2022 Survey responses

DC Black Homeownership Strike Force



The survey

Fielded 7/21/22 – 8/5/22

Responses n=1,236

Outreach channels - Blackhome.dc.gov

URBAN INSTITUTE

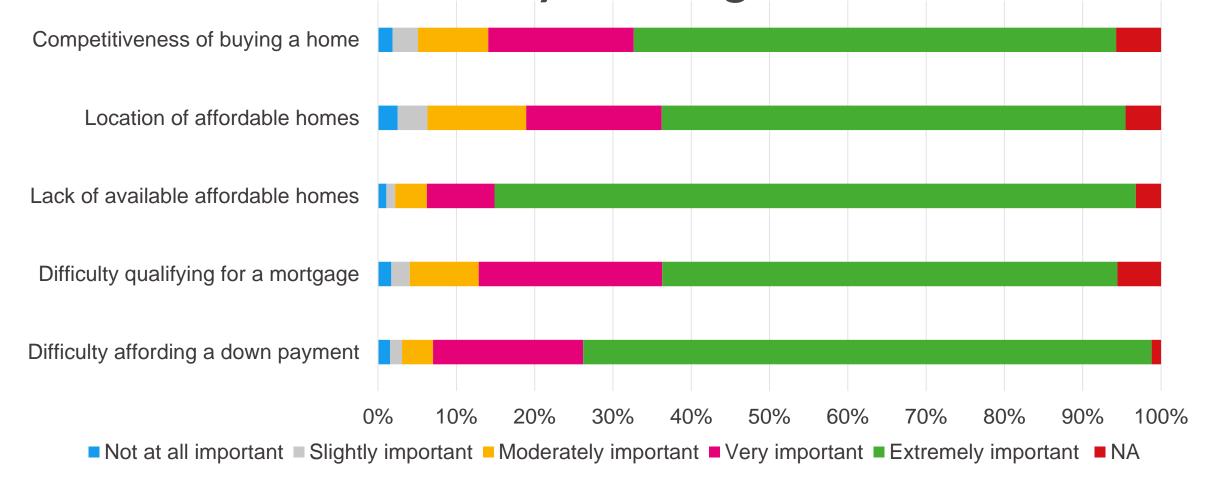
Respondent overview

Demographic self-responses, n=1,236			
Race	Count	Percent	
Black	969	78.40	
White	81	6.55	
Multiracial	69	5.58	
Latinx	22	1.78	
AAPI	14	1.13	
Native	3	0.24	
Other	8	0.65	
No response	70	5.66	

Demographic self-responses, n=1,236			
Ward	Count	Percent	
1	63	5.10	
2	45	3.64	
3	58	4.69	
4	202	16.34	
5	221	17.88	
6	110	8.90	
7	253	20.47	
8	178	14.40	
DC general	3	0.24	
Non-DC	27	2.18	
No response	76	6.15	

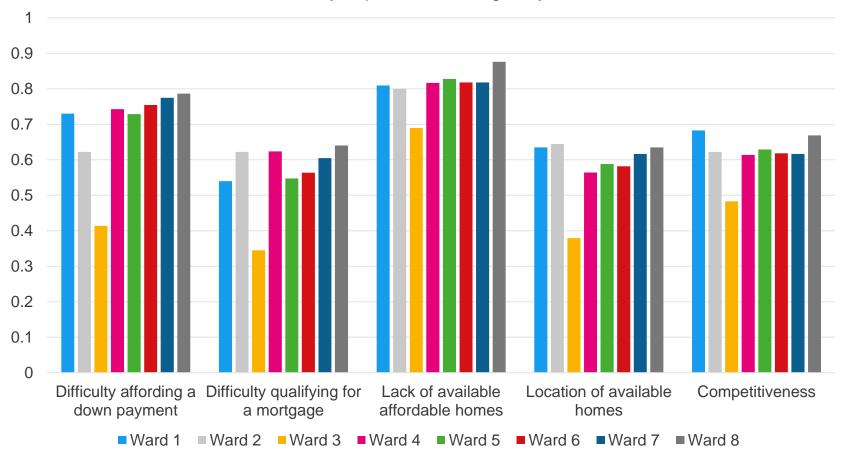
Barriers to Black homeownership in DC

Difficulty affording a down payment and lack of affordable homes are key challenges



