torres: So as lexi was mentioning the work that's being done right now, through our offices in response to implementing assembly bill 1466.

191

00:33:16.170 --> 00:33:25.080

Assessor Joaquín Torres: This is a process that will happen over the next few years, it was a bill passed last year that authorizes all California recorders offices.

192

00:33:25.440 --> 00:33:33.450

Assessor Joaquín Torres: to identify review redact re record and track documents containing discriminatory restrictive covenants.

193

00:33:34.080 --> 00:33:39.960

Assessor Joaquín Torres: The bill authorizes anyone to record a restrictive covenant

modification to redact the language.

194

00:33:40.200 --> 00:33:52.650

Assessor Joaquín Torres: And the work that we're going to be pursuing is working with Community, including Homeowners Homeowners associations neighborhoods neighborhood leaders realtors title companies so that we can locate these discriminatory covenants.

195

00:33:53.400 --> 00:33:59.850

Assessor Joaquín Torres: The plan that we have is to search for the keywords and phrases that are indicative of these restrictive covenants.

196

00:34:00.360 --> 00:34:09.630

Assessor Joaquín Torres: By performing what's known as a very in a very wonky way and optical character recognition scan of all of these digitized records going from 1906 to the present.

197

00:34:10.020 --> 00:34:15.210

Assessor Joaquín Torres: and searching for those keywords and phrases indicating those discriminatory and racist covenants.

198

00:34:15.660 --> 00:34:21.420

Assessor Joaquín Torres: at once discovered we're going to be tracking those historical documents with a discriminatory language in our recording system.

199

00:34:21.990 --> 00:34:29.160

Assessor Joaquín Torres: that's called records manager and those documents are to be indexed so that it will easily identified as a document with that illegal discriminatory.

200

00:34:29.520 --> 00:34:45.480

Assessor Joaquín Torres: Language these documents will then be index with the assessor partial number, allowing for potential GEO location tracking of parcels with historical discriminatory covenants the original image of the old document is going to remain unreactive.

201

00:34:46.500 --> 00:34:53.310

Assessor Joaquín Torres: In this process, as I mentioned, to take a little bit of time, probably up to three years to search through about 15 million pages.

202

00:34:53.820 --> 00:35:04.410

Assessor Joaquín Torres: In digital real, which is our older a system for tracking and I continue these documents at about 4.5 million records and records manager, which is a bit more of a sophisticated Program.

203

00:35:05.130 --> 00:35:18.180

Assessor Joaquín Torres: i'm Jen and then just as a as a note the law allowed for recorders to increase recording fees for many of these documents by \$2 to fund this project and our offices for going that option.

204

00:35:18.540 --> 00:35:26.430

Assessor Joaquín Torres: So we're not going to be collecting any additional fees from people to do this work um one thing I want to mention that was helpful for me and.

205

00:35:26.820 --> 00:35:39.150

Assessor Joaquín Torres: In talking with a Stephen mindy and was making sure that we do some proactive work, some of the conversations, of which i've already begun with association of assessors who happen to also be reporters.

206

00:35:39.690 --> 00:35:43.530

Assessor Joaquín Torres: Wanting to pursue in the coming weeks at a convention or record hers.

207

00:35:44.010 --> 00:35:49.680

Assessor Joaquín Torres: To have the conversation, of how will we be able to align and take into consideration they're very serious research needs.

208

00:35:50.040 --> 00:36:01.290

Assessor Joaquín Torres: That institutions around California and nationally will want to have access to these records, so that we're able to properly document where when specifically these actions will be taken.

209

00:36:02.550 --> 00:36:08.010

Assessor Joaquín Torres: any place in time for any hope property owner who wants to participate in the discovery process.

210

00:36:09.390 --> 00:36:17.370

Assessor Joaquín Torres: If you want to review your historical documents such as your covenants conditions and conditions and restrictions your CC ours they're referring to them as.

211

00:36:17.670 --> 00:36:24.960

Assessor Joaquín Torres: For potential discriminatory language we just advise you to review your title report and you may have received that title report.

212

00:36:25.590 --> 00:36:29.040

Assessor Joaquín Torres: lexi was talking about those documents when you purchased your home.

213

00:36:29.730 --> 00:36:35.790

Assessor Joaquín Torres: So, thank you very, very much for the opportunity to share a little bit there in terms of the work that we're doing, but now I want to bring it to Stephen.

214

00:36:36.510 --> 00:36:47.190

Assessor Joaquín Torres: Again, from the ring and belonging institute a director of research at uc Berkeley included among the various projects that he spearheaded, as I mentioned the roots of structural racism project.

215

00:36:48.780 --> 00:36:55.140

Assessor Joaquín Torres: In addition to much, much more I do encourage everyone if you haven't spent time going to read the writings of lexi.

216

00:36:55.680 --> 00:37:04.230

Assessor Joaquín Torres: The website of the Human Rights Commission and following a Dr Davis Additionally, I asked you to take some time to look at the website for the other in belonging Institute.

217

00:37:04.530 --> 00:37:16.410

Assessor Joaquín Torres: it's an extraordinary a compendium and body of work that's been collected and we're very lucky to have these this group of people speaking with us today, and with that Community and thank you so much on the floor is yours.

218

00:37:16.830 --> 00:37:24.630

Stephen Menendian, OBI (he/his/him): Thank you to assessor Torres and to spur for organizing what's already been a very provocative and interesting panel.

