The housing subcommittee for the DHS Mill Levy Advisory Council hosted a housing forum that served two purposes: information sharing, and engagement through discussion and extended comments. The first part of the meeting included three (3) presentations which focused on information that might benefit the engagement portions of the forum. This was an opportunity for community members with intellectual and developmental disabilities (I/DD), along with family, friends, and professionals in the community, to come together in learning and to share details about their housing needs as well as the gaps or opportunities in current offerings. Engagement opportunities on the topic of housing are still available for all community members in the following ways:

- Completing a brief housing worksheet and a short survey (uploaded on the DHS website). The survey link will expire on Tuesday, 10/15 at 2pm. The worksheet is available indefinitely and can be submitted to mladvisorycouncil@denvergov.org at any time.
- Submission of a written comment to the subcommittee via mladvisorycouncil@denvergov.org or crystal.porter@denvergov.org.
- Public comment at Mill Levy Advisory Council meetings on October 17 or November 20.

The housing forum was held at the Denver Human Services (DHS) East office at 3815 Steele Street, Denver, CO 80205. Materials from the forum were published with these minutes on the DHS website.

Welcome & introductions

DHS Mill Levy Program Manager Crystal Porter facilitated the meeting and introduced DHS Executive Director Don Mares for opening comments. Mr. Mares’ remarks included thanks to those participating and referenced DHS’s strategic vision, HumanTogether, in relation to the Mill Levy Advisory Council’s work. DHS serves over a third of Denver residents, and wishes to work with their community to be proactive with supports and services when possible.

Ms. Porter gave an overview of DHS’s Mill Levy Advisory Council, including the structure, work, and priorities set by the Council. She then reviewed the goals for the housing forum and the agenda.

Presentation: Desiree Kameka, Madison House Autism Foundation

Desiree Kameka presented on “Expanding Residential Options for Neurodiverse Citizens.” This presentation included a short handout for reference. She emphasized the importance of communities coming together and how exciting ideas can become reality. Her presentation included:

- Statistics on Crisis/Opportunity in Colorado
- Innovative Models from Across the Country
Ms. Kameka described the difference between a consumer-controlled setting, where the housing and services are disconnected, versus a provider-controlled setting where the housing and services are intertwined. In the latter case, if a person discontinues services with a provider, they are highly likely to be displaced from their home. Service delivery types include agency-based rotational staffing, consumer-directed services, host home families, shared living and roommates, and paid neighbors.

Ms. Kameka reviewed risks that arise when persons with I/DD cannot access affordable housing and presented a snapshot of Colorado’s statistics for persons with residential services and without residential services. Over 61,000 Colorado individuals with I/DD live with a family caregiver, and of that group, over 12,000 live with a caregiver over the age of 60. Ms. Kameka emphasized that Colorado must grow residential supports and services to meet this future need. Videos on experiences and models were linked throughout the presentation (slides 10, 15, 18). Ms. Kameka recently worked with Developmental Pathways in Douglas and Arapahoe county on the Empowering Communities Initiative. The resulting report was anticipated to be published fall of 2019.

Housing options or models Ms. Kameka covered include: transitional settings to support individuals in moving gradually toward more independent living opportunities, co-housing opportunities with families sharing resources, intentional neurodiverse communities, SMART home technology, onsite resources (clinics, culinary schools, markets, etc.), built in supports outside of residential waiver supports, I/DD housing market analysis. See presentation slide 27 (Considerations for Next Steps) for a full overview of potential housing support opportunities.

**Presentation: Renee Nicolosi and Loretta Owens, Denver Housing Authority (DHA)**

Denver Housing Authority’s representatives provided an overview of programs available with DHA, starting with a review of the Housing Choice Voucher (HCV) or Section 8 program with Loretta Owens.

