District of Columbia

BLACK HOMEOWNERSHIP STRIKE FORCE

Final Report

Recommendations for increasing Black homeownership in the District

October 2022

HOWARD UNIVERSITY

URBAN INSTITUTE

District of Columbia Office of Planning

DMPED
OFFICE OF THE DEPUTY MAYOR FOR PLANNING & ECONOMIC DEVELOPMENT

GOVERNMENT OF THE DISTRICT OF COLUMBIA
MURIEL BOWSER, MAYOR

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I created the Black Homeownership Strike Force to address decades of racially discriminatory policies and practices that have hampered access to homeownership

LETTER FROM THE MAYOR

Dear Washingtonians,

For years, Black Americans in Washington, DC and across the nation were intentionally excluded from opportunities to purchase homes and build wealth. Today, the legacies of those discriminatory policies are reflected in homeownership rates and disparities in generational wealth. For example, in Washington, DC, while nearly 49 percent of white residents own their homes, only 34 percent of Black residents own their homes.

We know, especially with the rise in housing costs, that in order to overcome these legacies, close racial wealth gaps, and ensure more longtime DC residents can stay and build wealth in DC, we must think and act boldly. So, earlier this year, we launched a Black Homeownership Strike Force to set a bold goal for our community and to create recommendations for increasing Black homeownership rates in Washington, DC. I seeded our commitment with a $10 million Black Homeownership Fund.

The recommendations included in this report reflect the expertise and experiences of the strike force members and the community members they engaged. They touch on homeownership policies, financing, and resources. The recommendations also consider opportunities to turn renters into homeowners, stabilize current homeowners who are struggling, and better support families in passing on their homes from one generation to the next.

We also now have a bold goal to work towards: 20,000 new Black homeowners by 2030.

I have previously shared my own homeownership story – how buying a home in my late twenties, with the support of a home buying program, changed my life. Buying a home allowed me to think boldly about my own life and it has allowed me to think boldly about my daughter's future. I know, in a city as prosperous as ours, that we can put homeownership in reach for more families and ensure more Washingtonians get the opportunity to build equity and bet on themselves.

I am grateful for the tremendous work of the Black Homeownership Strike Force and I look forward to working with District's agencies to discuss, analyze, and work towards implementing the recommendations and goals set out in this report. In doing so, we can give more Washingtonians a fair shot and a place to call home for generations to come.

Sincerely,

Muriel Bowser, Mayor

LETTER FROM THE CHAIRS TO MAYOR BOWSER

Dear Mayor Bowser,

Thank you for your leadership in responding to resident concerns related to the challenges of Black homeownership in the District of Columbia. Creating the Black Homeownership Strike Force gave us the opportunity to work collaboratively as District government agencies and community leaders to address the historical issues and current practices that limit and exclude Black households in the District from becoming homeowners. Your charge to increase access to homeownership for longtime Black residents of the District and support wealth-building through homeownership is one that we were honored to work on alongside other committed leaders on the Strike Force.

We are happy to report that the Black Homeownership Strike Force worked diligently this summer to produce the ten recommendations listed in this report. Members also produced a recommendation of a bold goal to work towards – realizing 20,000 net new Black homeowners in the District by 2030.

On behalf of the members of the Strike Force, we pass these recommendations along to you for your consideration, review, and discussion. We look forward to hearing and, where possible, working with you to implement these goals in the coming years to meet and, where possible, surpass the goals set out in this report.

Sincerely,

Anita Cozart
Interim Director of the DC Office of Planning

Rev. Graylan Scott Hagler
Senior Minister of Plymouth Congregational
United Church of Christ

EXECUTIVE SUMMARY

This report provides an overview of why the Strike Force was convened, a look at how the Strike Force arrived at its recommendations, and an overview of the recommendations.

The District of Columbia was one of the nation's first majority Black major cities, a hub of Black culture, power, and identity. While the District's population and prosperity has grown dramatically in recent years, over the last two decades, the share of the Black population of DC has declined to less than 50 percent of the city, down from 71 percent in 1970. The number of Black homeowners has also fallen dramatically—with a net loss of about 5,000 Black homeowners from 2010 to 2020—exacerbating the racial homeownership gap (American Community Survey (ACS), 2020). The current rate of 34 percent is a drop from a Black homeownership rate of 46 percent in 2005 (ACS, 2005).

Yet homeownership has historically been out of reach for DC's Black households. DC's history of redlining and racist real estate practices is well documented, and consistent with nationwide policies that blocked Black households from attaining the "American Dream." These policies included federal government rules that barred lending to neighborhoods where any households of color lived, combined with local deed restrictions and overtly racist real estate practices. While homeownership came to provide a vast source of intergenerational wealth for middle-class white America, particularly during the great post-World War II housing boom, Black Americans in DC and across the country were largely left out.

Although housing discrimination was made illegal in 1968 with the Fair Housing Act, the homeownership gap between Black and white households is the same level as it was at that point. In 2019, DC's Black homeownership rate was 34 percent, compared to nearly 49 percent for white households (ACS, 2019) and the difference is projected to widen still in the decades ahead.

Over the past ten years, the District led the nation in creating policies and investing local resources to support vulnerable low-income rental households with affordable rental housing. As a result, the District is well positioned to invest in Black homeownership today to not only help the District rectify the harmful policies of the past but also, stem the exodus of Black homeowners, and build pathways to more equitable homeownership rates.

The Black Homeownership Strike Force convened by the Mayor in June 2022, is the first step in reaching that goal. Using input from data experts, community engagement, and deliberations between members, the Strike Force came to a consensus on a goal for the District to reach 20,000 net new Black Homeowners by 2030. To help achieve this goal, they created ten recommendations to address the unique needs of the District's housing market, enhance existing homeownership programs for the District, as well as identify financing needed to work toward the increased homeownership goal that includes how to utilize the $10 million allocated to the Black Homeownership Fund proposed in Mayor Bowser's Fair Shot budget for the fiscal year 2023.

This report provides an overview of why the Strike Force was convened, a look at how the Strike Force arrived at its recommendations, and an overview of the recommendations.

Context setting: DC's historic racial homeownership gap

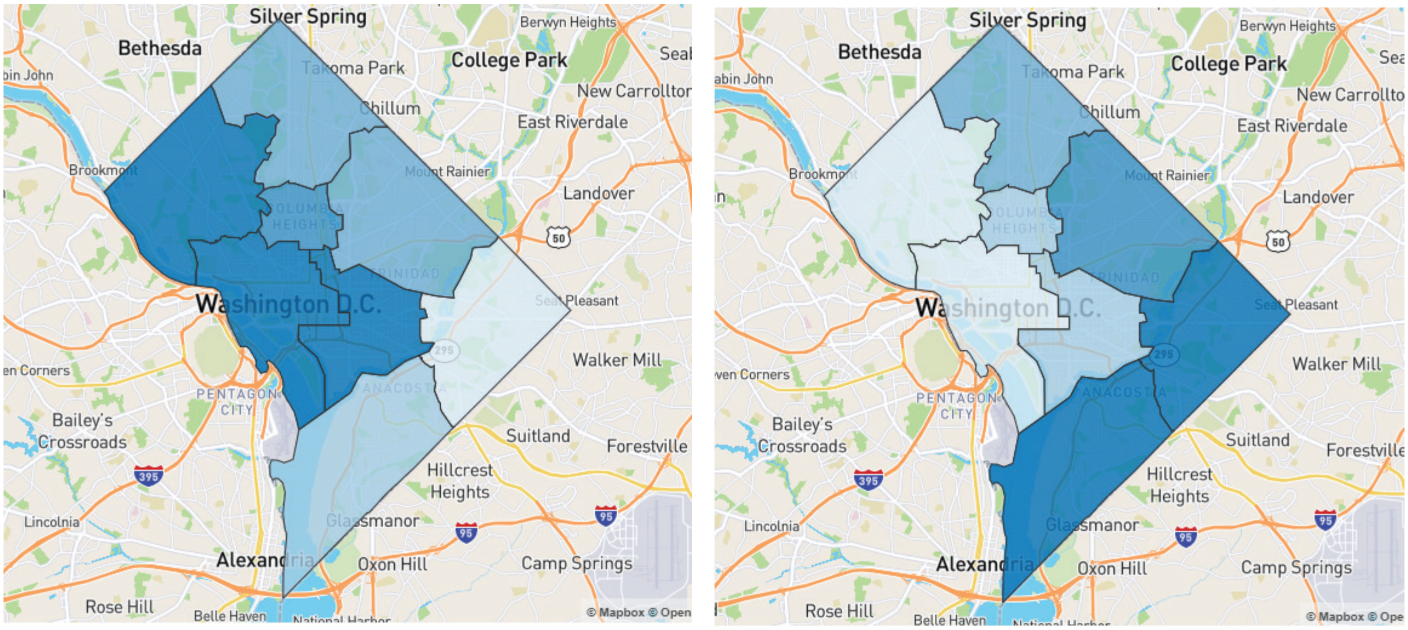
History of DC's homeownership gap

As is the case for many cities across the United States, a series of government-initiated policies and practices concentrated Black families into devalued homes in the District, exacerbated neighborhood segregation, and erected barriers to homeownership for Black households. The Mapping Segregation in Washington DC project and other local historical records[1] highlight some of these policies and practices.

