

Intro:

In the Civil Rights Act of 1968.

America does move forward.

And the bell of freedom rings out a little louder.

Christina:

Hi there. This is A Little Louder, a podcast for wonks, housers and rabble rousers where we talk about Fair Housing, Community Development, and how we can use these issues to build people power and work toward equity and justice. I'm Christina Rosales, and it's just me today, John Henneberger my co-host and our co-director is out of town on business. But I have a good stand-in. Giorgio, do you want to say hi and introduce yourself?

Giorgio:

Hello. My name is Giorgio Angiolini. I'm a filmmaker who happened to make a movie about housing policy.

Christina:

Yeah, you are a native son. You're from Texas. Where did you grow up?

Giorgio:

I grew up in Houston. And I went to school at University of Texas, here in Austin. So yeah, I'm in town screening this film. It's great to be here.

Christina:

So you made a film called *Owned*. Do you want to tell our listeners... give them a summary of what *Owned* is about?

Giorgio:

I think the way I kind of quickly explain, it's really like an ethnography on homeownership. And really what homeownership in America has meant to the shaping of our society, for better or worse. And in that, sort of uncovering it's darker history.

Clip from *Owned*:

Richard Nixon:

Whether we're talking about the White Americans or Black Americans, what everybody wants is an equal chance to have a piece of the action.

Lyndon B. Johnson:

Fair Housing for all, all human beings, is now a part of the American way of life.

Jim the Realtor:

Americans love buying homes.

Speaker 1:

I own that one, that one, this one right over here.

Greg Butler:

Homeownership, To me, it means freedom.

Speaker 2:

People have to live where society has pushed them to live.

Speaker 3:

I just thought it was exceedingly irresponsible. But I took advantage of it.

Lawrence Brown:

Black Lives Matter, but Black lives don't matter if Black neighborhoods don't matter.

Jimmy Silvestri:

Where do poor people go? Their homes are gone.

Charles Marohn:

You can create a social contract and make tons of promises. We now live in the day when those promises are coming due.

Christina:

In *Owned*, you interviewed researchers and professors and architects, and activists, a realtor. How did you choose the narratives that you would include in the film?

Giorgio:

I mean, honestly, like most documentaries, I would imagine, you start with an idea of what you want the film to be about and it becomes something much different over time. Sort of what you film tends to inform and reshape constantly what you think that film is about. So, initially, the film was really... I was in architecture school at Rice University. It was like during the Housing Crisis. And so it was kind of really more of a narrow kind of art film about the relationship between design of the home and commoditization. I think that could have been a very interesting film. But as, you know, as I started making the film, I realized we couldn't really do this film about sort of a critique of suburbanization without really telling the greater story. So it was really kind of an organic path forward, right? I started with this real estate broker named Jim the Realtor who features prominently in the film, but who kind of made his name during the crisis, kind of exposing people within his own field who were pretty flatly corruptly operating within a system of bankruptcies and he was a very vocal opponent to this and I was like, "well, this is an interesting guy to talk to." And what I came to realize is that most Americans don't really understand why it is our cities look the way they are. It seemed important to sort of reify this history, especially at that time coming out of the crisis where we were all sort of talking about recovery.

Christina:

When did you meet Jim the Realtor? Was it like, smack dab in the middle of the financial crisis?

Giorgio:

Yeah, it was on the tail end of I think 2011, 2012 was when we first talking. And then I started filming with him in 2013. So it was almost like, "oop well, that's over, you know, like, the bubble's over, that's never gonna happen again. And we fix these problems." And, you know, still lingering with him was this idea. I think he was very prescient in his understanding that like, the problem lived with the culture and this belief that the value of a home wasn't necessarily tied to its size. And so there was a really interesting way to start dipping the toes in the project and really kind of investigating this idea about values.

Clip 2 from *Owned*:

Jim the Realtor:

There's really some valid concern about valuations when the proof is so thin. It's always been a problem in this industry. There is really just that one way to determine what something is worth is like what other people will pay. What if the other people were crazy? There they were hoping to get \$2 million for these up here. You can see they built, I think a handful of them and gave up. And those are 5,000 and 6,000 square foot houses.

