

11/17/20 – MFPC Meeting Notes ZOOM conference call

Attendees: Liana Orlandi (AIM), Abby Runte (Interfaith Sustainable Food Collaborative), Bonnie Nielsen (UC Cooperative Extension, Marin), Felicia Chavez (Systems Thinking Marin), Julia Howard-Gibbon (Fair Housing Advocates of Northern California), Julia Van Soelen Kim (UC Cooperative Extension, Marin), Heather Gilardi (Innovative Health Solutions), Kyle LaRue (Conservation Corps North Bay), Laura Oprisch (Interfaith Sustainable Food Collaborative), Lauren Klein (UC Cooperative Extension, Marin), Lori Davis (Sanzuma), Marchon Tatmon (SF-Marin Food Bank), Nancy Vernon, Reba Meigs (Innovative Health Solutions), Reilly Briggs (CERES Community Project), Ryan Thayer (Marin County HHS), Sarah Estes-Smith (Aide to Sup. Sears), Sheila Walsh, Stephanie Felton (Interfaith Sustainable Food Collaborative), Wendy Tobiasson (citizen)

Introductions (Announcements at end of meeting) - Liana Orlandi

Panel: Historical Redlining in Marin County & Impacts on Food Access Today

- with Liz Darby (County of Marin), Julia Howard-Gibbon (Fair Housing Advocates of Northern California), and Ricardo Montcrief (ISOJI)

Goals of the presentation:

- Center racial equity in our work.
- Understand the history of redlining (in addition to learning the current landscape) which is necessary to move forward in our collective work.
- Expand our capacity to understand connections between housing and food to expand our policy advocacy. As we go farther down the line, if we understand this history better as Council, we will be better prepared to act on housing issues related to food indirectly if not directly.

Speaker questions:

- Please help us understand the history of redlining in Marin County and your connection to the topic?
- Help us understand more about Community Reinvestment Act opportunities?
- What are policy opportunities/policy solutions to address historical redlining in Marin County and increase impacted communities' access to stable housing and healthy and local food?
- Help us understand redlining's connections to broader land ownership, access to healthy food and the means of production of food from farm scale to backyard, if any?
- How does historical redlining fit within the current context of gentrification in Marin County?

Panel

Liz Darby, CDA, County of Marin -- [presentation](#)

- Working with communities to address Covid pandemic with Marin HHS, in addition to housing focus
- Importance of access to credit
- Race used to determine financial potential of a community in maps of “grades of security”
- Today ⅓ of neighborhoods determined hazardous are still inhabited by black and brown people
- Housing shortage with military troops returning to the US from WWII
- Homes developed could only be sold to white people, so only white vets benefited from mortgages with 0-5% down
 - Cost of mortgages was often less than rent
 - Black veterans were denied same opportunities, remained in sub-standard housing situation in Marin City
- Racially restrictive covenants to provide protection against “inharmonious use”
- Equity accumulated in these homes enables white families to fund college, second homes, retirement, etc.
- Historical effects of this racial discrimination are widespread. Created by government, and thus is government’s responsibility to right.
- Neighborhoods that were redlined in the 30s are now being gentrified
- Now POC suffering disproportionately from COVID-19 - more are getting the virus,

Julia Howard-Gibbon, Fair Housing Advocates of Northern California -- [presentation](#)

- Help people with discrimination complaints via: counselling, provide referrals, represent people in complaints, investigate complaints, bring cases on behalf of their agency, fair housing education for the community
- Housing in Northern CA, Marin
- Settlers stole land from natives, white amassed wealth from slaves, then took land back from freed slaves through largely illegal means, discriminatory housing policies still exist today
- Four big issues
 - Redlining: addressed above
 - Restrictive covenant: addressed above
 - Steering: when agents steer whites into white neighborhoods and steer POC in POC neighborhoods
 - Block busting: white flight when POC move into neighborhoods - agents making a huge profit
- *De jure* segregation
- Public housing began during the depression on a segregated basis
- After WWII influx of black and white people to work in shipyards in Marin City and Sausalito, housing development increased
- FHA created along with loans for suburbs (if kept white) - explicit federal policies establishing segregation - continued until Fair Housing Act of 1968 (but by then POC had not amassed the wealth that white homeowners had been, harder to get into markets)

- \$7,000 home then sells for \$1.3 million now
- Recent “reverse redlining” increasing the wealth disparity - POC have lost money since 2008, been worse hit by banks in recession
- Patterns of disparity goes along with access to resources
- Grocery stores relocated to suburbs along with white flight, supermarkets more able to take advantage of economic opportunities and drove out small markets
- Redlining also forced small mom and pops that were left behind to have to shift to sell shelf stable items (junk food), alcohol and tobacco to remain financially competitive. Led to the rise of high liquor store concentrations in communities of color nationwide
- Insurance companies are still reluctant to insure businesses in inner city
- Banks are also reluctant to give loans to businesses in inner city
- Life expectancy in Marin: 85 years White, 80 years Black, 76 years Latino
- Black community population is being pushed out of Marin
- More than 8 in 10 low income households cannot afford their rent
- Inequitable zoning policies have the effect of segregating communities and increase generational wealth disparity
- Marin’s 80% protected land (open space and ag land) has contributed to housing crisis
- Large-scale investigation testing landowners in Bay Area looking for racial discrimination, found occurrence in 80% of tests
 - Next steps of tests: if based on a complaint, will contact landlord to advocate for renter, or file a complaint. Also write reports they distribute to the community, take note of properties to monitor in future with follow-up audits. File lawsuits.
- In terms of lending, if you see discrimination with ag land, can call Fair Housing Advocates of Northern California