For instance, during the first half of the 20th century, racially restrictive covenants reserved housing in most

1 **Prologue DC** mapped segregation in DC and demonstrated how Ward 4 was shaped by segregation.

Figure 1: DC Share of Population by Race or Ethnicity by Ward, 2016-2020



White Alone
Age 16 and Over

- **2,358 - < 4,500**
- **4,500 - < 21,000**
- **21,000 - < 41,700**
- **41,700 - < 54,800**
- **54,800 - < 55,683**

Black or African American Alone
Age 16 and Over

- **5,925 - < 19,000**
- **19,000 - < 38,000**
- **38,000 - < 47,750**
- **47,750 - < 54,000**
- **54,000- < 60,320**

Source: American Community Survey (ACS) 5-yr estimates tabulated by DMPED.

of DC for white households, legally barring white homeowners from selling to Black homebuyers. This practice confined Black households to sections of the city that were more remote or had older housing units. Similarly, the practice of redlining[2] encouraged segregation in housing construction and barred Black households from accessing home mortgages. Mortgage lending practices employed by government agencies effectively barred Black home buyers from qualifying for mortgages from mainstream banks. They also amplified segregation through housing development as policies at the time required physical forms of separation from Black neighborhoods in order to ensure home construction.

The combination of redlining, racial covenants, and discrimination in lending that barred Black residents from the government-backed mortgages available to white families deprived DC's remaining Black households of the economic gain homeownership can bring. These early policies continue to have reverberating effects. The intergenerational transfer of housing wealth has been limited for Black households who have been unable to gain wealth through increased property values and equity.

Even after the use of racial covenants and redlining as official practices ended with the 1968 Fair Housing Act, the segregation of D.C. remained and was perpetuated through federal and local actions. D.C. led the nation's first official urban renewal project in 1959, demolishing and renewing a predominantly Black, working-class community in Southwest to make way

2 Redlining refers to the creation of a set of maps drawn up in the 1930s by the Homeowners Loan Corporation and adopted by the Federal Housing Administration, that designated where it was "risky" or "safe" to insure home mortgages. The maps ranked neighborhoods in the most populous 200 metros, with "A" indicating "least risky" and "D" indicating "risky" with D areas color-coded in red. The designation of these areas was highly linked to race; documentation from the time shows that the presence of Black residents indicated a sign of future property value decline (Rothstein, 2017).

for new buildings, displacing thousands of households (largely to the northeast section of the city). Today, Washington, DC, is one of the most racially segregated cities in America, following patterns established decades ago that concentrated Black households in eastern wards of the city, particularly to the east of the Anacostia River (Figure 1).

DC's current trends and challenges in Black homeownership

In 2019, the average household income for a white household was $154,000, more than three times the average of $48,000 for Black households (ACS, 2019). As a result, while many D.C. households are struggling with affordability concerns, Black households are disproportionately impacted, putting homeownership even further out of reach.

Over the past 30 years in DC, the rate of Black homeownership has consistently fallen below the homeownership rate overall. In 1990, the white homeownership rate in DC was 11 points higher than the Black homeownership rate: 47 percent compared to 36 percent (Decennial Census, 1990). Although Black homeownership rose slightly during the 1990s and early 2000s, it has since fallen to 34 percent. Simultaneously, white homeownership increased from 47 percent in 1990 to nearly 49 percent in 2019 (ACS, 2019).

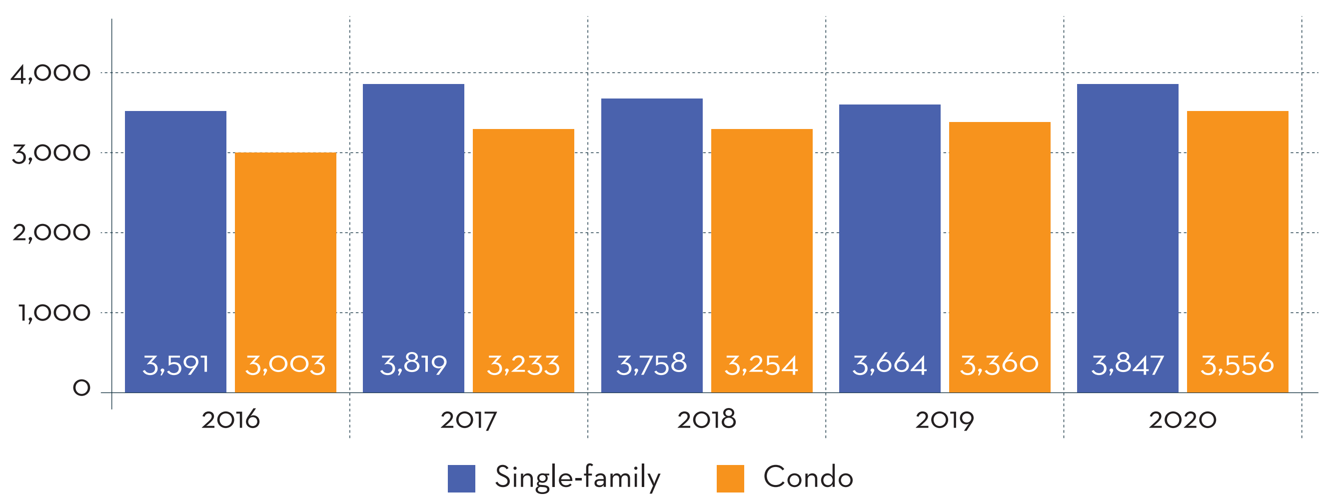
The current homeownership gap is exacerbated by multiple challenges that operate in a simultaneous and coordinated way to maintain the racial homeownership gap. The challenges can broadly be bucketed into three components: a lack of **supply** of affordable quality homes for Black renters to buy; limited **financing and preparedness to** enable them to buy those homes; and risks to the **preservation** of current homeowners.

More specifically, supply focuses on the physical stock of housing available for purchase; this includes the rate of construction and home repair, pricing of available units, and costs for maintaining stock. Financing relates to the programs, policies, and opportunities for individuals to purchase a home; this includes the ability to access mortgages and down payments and the ability to afford a monthly payment. Finally, homeowner preservation is the ability to stay in one's home after purchase. Threats to homeowner preservation include affordability issues stemming from taxes and/or rising housing costs, difficulties rehabilitating and maintaining homes, and challenges to passing housing to heirs, etc. In the following section, we detail how each of these has exacerbated the racial homeownership gap in the District.

How supply challenges are exacerbating DC's racial homeownership gap

Longstanding racial inequalities in homeownership are exacerbated both by the limited housing stock available for sale in the District as well as by the high cost of housing in the District.

Figure 2: DC unit sales by type, 2016-2020



Source: American Community Survey, 2015-2019, tabulated by Urban-Greater DC.

Table 1: Sales price trend (median price - condos)

	2016	2017	2018	2019	2020	% Change (16-20)
DC	$473,865	$476,971	$476,865	$487,975	$500,000	5.5%
Ward 1	$525,463	$529,821	$541,379	$531,294	$560,000	6.6%
Ward 2	$497,842	$523,641	$525,670	$527,271	$525,000	5.5%
Ward 3	$389,043	$383,734	$389,372	$394,445	$425,000	9.2%
Ward 4	$391,596	$382,697	$386,271	$417,488	$431,000	10.1%
Ward 5	$457,016	$439,674	$439,244	$447,776	$479,033	4.8%
Ward 6	$474,918	$473,860	$487,948	$535,444	$525,000	10.5%
Ward 7	$137,169	$108,898	$159,633	$180,620	$444,900	224.3%
Ward 8	$215,872	$208,409	$201,778	$206,782	$220,500	2.1%

Source: American Community Survey (ACS) and DC Office of Tax and Revenue, Tabulated by Urban-Greater DC

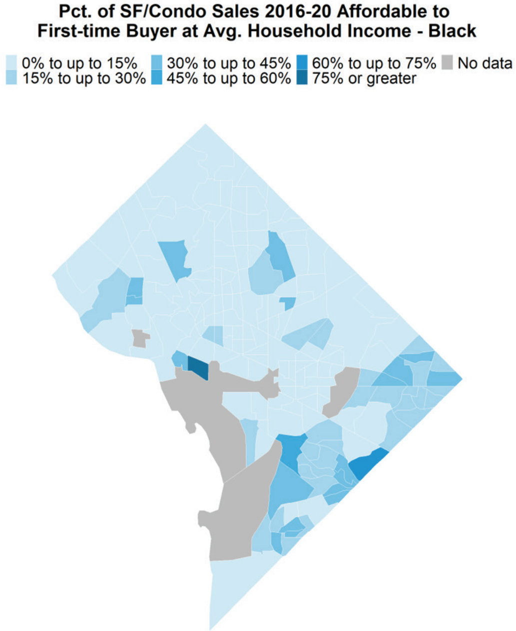
Table 2: Sales price trend (median price - Single Family)