Lack of affordable and available housing is a top challenge across all wards

Extremely important challenges by Ward

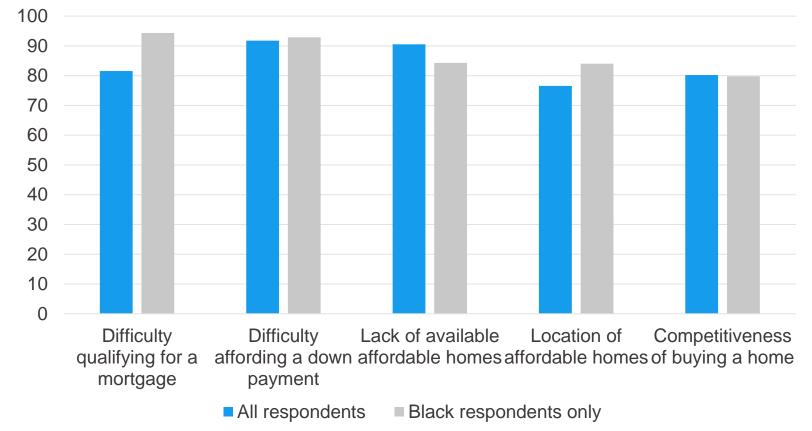


N=1,130;

Black respondents named mortgage qualification and competition as top challenges

 Black respondents indicate mortgage qualification (94%) and affording a down payment (93%) as top financing challenges





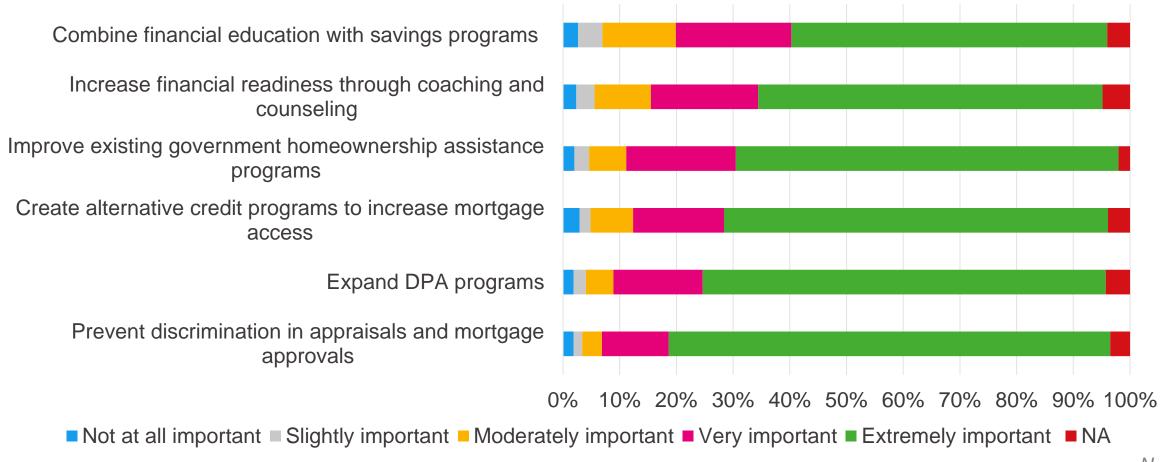
All respondents n=1,236; Black respondents n=969

Q. On a scale of 1-5, please rate in terms of importance the top barriers Black households in the District face in becoming homeowners.