219

00:37:25.890 --> 00:37:33.090

Stephen Menendian, OBI (he/his/him): I it's an honor to be here again with spur the panels are always fascinating hopefully you all learn as much as I have.

220

00:37:33.750 --> 00:37:46.020

Stephen Menendian, OBI (he/his/him): I feel very strongly about this policy and i'm very passionate about how we remedy structural racism, which is why we built this repository of searchable policy recommendations so just.

221

00:37:46.500 --> 00:37:50.310

Stephen Menendian, OBI (he/his/him): I don't have time to get into it here, but hopefully in the Q amp a can share a little bit more about that.

222

00:37:50.970 --> 00:37:57.990

Stephen Menendian, OBI (he/his/him): So I was asked to talk about some of the different mechanisms historical mechanisms that built segregation in our region.

223

00:37:58.740 --> 00:38:05.010

Stephen Menendian, OBI (he/his/him): And it's become a little bit of a pet peeve of mine, but you hear so frequently the invocation of red line.

224

00:38:05.550 --> 00:38:18.900

Stephen Menendian, OBI (he/his/him): As a mechanism for creating and generating racial residential segregation that it sort of swamps the other very important forces and mechanisms that coexisted complimented yet.

225

00:38:19.410 --> 00:38:24.540

Stephen Menendian, OBI (he/his/him): And so I think it's important that we spend a little time talking about the differences between these mechanisms.

226

00:38:24.810 --> 00:38:31.020

Stephen Menendian, OBI (he/his/him): And the areas and sort of the geographies that they covered so that's that's we're going to do for a little bit i'm going to talk a little bit about the policy.

227

00:38:31.680 --> 00:38:46.860

Stephen Menendian, OBI (he/his/him): So one of the challenges in talking about segregation is people, especially journalists, want to know what's the cause, what is the cause of segregation and, unfortunately, both from a contemporary perspective and a historical perspective, the answer is very complicated.

228

00:38:48.390 --> 00:38:55.410

Stephen Menendian, OBI (he/his/him): they're basically if you were to ask me contemporary what causes and maintains racial residential segregation i'd say there are six theories.

229

00:38:55.710 --> 00:39:02.430

Stephen Menendian, OBI (he/his/him): I don't have time to get into them here, but the truth of the matter is there's evidence for each of those theories and there's evidence against each of those theories.

230

00:39:02.820 --> 00:39:06.000

Stephen Menendian, OBI (he/his/him): And unfortunately the historical story is even more complicated.

231

00:39:06.780 --> 00:39:16.590

Stephen Menendian, OBI (he/his/him): So i'll just highlight some of the main forces racially restrictive covenants redlining violence, discrimination exclusionary zoning are all key forces, so I wanted to delineate a little bit between them.

232

00:39:17.160 --> 00:39:20.340

Stephen Menendian, OBI (he/his/him): And I also want to put them into a sequence of chronology.

233

00:39:21.240 --> 00:39:29.490

Stephen Menendian, OBI (he/his/him): We also have on our website, a report called roots race and place that has a beautiful rendered timeline similar to the one that lexi shared.

234

00:39:29.820 --> 00:39:36.480

Stephen Menendian, OBI (he/his/him): But it will take you it's a story of housing exclusion in the Bay area and it has a beautiful beautifully rendered timeline on it.

235

00:39:37.230 --> 00:39:47.910

Stephen Menendian, OBI (he/his/him): But I want to suggest that there's basically four phases and the evolution of residential segregation by race United States, the first is i'm going to peg it from 1882 about 1917.

236

00:39:48.300 --> 00:39:57.810

Stephen Menendian, OBI (he/his/him): The second is 1900 and 1930s, the third is 1932 1970 and then the last is after the implementation of the fair housing act 1972 the present.

237

00:39:58.380 --> 00:40:04.260

Stephen Menendian, OBI (he/his/him): So let me just try and run through these quickly, so the first i'm going to call the racial zoning era, and I mean this literally.

238

00:40:04.980 --> 00:40:15.510

Stephen Menendian, OBI (he/his/him): These were ordinances that were the first zoning laws, by the way, and they were racially explicit so one of the first of these was actually adopted in San Francisco in 1880.

239

00:40:16.260 --> 00:40:23.430

Stephen Menendian, OBI (he/his/him): And it was an ordinance that ban laundries and white neighborhoods, and this was actually overturned by the Supreme Court in the case called kick well.

240

00:40:23.880 --> 00:40:31.410

Stephen Menendian, OBI (he/his/him): But then the first more general version of this also in San Francisco called the ordinance 1890 where they took a step further.

241

00:40:31.830 --> 00:40:36.390

Stephen Menendian, OBI (he/his/him): It was an attempt to exclude Chinese residents from certain areas of the city and, by the way.

242

00:40:36.930 --> 00:40:53.730

Stephen Menendian, OBI (he/his/him): If you look up at the history of San Francisco you might read about Gavin Kearney, who was a racist demagogue against Chinese people, and I still don't understand why there's a street named after him but let's not get into that talking about sort of some symbols of racism.

243

00:40:55.260 --> 00:41:04.770

Stephen Menendian, OBI (he/his/him): So he led actually the these initiatives and then actually led the Fed the fight for the Federal Chinese exclusion act so he actually got it.

