

09:32:41 From D-Bruce Baskette (HH/WP) : Can this go to full screen?
09:34:04 From Inter-Neighborhood Cooperation : you can make it go full screen by going to the view in the upper right hand corner, and selecting full screen
09:38:31 From Jane Potts : Where can I get a copy of the book?
09:39:07 From Judy Trompeter : How can we get our grandchildren signed up for your course?
09:39:58 From D-Judy Baxter (S/H) Montclair : Will we get information on how to connect with these speakers and especially these courses? This is great work and very important.
09:40:32 From Emmett Hobley : contact Emmett Hobley 720-610-6969 or emmetthobley@gmail.com to sign up
09:47:34 From Emmett Hobley : We will be doing a lot of workshops, on financial literacy through the year
09:51:21 From D-Judy Baxter (S/H) Montclair : Emmett- I have a possible group of young adults about to be or already aged out of the foster care system could so benefit from this.
10:00:04 From Keith Meyer : Curious how the speakers go about motivating high schoolers and young adults about having good credit & building retirement savings? These seem like hard concepts to create interest around for people who are possibly years away from these decisions.
10:07:33 From D-Drew Dutcher-ESNA : Sunni: You said zip code 80218, but I think you meant 80216 as "the most polluted zip code in the U.S. Minor correction. Sadly, I have heard that we in GES are no longer in this most polluted zip code not because we have cleaned up, but because there are a couple other zip codes in the U.S. that are now more polluted than us. Not good news in any case. Thank you.
10:15:04 From Parry Burnap : Sunni Benoit's climate information is always very difficult, but we need to keep it front of mind. It is so relevant to today's program because part of financial literacy and awareness needs to include socially responsible banking and investing. We all can ask ourselves how our money is being put to work to create a more just and climate safe future. When we save, what is our bank investing in? When we invest, what is that fund or corporation investing in? What are our retirement funds investing in?
10:21:46 From Ellen Roth - D, South City Park : I have to jump off for another commitment. I wanted to say a heartfelt thanks to all the panelists! This has been very informative!
10:21:46 From Benjamin Dunning : Hmmm a lot of investment advice for additional homes vs focusing on neighborhood. And stabilizing neighborhoods. When we treat housing as and investment instead of a home and a neighborhood, we create disparities.
10:22:22 From Bridgette Larkin : very informative.....
10:23:21 From Jane Potts : Thank You Emmett and all speakers. Hope to get everyones email.
10:24:42 From LaMone Noles : See the report "Homeownership, Racial Segregation, and Policy Solutions to Wealth Equity", Brooking Institute 2021, Brookings.edu Thank you!
10:26:12 From Darcy Wilson : Hope to get email addresses
10:26:12 From D-Randy Hughes, Mr. Land Trust : randy@mrlandtrust.net
10:26:24 From D-Randy Hughes, Mr. Land Trust : www.landtrustsmadesimple.com
10:26:35 From Walter Huff II : walterhuff@kw.com

10:26:54 From Jenipher Jones Bonino : My email is:
jbonino@law.du.edu/jenipher.jones7@gmail.com

10:27:28 From Sunni Benoit : Email: sunnis99@gmail.com

10:27:39 From D-Bruce Baskette (HH/WP) : For Randy: is there anything
horribly wrong with just having a living trust as owner of property and accounts?

10:27:42 From Luchia Brown : My son is at U of I! Go Illini!

10:31:18 From Darcy Wilson : Walter does the program have a component for
parent to join in to help foster a method for real life experiences for
reinforcements

10:32:27 From LaMone Noles : email: monee41145@gmail.com

10:34:04 From Luchia Brown : So many of our young people are saddled with
mortgage-like student loan payments.

10:36:05 From Luchia Brown : That would work fabulously with average home
price in Denver nearing \$700K

10:36:34 From Matthew Davis : If anyone would like a copy of our book I
would be happy to send you a copy. Please email me at matthew.davis@wealthwave.com

10:36:59 From Matthew Davis : My web site is wealthwave.com/matthewdavis

10:37:30 From Benjamin Dunning : Often times youth today wind up taking on
financial commitments of their parents. Like rent, groceries. Tier income is not
protected from family crisis. Thus = no savings

10:39:10 From D -Lou Raders : Does the Young Americans Bank Center for
Financial Education offer any programing for our local Denver schools/youth?

10:42:27 From D-Bruce Baskette (HH/WP) : Lou, it certainly used to: don't
know about today.