	2016	2017	2018	2019	2020	% Change (16-20)
DC	$706,532	$719,761	$732,074	$749.647	$800,000	13.3%
Ward 1	$842,952	$850,438	$862,729	$855,302	$895,000	6.1%
Ward 2	$1,421,594	$1,502,786	$1,474,316	$1,450,995	$1,450,000	2.0%
Ward 3	$1,234,680	$1,247,136	$1,212,498	$1,252,766	$1,370,000	10.9%
Ward 4	$685,577	$714,575	$758,002	$754,678	$815,000	18.7%
Ward 5	$597,596	$622,272	$627,220	$628,899	$710,000	18.8%
Ward 6	$801,094	$845,252	$854,086	$891,275	$893,750	11.8%
Ward 7	$346,921	$352,157	$365,037	$401,942	$422,700	21.8%
Ward 8	$336,554	$342,249	$376,103	$377,339	$405,000	20.3%

Source: American Community Survey (ACS) and DC Office of Tax and Revenue, Tabulated by Urban-Greater DC

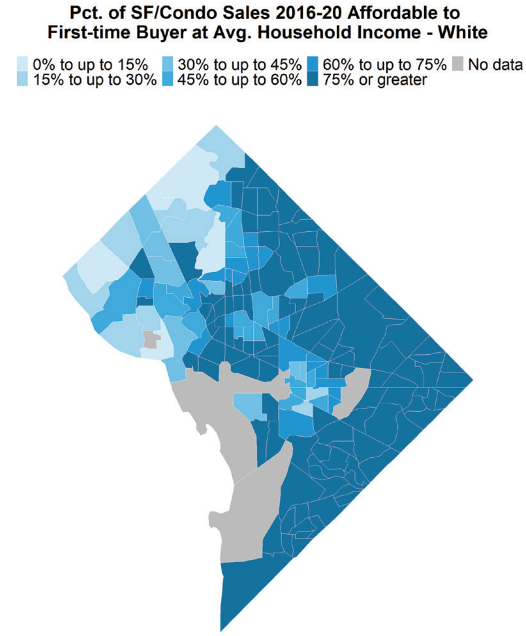
Over the last decade, housing costs in the District have skyrocketed, reaching a median sales price of $800,000 for a single-family home and $500,000 for a condominium in 2020 (tables 1 & 2). A household earning the Washington Metropolitan Statistical Area median family income can afford a one-bedroom home with a maximum purchase price of $267,800 or a family of four's maximum purchase price of $410,200.

Figure 3: Percent of Single Family and Condo Sales in DC 2016-2020 Affordable to the Average First-Time Black Homebuyer



Source: American Community Survey (ACS) and DC Office of Tax and Revenue, Tabulated by Urban-Greater DC

Figure 4: Percent of Single Family and Condo Sales in DC 2016-2020 Affordable to the Average First-Time White Homebuyer



Source: American Community Survey (ACS) and DC Office of Tax and Revenue, Tabulated by Urban-Greater DC

The current costs for housing are largely unaffordable for the average DC household.

Analysis from the Urban Institute shows that of all the homes purchased between 2016 and 2020, only 8.4 percent were affordable to the average first-time Black homebuyer (Figure 3). In comparison, the average white first-time homebuyer would be able to afford 71.4 percent of these homes (Figure 4).

The slow pace of housing construction for ownership units aggravates this affordability issue. Both in the District and nationwide, the rate of homebuilding for purchase has lagged since the 2008 recession, putting pressure on the existing housing stock and driving up housing costs. In the District, over the last 20 years, about 19,900 units have been constructed for homeownership, with about 1,200 units under construction and 4,000 in the pipeline as of 2020. This is substantially less than the 71,600 multifamily apartment units constructed between 2001 and 2020 and the 38,000 rental units in the pipeline.

While the District has doubled its housing permitting for ownership units since the start of the 2008 recession, the issuance of new building permits has lagged behind pre-recession levels (2003–07) by over 30 percent. An Urban Institute Analysis found that condominiums or multifamily construction built for sale accounted for only 5.4 percent of all multifamily starts and only 2.7 percent of all single-family and multifamily home construction for the first three quarters of 2021.

Many factors influence supply and affordability in DC (Schuetz, 2019), but zoning and land use policies are key contributors. DC's single-family zones restrict the construction of new housing to the more expensive single-family home due to the limited density allowed. Changing zoning policies to allow for higher density in what are currently single-family zones would be one way, among potential others, of reducing barriers to new housing construction and increasing supply.

Zoning in the District is a vestige of segregation and racism; in the twentieth century, many jurisdictions used zoning and other tools to keep certain neighborhoods comprised of low-density, single-family homes, while concentrating apartment buildings in low-income areas of town as a way to maintain racial segregation (Rothstein, 2017). The resulting patterns of zoning still influence building today; Ward 3, for example, is almost entirely zoned for single-family residential use, whereas Ward 8 is primarily zoned for multifamily. Changes to the Future Land Use Map in the District's 2021 Comprehensive Plan increased capacity for housing, which can be unlocked once it is translated into updated zoning. In particular, land-use designations that support low- or mid-rise buildings are most likely to result in new

homeownership opportunities, including affordable options by leveraging financial support that is designed forcondominiumss and co-ops.

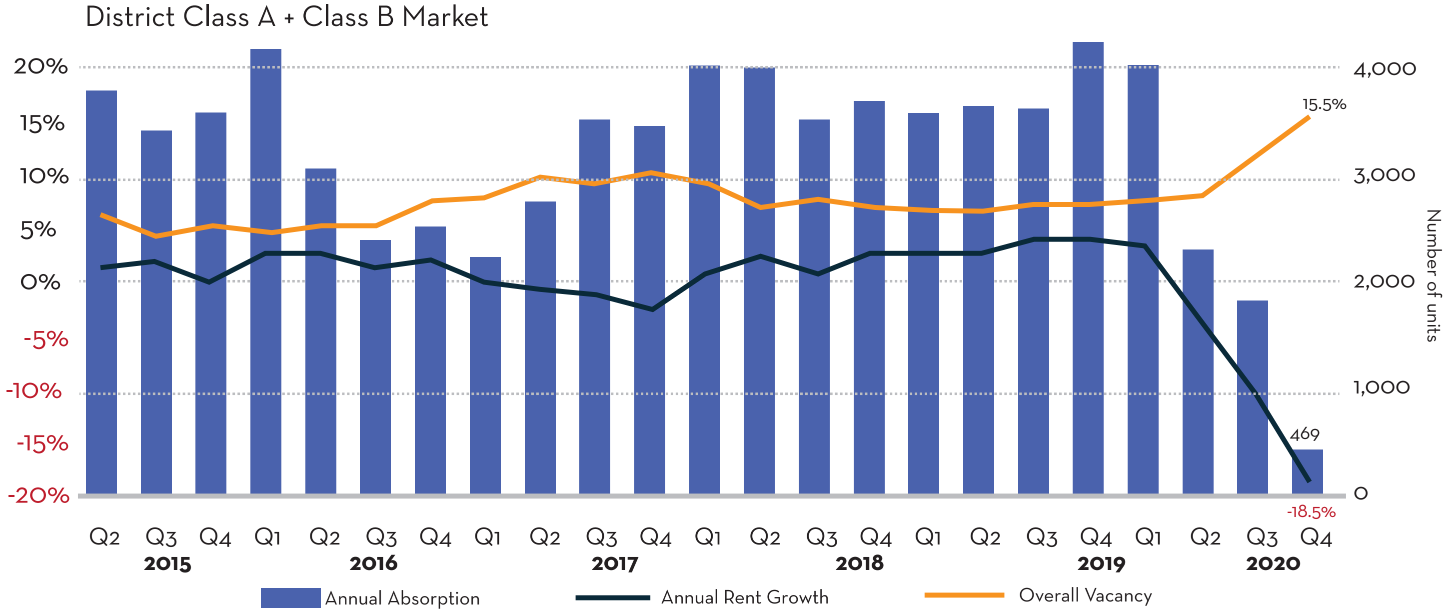
Zoning influences the cost of development, especially land availability and land costs. The median price of residential lots in the District is roughly $200,000 or $70 per square foot. Land costs range from about $39 per square foot to $98.39 per square foot. According to the Zoning Policies of DC, the minimum lot requirement for a detached single family dwelling is between 1,800-7,500 square feet, depending on the home density. Residential land acquisition alone in Washington DC will cost $126,000 to $525,000. Land development within the codes and regulations set by the District generally involves costs of $135,000 to over $200,000.

Beyond this, there are substantial permits, regulations, and guidelines that developers need to meet, and for small developers, this is quite challenging to do in a cost-effective way. Securing financing for affordable development is another key obstacle. The price of new construction has risen, with condominium construction, for example, increasing significantly in price per square foot from less than $600 in 2015 to $799 in 2020 (Washington DC Economic Partnership, 2021; Figure 5). DC's permitting process and costs can range from $2,000 to up to $20,000 per home, which may further incentivize luxury or high-end development over more affordable construction (Home Builder Digest).

Condominium construction financing constraints for both developers and buyers are also challenging. Potential developers need to be able to have cash on hand or secure easy financing. Moderate income buyers also face financing limitations with FHA loans and Fannie Mae / Freddie Mac Loans, which can only be provided if at least 50 percent of the condo units are owner occupied and no more than 15 percent of the units have association dues that are behind. FHA also limits the number of buyers to 10 percent of total units in a complex. Condo projects also may have higher insurance rates and make it riskier for people to buy.