244

00:41:05.310 --> 00:41:18.300

Stephen Menendian, OBI (he/his/him): promoted it and got it inaccurate in federal law, and this was also struck down this ordinance was also struck down by Federal Court and, by the way, you will, the Supreme Court said that, although the law wasn't racially explicit except.

245

00:41:18.930 --> 00:41:24.480

Stephen Menendian, OBI (he/his/him): Obviously, the White neighborhoods it essentially targeted Asian owned businesses.

246

00:41:24.990 --> 00:41:35.940

Stephen Menendian, OBI (he/his/him): On the first comprehensive racial zoning ordinance so not just one that excluded, you know people have a particular race and white neighborhoods is tip historians typically say it's Baltimore and 1910.

247

00:41:36.360 --> 00:41:42.900

Stephen Menendian, OBI (he/his/him): which literally divided the city into racial districts saying you know people with certain races could only live in these different districts.

248

00:41:43.290 --> 00:41:49.680

Stephen Menendian, OBI (he/his/him): This became a model and quickly flip proliferated in many southern cities so Atlanta Birmingham.

249

00:41:50.340 --> 00:41:58.410

Stephen Menendian, OBI (he/his/him): Miami Charleston Dallas Louisville and New Orleans adopted these types of racial zoning ordinances until the Supreme Court struck them down in 1917.

250

00:41:58.800 --> 00:42:10.620

Stephen Menendian, OBI (he/his/him): So really 1892 1917 you could go even earlier if you want to go back to the original ordinance, this is the era of racial zoning, and this is, I should mention that the zoning ordinances were promoted by progressive reformers.

251

00:42:11.460 --> 00:42:16.080

Stephen Menendian, OBI (he/his/him): So this is part of the progressive era, you know this is part of the Movement for, for example.

252

00:42:17.580 --> 00:42:26.850

Stephen Menendian, OBI (he/his/him): You know women's the progressive income tax women's right to vote, so forth, but it the dark side to these progressive movements included.

253

00:42:28.500 --> 00:42:38.100

Stephen Menendian, OBI (he/his/him): sterilization of people certain people have certain races and who are deemed low IQ and so forth, so there was a lot of eugenics movements part of the.

254

00:42:38.430 --> 00:42:45.510

Stephen Menendian, OBI (he/his/him): progressive movement, as well as very racist particulars um but, once these were struck down by the Supreme Court um.

255

00:42:45.960 --> 00:42:55.200

Stephen Menendian, OBI (he/his/him): What both the basis for it was not actually because it was racist and it's motivation towards form the Court actually said that he's were unconstitutional because they violated property rights.

256

00:42:55.590 --> 00:43:00.240

Stephen Menendian, OBI (he/his/him): So just a little nuance to keep in mind and then after these were struck down.

257

00:43:00.930 --> 00:43:11.820

Stephen Menendian, OBI (he/his/him): Cities in fact fact the federal government begin promoting models zoning ordinances that actually have the same effect so i'm not gonna have time to get into this, but this is the end of the ratio of zoning board era.

258

00:43:12.450 --> 00:43:22.650

Stephen Menendian, OBI (he/his/him): Around 1900 and accelerating during the great migration was the era of racially restrictive covenants and we've already gone through what they are so i'm not going to read this, but what I want you to know about.

259

00:43:23.010 --> 00:43:30.960

Stephen Menendian, OBI (he/his/him): Restrictive covenants are a few things number one is that racially restrictive covenants typically covered areas have not yet been built out.

260

00:43:31.500 --> 00:43:40.950

Stephen Menendian, OBI (he/his/him): So redlining which maybe i'll just skip the red lining and come back to restrictive covenants so redlining essentially starts in the early 1930s, with the Homeowners loan Corporation.

261

00:43:41.460 --> 00:43:49.890

Stephen Menendian, OBI (he/his/him): And the Homeowners long corporation was in was a new deal depression era program to try and prevent mass foreclosures and help keep people in their homes.

262

00:43:50.190 --> 00:44:01.290

Stephen Menendian, OBI (he/his/him): So refinance mortgages and prevented foreclosure and they had a program called the model city survey program which sent appraisers across the country they found them out across the country to assess.

263

00:44:01.830 --> 00:44:08.370

Stephen Menendian, OBI (he/his/him): neighborhoods and they rank them into four categories ABC or D and the color coded them in more than 200 cities.

264

00:44:08.850 --> 00:44:18.930

Stephen Menendian, OBI (he/his/him): And this is sort of what a red lining map looks like you've probably seen it before there are lots of examples of red lining maps across the country here's another they've all been digitized which is wonderful.

265

00:44:19.440 --> 00:44:24.840

Stephen Menendian, OBI (he/his/him): And they've been scammed and digitized the problem there's a lot of problems with with these redlining maps but.

266

00:44:25.470 --> 00:44:31.200

Stephen Menendian, OBI (he/his/him): The main problem with redlining it's not actually how the Homeowners loan corporation use them, because the Homeowners incorporation.

267

00:44:31.560 --> 00:44:39.390

Stephen Menendian, OBI (he/his/him): Essentially wound down by the MID to late 1930s and an only refinance a couple of million mortgages, but the problem with redlining.

268

00:44:39.690 --> 00:44:49.890

Stephen Menendian, OBI (he/his/him): Is that this system was adopted by federal agencies, through the fha and then also by private financial institutions in the private market.