Source: Black homeownership survey, 2022, tabulated by Urban Institute⁷

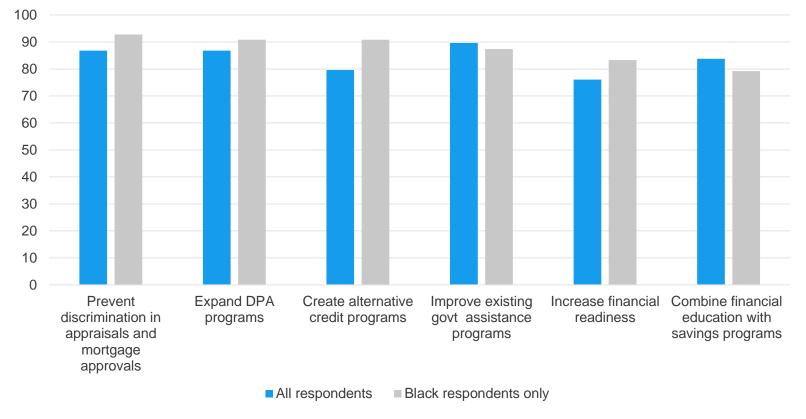
Financing, supply, and homeowner preservation focused solutions

Preventing discrimination and expanding DPA are seen as key financing solutions



Preventing discrimination and expanding DPA are seen as key financing solutions

 Black respondents indicate preventing discrimination (93%), expanding DPA programs (91%), and creating alternative credit programs (91%) are top ways to address financial challenges to purchase Most important solutions for financing challenges



N=1,236; Black respondents n=969; responses for extremely and very important
On a scale of 1-5, please rate in terms of importance the following ways to address the financial challenges Black households face in purchasing
homes in the District; Source: Black homeownership survey, 2022, tabulated by Urban Institute

Reducing segregation and maintaining affordability through suppy are critical

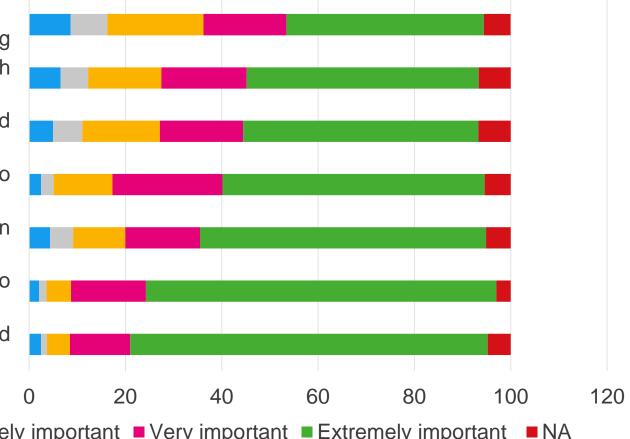
Update zoning codes to increase home building
Create more shared equity programs that limit wealth
building but maintain supply of low

Increase supply by expanding financing for construction and reducing costs for building

Expand programs that allow for conversion of rental to ownership

Reduce investor purchases of homes and reduce conversion of ownership to rental

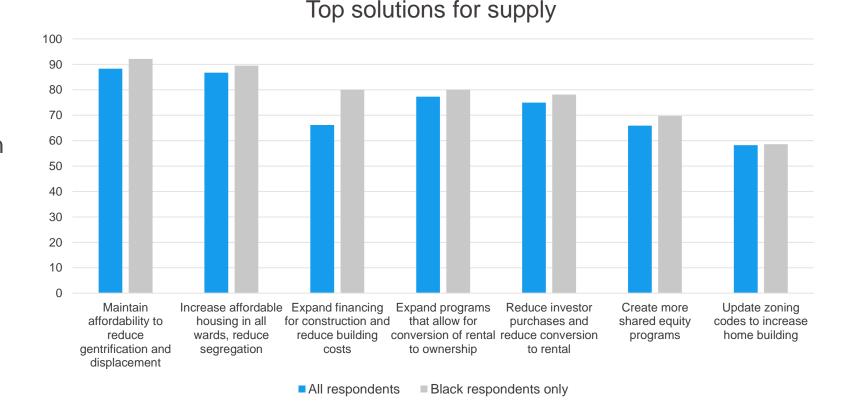
Maintain housing affordability across income groups to reduce pressures of gentrification and displacement Increase the supply of affordable housing in all wards and reduce segregation



■ Not at all important ■ Slightly important ■ Moderately important ■ Very important ■ Extremely important ■ NA

