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Logline: Owning a home, the cornerstone of generational wealth, is increasingly out of reach for people of color, impacting women the most. In Detroit, Black women face scammers and evictions, as they fight modern-day redlining to help make The American Dream a reality for all.

Synopsis: Nothing symbolizes ‘making it in America’ quite like owning a home. Yet today, the racial gap in home ownership is widening, and those most impacted are women of color.

Set in Detroit, LOCKED OUT takes us into the lives of courageous Black women who face evictions, predatory lenders and traditional banking, as they become ground fighters in a movement to battle modern-day redlining and housing injustice, so The American Dream may become a reality for all.
Soummer Crawford is a housing justice activist in Detroit. In her twenties, she purchased a home using a land contract and learned firsthand about the predatory nature of these sales. Soummer hopes to empower Detroit residents and realize her dream of homeownership.

Geraldine Smith-Bey is an early childhood educator and longtime Detroit resident. She fought for years to repurchase her home under a land contract. The home was in desperate need of repairs and the stress took a mental and physical toll on Geraldine.

Niaja Rutledge is a first-time homebuyer and mother to Whei, with another child on the way. Niaja purchased her home using a land contract but was surprised when she learned she was responsible for paying property taxes for the home from previous years. She could not afford the expenses and was evicted from her home.
Kate Davis is an Oscar-nominated director, producer and editor. For Traffic Stop, she received an Academy Award nomination for Best Documentary Short at the 90th Academy Awards, and Grand Prize at Doc NYC Film Festival. Her landmark documentary, Southern Comfort won dozens of awards including: The Grand Jury Prize at Sundance, First Prize at Hot Docs and The Seattle Film Festival, The Grierson Award for Best Documentary, and the Berlin Film Festival Special Jury Award. The film continues to be screened as a seminal work aimed towards overcoming transphobia.

With her partner David Heilbroner, Davis co-directed The Cheshire Murders for HBO and the Peabody Award-winning film, The Newburgh Sting, also for HBO. Her other work includes the Emmy-winning film Jockey, and the Peabody Award-winning documentary, Stonewall Uprising.

Featuring footage caught on a dashcam, Davis’ film Traffic Stop tells the story of Breonna King, a 26-year-old African-American school teacher from Austin, Texas whose routine traffic violation quickly escalated into a dramatic arrest at the hands of a white police officer. Davis also directed Say Her Name: The Life and Death of Sandra Bland, the HBO documentary on the world-renowned case of a young black woman found hung in a Texas jail three days after receiving a traffic violation. Say Her Name won the NAACP Award for Best Documentary. Recently, she co-directed the award-winning R.I.P. T-Shirts for Paramount Plus, which looks at urban gun violence through the eyes of a T-shirt shop owner outside Washington D.C.

Luchina Fisher is an award-winning director, writer and producer whose work is at the intersection of race, gender and identity. Her feature directorial debut MAMA GLORIA is a 2022 GLAAD Media Award nominee, won multiple festival jury awards, and was broadcast on PBS.

Her latest film, the short documentary THE DADS, about five fathers of trans kids on a weekend fishing trip, premiered at SXSW in March. Her short documentary TEAM DREAM won the Audience Choice Award for Best Short Film at the Chicago International Film Festival and Best Documentary at the Pan African and TIDE film festivals and aired on BET.

Fisher is the director of two scripted short films and has written and produced several nationally broadcast documentaries, including two episodes of the History channel series with President Bill Clinton. Luchina also co-executive produced and co-wrote the critically acclaimed feature documentary Birthright: A War Story, which appeared in more than 70 theaters nationwide, qualified for Oscar consideration and streamed on Hulu.

Luchina began her career as a journalist and has written for People, the Miami Herald, The New York Times, O, The Oprah Magazine and ABC News. Her work has been supported by Black Public Media, the Field Foundation, Sisters in Cinema, Brown Girl Doc Mafia, the Queen Collective, the Athena Film Festival’s Works in Progress Program, Firelight Media and the National Endowment for the Humanities. She also teaches documentary filmmaking at Yale University.
DIRECTORS' STATEMENTS

Kate Davis:
My drive to make documentary films often stems from a sense that many important stories go untold – even those that speak to pressing issues of our time. My experience with co-directing Locked Out fit squarely in this camp, as we filmed close-up stories in little seen corners of America, which at moments left me emotionally stunned. I had read about the racial gap in home ownership across the country, but going to Detroit and embedding with vibrant Black female housing activists and women facing eviction was both dramatic to behold and traumatic for those we filmed.

What we encountered – the fallout from corrupt contracts, evictions, systemic barriers to home ownership – plays out every day in urban areas, leaving largely Black women, even young mothers and their children, on the streets with little warning. Living with a fear from housing insecurity was palpable, and as a white woman raised to assume home ownership is part of life, it felt increasingly important to me that the stories in Locked Out reach a broad audience as a needed wake up call. Many middle class and white Americans never glimpse the reality of unstable housing. And my co-director Luchina Fisher and I created an historical context for why this inhumane system came about. Red-lining – legal housing segregation which began in the 1930s – is hardly a thing relegated to the past. In fact, we found that the issues with discriminatory housing were only getting worse – with covid, loss of jobs, lack of housing inventory, and a spike in evictions.

And so a 400-year history of racism in the United States plays out on the housing stage just as it does in legal, educational, and financial realms. The deeper we delved, the more we found our topic increasingly timely and urgent. The barriers to owning ones’ own home have profound implications, robbing Black Americans of the chance for generational wealth. If you are kept out of building equity, how can you truly choose where to live, pass on wealth to your children, have a stable life, become equal citizens?