269

00:44:50.340 --> 00:44:58.950

Stephen Menendian, OBI (he/his/him): So the appraisal mechanisms and the ranking criteria infiltrated essentially the private market and federal policy for the next 30 years.

270

00:44:59.310 --> 00:45:10.050

Stephen Menendian, OBI (he/his/him): But that's really the heart of redlining not the Homeowners loan corporation, and they stigmatized black neighborhoods as risky or unworthy of investment and they made it much more difficult much harder for black.

271

00:45:10.530 --> 00:45:22.440

Stephen Menendian, OBI (he/his/him): Applicants home seekers to actually get federal mortgages or federal mortgage insurance now some historians say it made it impossible that's not true about 2% of fha loans went to black home seekers

homebuyers.

272

00:45:22.680 --> 00:45:28.110

Stephen Menendian, OBI (he/his/him): So it just was extremely discriminatory how to rewind for a moment factor restrictive covenants.

273

00:45:29.130 --> 00:45:40.560

Stephen Menendian, OBI (he/his/him): So redlining apply generally to these regions and generally into built out areas right it applied essentially these assessors the model city survey program was assessing neighborhoods that have already been built out.

274

00:45:41.070 --> 00:45:48.180

Stephen Menendian, OBI (he/his/him): Restrictive covenants applied differently, so this is a collective action problem and a collective action solution.

275

00:45:48.780 --> 00:45:55.500

Stephen Menendian, OBI (he/his/him): Essentially, what happened is you had developers, who are developing new areas and essentially trying to figure out how could they build.

276

00:45:55.950 --> 00:46:03.810

Stephen Menendian, OBI (he/his/him): Discrimination and segregation into these new developments, and if you just did it on a home by home basis, it was very difficult to maintain.

277

00:46:04.080 --> 00:46:11.760

Stephen Menendian, OBI (he/his/him): The collective action around segregation right if you just built if you were just built one home and put it in the deed, that is not really effective.

278

00:46:12.360 --> 00:46:15.780

Stephen Menendian, OBI (he/his/him): In the way that these developers like love it and sons needed.

279

00:46:16.320 --> 00:46:24.390

Stephen Menendian, OBI (he/his/him): or wanted or desired so that that's where restrictive covenants become so powerful is that they were built into these mass developments across the country.

280

00:46:24.870 --> 00:46:34.950

Stephen Menendian, OBI (he/his/him): And the other piece of it is not just that it enforced discrimination to the homebuyer the neighbors could then Sue right and the way that lexi described like.

281

00:46:35.250 --> 00:46:46.740

Stephen Menendian, OBI (he/his/him): If the same way that you might not like a fence or the color of paint or a tree species that your neighbors trying to build, so this is where restrictive covenants became very powerful now, the problem is.

282

00:46:47.220 --> 00:46:52.020

Stephen Menendian, OBI (he/his/him): We know that restrictive covenants were widespread but we don't actually know how widespread.

283

00:46:52.440 --> 00:46:57.900

Stephen Menendian, OBI (he/his/him): So, if you look at historians you're talking about restrictive covenants for maybe the 1970s they'll make estimations they'll say something like.

284

00:46:58.200 --> 00:47:02.910

Stephen Menendian, OBI (he/his/him): You know la had 20,000 racially restrictive covenants embedded into housing needs.

285

00:47:03.240 --> 00:47:12.330

Stephen Menendian, OBI (he/his/him): The problem is we're just now on the precipice on the cusp of what are these called these large scale documentation projects and, therefore, that are really no noteworthy.

286

00:47:12.720 --> 00:47:17.880

Stephen Menendian, OBI (he/his/him): The first is mapping prejudice in minneapolis there's another one in Seattle that kicked off for about 12 years ago.

287

00:47:18.210 --> 00:47:24.840

Stephen Menendian, OBI (he/his/him): there's another one in Chicago and there's a fourth in DC and there are some smaller scale versions of these documentation projects underway.

288

00:47:25.440 --> 00:47:33.690

Stephen Menendian, OBI (he/his/him): In minneapolis they found 25,000 instances of racially restrictive covenants in Seattle, they found more than 15,000 in Chicago more than 7000.

289

00:47:34.350 --> 00:47:46.350

Stephen Menendian, OBI (he/his/him): This is painstaking research they require teams of researchers, if this is labor intensive, you have to go to the recorder's offices and pulled these records it's very, very difficult.

290

00:47:47.100 --> 00:47:55.200

Stephen Menendian, OBI (he/his/him): And so we're just now at the stage where where we have the geo coding, we have the technology and we have the interest in among researchers to begin pulling.

291

00:47:55.770 --> 00:48:05.460

Stephen Menendian, OBI (he/his/him): This data um, so this is this is we're just on the cusp of this, and so the truth of the matter is from good quality, high high quality research, we need precise data.

292

00:48:05.820 --> 00:48:15.600

Stephen Menendian, OBI (he/his/him): And right now we just actually don't know how widespread, these are, if you were to ask me how many racially restrictive covenants are there in Contra Costa county I couldn't tell you whether they were 3000 or 30,000.

293

00:48:16.020 --> 00:48:26.880

Stephen Menendian, OBI (he/his/him): And that's, the problem is that to really understand and trace the effects of racially restrictive covenants vis-a-vis redlining or vis-a-vis discrimination private discrimination or vis-a-vis violence.

