

## Black Homeownership Strike Force Meeting

July 21<sup>st</sup>, 2022

10am

Draft Agenda

Public registration link: [https://us06web.zoom.us/webinar/register/WN\\_4Jhcn40uS9Cr3Ch6jq68Qg](https://us06web.zoom.us/webinar/register/WN_4Jhcn40uS9Cr3Ch6jq68Qg)

Time	Topic	Lead
9:30am	Meeting opens for Strike Force members	
10:00am	Call to order Confirm Agenda	Don Edwards, JSA
10:00am	Welcome from Co-Chairs	Reverend Hagler and Director Cozart
10:05am	Process Design Review	Brian Schwartz, JSA
10:10am	Previous Meeting Summary	Don Edwards
10:15am	Discussion on Homeownership Goal	Don Edwards
11:10am	Public Comment	Don Edwards
11:25am	Closing Comments	Director Cozart and Reverend Hagler
11:30am	Adjourn Next Meeting: Thursday, July 28th 10am	



**Black Homeownership Strike Force  
Meeting #4 Draft Notes  
Zoom Webinar  
Thursday, July 21st, 2022  
10:00AM to 11:30AM**

Strike Force Members Attendees: Anne Ford, Anita Cozart, Anita Bonds, Drew Hubbard, Christopher Donald, Harrison Beacher, Rev. Thomas Bowen, Rev. Graylan Scott Hagler, Sasha Angus, S. Kathryn Allen, Joanne Savage, Sheila Cross Reid, Susanne Slater, Ayana Douglas, Babatunde Oloyede, Harvey Yancey, Karima Woods, Amber Hewitt, Ellis Carr, Dedrick Asante-Muhammad

Other Attendees: Richard Livingstone, LaShawn Douglas Vincent, David Selman, Gentry Alexander, Jess Remington, Nick Stabile, Wendi Redfern, Will Oliver, Tiphonie Jones, Jessica Williams, A Siemson, Denise Wright, Raquel Montenegro, Melissa Millar, Femi Adelakun, Kathy Marshall, Avery Lewis, Charles Lowery, Sakina Thompson, Moises Del’Rosario, Pamela Johnson, Danilo Pelletiere, Alex Cross, Erin Wilson, Reshma Holla, Joseph Knackstedt, Valerie Piper, Benjamin Arnold, Andree Entezari, Tsega Bekele, Amanda Chulick

Deputy Mayor’s Office for Planning and Economic Development (DMPED): Ana Van Balen

Consultants: Don Edwards (JSA), Josh Babb (JSA), Nina Young (JSA), Brian Schwartz (JSA), Katie Fallon (Urban Institute), Bethel Cole-Smith (Howard University), Vanessa Perry (Urban Institute)

**Next Meeting: Thursday, July 28<sup>th</sup>, @ 10:00AM on Zoom**

Call to Order and Welcome	<ul style="list-style-type: none"><li>• Don Edwards, Justice and Sustainability Associates (JSA), called the meeting to order at 10:00am</li><li>• Reverend Hagler welcomed the group and stated he was glad the Working Groups had begun meeting to delve deeper into the work. Ready to begin thinking outside the box.</li><li>• Anita Cozart welcomed the group, said she was really looking forward to delving deeper, bringing in their own perspective and really begin to move the needle when it comes to Black Homeownership.</li><li>• Don Edwards reiterated that the focus of today’s meeting will discuss goal-setting and the questions the Mayor has asked us.</li></ul>
Ground Rules and Meeting Summary Approval	<ul style="list-style-type: none"><li>• Brian Schwartz (JSA) reviewed the ground rules for participating in the Strike Force. He reminded the group that this is a public meeting and that 15 minutes will be set aside for public comment at each Strike Force meetings. Recordings are available by request.</li></ul>



