

14:03:21 From Omy Colon - HPN : Please "Rename" yourself to include your organization, by going to the three dots at the top of your personal video and use the "rename" option or go to your name in the Participants Tab.

14:12:51 From Alan Arthur, Aeon (MN) : It is consistently disappointing to me (not just with Biden, but historically) that so many cabinet appointees are politicians, many of whom have almost zero experience running anything.

14:14:22 From John OCallaghan : sure tx

14:24:55 From Alan Arthur, Aeon (MN) : Yes, Calvin, I fear that is exactly what might happen. Even without that Trump element, I fear that the middle of the road person we elected is most likely to lead to that "frozen", less-than-hoped-for reality. If I were a Biden advisor, I think he needs to spend almost ALL of his early time in red states, talking to low-income people.

14:26:42 From Dave Porterfield : deliver more solutions in rural places to provide evidence that there are solutions by dems those who had supported Trump

14:27:56 From Sonya Mays, Develop Detroit : Calvin, I think that Biden has been silent on 2024, but I just assume that he will not mount a re-election race at 83. One interpretation of that would be that going in knowing he is a single term president, gives him more flexibility to push on policy.

14:33:05 From Matt Perrenod - Mission Enterprise Strategies : I would suggest that our politics will not be stuck in the way Calvin suggests, because shocks to the system are ongoing, and though not predictable in specifics, will continue to occur. A lot of folks, particularly younger people, are really hurting right now. The midterms are likely to turn on how well the Biden Administration is perceived at addressing that hurt.

14:33:22 From Mary Murtagh, EAH : Not sure how to go about this as Fed'l funding must be non-discriminatory but would LOVE to see a national effort on building ownership product for low income minority households so they can finally get a toehold and build equity

14:43:22 From Matt Perrenod - Mission Enterprise Strategies : From yesterday's NYT: <https://www.nytimes.com/2020/12/02/opinion/eviction-moratorium-ending.html>

14:52:36 From Rose Mabwa : Residents in project based section 8 units do not have many options for rental assistance since they are already subsidized. What kind of plans are there for expansions

14:55:29 From Tom Bledsoe, HPN : That's a great point Sara. love program \$ that can go directly and through nonprofits - such as HOME, 202, NSP2, etc.

14:56:29 From Christopher Persons : Yes that's our experience at CRH. Section 8 properties largely ok but our LIHTC projects tenants suffering.

14:58:44 From Dee Walsh, Mercy Housing : Unfortunately, I have to leave for another meeting. Wonderful meeting and great to see all of you.

14:59:44 From Manuel Muelle, HPN : Thanks, Dee. We'll convene at the bar at 5!

15:02:13 From Manuel Muelle, HPN : Thanks, Alfredo. Have a great Christmas if we don't talk before!

15:02:53 From tony cotter-HPUK : I too have to leave. Thank you all for inviting me. My major takeaway was the Colour (apologies for the correct spelling !) of Law video. Very powerful and uncomfortable. take care.

15:02:54 From Dave Porterfield : I am on FHLB Chicago Advisory Board and we will be working on this issue. please let me know how I can be helpful

15:04:50 From Alan Arthur : Is there a "paper" or article that outlines all of these changes and implications?

15:06:57 From Matt Franklin : Thirst for profits versus CRA causing sub-prime crisis -- come on!!

15:08:59 From Tom Bledsoe, HPN : The CRA investment stick might be the one thing our British friends would like to import from US housing policy! Tony is on the call from UK and perhaps he agrees.

15:09:38 From Kathryn Auerback - Movin' Out : Dave Porterfield is with Movin' Out, Inc., a new HPN member. :)

15:09:59 From Manuel Muelle, HPN : I'm sure Tony would agree, Tom, but he had to leave about 5 minutes ago.

15:11:03 From Sarah Giffin : @Mary Murtagh I hear you! The irony of non-discriminatory policies are that they restrict opportunity for reparations style programming!

15:22:06 From Omy Colon - HPN : https://www.youtube.com/watch?v=llci8MVh8J4&ab_channel=CARJAMTV

15:26:49 From Patricia Belden : Many thanks for the HPN Team!

15:27:18 From Sara Morgan, Fahe : Thanks so much to the HPN Team for a great meeting and to the members for showing up virtually. I always learn a lot.

15:27:59 From Kim, HPN : So grateful for Robin's leadership at HPN (and more broadly!)

15:28:00 From Danielle Samalin, Framework : Thank you HPN Team and everyone for such a powerful, meaningful few days. Obviously miss seeing you all in person — but amazing virtual connections, you all are zoom facilitation pros!

15:28:13 From Lisa Wilcox-Erhardt - TCB : Much appreciation for hosting and engaging all of us in these conversations and actions. Thank you HPN team!

15:28:14 From Nina Dooley : That is a powerful YouTube video. I recommend it as well.

15:28:19 From Alan Arthur : Yes, thank you, all of you HPN folks! And thank you all. Each of you keep up your great work. Be heartened. Stay safe.
(And remember, our problem isn't capitalism - that's just an incentive-based economic system - the problem is unfettered greed.)

15:28:38 From Greta Harris : Really great conference!! Let's eat our Wheaties and keep moving forward together!!

15:28:53 From Nina Dooley : Thanks all, what a great meeting...but yes, we miss the in person fun!

15:28:56 From Nancy, Reinvestment Fund : Many thanks to HPN staff. Really terrific meeting.

15:28:57 From Alan Arthur : A virtual Larry Swanson is a little scary!

15:29:12 From Kelly Guenther, Framework : Thank you HPN! This was a fantastic meeting

15:29:52 From Tracy Pride : Amazing meeting everyone! Thanks to HPN for inviting me!!

15:30:27 From Kim Farrar, Avesta Housing : thank you!