Everyone was going by the mantra, "get in, or you might get priced out forever". Because up to that point, no one had seen any previous downturn. It just wasn't in the vocabulary. And nobody, including realtors, ever really thought... "Hey, party's never gonna end."

Christina:

Very present in the film is the idea that the US government created a mechanism through which the middle class can accumulate a lot of wealth. And it deliberately left out Black and Brown Americans, particularly Black Americans.

Giorgio:

Right.

Christina:

It didn't sound, it doesn't sound like you intended to go there?

Giorgio:

Right.

Christina:

And then it just it just that became most of the film. How did how did you get there?

Giorgio:

I think early on again, in this sort of first envisioning of the film as this critique of suburbia, it was obvious that like, well, we had to go where it started, to Levittown. And that was probably, that storyline was probably the most difficult to produce just because I had, I was living in New York at the time, but obviously not in Levittown. I think it's also indicative of the weirdness of suburban development. Like it's very hard to understand how to access that world because it's a very inherently very private world. There's not really public space to engage with people. It's like just homes. So luckily, a friend introduced me to our principal character there. In spending time with him, Jimmy, he was this retired New York police officer. We were riding around for a couple of days in Levittown. And he was kind of giving me his history and like, you know, very prideful about his town. And then quite honestly, like, I was aware of the history of Levittown and its exclusionary practices in terms of very explicitly not allowing Black and Brown people to rent, to own in the neighborhood. But I wasn't, it's not something that you want to... I wanted to build up to that point to talk to him about it and gain some trust.

But it was really interesting like the second day we're with him, we're just driving around and he's, you know, very jovially sort of, "Oh that's my high school. And that's where I stuck my tongue on the flagpole". And then as we're taking this literal left turn, he's like, "Yeah, Levittown's great. But you know, one bad thing about is you know, no Blacks allowed". And like, me and my cameraman in the car just kind of got goosebumps because it was, I don't know, it was there was something very telling about that reveal. Like it was almost like he had to get this off his chest. And I thought that was a really powerful moment really emblematic of kind of a national conversation that I think we're not having or that at that time we definitely weren't having. And I'm very encouraged to see that we are really tackling this on more head on these days, but that was a really moving moment for me and I realized that I really couldn't tell this story about suburbia without really telling the other side it would have been irresponsible or at the very least a missed opportunity for storytelling.

Christina:

Yeah, it was a really interesting part of the film because he seems really happy and he just seems like a character. And he seems to have just thrown that out there like really randomly there was no build up it was just, "No Blacks allowed. That's the only thing Levitt did wrong," is what he said I think. But it seems like throughout the film, he and his friends who you went to lunch with and we see them eat meatball platters. They're grappling with what that means for them right means for the world. Did you kind of go through that reflection process with them?

Giorgio:

Totally. Yeah. I mean, you know, it's interesting that in that was also very surprising story to learn from their perspective, which was all these guys that now live in Levittown, they're all retired New York police officers were they all had identical stories where they all grew up before moving to Levittown as like young teens or children. They were living in parts of New York that we sort of historically considered to be Black neighborhoods, but were very much not the case before the war. They were very integrated neighborhoods. And these are neighborhoods like the

South Bronx and Bed-Stuy. I mean, Jimmy literally grew up like two blocks away from Marcy Projects, which is like arguably where like hip-hop started.

So it's interesting to see how much change in just the span of a couple of decades and of course, these mechanisms after the war, pluck them out of their situation and plop them in Levittown and then in this kind of cruel irony they become police officers to go back and police the very same neighborhoods that they grew up in. And when they talk, this doesn't occur in the movie because it was just too much to put in, when they talked about that experience of policing these neighborhoods that they ironically also hold very dear to their heart, you know, Jimmy's wearing this like Born in Brooklyn shirt. So you can sense this kind of tension between what they're praising and what kind of informed their view in the world. But yeah, I don't know to come back to the neighborhoods they grew up in and to see them sort of 20 years after divested from and crumbling. I think there's like a palpable guilt that they carry that they were kind of given something that other groups weren't, you know, like your life and success is the byproduct of being sort of gifted this really weird, cynical, cultural, I don't know what we call it.