294

00:48:27.240 --> 00:48:33.120

Stephen Menendian, OBI (he/his/him): We really need to know how pervasive these are at a micro level with a level of precision that we just don't have right.

295

00:48:33.990 --> 00:48:38.400

Stephen Menendian, OBI (he/his/him): So this, for example, is the map from mapping prejudice for Hennepin county that shows.

296

00:48:38.880 --> 00:48:52.320

Stephen Menendian, OBI (he/his/him): Just how widespread, these are and why the level of granularity and precision matters, so much so I've already talked about redlining, let me just mentioned, violence, the violence was also a very important factor in maintaining creating and maintaining segregation.

297

00:48:53.700 --> 00:49:00.810

Stephen Menendian, OBI (he/his/him): In American neighborhoods, especially in the

north, and there were patterns of violence waves of violence, so after birth of the nation and.

298

00:49:01.170 --> 00:49:07.500

Stephen Menendian, OBI (he/his/him): Is the great migration kicked kicked up and went under way you had a lot of violence or called race riots across the country.

299

00:49:08.190 --> 00:49:18.540

Stephen Menendian, OBI (he/his/him): In in the late 19 teens on but then you also had additional race race race race riots in the 1940s and 30s so there were waves of these and they're often triggered by.

300

00:49:19.500 --> 00:49:23.250

Stephen Menendian, OBI (he/his/him): It pushed for innovation, what happened is as the MIC great migration was going under way.

301

00:49:23.670 --> 00:49:31.050

Stephen Menendian, OBI (he/his/him): It was very hard for black migrants to the north to move into already heavily occupied black neighborhoods because there was no room.

302

00:49:31.710 --> 00:49:44.070

Stephen Menendian, OBI (he/his/him): Especially during World War Two as black workers were drawn to places like the bay area or Detroit or Chicago the neighborhoods were already built out, and so they had to look into white neighborhoods to find housing, there was just.

303

00:49:44.610 --> 00:49:52.590

Stephen Menendian, OBI (he/his/him): Extreme overcrowding in the 1940s, if you read histories of Detroit, for example, so this is partly why violence was such an important and powerful mechanism.

304

00:49:53.220 --> 00:49:57.450

Stephen Menendian, OBI (he/his/him): And so wouldn't be uncommon for a black migrant or pioneer into a white neighborhood.

305

00:49:57.780 --> 00:50:06.180

Stephen Menendian, OBI (he/his/him): to wake up in the middle of the night with a burning cross or have rocks thrown through their windows, there were hundreds of examples of that in the post war period in Detroit alone.

306

00:50:06.840 --> 00:50:13.110

Stephen Menendian, OBI (he/his/him): So one more thing I just want to mention about the fact, though, in disarray i'm the truth of the matter is, I went through those phases.

307

00:50:13.620 --> 00:50:20.280

Stephen Menendian, OBI (he/his/him): In the 1900 and 1930 period, in particular the jury de facto to divide is really complicated.

308

00:50:20.640 --> 00:50:28.350

Stephen Menendian, OBI (he/his/him): Because what you essentially had happening was you had Homeowners associations, you have the real estate industry, and you have local governments working in Canada.

309

00:50:28.950 --> 00:50:32.790

Stephen Menendian, OBI (he/his/him): And so what that meant and i'm talking before the federal government got involved in the 1930s.

310

00:50:33.240 --> 00:50:40.740

Stephen Menendian, OBI (he/his/him): In essence, you would have Homeowners associations organizing to create to promote restrictive covenants pressuring developers and real estate agents to.

311

00:50:41.130 --> 00:50:44.730

Stephen Menendian, OBI (he/his/him): input them into the development and the into the deeds of the developments.

312

00:50:45.240 --> 00:50:56.880

Stephen Menendian, OBI (he/his/him): And then you would have city council members and local leaders actually pushing for the same so it was a reciprocal reinforcing circle between private industry local government and private Homeowners.

313

00:50:57.270 --> 00:51:01.980

Stephen Menendian, OBI (he/his/him): it's important to understand that, because this became an ideology and the ideology was that.

314

00:51:02.850 --> 00:51:08.430

Stephen Menendian, OBI (he/his/him): That having black home Homeowners in your neighborhood reduced property values okay i'm going to close here.

315

00:51:08.970 --> 00:51:20.370

Stephen Menendian, OBI (he/his/him): So I wrote this blog on why I think that this policy is not a great idea and I just want to point out, I should be obvious why I think this because we really need high quality data.

316

00:51:20.970 --> 00:51:30.420

Stephen Menendian, OBI (he/his/him): And this is not, in my opinion, the same thing as a confederate statue a confederate statue is given a pride of place in the public square it's given honor and dignity.

317

00:51:30.900 --> 00:51:38.310

Stephen Menendian, OBI (he/his/him): Whereas, these are obscure difficult to find things and I would just mentioned that when I tweeted this post out, this is a.

318

00:51:39.240 --> 00:51:48.480

Stephen Menendian, OBI (he/his/him): screenshot of my blog post on our website, but I also have a screenshot of the Twitter posts, not only did hundreds of people like and retweet this but.

319

00:51:48.900 --> 00:51:59.220

Stephen Menendian, OBI (he/his/him): The Chair of the California reparations committee colima more actually retweeted this out, as did sandy garrity, who was the nation's leading expert on reparations retweeted my post.