Additionally, DC, like many cities across the country, has experienced recent increases in institutional investor activity in the housing market. While measuring institutional investors is difficult, studies suggest that in 2021, institutional investors comprised anywhere from 13 percent of DC's residential sales market to 25 percent of total sales. Nationwide, institutional investors tend to concentrate in areas with strong markets, millennials, and a density of Black households. While DC may be less challenged by this issue than other cities, it is still a concern to focus on

Figure 5: New Condo Sales Volume and Price Per Square Foot, DC



Source: Delta Associates; December 2020

and manage as investors often convert these units to rentals or renovate them for resale. Evidence from the wave of institutional investment following the Great Recession suggests that this activity can reduce the availability of affordable for-sale homes for prospective homebuyers but especially for Black households and low-wealth households. Institutional investors may also be willing to employ more aggressive tactics as a way to purchase supply, often outcompeting typical homebuyers, because they can offer cash and will buy homes in need of repair, which homebuyers without large wealth and cash deposits cannot afford.

Given the other unique challenges faced by Black D.C. households, investor activity in D.C.'s housing market has the potential to disproportionately harm Black households, especially since Black households are more likely to live in older homes that have traditionally been more affordable than the newly built.

How financing challenges are exacerbating DC's racial homeownership gap

Black households in DC continue to face higher mortgage denial rates[3] than other households. In 2021, the denial rate for a Black mortgage applicant was 13.2 percent, compared to just 2.4 percent for white applicants (HMDA, 2021). The most common reason for Black applicant denial in the 2019 to 2021 period was debt to income ratio, whereas the most common reason for white applicants was collateral (Figure 6).

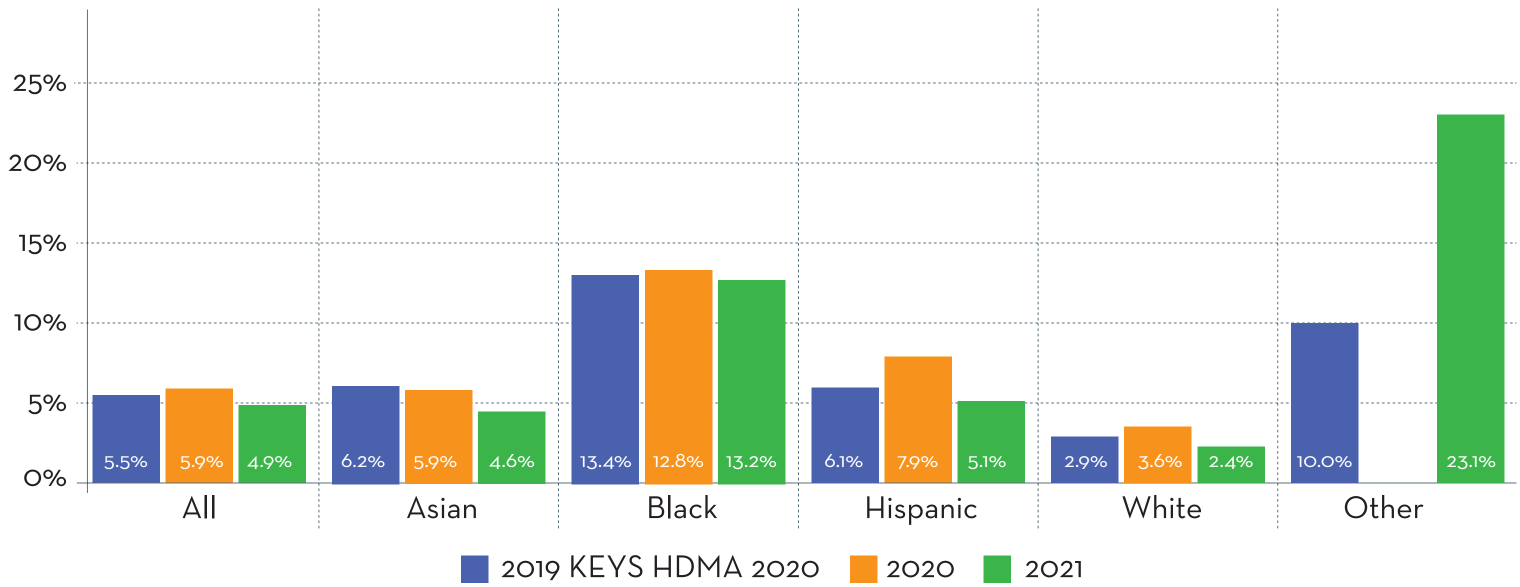
Qualifying for a mortgage requires savings for a down payment and a building strong credit history, both of which are difficult milestones for Black households to attain due to racial disparities in incomes, access to wealth, and access to credit. Black households earn far less than white households, even holding education levels steady; the median household income for white residents, at $154,000, is over three times higher than that of Black residents at $48,000[4].

In part related to income differences, Black DC renters are significantly more likely to be cost-burdened—spending 30 percent or more of their income on housing costs—than white renters. As of 2019, 55.7 percent of Black renters in DC were cost-burdened, compared to 28.5 percent of white renters (ACS,

3 For more information on mortgage denial rates and the meaning of different denial reasons see https://www.urban.org/urban-wire/what-different-denial-rates-can-tell-us-about-racial-disparities-mortgage-market

4 For more details about historic and ongoing employment discrimination, there are a number of relevant studies including Bertrand and Mullainathan and a Dallas Federal Reserve overview of Black workers at risk. Historic and ongoing employment discrimination affects income and poverty as well as the wealth gap

Figure 6: Mortgage denials in DC 2019-2021



Source: Home Mortgage Disclosure Act (HMDA) Mortgage Data, 2019, 2020, 2021.

2019). Spending more on rent leaves Black households with fewer resources to save for homeownership, like down payments and closing costs.

Similarly, there is a large racial wealth gap (Figure 7) that limits the ability of households to afford a down payment. These wealth differences stem largely from racism in lending and housing policies in the twentieth century (see *History of DC's homeowner gap* section for more details). Without historical access to homeownership, Black households were blocked from the same ability to build inter-generational wealth. This is critical, as having a parent who owned their home leads to a higher likelihood of their children owning a home. Intergenerational wealth is often a source of down payment funds.

Black households are more likely to experience lower credit scores, particularly as young adults, when many households aim to purchase a home. The racial disparities in credit exist in D.C. In 2018, in the D.C. metro area, 61.1 percent of white households had a FICO score over 700, whereas only 29.5 percent of Black households fell into that category. Meanwhile, 52.8 percent of Black D.C. area households had either a missing score or a score below 620, compared to less than a quarter of white households (Freddie Mac, 2018; Figure 8).

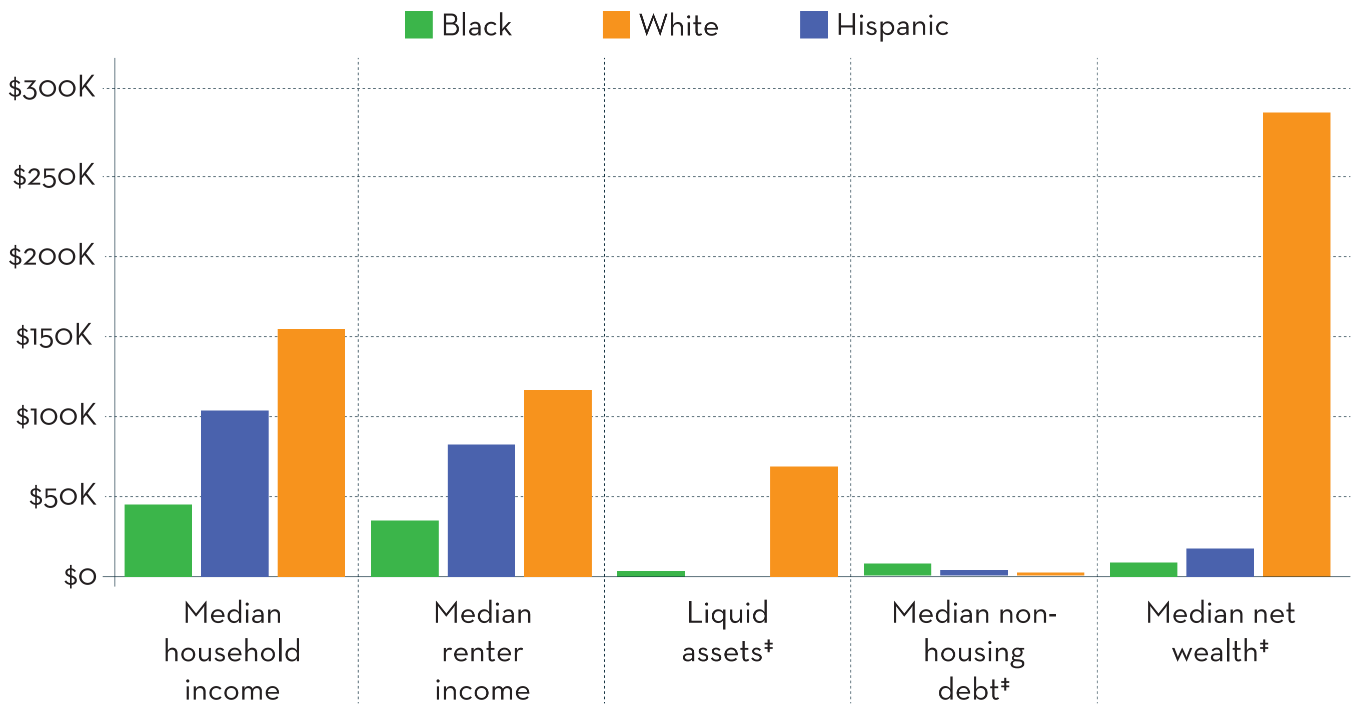
Given these disparities in the combination of income, down payment availability, and credit score—lenders are often reluctant to make loans or to expand their offerings to potential buyers with lower credit scores. While some have suggested that the use of automated underwriting may help limit some of the racial disparities in home lending, these forms of underwriting may perpetuate other forms of bias that disproportionately affect Black mortgage applicants, such as absent or low credit scores (Blattner and Nelson, 2021; Moulton, 2022).