Christina:

The inheritance of wealth that people got.

Giorgio:

Exactly, the inheritance.

Musical Interlude

Christina:

FDR signs the New Deal, creates the Federal Housing Administration, props up homeownership as a means to avoid catastrophe or get out of catastrophe in the Great Depression. And then the federal government backs home loans for homeowners and allows people to take on 30 year mortgages to buy houses for very little down. GIs come home, and they can they can buy a house, right? The federal government deliberately left out Black Americans.

Giorgio:

Yeah, I mean, it's kind of an insidious project that seems very on its face, like a very boring bureaucratic process of just figuring out how the federal government is going to dole out these subsidies but essentially, yeah, you have millions of returning GIs coming home from the war and really behind it all a huge fear that the US economy is going to slink back into a great depression. Because there wasn't, it went from the Great Depression to World War II, and there wasn't really anything that changed in between. And then there was also this huge housing crisis. And so I think the grand bargain was that, all right, we're going to build a middle class of homeownership. And we're going to supercharge the economy by just flooding the housing market with cheap money both for homeowners and home developers. And we're going to do that with the GI Bill. It would offer the loans of FHA would federally insure them, but then this sort of twist happens, you know, redlining is kind of a system in which all of this operated in and

that was the FHA creating maps that really looked at these cities and municipalities in terms of risk, right?

So we use these really bland, boring terms like “risk,” but what we’re really talking about is sort of applying our racial prejudices and putting them on a map and then applying a value to that, a monetary value to that. So by mapping the city and saying, “Oh, this neighborhood is too risky,” i.e. too Black or Brown, “we’re not going to back those loans.” And of course, banks follow those guidelines because, you know, why would you offer a riskier loan if the government’s offering all these incentives to ensure them so it becomes this really gross enmeshing of public and private racial predilections, and then the housing market that just sort of metastasizes over time.

Christina:

Yeah, it’s cumulative, it creates this cumulative disadvantage for those neighborhoods on the map that were deemed risky, or redlined. And then, coupled with that, there were other racialized policies that were taking place. For example, public housing was created during this time, but it was completely segregated. And then I’ve seen an article, harkening back to this time when a developer wanted to build this White suburb, it was right next to a Black neighborhood. And the way they solved it is they literally put a brick wall between them. And insurers said, “Okay, we’ll back those loans.” So all of this is happening and it creates this, like, people call it like, talk about the wealth gap. And this is like not just a gap. This is like a great distortion.

Giorgio:

Right.

Christina:

The size of the Grand Canyon.

Giorgio:

Exactly.

Christina:

That the choice that we have inherited today in 2019 is racialized, and there’s almost like no unwinding or disentangling it.

Giorgio:

Yeah, yeah, it’s hard because what starts really in Levittown is just a kind of functional problem, right? Like we need to build as many houses as possible and give people a place to live like the early Levittown homes are not like particularly grandiose they’re 1,000 square foot homes made of cheap timber and like asbestos, basically. And, and they were just there to solve a very functional problem. We need to put people in homes. But then with the meshing of private interests and banking policy transformations over time, we kind of and really reframing the

American landscape in terms of like obsession over suburbia and homes and filling your homes with all these goods, we kind of transform the home not into this

Christina:  
It's not a need.

Giorgio:  
It starts off as a use value, like "I need a place, I need shelter," and it turns into this commodity. And so this shift in perception kind of sets into motion a really horrible process that, yeah, at this point is very hard to unwind. Because now, we have a society completely built on this idea that your home value is like the most important thing for you to protect at all costs. And it really has the net effect of just stymying good urban planning and perpetuating really bad policies.

Clip 3 from *Owned*:

Richard Rothstein:  
Cities didn't adequately service neighborhoods that were heavily concentrated with African Americans garbage collection wasn't picked up as frequently, streets weren't repaired as well. Conditions deteriorated, the urban areas became slums.

Speaker 1:  
I would like to rub America's nose in this and say take a look at it. If you want to reject it, go ahead. But I certainly would hate to think that anybody thought I said they were giving up hope. What I'm really saying is the society has failed the hope of the people who live here and struggle here. That's what I'm really saying. They're going to go on struggling anyway, whether we fail or succeed.