320

00:51:59.580 --> 00:52:08.970

Stephen Menendian, OBI (he/his/him): So there is broad agreement among racial justice advocates and racial racial equity researchers, that this is a potentially very problematic policy.

321

00:52:09.600 --> 00:52:17.910

Stephen Menendian, OBI (he/his/him): Not only that, it doesn't really pass, in my opinion, the litmus test for Racial equity the litmus test for Racial equity is whether a policy.

322

00:52:18.390 --> 00:52:24.420

Stephen Menendian, OBI (he/his/him): reduces disparities or produces no harm this not only does not reduce disparities, but it's harmful because.

323

00:52:25.260 --> 00:52:34.080

Stephen Menendian, OBI (he/his/him): Generations of future future researchers are going to have more difficulty now pulling these records it's not just the fact that they're digitizing some of these and.

324

00:52:34.500 --> 00:52:43.110

Stephen Menendian, OBI (he/his/him): And i'm creating a separate database researchers need precise data so, for example, it's not just also about the chains of records, this is the last point.

325

00:52:44.220 --> 00:52:54.570

Stephen Menendian, OBI (he/his/him): suppose you are a researcher a PhD student in 2013 and you want to learn about the developers who were using these restrictive covenants in their deeds and the bay area.

326

00:52:55.080 --> 00:53:01.710

Stephen Menendian, OBI (he/his/him): You need to know lots of details about them, not just the precise number and the locations, but you might want to know about.

327

00:53:02.160 --> 00:53:08.310

Stephen Menendian, OBI (he/his/him): the specifics of the developments did some were some developers marketing their properties, to the high end or some middle income.

328

00:53:08.610 --> 00:53:15.360

Stephen Menendian, OBI (he/his/him): What were the size of the locks how did they divide up the properties, you need a lot of information and I not confident.

329

00:53:15.810 --> 00:53:28.830

Stephen Menendian, OBI (he/his/him): That the compensatory mechanisms that are built into the implementation here are either systematic enough or sufficient to render the difficulties that future researchers are going to have to really make this.

330

00:53:30.000 --> 00:53:38.700

Stephen Menendian, OBI (he/his/him): To solve the problem and make it in facilitate future future research, I think this is this really is, in my opinion centering white guilt.

331

00:53:38.970 --> 00:53:47.340

Stephen Menendian, OBI (he/his/him): And white discomfort and and I don't think it's an overstatement to say that it's white Washington history, without really any tangible improvement to.

332

00:53:48.060 --> 00:53:57.840

Stephen Menendian, OBI (he/his/him): Black Homeowners increasing black homeownership subsidizing black homeownership and so on and so forth, so thank you for your time and and I happy to talk about this more.

333

00:53:58.530 --> 00:54:10.320

Assessor Joaquín Torres: Well, thank you very much Steven lexi and cheryl for joining us we don't have very much time left for for Q amp a but i'm wondering if there's any any comments that.

334

00:54:11.430 --> 00:54:20.550

Assessor Joaquín Torres: any of you would like to make about just the discussion or presentations that each of us have made in regards to this, I do want to just ask one thing of.

335

00:54:21.060 --> 00:54:36.360

Assessor Joaquín Torres: Stephen is you know in what manner, can we better collaborate, given the nature and importance of the research that we want to pursue for future generations, because i'm in definitive agreement with you that we must protect the ability for us to research.

336

00:54:37.620 --> 00:54:43.800

Assessor Joaquín Torres: and provide this information for future studies, because we are just at the beginning of this process in terms of accessing this data.

337

00:54:45.300 --> 00:54:51.480

Stephen Menendian, OBI (he/his/him): Well, I think the previous version of the bill, which would have created a a.

338

00:54:52.050 --> 00:54:58.200

Stephen Menendian, OBI (he/his/him): Mechanism to coordinate with researchers to systematically document would have been phenomenal that's really the ideal.

339

00:54:58.650 --> 00:55:08.370

Stephen Menendian, OBI (he/his/him): Is that these large scale documentation projects are Labor intensive they're expensive, you have to build teams you then there's a lot of shoe leather and elbow grease in constructing these right.

340

00:55:08.820 --> 00:55:14.610

Stephen Menendian, OBI (he/his/him): And so I think what would have been phenomenal is if the State had said we're going to provide funding and support.

341

00:55:15.090 --> 00:55:26.610

Stephen Menendian, OBI (he/his/him): To as we go through and and encourage these records if we create a systematic documentation and then GEO code them and mapping

in the in the way that models.

342

00:55:27.420 --> 00:55:32.040

Stephen Menendian, OBI (he/his/him): That models, the mapping prejudice project in minneapolis I think that would have been phenomenal.

343

00:55:32.550 --> 00:55:38.970

Stephen Menendian, OBI (he/his/him): But unfortunately that's not where we are and we are in a state of more than 50 counties right and so you're going to have very different implementation.

344

00:55:39.360 --> 00:55:42.960

Stephen Menendian, OBI (he/his/him): I think what you're doing is very admirable and I don't want to paint with a broad brush.

345

00:55:43.320 --> 00:55:55.650

Stephen Menendian, OBI (he/his/him): But we can't be assured that the the recorders in shasta county or you know other counties are going to be doing this and that's what makes me extremely nervous and and it's just I mean I really believe the goal.