	<ul style="list-style-type: none"><li>• Brian also reiterated expectations around the dissemination of Strike Force materials.</li><li>• Don asked if members had any revisions from the previous meeting summary.</li></ul>
Strike Force Charge	<ul style="list-style-type: none"><li>• Create a goal for increasing the number of Black Homeowners in DC by 2030</li><li>• Develop recommendations on how to address problems in financing homeownership, increasing the supply of homes and preserving homeownership</li><li>• Provide recommendations for uses of a \$10 million Black Homeownership Fund proposed in Mayor Bowser's Fair Shot Budget.</li></ul>
Strike Force Charge and Housing Affordability	<ul style="list-style-type: none"><li>• Ana Van Balen and Dr. Vanessa Perry reviewed the Urban Institute slides from last week's meeting on potential paths to setting a goal for Black homeownership</li><li>• To meet the national 3x30 goal we would need around 30,000, we would need around 19,000 to create parity with White homeowners,</li><li>• Anita Bonds stated that given the cost of ownership, one of goals should be to break even and then add beyond. Maybe another category between parity and a 10% increase in homeownership.</li><li>• Anita liked the idea of setting a goal on an annual basis. If we look at the loss of 500 annually we must account for that. Agrees there might be some middle ground.</li><li>• Rev Hagler stated these figures are a static average, doesn't take into account recent escalations around the housing market in DC. May be worth looking at.</li><li>• Like the goal of 27,000, concerned about our capacity. Do these numbers take into consideration the land and availability for future homes?<ul style="list-style-type: none"><li>○ No these numbers don't account for future supply.</li></ul></li><li>• Need to build a scenario of what would need to be done to achieve the break even and 10% parity.</li><li>• Part of the goals should be what the public hears, want to dispel that we are just trying to undo the damage from the past decade. Think parity is a strong realistic goal. Let us be realistic, let us do the impossible.</li><li>• Have to be realistic around goal setting, operating in an unprecedented housing market. What was the methodology used to calculate homes already lost? Think we should look at the causes of the losses as well.</li><li>• Have to exceed break even with parity maybe being an aspirational goal. Have trouble in my mind dealing with the numbers. Know that this is 10 Million available right now, maybe working with private funders to try and leverage that.</li></ul>



- Agree that some clarity around numbers could be helpful to me. Why was 2019 used as a baseline? Due to COVID? What were the trends for white homeownership before the pandemic? Many buyers are leaving the market due to interest rate increases as well.
  - Really go back to the color of law video and Rothstein's work. Think of the extraordinary resources brought to bear to help white homeowners achieve their goal. Hard for me to walk away with a goal of less than parity.
  - Helpful to get a sense of what's needed for each scenario, leaning more towards parity from an equity lens. Also think about who we are targeting within each specific scenario. Also curious on the 2019 baseline.
  - Simply breaking even will not get us where we need to be. Between Open Doors at HPAP we do roughly 400 homes every year. Thinking of the different homeownership paths: Single family homes, Co-ops and Condos.
  - Parity to me is what's seems aspirational yet something to strive for.
  - What can we deliver on, is what is sticking with me today. Being off by 600 units and 2,500 units are two very different things. If we want to be aspirational than being off by large numbers is something to be wary of.
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- **If we set a goal of parity – 18,638 and the Strike Force only completed 15,000 units, would that be a success?**
  - Would be thrilled if that were the headline
  - Agree
  - Frame it as we went from a net loss to a gain.
  - I would say it would be a notable achievement given the current negative factors around DC's housing market.
  - I would not see it was a failure, this is a tall order.
  - Agree it would be a huge accomplishment.
  - It depends, on the surface it's a great accomplishment, but have to keep in mind we are comparing our success compared to white homeownership.
  - Would say we hadn't done what we had set out to do if we fell short. Know we have 8 years.
  - Think that 15,000 would help us close the gap and learn lessons and how to iterate on this work moving forward.
  - Worry this becomes a little more aspirational than adhering to reality. Think the number we set really needs to look at what we have lost.
  - Desire for the Strike Force to build some scenarios around potential goal-setting.