Lawrence Brown:  
But at the same time you have concentration, you also have clearance. You have highway construction, which is destroying Black communities. Highways, oftentimes in urban areas, are built dead in the middle of Black communities. So there's a sort of rising anger, frustration that takes place.

Richard Rothstein:  
Once they became slums, the authorities looked at them and said, well, we need to do some slum clearance.

Speaker 2: We are a lot of people that need these homes. These are our homes. We can't afford no other homes.

Christina:  
You talked about it yesterday on the panel, after the screening of your film, inherently if that the transformation of the house being was filling this need to it becoming immediately when

someone buys it is like how much can they sell it for? How much does it increase in value? And when our national narrative is about that, it really brings out the worst in homeowners.

Giorgio:

Yeah, I mean if the primary purpose of a home is to increase in value, and that's its only job, then it's going to necessarily tease out the worst aspects of human culture, right? So you're going to protect at all costs the value of your home, and if you're of the mind that an immigrant or a person of color moving into your neighborhood is going to bring down those values, which is obviously not a true statement, you're going to defend a set of politics that supports that kind of belief. And on the other side, on the sort of financial side, you're going to have just a sort of suite of financial instruments that are all there to sort of serve the need of capital in terms of considering a home's potential to build wealth. But it's all kind of a shell game, right? Like the fantasy doesn't end up playing out the way it's sold to us, in a way.

Christina:

Yeah, I'm also struck, I don't own a home. It's striking to me that as a person of color, like I want to own a home because that's the narrative that has been sold to me, thanks to the federal government's policies. So it's like, okay, I want to buy a home and that's the way I'm going to generate wealth, but in some ways I'm seeing this like social contract is not available A. to my generation, millennials and B. not necessarily supportive of people of color, and so on. When did that start? Like when did this social contract stop being a thing for people in general?

Giorgio:

It's hard. You can't decouple... Matt Stoller who works at Open Markets Institute says at the beginning of the film, the idea was matching 30 year mortgages with 30 year jobs. And that's kind of like, as dumb as it was, right? It's like you worked at a factory job in the same town your whole life, and you made a good wage that you could put your kids through college and you paid off your mortgage. And at the end of that cycle, you would sell the home to someone, a new factory worker, you know, that was in your same town, and then you could retire off the wealth of that home. But in many communities around the country, these kind of suburban rural areas around Michigan or St. Louis, these places that have kind of been divested from and post industrialization, you have situations where people have paid off their home dutifully, they partook in this in this social contract, but there's no one else at the other end of the of the bargains to buy the home from them. So they're kind of sitting on this empty asset and kind of sold this lie. And that's the reality for a lot of Americans.

And I would, I would argue probably the seed of discontent that's sitting within a lot of Trump supporters is probably the anxiety that comes from not understanding really, that the social contract has sort of eroded and that all the systems that were feeding it and making it successful 60 years ago just don't exist today. And that was the sort of unfortunate part about the Obama administration, the opportunity they had during the crisis was to really fundamentally fix that flaw in the system, because right now, it's just really just benefiting the investor class.

Like I don't necessarily think homeownership is a bad thing. It's only a bad thing in the kind of marketplace that we have that incentivizes all the wrong things. There are systems of ownership that we could create that sort of take speculation out of the system, right? You can have, you know, community land trust and stuff where you can buy into a development. And when you sell, you only get out what you put in. So it sort of de-risks it in some way, and really transformed the home really into a kind of security rather than exponential growth, wealth instrument, right?

And so I think, given that option, if you're a homeowner, you don't really have options to participate in any other system other than the casino system, right? But if you gave people the opportunity, like, look, you can either go play in the casino, like maybe you'll do great, maybe there'll be a bubble burst and you'll lose everything or you could buy a home in a system that, yeah, you know, you're not going to make a killing on it. It's just going to be essentially a piggy bank, but it's secure. Right? And I don't know, we don't have that as an option, and it seems like there's a lot of opportunity to sort of create a hybrid model for people who want to have the cultural benefits of homeownership without the negative aspects.