As the prices of homes in the DC area continue to increase, the challenge of financing homeownership for Black homebuyers, especially around down payment support, becomes more challenging. Historical and ongoing disparities in income, wealth, and credit scores continue to exacerbate the racial homeownership gap, and the rising costs of purchasing a home make these racial disparities even more challenging to overcome.

How homeowner preservation challenges exacerbate DC's racial homeownership gap

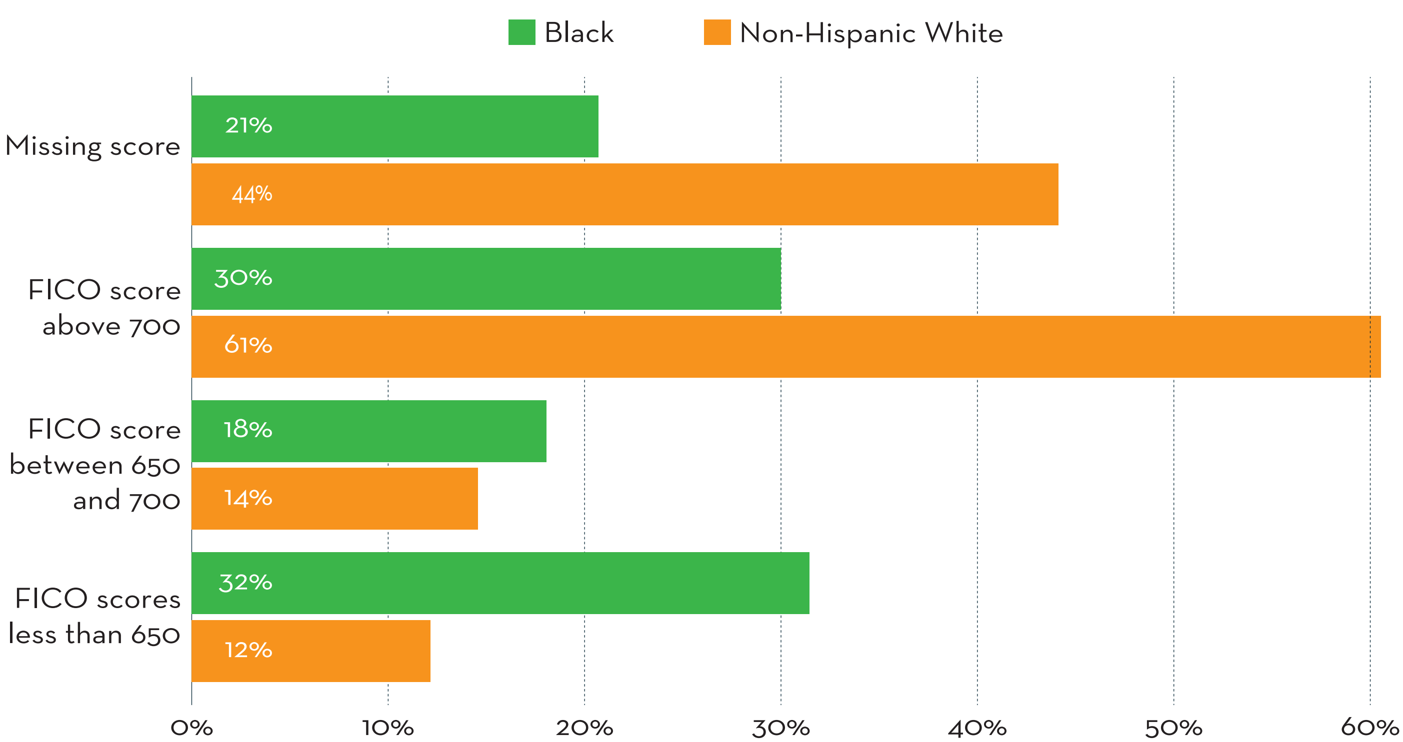
Black households face unique barriers not just in achieving homeownership, but in sustaining it over time. From 2018 to 2020, DC lost a net total of 3,045 Black homeowners. This decline partly reflects the fact that homeownership tends to be relatively more

Figure 7: Inequalities of wealth in DC region



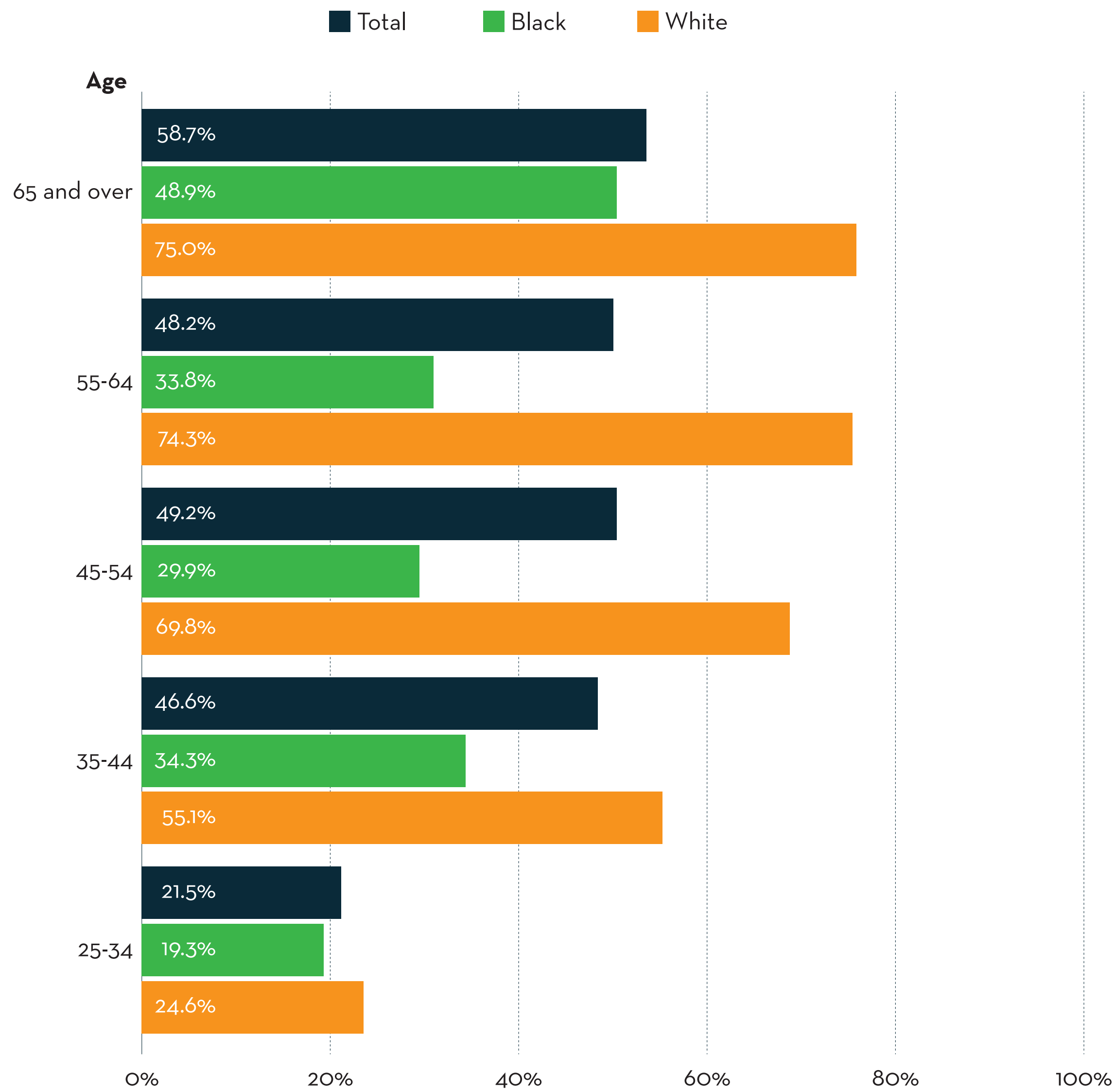
Source: American Community Survey, 2019; *Urban Institute (2021), Urban Tracking Housing Wealth Feature. https://apps.urban.org/features/tracking-housing-wealth-equity/#:~:text=And%20the%20data%20bear%20that,the%20primary-residence%20housing%20wealth
‡Kijakaz, R. Atkins, M. Paul, A. Price, D. Hamilton and W. Darity. (2016) "The Color of Wealth in the Nation's Capital," Urban Institute.