- Over 23,000 people registered for the HCV lottery on September 17 & 18th. The lottery is at the same time every year (always in September, the third week on Thursday and Friday). Posted live on the DHA website for a full 48 hours.
- DHA is not the only organization with subsidized housing options.
- Most in the room were familiar with the Section 8 program.
- Local preference vouchers are vouchers that are allowed to service providers. This is another point of access for individuals that meet eligibility criteria.
- Programs are income based- DHA explained area median income (AMI) and requirements for vouchers related to AMI.
- Voucher worth varies from person to person and aims to pay market rate rents.
- Recipients are responsible for completing annual recertifications packets.
Renee Nicolosi then reviewed demographics on the populations DHA serves, as well as additional programs and services through DHA, including:

- **DHA provides subsidized housing for over 12,000 families in Denver (26,000 people):** half (1/2) are children, one quarter (1/4) are seniors and people with disabilities, and another quarter (1/4) are working age persons between ages 18-60.
- **DHA’s Residents & Community Services include:**
  - Economic Self-Sufficiency programming (financial literacy and home ownership)
  - Aging in place
  - Youth development
  - Community building
  - Bridging the digital divide
- **Housing counseling for anyone (HUD-approved housing counseling agency).** Contact Charlotte at codonn@denverhousing.org.
- **Employment programs are also open for anyone.** Contact Denise at dsalaz@denverhousing.org.
- **For homeowners, there is a new pilot called the Accessory Dwelling Unit (ADU) program available in west and southwest Denver neighborhoods.** This pilot is through the West Denver Renaissance Collaborative. Contact mywdrc@gmail.com.
  - Helps low to moderate income homeowners sustain homeownership and provide affordable rentals in the City & County of Denver.
  - Financial assistance for people that are eligible.
  - Owner or tenant must be low income.
  - Owner or tenant must maintain a level of low income over time.

If anyone has questions about this presentation or the programs available, please contact rnicol@denverhousing.org. These presenters had time left over and answered the following questions at the end of their presentation:

**Q. Will the program expand ADU beyond southwest Denver?**
A. Currently in pilot, hope to see it expand in future. Unknown at this time. Model could go national.

**Q. What would DHA do with mill levy investment?**
A. Good question. One of the things we do at DHA is try to provide upward mobility empowerment and independent living opportunities for residents of the housing authority. We have our fair share of residents with mental health, substance use, and other issues that can hold you down. DHA is always looking for opportunities to partner, limited clinic services on site, food services, gardens at most of our sites, so we are always trying to bring resources and services into the sites to provide opportunities for residents that live there so they can age in place and live independently.
Presentation: Johnathan Sims, Domus Vitae

Johnathan Sims presented on “Housing Opportunities Within Reach.” This presentation is very visual, with information related to accessibility through universal design, healthy and affordable architecture, zoning impacts, and a four-element wheel. Mr. Sims is an architect with experience building and designing senior living facilities throughout the nation for over 20 years and has also served as a planning and zoning commissioner for over 10 years. He has professionally pursued universal design practices that promote healthier living. Details from his presentation include:

- Story on how Mr. Sims developed his passion for healthy and affordable design.
- His wife owns Guided By Humanity and brings adaptive yoga and mindfulness to underserved communities, including neurodiverse individuals. His oldest son is on the Autism spectrum and has an Individualized Education Program (IEP) in school.
- Been thinking about where his oldest son and other kids are going to live in the future.
- Learned a lot about universal design and wanted to design for folks beyond the wealthy.
- Affordable and inclusive housing needs intrinsic evolution beyond stacked autonomous boxes.
- Less than 2% of housing units in this country are accessible.
- Some of us need more support, and most of us will experience a disability in our lifetimes. There are different types of abilities and different abilities. Homes should be set up for this, design beyond siloes.
- We need to critically study our lifestyles, our resiliency, how and where we live.
- National average life expectancy has been on the decline for 3 straight years. Physical and mental health crises, social health crises, isolation, and loneliness – we can and must do better. We need inclusive, responsive homes that support everyone’s wellbeing and longevity. Power in the hands of parents and individuals, not with developers and the market.
- Acknowledging: Stepping Stone Communities for their innovative models in Colorado, Tall Tales Ranch.
- Scalable options: remodels, new additions, new construction. All needs to embrace indoor/outdoor connection, healthy architecture, day lighting.
- Every room designed in our homes is built for sedentary activity.
- We live in a society that drives single family homes which are isolating.
- Cartoon illustration: Great metaphor for housing. We need ramps where everyone can get in and that is healthy living.