Christina:

There's still this like stratification of people of color, lower income people, you know, moderate income people. They might be geared toward that system of, "well, we don't get a lot out of this. We don't build wealth, but we're secure." Whereas there's still going to be wealthy people and investors playing at the casino, right. Likely the winners take all there.

Giorgio:

Yeah, I mean, I don't know. I mean, I think if there was a truly, especially people like on the right who think that markets solve everything... the truth is that the housing market is a very, it's a very rigged market. And it's also a very stale market. I'm saying there's only one version of it to play and I think if you gave all of society an opportunity to buy into different systems, I wouldn't be surprised if huge portions of Americans, having seen the wreckage of the last housing crisis, would elect to participate in a system that really, yeah, took the speculation out of homeownership. I think you can still build wealth in a home but treat it really more in the way that the Levitt homes were really thought of at the time, which was like you're going to pay off your mortgage. Right? But you're not gonna, it's not going to increase 20% year over year, you're just going to have this home to pass on. I don't know, there's like a nuance to it. But it's like basically treating, it's looking at something like a piggy bank versus a 401k, right?

Christina:

Right. Yeah.

Giorgio:

And it's like, we should have the piggy bank model and the 401k model, and people should be able to choose between those two. And my suspicion is that the piggy bank model will actually be much more successful to creating richer cities in terms of their cultural dynamics, because

people won't be so obsessed over protecting the future value of the home in these really carcinogenic ways.

Christina:

Greg Butler, who you interviewed from Baltimore, he's a Black man and he's buying houses vacant houses in Baltimore and and remodeling them and flipping them. But I think he's the one who said, "To me, homeownership means freedom." When you think about that, it has been an American ideal that has been denied to Greg and his ancestors.

Giorgio:

Right.

Christina:

But if that's what it is, if it's like, "all I want is a place to go home. And as the world is changing, my home is like my sanctuary and my freedom," then that community land trust model or shared ownership or whatever seems to be a viable answer.

Giorgio:

Yeah, Greg is a young man living in Baltimore whose experience of home growing up was moving constantly. And that insecurity of having a stable home has a profound effect on millions of Americans every day. And so, something just as simple as having a secure place to live can have a transformative effect on people's lives. And so I think that's another kind of reason why, like when I came into the film, it was coming out of the crisis. And I was very cynically looking at homeownership as this crass investment tool.

But in spending time with Greg, I really came to realize how privileged in a weird way that perspective was and how important homeownership can be to structuring a just society as long as the inputs are sort of built around a meritocracy and around a cultural equity. It can be a good thing, and Greg sees it that way. And you know, and wants to see that for the people around him.

Christina:

Cities have been hollowed out and we've created suburbs that are, you describe in the film, as corn crops. Cities, where Jimmy lived in Brooklyn, it was, and some of the other neighborhoods that you talked about in the film, are these rich rain forests with so much complexity and beauty, but you know, and sometimes it's dark and scary. But most of the time, it's just this ecosystem that feeds itself. When you were making this film, was that a realization that you came to? Or did you already know that?

Giorgio:

Chuck Marohn, who is this civil engineer activist who kind of gave up his life building and designing suburbia to go and proselytize to the country like to stop doing that, was the person who offered this beautiful metaphor about rainforests versus cornfields. And it's not to luxuriate

or to fantasize about the past because obviously the past is very fraught, but it is to say that, and that is to say, like the rainforest model, this idea of integration and sort of meritocracy and like that we're all kind of living together. But it is to say that the other version, the cornfield version, is very clearly not working, right? And there's strength in diversity. And that, you know, if America is, if we're going to take seriously this idea that America is a meritocracy, we have to figure out how to build the rainforest model and not continue on the cornfield path, especially when it's proven itself to be so bad at providing for so few. It's like, the census data has been very clear over the years, it's where you were born has the most overwhelming impact on your ability to move up socio-economically. So that is a truth. The other truth is that racial segregation and zoning has had a profoundly negative impact on people of color, and in certain immigrant groups in America for years. If we take seriously the idea of America as this meritocracy, and if we take seriously the understanding of our history, and if we take seriously the understanding of the census data, then how can we possibly continue to sustain the sort of cornfield model? Which is what that is, right? Like it's a deeply racist, punitive system. And every day that we promulgate it, we're promulgating a highly racist system, because part of the problem we have now, and you see it reflected in government and in media right now, is this fantasy about how people got where they are and who deserves what and you know, this sort of pulling yourself up by your bootstraps lie that we tell ourselves, it's all BS.