Figure 8: 2018 FICO score shares by race in DC



Source: Freddie Mac.

Figure 9: Homeownership rate by race and age group



Source: U.S. Census Bureau, American Community Survey (ACS) 2019.

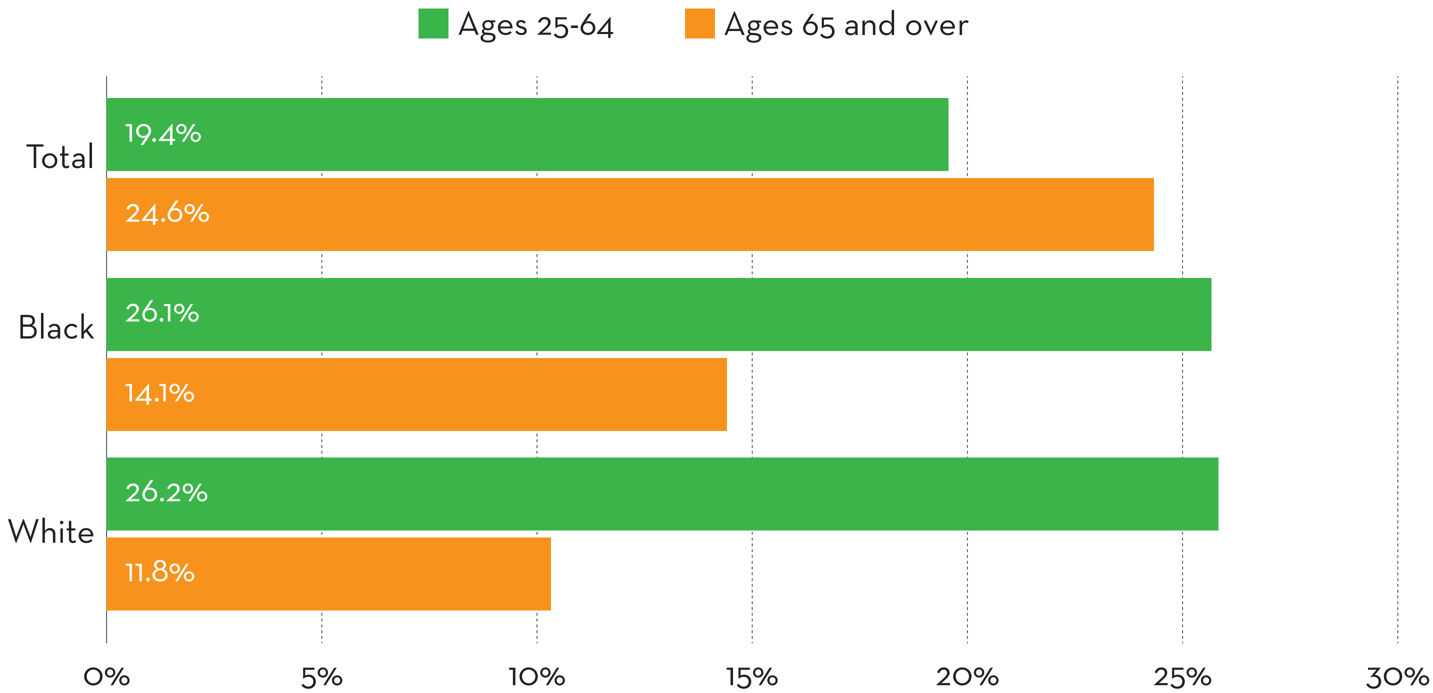
expensive for Black households than for white ones. On average, Black households pay higher mortgage rates, mortgage insurance premiums, and property taxes and are less likely to refinance to lower rates. Black households are more likely to exit homeownership before age 61 than non-Black households (34 percent compared to 9 percent) (ACS, 2019).

Compounding this, the homeownership rate of households aged 65 and older is the largest group of Black homeowners (Figure 9). This may be particularly challenging for sustaining a strong homeownership rate, as this is the group that is most likely to exit homeownership, especially for Black homeowners.

In 2019, 26.1 percent of Black homeowners were cost-burdened (spending 30 percent or more of their monthly income on housing costs), almost double the 14.4 percent of white owners. The costs of sustaining a home in DC have increased (Figure 10). Especially for condominiums, Homeowners Association (HOA) fees have substantially increased. Median monthly HOA dues in the DC area rose from $259 to $387, a 49.4 percent increase from 2005 to 2015 (ACS, 2005-2014).

As condominium fees become increasingly more expensive, potential Black homeowners are more likely to own condominiums in the DC area (Figure 11), which makes the challenge of rising condominium fees and pricing more pressing for the population of Black homeowners. This may also provide barriers to

Figure 10: Share of Cost-Burdened DC Homeowners by age

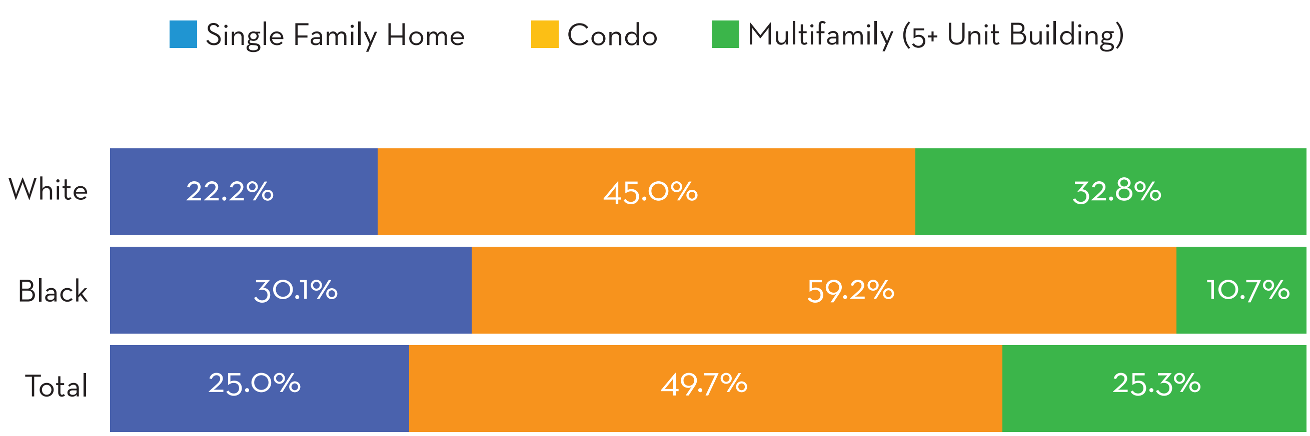


affordability for Black potential homebuyers who may have been able to access condominiums as a more affordable option for entering the housing market.

In addition to those seeking homeownership, the current tight housing market is also a concern for existing homeowners. As housing prices and competition for housing increase, displacement pressures have likewise increased both in the form of pressure to sell and financial pressures associated with rising home costs. As supply tightens, cities around the U.S. are experiencing more harassment and pressure from external actors to sell homes, particularly those that may be undervalued, which in DC is correlated with areas that are a majority Black.

Rising house prices can create higher tax burdens, and as the market for construction and labor increases, costs for home maintenance and repair also grow. This may subsequently put existing homeowners at greater risk of default, foreclosure, or re-sale of their house, particularly to investors rather than owner-occupants, especially if those owners are already cost-burdened (Figure 10). Recent reports show

Figure 11: Share of Cost-Burdened DC Homeowners by housing type



Source: U.S. Census Bureau, American Community Survey (ACS) 2019.

institutional investors are more likely to buy homes that are slightly older and underpriced compared to the market, so older stock without maintenance is a risk of loss of homeownership.

Inflated property tax assessments are one contributor to the higher cost of homeownership for Black households. Historically, white tax assessors intentionally overvalued Black residents' properties to increase their property tax burdens. Research shows that to this day, many Black households continue to be saddled with disproportionately high property taxes relative to the value of their homes. In D.C., appraisal values have been increasing, leading to higher housing costs, particularly in majority-Black census tracts (ACS, 2019).

The highest property tax burdens often fall on those with low incomes, at times hitting 20 percent or more of a household's income. There are several tax relief programs that assist low-income, elderly, and disabled homeowners. Some of these programs, such as Schedule H, have income limits. Other programs are linked to the housing value. For example, the Assessment Cap Credit provides that a property may not be taxed on more than a 10 percent increase in the property's assessed value each year. There is an opportunity to strengthen these programs in ways that create more racially equitable outcomes.