346

00:55:56.130 --> 00:55:59.280

Stephen Menendian, OBI (he/his/him): To tackle structural racism, we need to reduce disparities.

347

00:55:59.760 --> 00:56:14.040

Stephen Menendian, OBI (he/his/him): By race to begin to actually make progress and i'm afraid that this just doesn't do that in any tangible way and not only fails it's not only that it feels the acid test it doesn't even it fails the fields, the litmus test, in my opinion, as a racial equity policy.

348

00:56:14.730 --> 00:56:17.400

Assessor Joaquín Torres: Thank you, thank you, Stephen I sure I see your hand Brits.

349

00:56:18.180 --> 00:56:29.130

Sheryl Davis: yeah, I just wanted to I think i'm as a person who really has struggled with the debates about statues, because I do think that they are a learning opportunity, I think that.

350

00:56:30.060 --> 00:56:38.370

Sheryl Davis: it's actually for me in so many ways, worse, to take the things that are most symbolic in front and Center and take them away and that hold folks

accountable.

351

00:56:38.790 --> 00:56:50.970

Sheryl Davis: But I will say the thing that I am that I wrestled with the most of my day to day work is that far too often activists and advocates and even researchers get to have.

352

00:56:51.330 --> 00:57:02.160

Sheryl Davis: For to get to be front and Center and get to decide what's important and how to move things forward and i'm just always drawn back to henrietta lacks in the name of research and in the name of work.

353

00:57:02.850 --> 00:57:10.410

Sheryl Davis: The harm of one person or one family didn't matter as much as the greater good for science and so I just always want to caution because.

354

00:57:10.770 --> 00:57:18.390

Sheryl Davis: In the conversations around police reform and even traffic stops and all these other things that people who are most directly impacted.

355

00:57:18.660 --> 00:57:31.770

Sheryl Davis: Usually you're not invited to sit at the table, or I have literally been in spaces, where people have said, shut up I know what's best for you sit down be quiet and I will guide this conversation, so I don't I don't necessarily have.

356

00:57:32.520 --> 00:57:37.290

Sheryl Davis: A strong viewpoint, one way or another, I You know, as I said, we've been doing this work around.

357

00:57:38.670 --> 00:57:45.960

Sheryl Davis: in San Francisco around the reparations advisory committee we're doing a lot of work with Derek Hamilton who used to do work with sandy dirty who have these different.

358

00:57:46.350 --> 00:57:56.250

Sheryl Davis: Differing opinions and have worked together and I just am always drawn to like, and you know this walking that i've often had to like silence my own opinions.

359

00:57:57.180 --> 00:58:08.700

Sheryl Davis: In support of the Community who don't always have the majority or

don't have the popular opinion but have been erased so often, so I just am always like cautious about how we move forward.

360

00:58:09.090 --> 00:58:19.050

Sheryl Davis: And who gets to be the symbol of like why this is the best way to move forward, so I just say that because we haven't done enough in this country in this state and in this.

361

00:58:19.440 --> 00:58:27.690

Sheryl Davis: city to heal right and so when we do these things, when we leave this, what are the resources, what are the things that people have I know that.

362

00:58:28.050 --> 00:58:34.200

Sheryl Davis: There have been lawsuits from people who like found that in their process after they go to purchase a home.

363

00:58:34.590 --> 00:58:43.410

Sheryl Davis: And yet there and part of the lawsuit is really just they don't know how to deal with the fact that this still exists, so I just would say like, how do we continue to help people heal.

364

00:58:43.710 --> 00:58:50.460

Sheryl Davis: In the name of this like I, I agree that definitely needs to be addressed, it needs to be developed and we need to like.

365

00:58:50.970 --> 00:59:02.820

Sheryl Davis: Remember, but we also have to remember the humanity of people and that a lot of folks are still hurting from life and this just further triggers and I don't know what the answer is, but just want to like share that.

366

00:59:03.870 --> 00:59:07.290

Assessor Joaquín Torres: Thank you so much sure um you know we're running.

367

00:59:07.650 --> 00:59:19.410

Assessor Joaquín Torres: Out of time, right now, I just wanted to answer one of the easiest questions to answer was, can I ask is accessible home needs in my city in California, so I can find out what happened in my own location will just ask you to reach out to your.

368

00:59:19.920 --> 00:59:25.740

Assessor Joaquín Torres: ego recorders office, so you can also get that information

from them as well.

369

00:59:26.910 --> 00:59:32.010

Assessor Joaquín Torres: There, there are some lingering questions here both around that needs to be explored, but won't be answered today but.

370

00:59:32.340 --> 00:59:40.530

Assessor Joaquín Torres: You know, in one matter can concrete data about the number and distribution or racially restrictive covenants do for Bay area housing policy as a whole.

371

00:59:41.280 --> 00:59:49.410

Assessor Joaquín Torres: For example, can justify affordable housing priorities or policies first time homeownership assistance Community grants reinvestment.

372

00:59:50.220 --> 00:59:59.610

Assessor Joaquín Torres: Policies and programs and then what can and what could it do for people historically denied are currently being displaced throughout the bay area on I know just.

373

01:00:01.260 --> 01:00:13.950

Assessor Joaquín Torres: peripherally that some of these questions are being considered through the reparations work happening both locally at the state level some of those questions are being delved into there, but I don't know if anyone else has a comment to make about that that question.