Mr. Sims then dove into elements of architecture that can promote affordable and healthy living:
• Humans need space, walls and roof. We do not need excessive design – costly and unnecessary, greater maintenance. (slide 35)

• Basic design: Sheds rain, has windows to see out and let ventilation in, summer and winter sun can come in, air conditioning. (slide 35)

• Good design: Takes it a step further- extend the roof overhangs to block hot summer sun, but allows low, warm winter sun to come in. Ramps instead of or in addition to stairs, move conditioned air to exterior walls because that’s where we have the most temperature fluctuation. (slide 35)

• Better design: Still keeping architecture simple. Extend the overhangs over a porch, embrace that indoor/outdoor connection. We all spend way too much time inside, open living spaces up so we can be inside and outside. Make windows larger, taller and wider. Summer sun is intense. Can open up to nature. Much healthier but simple architecture move. With interior space, bring in clerestory windows to activate inner spaces with natural lighting- this becomes more energy efficient and healthy. With daylighting, we’re all in tune to the circadian rhythm. Add trees, plants. Activate the middle space for social connectivity. Other plus elements: internet and flat panel TV, ceiling fans, solar panels, SMART sensors, etc. Embrace people living together in co-housing: guided yoga, dance, tai chi, prayer, somewhere for people to come together and connect. (slide 35)

• How to make something cost effective? Structural repetition is key. Nature is structurally repetitious and efficient with resources.

• Common living and dining, with central active space. Fully accessible bathrooms.

• Can be residential and non-residential. Fully accessible, energy efficient, healthy space.

• A lot of opportunity when you tap into “the internet of things.”

• Pods can be combined, build what you want when capital and need is there. You can create secure environments with corridors or breeze ways.

• Finding opportunities for building co-housing by cross referencing land for sale with zoning districts that allow group residential facility or group home. (see: Douglas county example slides 45-49.) Don’t let that term scare you, it’s just zoning talk that means healthy co-housing.

• Monthly payments due can go down quickly with multiple-residents. Example: 2 car garage, 4 units: $900 a month. Denver land is expensive, studying a lot on Zuni. What if we had 4 units with common living and dining environments. How low can monthly cost be?

See Funding/Housing/Land/Supports map Mr. Sims developed (slides 63-70) to empower parents and caregivers, to talk to others, come together, and map out their plans. Mr. Sims wants families to know there are actual affordable, scalable, versatile solutions. He wants them to know they have options and that there are ways to keep costs low while achieving optimum healthy design. Co-housing can lower costs. Individuals do not have to wait and hope, families can act now and act together.
Overall takeaways from presentations

This is the beginning of a conversation. A housing effort could be bigger than anyone individually, bigger than the mill levy. The goal of the forum was to start thinking, brainstorming, dreaming—how can we start laying the groundwork? What can we do individually and as a community to build up housing options and capacity in Denver for people with I/DD?

-Break-

Q&A with Desiree Kameka and Johnathan Sims

(DHA representatives answered questions post-presentation and had to depart during the break)

Q. Can you talk about restrictions/challenges that facilities traditionally have for groupings of buildings? [paraphrased]

A (DK). Follow up: in general, I don’t like to use the word facility. Our future should not be facilities, but homes. When we’re talking about consumer-controlled housing, it’s not licensed assisted living, it’s nothing like that. You’re building housing and people can use their supports, or you’re building supportive housing where there’s that built in support. There isn’t necessarily a facility definition for what the future could be. We’re moving in that direction where we’re building housing and then people can choose the supports they want. When we talk about what we want to do, we want to use language like what you and I would use for what we want to live in. The housing industry in general has no idea this population exists. It’s a lot of education that has to be done for the private sector to come in and try to pick this up.

A (JS). From a zoning standpoint, zoning unfortunately and a little bit by design can be restrictive. When we’re talking about our population, our population benefits from living amongst others. Living in environments that are supportive and integrated. The biggest challenge with zoning is probably the space restriction. If you want to build a group home or co-housing, that group home by definition often cannot be less than 750 feet away from another group home. If we can get out of that mode, that mode had some good intentions but is having some unintended consequences, so we are not benefiting from the opportunities that should be available to us through healthy co-housing. Definitely from a zoning standpoint, opening up the spacing requirements, do we really need them in today’s times?

A (DK). Parking as well. Our population doesn’t always have 2.5 cars.