Christina:

All of this is a great offense to our constitution, to everything that our government has said we believe in. And I think it's really part of it starts with the narrative and I think that's what your film is getting at. It's reframing what we think housing is for and who it is for, and what we value as a country. It starts with what we believe. And it starts with what we tell ourselves. And we can only hope that the federal government and our state and local governments will be behind us in our change of the narrative and culture.

Giorgio:

Yeah, but things can happen, things can change fast. And I think it came up last night of the screening, but like, Medicare For All was anathema to the sort of political conversation just 10 years ago. And now it's like the central piece of at least the Democratic primaries. And that comes from a sustained critique of the commoditization of healthcare and getting people to sort of realize that healthcare is a human right. But it takes time for people to set in because they've been sold this other narrative for so long, and it's like, hard for them to... you know, we're still living in this sort of Reagan fever dream in so many ways and this steadfast belief that the market will solve everything. But the market can't solve everything. And like healthcare is a perfect example. And it's something that very clearly affects you as an individual. So it's a really great way for people to understand acutely the punitive effects of marketplaces in certain industries. And housing I hope is really the next one that people start to understand like, oh, yeah, now I get it. Yeah. Now I get it.

Christina:

I hope so too!

Giorgio:

But things can change fast, and in whatever small part, I hope the film sort of gets people to start thinking differently about homeownership. And also, I think part of the other issue is that people get really defensive when you talk about this kind of stuff. Like it's worth the listeners going back and checking out Jon Stewart's last interview of Bill O'Reilly on *The Daily Show*. It was like one of the last interviews he did. And Bill O'Reilly grew up in Levittown. And he's like a perfect example of this kind of mentality. All Jon Stewart wanted to do in that conversation was to get Bill to understand what privilege meant. I realize privilege is now like this...

Christina:

Laden term.

Giorgio:

Yeah, like it's just it shuts down conversations and I get that, but it is true and all he was trying to say to Bill O'Reilly was like, you were given something that other people did not get, and it had a profound impact on your life and Bill is just you know, squirming and crying and you know, "I worked hard! How dare you say this," and Nikole Hannah-Jones says that in the film. It's like, no one is saying you didn't work hard. It's just saying you benefited from a great deal of affirmative action to get where you are. And so once you're confronted with that truth, and you really address it head on and not be defensive, the question is, what do you do with that truth? What do you do with that information to sort of turn this country really more towards its ideals set forth and the Constitution and the idea that all men are created equal and that this is a meritocracy? Because the system that we have in place now is absolutely not one and so we can delude ourselves. But we do so at our own peril.

Christina:

Yeah. So if people want to check out the film, where can they do that?

Giorgio:

It is currently available on pretty much every single digital platform like iTunes and Google Play, Amazon.

Christina:

Is there anything else you want to tell people about how they can engage in this conversation?

Giorgio:

Yeah, if you're a homeowner, and you're aligned with these ideas, I always recommend that people go to their city council meetings and represent the voices of people who can't maybe show up who don't have the ability to take time off work to represent their viewpoint. It's crazy how much impact you could actually have as a homeowner, and as like a relatively wealthy person, and I think people are uncomfortable with that reality, but that is the world that we built. So, spend that cultural capital and the right way and try to make a difference, because it's

actually is possible. I mean, we screened this film for the Minneapolis City Council last October. And just a few weeks later, they ended single family zoning, which is profoundly impactful for the city. I'm not I mean, I'm not suggesting that the film—

Christina:

You can suggest it, it's fine.

Giorgio:

It was because of the movie, but it was to say that they've been having these conversations, it was a great opportunity to catalyze all these ideas for the City Council and for city planning. And we had a really beautiful conversation afterwards. And I don't know in some small way, I think we took part of that, but you can too.

Christina:

Yeah, cool. Well, thanks Giorgio. I appreciate it.

Giorgio:

Awesome, thank you for having me.

Outro Music