374

01:00:14.430 --> 01:00:26.460

Stephen Menendian, OBI (he/his/him): i'd be i'd be happy to if I could jump in so I testified before the reparations committee and I also testified earlier this year before a joint committee of the legislature on homeownership racial gap in homeownership.

375

01:00:27.060 --> 01:00:36.060

Stephen Menendian, OBI (he/his/him): I think it would be a phenomenal idea to use certain specific historically documented instances of discrimination as a criterion.

376

01:00:36.450 --> 01:00:48.810

Stephen Menendian, OBI (he/his/him): or predicate for trying to remedy past discrimination, so I think that would be a very useful idea, so if, for example, if you can identify I mean this is what has happened in bruce's beach right it's like we found the descendants.

377

01:00:49.230 --> 01:00:52.950

Stephen Menendian, OBI (he/his/him): Of the family, whose land was stolen and we're trying to remedy it.

378

01:00:53.670 --> 01:01:01.380

Stephen Menendian, OBI (he/his/him): Now I did in my testimony I outlined a variety of first time home ownership and homeowner subsidy programs.

379

01:01:01.650 --> 01:01:09.540

Stephen Menendian, OBI (he/his/him): They are expensive they're difficult, and I think the state legislature is trying to scale those up right now, through cal a H FA and other programs.

380

01:01:09.900 --> 01:01:19.380

Stephen Menendian, OBI (he/his/him): I think, maybe adding a criteria here that tries to look past discrimination would be a great idea, not only because it ties his history to the President.

381

01:01:19.770 --> 01:01:25.830

Stephen Menendian, OBI (he/his/him): But it also is a is a basis on which you could clear the legal hurdle hurdle of using a race specific policy.

382

01:01:26.580 --> 01:01:36.060

Stephen Menendian, OBI (he/his/him): A prop two and nine does not apply here because up to nine does not apply to housing, but there are a lot of federal laws that make it really difficult to have a race targeted or a specific policy.

383

01:01:36.420 --> 01:01:42.210

Stephen Menendian, OBI (he/his/him): But that would be a way to overcome that hurdle, so I think it's a phenomenal idea if it can be implemented.

384

01:01:42.960 --> 01:01:49.050

Assessor Joaquín Torres: Thank you so much Steven um well let's hear cheryl any anything else, before we close.

385

01:01:50.670 --> 01:02:02.490

Lexi P. Howard (she/her): It just add that there's a recent law review Article talking exactly about what Stephen has talked about on a federal level what it would look like to thread the needle of.

386

01:02:03.510 --> 01:02:24.450

Lexi P. Howard (she/her): rectifying past wrongs by subsidizing housing and writing in a way that returns, not that that intergenerational wealth can be returned right but that can make some small difference and not a not a small one, a meaningful one a home to.

387

01:02:25.530 --> 01:02:36.330

Lexi P. Howard (she/her): At the very least African American people and that's a big topic of reparations as well, so thank you it's been an honor to be here and to be a part of this.

388

01:02:37.200 --> 01:02:45.420

Assessor Joaquín Torres: Thank you so much let's see well to to you cheryl to you lexi to you, Stephen, thank you very, very much for joining us into you in the audience tonight for.

389

01:02:45.450 --> 01:02:47.340

Assessor Joaquín Torres: for joining us for this kind of.

390

01:02:47.520 --> 01:02:51.480

Assessor Joaquín Torres: foundation that we're laying right now to have future conversations around these issues.

391

01:02:51.720 --> 01:02:59.850

Assessor Joaquín Torres: of exclusion and also what are the corresponding avenues for creating and building opportunity that can support those who've been disproportionately impacted.

392

01:03:00.090 --> 01:03:06.420

Assessor Joaquín Torres: By past practices and also remembering it's still, even though there are laws on the books as we just learned last month.

393

01:03:06.690 --> 01:03:13.140

Assessor Joaquín Torres: The second largest, most historical settlement that was made by the United States Justice Department happened in Pennsylvania last month.

394

01:03:13.530 --> 01:03:22.860

Assessor Joaquín Torres: Against try to accompany mortgage company, who was found guilty of redlining in their own communities, resulting in a \$20 million investment that will need to be made to support.

395

01:03:23.130 --> 01:03:27.000

Assessor Joaquín Torres: Those communities who are impacting the underserved neighborhoods so.

396

01:03:27.600 --> 01:03:33.450

Assessor Joaquín Torres: Many different issues to be exploring many national issues and still need our attention and our focus.

397

01:03:33.780 --> 01:03:42.510

Assessor Joaquín Torres: And I want to thank you for once again for giving us the opportunity to have some of that space here to begin this and, most especially to our speakers who have committed themselves.

398

01:03:42.930 --> 01:03:47.160

Assessor Joaquín Torres: To becoming experts in this field, from every level of engagement.

399

01:03:47.760 --> 01:04:00.570

Assessor Joaquín Torres: To ensure that we can have comprehensive conversations about about this issue and, hopefully, giving us the information that we need to advance racial equity here at home in the region and in the nation in our communities.

400

01:04:00.930 --> 01:04:12.480

Assessor Joaquín Torres: So please do keep an eye out for the event page expert, for the second installment of the series in the fall and again to all of you, thank you for joining, I hope you all have a wonderful wonderful evening good night everyone.