<b>Community Engagement</b>	<ul style="list-style-type: none"><li>• Ana Van Balen, of DMPED, gave an update to the Strike Force around their continued engagement efforts with DC residents about the work. DMPED will keep the group posted of resources that they can share within their networks.<ul style="list-style-type: none"><li>○ Know each Strike Force member represents a specific community, to the degree they can incorporate community perspectives into their work and comments that could be helpful.</li></ul></li><li>• Think if we build it, they will come. We have the tools to get people ramped up and engaged in Homeownership.</li><li>• <b>Are we being too aspirational, or do we want to be more realistic? How do you want the role that the District plays to be seen by 2030?</b></li><li>• A lot of my work is around legal services and preventing foreclosure, love to be able to look at what other cities are doing and taking best practices from them.</li><li>• Imperative that DC leads this effort from both a national and regional standpoint. Think DC has really been at the forefront.</li><li>• We are at a point of time where I feel we are compelled to be aspirational, make a real impact.</li><li>• Very optimistic, this is a charge to really address the racial equity gaps, help people build assets and take advantage and benefit from the prosperity in DC. All eyes will be on us and it's an opportunity for us to lead. At this point in time, we do have some support at the federal level.</li><li>• Appreciate the Mayor's intentional effort around the Strike Force. This isn't a common practice.</li><li>• Having the opportunities to even participate in the Strike Force is very telling. To achieve the homeownership goals within itself should be highly commended.</li><li>• Have to recognize that where we are is simply not good enough. Think we don't have a choice but to be aspirational.</li><li>• Aspirational. Getting the numbers up of people who can afford homeownership</li><li>• Agree with the aspirational goal setting. People do not have a fighting chance in this speculative market. Really need to penalize folks who are creating negative market conditions.</li></ul>
<b>Public Comment</b>	<ul style="list-style-type: none"><li>• Q: We are about to lose our family home in DC to pay medical bills. Are there any options for us? As Medicaid forces you to sell your assets before they will pay, are there any options for us?<ul style="list-style-type: none"><li>○ A: Joanne: Know folks in our office who can look into this issue, can follow up.</li></ul></li></ul>



	<ul style="list-style-type: none"><li>○ Medicaid complaints/matters are handled by Healthcare Finance.</li><li>• Q: I'm a 5<sup>th</sup> Generation DC resident and HUG housing counselor. I think counseling. I think housing counselors should be included in the conversation. Are you talking to the Greater Washington Urban League in reference to increasing homeownership since they are HPAP underwriters? A: Yes, the Urban League, the second administrator of HPAP along with DC Housing Finance Agency, are part of the conversation.</li></ul>
<b>Meeting Chat</b>	<ul style="list-style-type: none"><li>• I would have the strong goal of parity 18,600 which is about 2000 new a year. I doubt we will get there think the goal should be idealistic and use 10% or Break even as back up successes. I think about 3000 a year (3by30) is probably too idealistic. The parity goal sounds strong, break even sounds too weak for me.</li><li>• If all of the DC affordable programs are coordinated and DC declares an all hands-on deck to reach 3000 per year, and limit speculation we can get there.</li><li>• I agree that we need to know what is required for each scenario and also agree that breaking even is not a strong enough goal.</li><li>• There are several components to these numbers:<ol style="list-style-type: none"><li>1. The market that will happen without us</li><li>2. What resources we can bring to bear</li></ol></li><li>• We have to combine all of these numbers to analyze the possible. We play a discrete role, but all of these things bring us to a number.</li><li>• I don't think that falling short of parity would be failure. I believe we need to evidence what's possible. We will learn from our experience and use those learnings to adjust our go forward approach.</li><li>• DC Government has to intentionally cool the speculative market by putting caps on transactions.</li><li>• Eval Link for meeting: <a href="https://forms.office.com/r/qR2DDb6hFR">https://forms.office.com/r/qR2DDb6hFR</a></li><li>• I misunderstood the question, choosing between the two- Aspirational is my answer</li></ul>
<b>Adjourn</b>	The meeting adjourned at 11:35AM.