A (LW). At the State Housing outreach meeting, there was no representation for us...Co-housing would provide— I am an artist, I see things in pictures. I think about weaving colors, different types of fibers together, and that’s co-housing. My adult son could live independently with a responsible neighbor network. We need to work together— we need to stop saying senior housing over here, rich people over there, poor people over there, and there’s no place we’re designating for adults with intellectual and developmental disabilities because they are invisible. So we need to be educating, they are there. They want community just like we do.
A (DK). It’s like the ramp that John had in his presentation, right? Everyone needs housing. Everyone wants good housing. Everyone is dealing with isolation in some way.

Q. There’s a website called cohousing.org?

A (DK). That website is very specific to homeownership with consensus decision making, that’s like a co-housing. And that’s how I described it on my piece of paper. I think what John is talking about are families coming together to purchase a building or unit and develop housing where there is some common space as well. I think the definition of co-housing is very fluid.

Q. Can you describe more about planning grants and how they might be helpful in terms of eventually developing housing for families?

A (DK). When there’s a group of families who want to develop a co-housing model that they can access funding to be able to do the feasibility, to get the architectural rendering, to do the surveying, to hire the person that’s going to do the project management, it’s called a planning grant. Because otherwise, those things are coming out of Stepping Stones pocket, right? Having to fundraise, and fundraising is slow, then it messes up the whole timeline, and time is money when it comes to development. So having a fund where groups of families can potentially access funding to do feasibility, that way they can build the housing they want and need, where they want, how they want it, all that. That is one way the mill levy dollars could be used.

Q. To piggyback on this video navigation as well as this comment from this woman here, can we get the people who are receiving services- we’re talking about designing homes really. Let’s talk about designing programs for peer support and let’s get these folks that may have a challenge with whatever it is- forms, mobility, or whatever, but they have a strength as well. Let people that are similar or perhaps in some cases very dissimilar, let’s talk about programs that help them have what we all love to have, which is meaning in our lives and purpose because we have something valuable to contribute.

A (DK). So the Mill Levy Advisory Council, pay attention to Brian. Brian is a LEND (Leadership Education in Neurodevelopmental Disabilities) fellow. He is working on a self-advocacy program, a peer mentorship kind of program. I think having self-advocates at the table is absolutely essential, as well as parents. It has to be both because we have to be asking them “what do you want?”. Sometimes parents think they know what their loved one wants, but I’ve seen many projects that wasted a lot of money on a greenhouse that wasn’t necessary that could have been used for a movie room. Getting self-advocates to the table is absolutely essential. Peer support, peer direct support is also where we can go. Another suggestion: Medicaid is very restrictive with how money can be used in the waiver program so it’s very hard to innovate new service delivery models using waiver funding. Those who are wealthy can private pay but if there was a service delivery innovation fund where an idea can be proposed for a new way to deliver services in which there would be outcome measures and all of that, I think that could be really helpful too. I know the downtown Denver by Elitch Gardens is doing a whole new housing live work play development there in the future- go to that developer and say “set aside some of your affordable housing units for this population. We have this program we want to
implement.” Then you don’t have to do the housing part, but the built-in service delivery part. You can go at it from both angles.

Q. Can you talk about the model in Florida that sets aside funding for people with I/DD? Colorado currently does not have this.

A (DK). The specific housing program I talked about was LIHTC (Low Income Housing Tax Credits), it’s one funding stream for building affordable housing. There are other funding streams. In the affordable housing world, there are funding streams set up for veterans, for people who are chronically homeless, for seniors. There should be other funding streams, like in Florida, for people with I/DD to build I/DD optimized housing. So in Florida, 5% of their LIHTC money, which doesn’t sound like a lot, but is actually $15M, is set aside every RFP round specifically to build housing that is optimized for people with I/DD. That means all these developers are partnering with nonprofits and they’re vying for this money in order to build affordable housing optimized for the I/DD population. Here in Colorado you could do that, you could set aside a percentage of funding. And the vehicle to do that for LIHTC money is called the Qualified Allocation Plan – now we’re kind of getting in the weeds. But you can do that, it’s already done with other populations, and I encourage you to do it here. That way you’re not competing...I think that’s a really good strategy. The people who do that are Colorado Housing and Finance Authority (CHFA).

Q. The idea you had about the- having measurements to be measured out for Medicaid to have outcomes, because that’s all they’re based on. My son is on the spectrum and he has severe scoliosis, and is 4 years old, and I am getting all into everything because I know eventually it’s going to happen anyways. He’s going to need somewhere to live...That was one of my ideas a few months ago. We have a service coordinator now with Rocky Mountain and she’s introducing us to the waivers and all that good stuff, getting the chiropractor paid for and everything. But to get something actually done and talking to someone, what avenue is there?