10:43:49 From D - Christine O'Connor : Walter: When my kids were young, an
investment firm came to DPS elementary schools in Park Hill (maybe citywide) to
teach very young kids "needs vs. wants" and other beginning financial concepts. Do
you have the breadth to offer this type of curriculum to our kids? All our kids
could benefit from early education on this.

10:50:26 From Keith Meyer : Great question, Darcy! This seems like an
extremely effective method of trying to create financial literacy.

10:51:19 From Adrian Brown : Question for Randy: Trusts are relatively easy
to get into, but brutal to close. Could you provide a little insight into exit
strategies, or is it your view that they never close?

10:52:42 From Darcy Wilson : Thank you everyone. I have another meeting

10:59:09 From D-Drew Dutcher-ESNA : This is such a great discussion on such
important issues. Very well presented. Thank you, especially, Emmett Hobley for
putting this together, and LaMone Noles for such a great moderating job! It is
certainly a neighborhood issue, as well as societal issue. Many factors come into
play including lack of affordability, and the extremes of wealth and poverty in this
country. Thanks to all!

10:59:49 From D -Lou Raders : Most mortgages have "due on sale" clauses
that would trigger a default of the mortgage if it is transferred - even to a trust.
In my experience, interest rates are higher for non-conventional lending.

11:00:43 From Parry Burnap : Thanks to everyone involved for putting this
great forum together.

11:01:26 From Benjamin Dunning : You also have to be awarded the loan. If
you cant get qualified for the loan... then carrying the debt would be irrelevant.

11:01:56 From Benjamin Dunning : If the bank want you out of a
neighborhood, they have a history of redlining loan aprovals.

11:02:00 From D - Christine O'Connor : How could it "cost nothing" to set up a land trust?

11:02:30 From Benjamin Dunning : this negates opportunity for reasonable investment.

11:07:49 From Benjamin Dunning : Thumbs up

11:08:07 From Jane Potts : Great question Gerty!

11:11:44 From D - Christine O'Connor : The difficulty in tracking down land owners was one of the drivers for Councilwoman Stacie Gilmore to create the Rental Registry.

11:14:32 From Emmett Hobley : we want to change the paradigm, making the community the investors and developers of their own community.

11:15:44 From Parry Burnap : Interesting facts: 155,431 or 51% of the households in Denver, CO are renter-occupied while 146,070 or 48% are owner-occupied. <https://www.rentcafe.com/average-rent-market-trends/us/co/denver/>

11:16:19 From Walter Huff II : Colorado House Bill 21-1134, CONCERNING FACILITATING THE REPORTING OF TENANTS' RENT PAYMENT INFORMATION TO CONSUMER REPORTING AGENCIES AT THE TENANTS' REQUEST.

11:20:13 From Emmett Hobley : group living admendment

11:20:28 From Luchia Brown : Removing all single unit zoning like they have in many other municipalities would go a long way in helping Denver grow.

11:20:34 From D-Bruce Baskette (HH/WP) : I've been curious about the breakdown in personal landlords vs business/commercial landlords for Denver homes?

11:21:11 From Benjamin Dunning : The word budget does not exist in the real-estate market

11:23:06 From Kevin Marchman : Colorado Bill 21-1134 and what it takes or how it will be administered will be handled by the Colorado Housing and Finance Authority (CHFA). CHFA's participation was written into the bill.

11:24:59 From Benjamin Dunning : 87% of renters make 35k or less as of 2019... do not have recent data

11:25:43 From Benjamin Dunning : I don't have any recent data it may exist

11:26:14 From Emmett Hobley : we want to stay away from taxes fees, inflation

11:26:32 From Jane Potts : Yes, young people joining a group to gain equity by sharing a purchase. I have a friend doing that if you want her contact info.

11:30:21 From Benjamin Dunning : ohhh... would love to atted but a

11:31:43 From D - Christine O'Connor : zoningplanning@denverinc.org

11:32:29 From Matthew Davis : Everyone, thank you for having me. I have another meeting to get on.

11:32:44 From Emmett Hobley : emmetthobley@gmail.com

11:35:11 From Jenipher Jones Bonino : Thank you to everyone, and a big and special thank you to Emmett Hobley and LaMone Noles! Have a wonderful rest of the year, Everyone. I can be reached at Jenipher.jones7@gmail.com and 720.380.4408

11:35:24 From LaMone Noles : thank you all for your time and attention!