The project was personally challenging, putting in sharp perspective a system which white Americans like myself have commonly taken for granted. Luchina and I shared our bi-racial perspectives which I hope tell stories that will embolden those fighting for housing equality, while bringing to light an often-overlooked reality for people who can help change a racially biased system in the spirit of allyship. Inequities in home ownership need to be seen, felt, discussed, and acted upon in order for The American Dream to become a viable goal for all. The courageous women in Locked Out have plenty to show and tell, and I am excited for their unflinching, bold stories to hit the screen.

Luchina Fisher:
I grew up an Army brat, which means I lived in many houses, courtesy of the military, until the age of 12, when my parents bought their first home in 1979 in North Carolina. With the help of the GI bill, which up until then many Black veterans had been impeded from using, my dad was able to purchase the white split level three bedroom with a finished walkout basement. I still recall how much pride my mom took in restoring and furnishing her new home, even stripping the wood floors by hand. Sadly, when her medical bills became overwhelming, my father had to sell the house to avoid going under. There was no home to pass down, no generational wealth to build on, and all of my mother’s carefully curated things were lost in the disruption.

Soummer, one of the heroines of our film, also longed to have a place to call home, where she could raise a family, build memories, grow wealth and one day pass that down to her children. While co-directing Locked Out, I learned just how challenging that goal remains today for people of color, and especially Black women. I’ve heard the stories of lower appraisals of homes in mostly Black neighborhoods and Black professionals being denied traditional mortgages. But it was still eye-opening to be on the ground in Detroit and see up close how our current system keeps the city’s mostly Black residents locked out of home ownership, which remains the cornerstone to building wealth in America.

My co-director Kate Davis and I were fortunate to spend time with some incredible Black women fighting for a place to call home and their piece of the American Dream. Locked Out is told through the stories of these brave women who opened their homes and their lives to us. To understand how Detroit, which once had the highest percentage of Black homeowners, is now a majority renter city, we had to peel back the layers of the housing industry and reveal the scaffolding of racism and inequality that it was built on and that still persists today. As one of our scholars says, “redlining,” or the legal practice of discrimination in housing, is not just a relic of the past, it remains alive and well today. Rather than see our heroines as victims, I want viewers to root for these women as they fight for a more open and just system. And after watching, I hope viewers will look around their own homes and neighborhoods and think about ways that they can get involved in changing the system. Where you live determines where you work, what schools your children attend, your health outcomes and your family wealth. If we truly want to tackle the growing inequality in our country, then we have to find a way to close the widening gap in homeownership between whites and Blacks.
Executive Producer

Rupert Maconick is the founder and executive producer of award-winning production company Saville Productions. Saville produced the feature-length documentary, “5B,” for Johnson and Johnson, directed by Academy Award nominee, Dan Krauss. “5B” won the Entertainment Lions Grand Prix at Cannes Lions and the 2019 Grand Clio. The film was purchased by Verizon Media for theatrical distribution. “5B” is also the first brand-sponsored documentary to premiere at the Cannes Film Festival. Saville also produced the Werner Herzog documentary “Lo and Behold: Reveries of the Connected World” for NetScout. “Lo and Behold” premiered at Sundance and was purchased by Magnolia Pictures for worldwide distribution. The film won the 2017 Grand Clio, 6 Cannes Lions and a D&AD Pencil. Saville produced the feature-length documentary, “Own the Room,” for Shopify, directed by Darren Foster and Cristina Costantini. The film is streaming on Disney+.

Co-Editor

Caroline Berler is an award-winning documentary film director and editor based in New York City. Recent editing credits include The Lesbian Bar Project and Mama Gloria (Chicago Int’l Film Festival, PBS). Caroline directed and edited The Renegades for the New York Times Style Magazine, and Dykes, Camera, Action! (Frameline) for which she won the Emerging Talent Award at Outfest. She is on faculty at the School of Visual Arts and also holds an MFA in documentary film from SVA and a BA in Sociology from NYU.

Co-Editor

Chelsi Bullard is a Memphis-born and Brooklyn-based filmmaker with an unwavering desire to restore beauty, well-being and complexity in stories about Black folx. Directing credits include the short documentaries On the Ledge (DOC NYC, 2017) and Hidden Wisdom (Socially Relevant Film Festival, 2016). Editing credits include the documentaries I Identify as Me which screened at multiple festivals including Inside Out (2022) and NewFest (2021), and the forthcoming feature documentary The Right to Read (directed by Jenny Mackenzie and Executive Produced by LeVar Burton, Geralyn Dreyfous, Regina K. Scully, Amy Redford, Katy Drake Bettner & Allison Gushée Molkenthin). She is an alumni of the Chicken & Egg Pictures Egg(celerater) Lab, Gotham Documentary Feature Lab and the DocSalon Toolbox Programme at the European Film Market (EFM) at Berlinale.

Composer

Gary Gunn is an acclaimed composer/music producer who has collaborated on countless award-winning projects across film and multimedia, including cutting edge exhibitions at the Smithsonian, Palais De Tokyo, LACMA, TED, & SXSW. He is the composer of the Peabody Award winning TV series David Makes Man (HBO Max) and has scored several Grand Jury Prize winning documentaries including SXSW’s 2022 winner, Master of Light (HBO). His singular artistic perspective has garnered attention from leading luminaries, including being selected for Oprah’s Super Soul 100 list.