Q&A and discussion

- Are there similar orgs or surveys happening around ag land purchasing or grocery retail sector? Not aware of similar models. County level also puts together a report to BOS acknowledge housing in the county and impacts of housing, ID areas with disparate impacts.
- Subsidized affordable housing in Marin City means it is not overcrowded, whereas rent is market rate in the Canal so there are multiple families living in units - this leads to higher incidence and spread of COVID among Latino population than Black.
- Community Reinvestment Act of 1978 to address discrimination in housing and small business lending - still happening now? Loan access for minorities is still treated very differently - disproportionate numbers of POC are still denied loans. African Americans aren’t applying for as many loans, and are denied at a higher rate on top of that (and often denied under the “Other” category). Marin is not a very welcoming community, so even POC that could afford it might not be so inclined.
- Ag farm workers often undocumented and thus don’t have a voice. Unique situation because their housing is tied to their work - if they lose one, they lose the other. Thus addressing ag workers is more complicated.
- Is local grocery store development (i.e. in Marin City) still barred based on restrictions around insurance and business loans or other large issues?

- Shared values: we all love open space, our families, safety, etc... the difference is that some are benefitted and others are burdened by the same policies working in these areas.
- **Question to ask in policy development: Who does this policy benefit, and who does it burden?** How do we make sure we get good information about possible burdens?
- **Action steps for or thoughts on the role of MFPC?**
 - Instead of telling communities what they need, start listening to them and work to give them what they need. For example, Marin City has a low COVID rate because the community figured out what they needed, and the county provided that - in the way that worked for them. LISTEN.
- Where does MFPC go next with this topic? Learn more? Impact you?

Policy Updates (Steve Schwartz & All)

- Letter of Support for EAH Fair Housing Proposal (Liana Orlandi)
 - Proposal to dev state owned surplus property near San Quentin and Larkspur Landing on SFD, for low income subsidized housing (affordable housing for 89 families), including community gardens - "Bayview Agrihood Proposal." If the proposal is accepted, they will present to MFPC to brainstorm collaboration opportunities. ****Vote: APPROVED**
- Update on Master Plan of Aging (Steve Schwartz)
 - Does include the two proposals we have been advocating for at the state level, Governor is supposed to announce the Plan in December. Reached out to Assemblymember Levine to follow up about introducing legislation to help fund senior nutrition.
- Biggest civil rights lawsuit ever lost was black farmers against USDA, look for a letter soon regarding the secretary of agriculture in the new administration. CFFN notes to not appoint a separate individual; both recommendations can be combined from MFPC. Liana and Steve to follow up to MFPC via email.

Council Business (Julia Van Soelen Kim)

- [MFPC Policy Platform](#): please check the specific section(s) you worked on in previous meetings' break-out groups and provide feedback before the December MFPC meeting on Tuesday, December 15.
- December MFPC meeting: policy platform work (see above) and AIM update on Marin Civic Center farmers market permanent home
- January MFPC meeting: municipalities and community garden learning and engagement
- February MFPC meeting: reflection on 2020 and planning for 2021
- Grant Opportunities:
 - Marin Community Foundation HEAL Older Adults Collaborative Grant through IHS - MCF will regrant the current grantees at same level of funding due to the pandemic (thus MFPC will continue its funding through MCF as part of a larger collaborative effort focusing on older adults and equity issues that are pandemic related)
 - CDPH grant for COVID-19 Inequities & Social Determinants of Health (from Kathy Koblick) - comes out in early December, contact Kathy Koblick with any questions

Announcements

- Felicia: United Nations Sustainable Development Goal #2 Zero Hunger, presentation from Ryan Thayer embedded in page: <https://www.systemsthinkingmarin.org/sustainable-development-goals-for-marin-county/2-zero-hunger/>
- Steve: Oct 28, 2011 — In Marin County, it is unlawful to restrict housing choice on the basis ... homeowners and real estate agents used these to keep out Blacks, Jews, and other ... that would simplify the process of invalidating restrictive covenants.
https://www.marincounty.org/-/media/files/departments/cd/federal-grants/analysis_of_impediments_to_fair_housing_choice.pdf
- Ryan: Community Vision is a CDFI that supports food work in the Bay Area
<https://communityvisionca.org/breaking-down-the-strategic-plan/>

Virtual meeting closed at 4:30 p.m.

Next virtual meeting scheduled for Tuesday, December 15 from 3:00 – 4:30 p.m.