# Black Homeownership Strike Force

Meeting 4

*July 21, 2022*



JUSTICE & SUSTAINABILITY  
ASSOCIATES







## Today's Agenda

- Call to Order
- Welcome by Co-Chairs
- Process Design Review, Previous Meeting Summaries
- Goal-Setting
- Community Engagement
- Public Comment
- Closing and Evaluation





# Strike Force Co-Chairs

## Director Anita Cozart and Reverend Graylan Hagler

DC Office of Planning

Plymouth Congregational United Church of Christ  
& Faith Strategies, LLC



# Ground Rules

- Respect the Process
- Be Present and Engaged
- Follow the Facilitators' Directions
- Allow Every Voice to be Heard
- Speak Courteously and Respectfully to Others
- Maintain Zero Tolerance for Any Comment (Verbal or Written) that is Meant to Attack or Intimidate Another Person, or is Obscene





# Process Design: Public Meeting Regulations

- All public observers are asked to provide their name in the chat (contact information is optional.)
- Public observers will have 15 minutes set aside at the end of every meeting for commenting in the chat. Observers are asked to hold all comments until the end of the meeting.
- Strike Force meetings will be recorded and are available to the public upon request.



# Process Design: Strike Force Expectations

- The Strike Force will follow a consensus-based decision-making process guided by a facilitation team
- Agendas will be posted two days before the meeting on [blackhome.dc.gov](https://blackhome.dc.gov)
- Follow-up materials will be provided after every meeting; members are expected to review all materials; any comments on materials are expected within two business days of distribution
- Meeting summaries will be disseminated within 48 hours (two business days) of a meeting





# Strike Force July 14<sup>th</sup> Meeting Summary



# What is the Strike Force's Charge?

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- Create a goal for increasing the number of Black homeowners in DC by 2030.
- Develop recommendations on how to address problems in financing homeownership, increasing the supply of homes and preserving homeownership.
- Provide recommendations for uses of a \$10 million Black Homeownership Fund proposed in Mayor Bowser's Fair Shot budget.



# Goal Setting





# What would it take: potential benchmarks

**“3x30” => 27,669 net new Black homeowner households**

- Based on Black Homeownership Collaborative goal of 3 million net new Black homeowners across the U.S. by 2030, based on Urban analysis and methodology.
- Share of the national goal proportionally allocated to Washington, DC.

**Parity => 18,638 net new Black homeowner households**

- Reaching 2019 white homeownership rate in the District.

**10% more by 2030 => 12,318 net new Black homeowner households**

- Represents a 10 percentage point increase in Black homeownership rate over 2019.

**Break even => 5,000 net new Black homeowner households**

- DC had a loss of 5,042 Black homeowners 2010-2020



# Considerations/alternate goals

- **Prevent/offset exits from homeownership**
  - Prevent foreclosures and home losses
  - Share of population 65+ highest for Black HHs (>US avg); Black HO rate is higher (48.9%) than general Black HO rate
- **Reduce denial rates among Black mortgage applicants**
  - 13.4% (2019) to city average (5.5%)
- **Increase homeownership among young Black adults (18-45)**
  - 11,356 young adult Black homeowners (27.5% HO rate)
- **Build wealth for Black homeowners and encourage intergenerational transfer**
  - 2019 Black households had -\$227,000 in avg housing value compared to white households
- **Expand the number of housing units that are affordable to first time Black buyers**
  - 8.4% of 2020 sales were affordable to Black first time home buyers
- **Increase yearly new Black homeowners**

# Key Questions for the Strike Force future meetings

- What is achievable by 2030?
- What will be achievable given resources?
- How should the goals consider District growth and household change?
- What challenges and opportunities should guide goal-setting?
- What additional data do you need to develop goals and policy recommendations?



# Discussion





# Community Engagement





# Discussion





# Public Comment





# Strike Force Co-Chairs

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# Evaluation