A (DK). Yes, that is point of contact, really really hard. Other states have a program called No Wrong Door...does Colorado have that? (Colorado has it in pilot- it hasn’t been rolled out). Apparently it’s coming, the No Wrong Door program. That is a major challenge all across the country, not just here in Colorado, unfortunately. You might get different answers from different people so...

Discussion groups & report out

Mill Levy Advisory Council members Tim Lomas, Kendall Rames, and Lauren Weinstock introduced themselves and shared their interest in working on housing as members of the Council. Each of these Council members led a small discussion group with community members in attendance, including family members of people with I/DD, advocates and other I/DD professionals, housing professionals, and DHS staff on thoughts, questions, ideas, barriers, hopes, dreams, whatever the group decides is most important.
Report out: Tim Lomas group (Tim Lomas reported out for this group)
We had common agreement from most if not all of us that the co-housing model was something that would be good. Having people with I/DD along with other neurotypical people, whether they’re seniors or not would be a good model. Barbara talked about the model for Stepping Stone, it sounds like a great model. They’re going to have 80 units, 40 of which will be set aside for people with I/DD. And we talked a little about if it would be a good idea, going back to planning grants, whether that would be a good expenditure of money- where people could apply for a planning grant and use that money to get off the ground to develop homes and communities in Denver. Others in the group were invited to add comments, no one opted to do so.

Report out: Kendall Rames group (Linda Brooks reported out for this group)
We talked about the Stepping Stone project, and opportunities to raise money for that. Have that be a guiding light for the state, navigating systems was one of the areas we talked about. We talked about how you go about doing that. We talked about youth in shelters, that’s not available for them and how stress is such a major issue for youth, let alone for adults. If there is a housing continuum, one size does not fit all. We need accountability, when projects are building affordable housing, are they really doing that? If not, are they just getting away with it by paying their fine, and not actually building affordable housing? This leads to the problem of still not having enough affordable housing. Education is a key component, not just getting individuals into housing but also the mental health supports, medical supports, education on how to maintain the home. All those things play into keeping housing. Others in the group were invited to add comments, no one opted to do so.

Report out: Lauren Weinstock group (Lauren Weinstock reported out for this group)
We talked about who we were and what our situations are and a bit about what we want, what we like and what we don’t like. Heard a voice about the need to have person(s) with I/DD on the Mill Levy Advisory Council. We were chosen because we volunteered, I try to channel my son all the time, and his siblings who care about his needs. We found ourselves to be a little different, each of us. Why are we fundraising apples and oranges and cupcakes to build the housing our children need? Our kids and adults. I love the idea of LIHTC having a set aside. Everyone agreed meeting more parents, doing more work, educating is one way to go. Another in this group added: one question you put to us was what we could do with $3-5M and the answer was basically it’s not enough to do what needs to be done. What could we do with $3-5M quickly? For the infrastructure of the program, the administration has to already be there. You could maybe quickly buy a property or something, but to really set up healthy living, that’s- we need more. So one idea that came to the top was what about doing something like housing navigation, which could be like, might be better said as housing outreach or community engagement so that with the money, you could create more awareness to then create more money.