Lastly, challenges with the transmission of property to heirs have exacerbated racial disparities in homeownership preservation. For one, DC requires a deed or recorded legal document to transfer property to an heir. But wills, trust, and/or estate planning are not equally accessible to all households. Additionally, investors can target property heirs through predatory engagement, wherein they will pay less than the true value of the home and then resell it for profit. Historically, investors engaging in this type of behavior have targeted households of color. These factors make it more difficult for Black homeowners to pass on their property wealth and preserve homeownership over time. The District's policy also stipulates that the inheritance of a property may eliminate access to property tax relief, which could exacerbate displacement pressures by exposing heirs to rising property taxes after inheriting a property from a relative.

The Charge

Mayor Bowser established the District of Columbia Black Homeownership Strike Force in June 2022. The Strike Force was explicitly created with the intention of increasing Black homeownership and household wealth in the District. The Strike Force was charged with developing recommendations to address the following:

- Increase access to homeownership for longtime Black residents of the District of Columbia;
- Support wealth-building through homeownership through, for example, programs that enable homeowners to maintain their homes, increase their property value, and maintain the affordability of their home in an increasingly expensive market.
- Recommending ways to use a $10 million Black Homeownership Fund proposed in Mayor Bowser's Fair Shot budget; and
- Create a goal for increasing the number of Black homeowners in DC by 2030.

STRIKE FORCE PROCESS

Membership

Chaired by Anita Cozart, the Interim Director of the Office of Planning, and Rev. Graylan Scott Hagler, Senior Minister of Plymouth Congregational United Church of Christ, the Strike Force is made up of government and public experts in housing and financial counseling, lending/underwriting, real estate development and services, as well as representatives from faith-based organizations, and advocates and representatives focused on social and racial equity (Table 3).

The Work of the Strike Force

Strike Force members engaged in deliberations from June to August, which included data presentations, overviews of existing programs designed to encourage homeownership, and examples of innovative homeownership programs that have been implemented in other places (Table 4).

Members expanded into three work streams focused on ways to increase supply available for Black households to purchase, improve financing and mortgage access for Black buyers, and preserve existing Black homeowners. Each workstream met about four times, in between Strike Force meetings, to unpack the data presented by experts, delve into the challenges and potential solutions that were central to each workstream, raise new questions, and begin drafting recommendations.

Building to consensus: Strike Force Goal

To determine the goal for the number of new Black homeowners by 2030, the Strike Force was presented

Mayor Bowser and members of the Black Homeownership Strike Force

Table 3: Strike Force Members

Member	*Affiliation*
Sheila Alexander-Reid	Senior Vice President of Business Development at Bias Sync
S. Kathryn Allen	President of Answer Title (CBE)
Sasha Angus	President and CEO of Manna Inc.
Dedrick Asante-Muhamad	Chief of Membership, Policy and Equity at National Community Reinvestment Coalition
Harrison Beacher	President of the Greater Capitol Area Association of Realtors
Ellis Carr	President and CEO of Capital Impact Partners and CDC Small Business Finance
Sheila Cross Reid	Avanti Real Estate
Ayana Douglas	Realtor at Compass
Anne Ford	Community Member and Neighborhood Legal Services
Rev. Graylan Scott Hagler	Senior Minister of Plymouth Congregational United Church of Christ
Babatunde Oloyede	President and CEO Marshall Heights Community Development Corporation
Joann Savage	Attorney at the Legal Counsel of the Elderly/AARP
Susan Slater	Co-President and CEO of Habitat for Humanity
Harvey Yancey	Principle at H2 Design Build
Government of the District of Columbia Representatives	
Anita Bonds	Chairperson, Committee on Housing and Executive Administration
Rev. Thomas Bowen	Director of the Mayor's Office of African American and Religious Affairs
Anita Cozart	Interim Director of the Office of Planning
Brenda Donald	Executive Director of the District of Columbia Housing Authority
Christopher Donald	Executive Director of the District of Columbia Housing Finance Agency
Amber Hewitt	Director of the Office of Racial Equity
Drew Hubbard	Interim Director of the Department of Housing and Community Development
Karima Woods	Commissioner of the Department of Insurances, Securities and Banking

with a set of data points and and potential estimates to consider, including historic homeownership trends, a projection of future headship and homeownership, and discussion of the loss of the decrease in Black homeownership expected by 2030. The Strike Force considered this information along with the following four potential benchmarks:

- 27,669 net new Black homeowners based on the Black Homeownership Collaborative goal of 3 million net new Black homeowners across the U.S. by 2030.
- 18,638 net new Black homeowner households, aiming to reach parity with the 2019 white homeownership rate in DC
- 12,318 net new Black homeowner households, which is based on a goal of increasing the Black homeownership rate ten percentage points from 2019
- 5,000 net new Black homeowner households, aiming to break even and stem the loss of 5,000 Black homeowners from 2010-2020

The Strike Force engaged in substantial debate, aiming to find a balance between a realistic, achievable goal and an ambitious goal that may encourage more action. The Strike Force considered the potential pitfalls of choosing an overly ambitious goal, which could lead to claims of failure or missing the mark. However, setting a goal that is not ambitious could hinder the Strike Force in making bold recommendations and compelling strong actions after the conclusion of the Strike Force.

After multiple meetings and public comment sessions, the group settled on **20,000 net new Black homeowner households by 2030**. This Strike Force determined that this goal was a good balance of achievable, ambitious, and potentially achievable that helped them work toward or even surpass parity with white homeowners.

Building to consensus: Strike Force Recommendations

The task of the Strike Force, as described above under the Mayor's charge, was to generate actionable recommendations that can be implemented to address the racially inequitable housing landscape. With this charge in mind, the Strike Force focused its work on the three overarching challenges that reproduce the racial homeownership gap in DC: housing supply, homeowner financing, and homeowner preservation.

Data and evidence: Strike Force members were provided detailed data on current housing trends, disparities, and opportunities in the District within Strike Force meetings. The Urban Institute and Howard University collected data on housing supply, financing, and homeowner preservation. Throughout Strike Force meetings, members raised concerns with specific data points and asked for additional data to clarify trends. Data presented is included in the introduction section, providing key information on challenges at the District level. The Urban Institute and Howard University researchers also provided examples of promising practices being implemented in similar housing markets across the country.

Public input: External input was incorporated into the Strike Force conversations at multiple junctures. The District provided multiple channels for feedback.

First, there were **two public forums** for the presentation of the Strike Force and emerging recommendations. The first, on June 23, included an overview of the Strike Force charge, background information on the state of Black homeownership in DC, and a call for public participation. The second public forum, on August 9, included an overview of the Strike Force, an update on the community survey, videos highlighting housing wealth and racial disparities, and two panels on overcoming wealth disparities.

The second town hall received 136 comments in the Q and A and comments portal. These focused on many issues, ranging from personal experiences with mortgage denial or family home loss, to requests for more clarity and streamlining of the homeownership programs offered by the District. Aggregated, the key requests from these public engagement sessions focused on the following:

Table 4: Strike Force schedule

Date	Agenda Items
6/23/2022	**Kick-off event and meeting #1 -** Introduction and establishing charge
7/7/2022	**Meeting #2 -** Process design and program overview
7/14/2022	**Meeting #3 -** Process design and economic mobility
7/21/2022	**Meeting #4 -** Goal setting
7/28/2022	**Meeting #5 -** Working group review and goal setting
8/4/2022	**Meeting #6 -** Goal setting and Black homeownership fund
8/9/2022	**Public town hall**
8/11/2022	**Meeting #7 -** Black homeownership fund and recommendations
8/18/2022	**Meeting #8 -** Homeownership goal and recommendations
8/25/2022	**Meeting #9 -** Determining goal and recommendations

- To encourage Black homeownership preservation, public comments indicated the District should provide: proactive resources for senior homeowners; support for condominium associations and owners to preserve the property; stronger accountability to improve the quality of homes; and funding for heirs' property transition.
- To encourage housing supply, public comments indicated the District should: leverage vacant property to increase the supply of housing for purchase; increase affordable homeownership opportunities; and allow owner-occupied multi-family purchases.
- To improve financing for increased Black homeownership, the District should: create accessible resources to guide the homeownership journey; provide financial support for middle-income earners, including down payment assistance; expand rehabilitation loans for families to compete with investors; create programs to assist renters with savings; encourage or expand online homebuyer course system; improve the efficiency of down payment assistance; and require Fair Housing training for realtors, lenders, and appraisers.

Second, at the end of each public Strike Force meeting, the Chairs held time for **public comments**. Individuals were invited to provide feedback via written text or were given the opportunity to share their questions verbally to the Strike Force at the end of meetings for consideration. Comments were recorded and incorporated into discussions.

Finally, the Strike Force administered a survey to gather broad feedback from DC residents on which challenges were most pervasive and which solutions should be prioritized. Questions focused on the biggest barriers to financing homeownership, to accessing supply for ownership, and preserving homeownership. They also asked respondents to prioritize specific solutions within financing homeownership, supply, and homeowner preservation. The survey yielded a total of 1,425 responses. See table 5 for geographic and demographic results

Table 5: Survey Demographics (n=1,425)

	Category	Percent
Ward	Ward 1	6.15%
	Ward 2	3.75%
	Ward 3	5.25%
	Ward 4	16.72%
	Ward 5	19.19%
	Ward 6	9.15%
	Ward 7	21.29%
	Ward 8	16.57%
	Ward 9	0.07%
	Non-resident	1.87%
Race	Black	83.43%
	White	6.76%
	Two or more races	6.23%
	Hispanic/Latinx	1.71%
	Asian or Pacific Islander	1.04%
	Other	0.52%
	Native American/Alaskan Native	0.30%

Respondents rated the following as being the most pressing barriers Black households in the District face in becoming homeowners in rank order of importance: lack of affordable homes; difficulty affording a down payment; competitiveness of buying a home; location of affordable homes; and difficulty of qualifying for a mortgage.