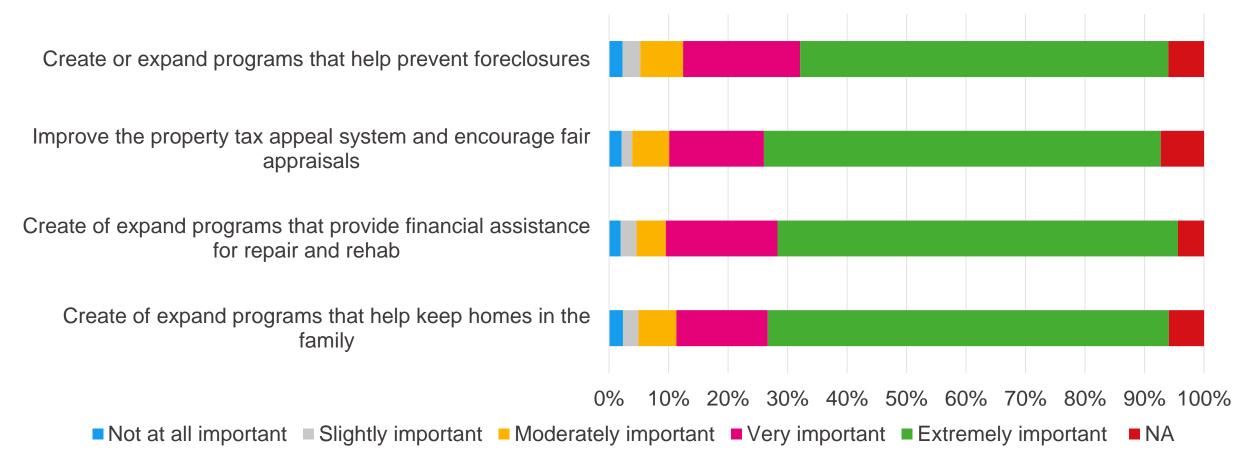
Maintaining affordability and reducing segregation are critical

 Black respondents indicate maintaining affordability (92%) followed by increasing the supply of affordable housing in all wards and reducing segregation (89%) are most important



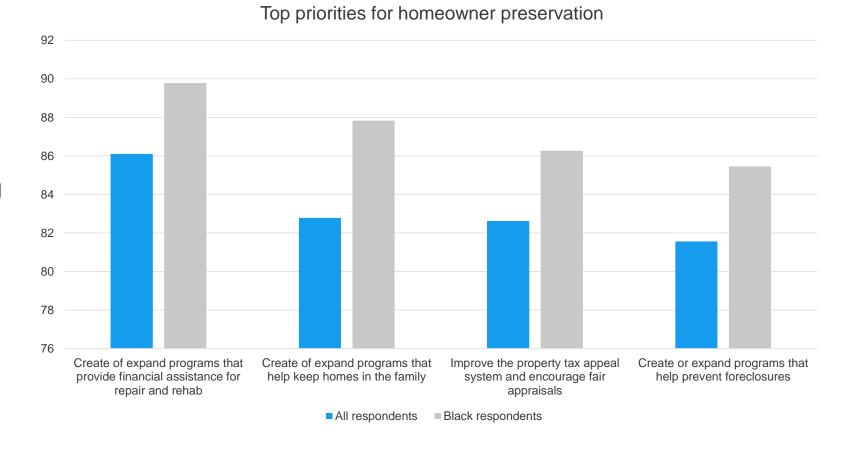
N=1,236; Black respondents n=969; responses for extremely and very important On a scale of 1-5, please rate in terms of importance the following ways to address the number of homes available for Black households to purchase in the District; Source: Black homeownership survey, 2022, tabulated by Urban Institute

Expanding programs for repair and inheritance are key



Financial assistance for renovation and repair are top of mind

 Black respondents indicate programs for renovation and repair are top need (90%), followed closely by expanding inheritance programs (88%), improving property tax and appeals systems (86%), and expanding foreclosure prevention (85%)



N=1,236; Black respondents n=969; Responses for very and extremely important On a scale of 1-5, please rate in terms of importance the following ways to address the number of homes available for Black households to purchase in the District; Source: Black homeownership survey, 2022, tabulated by Urban Institute