Comments from discussion of reports out:
- I think we’re going to hit a massive recession in this city because of all the greed, but it’s going to take a while, and we can’t count on that. The cost of housing in our city is ridiculous, we can’t sustain this.
- One benefit to that is that they’re used to dealing in numbers way more than $10M. If we say we have $10M to spend down, and places to help with the structure. We’ve got Stepping Stone who is breaking ground in Morrison area by June of 2020, if these developers are used to a lot bigger numbers, that’s what we need. Cultivate greed to use it to our advantage.
- Is knowledge about the linkage fee helpful to share?
- It’s already in existence and doesn’t need anymore support. A representative with the Denver Division of Housing, soon to be the Department of Housing Stability (HOST). Someone mentioned this population is invisible to housing developers, affordable housing developers, and in my experience that’s true. This doesn’t come up very much. We have a housing advisory committee and I will see if we can add some representation for this population, and I will advocate for this population to be more emphasized in our strategic plan for the new department. The City has designated funds for affordable housing that does not have the same restrictions as federal funds, there might be more options there. I cannot promise anything, but I am hopeful.
- One thing about our community, we are not a paper doll cut out. My son is different from her daughter and her child and the needs are different. But what we all want is for our children to fit in to some natural progressions, and to make you and the rest of the community aware that we’re not from Mars, our kids are not from Mars, and they want all the same things we want. Friendships, a sense of being adults in the community and being cared about.
- Sidebar on bringing our kids into the conversation: funds for that, transportation, and for most of your candidates, someone to come along with them and mentor them. That would be money well used. Otherwise it’s really hard for them to participate.
- I am a parent and I think smaller numbers, honestly. I think when I sit down with someone with significant needs, they have a plan they want to put together and I have a plan I want to put together. I just want my kid to have an apartment, and they just want their kid to have an apartment. I mean, that’s it. I am willing to go out and find it, I just need help to structure it, and when we talk about that $3-5M, I don’t know how to do it. I have no idea how to build co-housing or community housing, and I don’t have $3-5M, but I have enough to get a condo, or half a condo or a duplex or house or something, you know? In my mind, what I’d love to see more so than a big grand project, is I have a person that knows how to do this, knows where to start, can tell you who to call, going to tell you what paperwork and how to get through it. That to me would be invaluable, and not $3-5M, but something to speed up the process. Again, there’s 12,000 people that need something. I can take care of my one, I just need some help to do that.

Public comment

Three attendees signed up for public comment, one person no longer wished to comment because she felt she’d had opportunity to express her thoughts in other formats. The first comment was from an advocate who shared challenges she has experienced working with people on housing. She was at first began at Denver Options and did the campaigning, knocking on doors to get the mill levy passed. At
Rocky Mountain, it’s a huge team with wraparound services, and housing isn’t really an issue. If one host home doesn’t work out, you can go to another host home. Now, she works with individuals that are homeless. It’s a totally different ballgame, such an eye-opening experience in that these individuals don’t have a huge team, and advocates may be the only ones involved. They try to help them identify whether they have I/DD or if they already have a diagnosis, there are other barriers to success: trauma, mental health, legal issues preventing them from Section 8. They’re couch surfing, and at any moment, they could be back on the street. One is one too many for that to happen to when it’s housing. Then there are people that are ‘underhoused.’ They may have an apartment, but this is no place where any of us would ever want to live. They complain they do not feel safe there, maintenance is terrible because it’s old. Management feeling this person is less than, when you say someone doesn’t need a light at the front of their apartment, we all want to be able to see and be safe. When we talk as advocates, housing is the biggest challenge because there isn’t any. I am glad DHA came and talked about that, but that is frustrating too because people have to wait year after year.

The second commenter shared his perspective on peer support and the Intelligent Lives film. Intelligent Lives is a documentary that was recently released about 3 adults with I/DD and it asks the question – because we have this scale to measure somebody’s intellect, because they get put on this scale somewhere, does that measure their value in our community, in our lives, as a person? And the film really challenges that. So why recreate the wheel? Let’s use that to our advantage, educating the public. As it so happens, I work at the School of Medicine...and we bought that documentary and the rights to show it, so we have a potential venue there to host it. Get in touch and let’s host a community showing, and have some structure in place. Like okay, now what? Because you see a great movie, you eat your popcorn and leave or what do you do, what are the actionable steps? Again, peer support – one of the things that gives meaning to most anybody’s life is the ability to contribute to somebody else’s life. People with I/DD are so often seen as somebody we need to give to. When are we valuing them, that they have something to give to others? A classic example: most of the day programs are always saying today’s your birthday, today’s your graduation, today’s your whatever. When are they ever going to that person and saying, you know it’s your mom and dad’s anniversary, would you like to do something special for them? You know your buddy over here, remember how you graduated two years ago? He’s graduating. And help them give because that’s a meaningful life, a giver and a receiver. And so, could it be that the “problem” – forgive the use of that word- the people, are also part of the solution? Could they be meaningfully giving into my life, your life, yours, and to each other in a peer support way? Because that’s a life worth living.

DHS received two written public comments which were shared with the Council via email. If others want to send written comments, please email mladvisorycouncil@denvergov.org and your comments will be forwarded to Council members for review.

*Portions of the housing forum were recorded for reference in the creation of these minutes.*