Of the solutions for addressing homeowner financing for Black households, respondents indicated the most important interventions were preventing discrimination in appraisals and mortgage approvals and expanding down payment assistance programs, followed by creating alternative credit programs to increase mortgage access and improving existing government homeownership assistance programs.

Focused on addressing the gap in supply, survey respondents indicated the most important solutions were to increase the supply of affordable housing in all 8 wards to reduce segregation and maintain housing affordability across income groups to reduce the pressures of gentrification and displacement.

To address issues of homeowner preservation, survey respondents indicated the most critical solutions were to create or expand programs that help keep homes in the family, to create or expand programs that provide financial assistance for repair and rehab, and to improve the property tax appeal system and encourage fair appraisals.

The Strike Force incorporated data presented and public feedback into weekly discussions. Robust discussions focused on the key challenges within the District, with Strike Force members focusing on what was possible to change within the District through policy, local resources, and collaboration. During the final four meetings, recommendations were discussed and refined and approved by consensus.

The Strike Force took these challenges into account as they discussed pathways to develop new opportunities for housing supply, ways to improve and augment current financing barriers, and opportunities to stabilize existing homeownership. In doing so, the Strike Force balanced the need to encourage housing for moderate-income families with the desire to encourage the generation of wealth for existing Black households. The following recommendations were those that garnered sufficient support to achieve consensus.

SUMMARY RECOMMENDATIONS

Goal: 20,000 net new Black homeowners by 2030.

Recommendation 1 – To assist in the inter-generational transmission of homeownership for Black homeowners, the Black Homeownership Strike Force (BHSF) recommends that the District provide estate planning resources and legal services to assist with the transfer of ownership to homeowners and heirs. Additional financial incentives should be considered to support the transfers such as tax savings, reduced transfer fees, or a bridge loan to Black homeowners to support interfamily (or to owner-occupant homebuyers) transfers/sales of property.

Recommendation 2 – To protect homeowners from harassment, the District should pass legislation to protect homeowners from unwanted solicitation regarding the sale or potential purchase of their homes, including requirements for homeowners to opt-in for such solicitation. The District should clarify that investor and wholesale purchasers are subject to the District's consumer protection laws, require registration of investors and wholesale purchasers to do business in the District and impose penalties for non-compliance.

Recommendation 3 – To support Black homeowners who are severely burdened by housing costs to remain in their homes, the BHSF recommends the District should create a program to aid Black homeowners who have experienced and are at risk of foreclosure due to their inability to pay their mortgage and related housing fees. This program should build on the same requirements and guidelines currently established by the Department of Housing and Community Development for the Homeowner Assistance Fund and add technical assistance and training as well as financial incentives for good management for condominium associations and homeowners associations with low-income residents.

Recommendation 4 – To provide resources to Black families struggling to make home repairs, the BHSF recommends the District should convene all relevant DC government agencies including Department of Housing and Community Development, Department of Energy and the Environment, and the Department of Aging and Community Living, and nonprofits that provide home improvement/accessibility work to coordinate program offerings, ensure major repairs are completed for all homeowners including coops andcondominiums, while also providing financial support and technical assistance to Black homeowners in rehabilitating their homes.

Recommendation 5 – To discourage conversion of older housing stock into housing that is unaffordable for Black homebuyers and to ensure quality housing rehabilitation, the District should incentivize new construction and renovation of single family residential by or for sale to owner occupants, create legislation that reduces impact of housing speculators in the District, and establish a requirement that investors disclose to homebuyers the scope of work, the permits used and the cost of the renovations, with penalties imposed for sellers who fail to disclose as part of the sale.

Recommendation 6 – To increase the supply of homes for ownership that are affordable to Black homebuyers, as the District redevelops District owned/acquired properties, the District should provide homeownership units to Black owner occupant homebuyers with a mixed income requirement with an average income restriction of 80 percent median family income (MFI). Priority may be given to projects that include units at or below 60% MFI.

Recommendation 7 – To support quicker delivery of affordable homeownership units, the District should identify ways to accelerate zoning and permitting for homeownership projects, especially for projects with units affordable at 80 percent MFI and below, without compromising the quality of the work.

Recommendation 8 – To increase the supply of homes for ownership that are affordable to Black homebuyers, the District should leverage the $10 million Black Homeownership Fund to create a public-private fund (i.e., Homeownership Production Trust Fund) where 1/3 of the units are affordable, 1/3 of units are for middle income earners, and 1/3 of units are market rate and sold to Black owner-occupant homebuyers. In addition, the fund would seek to achieve the following:

- Fund homeownership projects that meet a mixed income requirement with an average income restriction of 80 percent MFI. Priority may be given to projects that include units at or below 60 percent MFI.

- Partner with mission-driven investors including Community Development Financial Institutions (CDFIs), Environmental, Social and Governance (ESG), or for-profit and nonprofit homebuilders, to acquire homes at their fair market value and rehabilitate or create new homeownership units.

- Invest in homeownership projects with a return of the initial investment at lower rates in exchange for affordability at targeted income levels for Black owner-occupants.

Recommendation 9 – To broaden awareness of programs to support homeownership, the District should create an online comprehensive District homeownership platform for District residents to achieve the following:

- Highlight financial and housing counseling prior to starting homeownership journey to help potential homeowners prepare financially (i.e. credit repair, addressing student loans, increasing savings, etc.);

- Provide rehabilitation counseling for owner-occupant homebuyers to rehabilitate formerly vacant properties, or homes in need of repair, into a stable home by preparing a scope of work, helping families determine which projects they can complete themselves, and assisting families in picking a certified contractor, and in supervising their work with contractors;

- Leverage Front Door programs especially post purchase to help homeowners maintain and stay in their homes; and

- List private and public down payment assistance programs and grants.

- Ensure education and outreach, and community engagement is developed to socialize the platform and user interface. Afterwards, the District should work with credible community messengers to promote the platform to Black households.

Recommendation 10 – To increase ability of Black homebuyers using District programs to compete for homes in the current real estate market, the District should increase the effectiveness of all homeownership programs (i.e. Home Purchase Assistance Program, Employer Assisted Housing Program, DC Open Doors, etc.) to participate with the market through the following strategies:

- Establish a certified lender (and realtor) pool for HPAP with a preference towards loans that have zero down and zero closing costs;

- Increase HPAP funding to help support the goal of Black homeownership in the District;

- Increase the amount of down payment assistance available to homeowners, and/or where possible to buydown the interest rate;

- Automate the HPAP application process;

- Provide residents with a pre-certification ensuring their ability to proceed with bidding on homes;

- Leverage other private and public down payment assistance and grants, including Special Purpose Credit Programs;

- Streamline underwriting guidelines with federal financing;

- Allow rental payments to be considered for establishing credit;

- Increase income limit to 120 percent MFI;

- Allow for the purchase of 1-4 units for the purpose of helping owners afford the home and generate wealth;

- Encourage incentives for HPAP recipients interested in selling, to sell to an HPAP applicant (i.e. provide a first-look, reduce fees, etc.);
- Enhance the customer experience; and
- Develop a comprehensive homeownership training program for buyers, sellers, appraisers, contractors, lenders, realtors, title and settlement companies.

Next steps and outstanding issues

These recommendations mark a critically important first step on a long journey to creating a more equitable homeownership landscape in the District. There are several important steps for the District to consider in moving toward the implementation of the recommendations.

First, the District should conduct a legal review of recommendations targeting the development of programs intended to address the racial homeownership gap. This includes the feasibility of implementing targeted programs while adhering to legal mandates for fair housing and lending.

Second, the District will need to conduct a detailed financial analysis to determine the funding needed to implement the recommendations beyond the $10 million already invested by the Mayor. This could be identified through public sources, private sources, and/or different braided funded sources.

Third, the District should engage in program analysis to determine how existing programs should be reformed, augmented or supplemented. Existing programs should be analyzed for effectiveness and impact currently, with a focus on determining if these programs could be expanded or more effectively targeted.

Finally, the District will need to continue collaborative engagements with a broad group of external stakeholders, including mortgage lenders, construction and development groups, financing entities, realtors, community advocates and support agencies, among many others. Through broad collaborative work, the District can obtain feedback on potential implementation strategies, develop partnerships to secure and leverage existing resources, and spread the word about supports available to Black homebuyers and owners, etc. This might also include identifying promising practices that have been implemented in similar high-cost cities.

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Additional Information

A full record of the Strike Force's meetings including agendas, presentations, recordings and minutes (including public comments), as well as the Mayor's Order establishing the Strike Force are available online at Blackhome.DC.gov and upon request to homeownership@dc.gov. Additionally, resources hyperlinked in the text that can be found in the electronic version of the report, are also available at Blackhome.DC.gov.

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