

**Black Homeownership Strike Force**  
**Meeting August 11<sup>th</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	<b>Meeting opens for Strike Force members</b>	
10:00am	<b>Call to order</b> Confirm Agenda	<i>Don Edwards, JSA</i>
10:00am	<b>Welcome from Co-Chairs</b>	<i>Reverend Hagler and Director Cozart</i>
10:05am	<b>Process Design &amp; Previous Meeting Review</b>	<i>Don Edwards, JSA</i>
10:10am	<b>Discussion on Homeownership Goal and Fund</b>	<i>Don Edwards, JSA</i>
10:25am	<b>Discussion on Recommendations</b>	<i>Ana VanBalen, DMPED</i>
11:05am	<b>Community Engagement</b>	<i>Tim White, DMPED</i>
11:10am	<b>Public Comment</b>	<i>Don Edwards, JSA</i>
11:25am	<b>Closing Comments</b>	<i>Director Cozart and Reverend Hagler</i>
11:30am	<b>Adjourn</b> Next Meeting: Thursday, August 18 <sup>th</sup> , 10am	

# Black Homeownership Strike Force

**Meeting 8**

*August 11, 2022*



**JUSTICE & SUSTAINABILITY  
ASSOCIATES**





## Today's Agenda

- Call to Order
- Welcome by Co-Chairs
- Process Design Review, Previous Meeting Summaries
- Community Engagement
- Goal-Setting
- Recommendations
- 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





# Review of the Consensus-Building Process

- Consensus-based decision-making is **one method** for reaching a decisions. There are others, e.g. "50+1", "most votes", "blackball", etc. Consensus-based decision-making processes produce solutions that are **broadly acceptable**. However, no participant is 100% satisfied. However, the decision can be endorsed, supported, and defended by **all group members** - even though the decision is not the "favorite" result of any particular individual. The decision is **actionable**.
- Consensus-based decisions prioritize "**a meeting of the minds**" as the most desired outcome. It also places a higher value on the members of the group **staying in the process** and also helping **implement the decision**. Consensus based decisions strengthen groups and often **increases the influence** of their decisions, recommendations, etc.
- Consensus is defined by Merriam-Webster as, first, **general** agreement, and second, **group solidarity** of belief or sentiment. It has its origin in the Latin word cōnsēnsus agreement, which is from cōnsentiō meaning, literally, to feel together. It is used to describe both **the decision** and **the process** of reaching a decision.
- Consensus decision-making is thus concerned with the process of **deliberating** and finalizing a decision, as well as the **social and political effects** of using that decision-making process.



# Strike Force August 4th 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.



# Community Engagement





# Community Engagement: Recommendations

## Preservation

- Proactive resources for senior homeowners
- Support condominium associations and owners to preserve the property
- Stronger accountability to improve the quality of homes
- Funding for heirs' property transition

## Supply

- Leverage vacant property to increase the supply
- Increase affordable homeownership opportunities
- Allow owner-occupied multi-family purchases





# Community Engagement: Recommendations

## Financing

- Easily accessible resources to guide homeownership journey, including preservation
- Financial support for middle-income earners, including down payment
- Expand rehabilitation loans for families to compete with investors
- Programs to assist renters with saving
- Online homebuyers course system
- Improve the efficiency of down payment assistance
- Required training for realtors, lenders, and appraisers



# Discussion





# Goal Setting





# Ended previous Strike Force meeting with the following goal:

- 2030 goal of 20,000 net new units and a 2040 goal of 30,000 net new units





# Discussion



# Draft Recommendations





# Recommendation 1:

**Challenge:** Many Black families have experienced difficulties in transferring homes within their families, due to lack of a will or trust, homeowners focusing on short-term or immediate needs vs long-term time planning, willingness of the market to provide all cash offers, delays in deed transfer or lack of title and tax liabilities. The captures the interest to do what is needed to help homeowners pass their properties to families or other first time homeowners



# Recommendation 1:

Streamline interfamily (or to first time homebuyers) transfers/sales of property for its full market value through incentives such as tax savings, reduced transfer fees, or a bridge loan to purchasers.





# Recommendation 2:

**Challenge:** Many long-time Black homeowners have reported receiving excessive unwanted calls, mailings and door-knocking from investors, real-estate agents and similar professionals seeking to purchase their homes. This legislation would establish policy to protect those homeowners from such harassment.



# Recommendation 2:

Pass legislation to protect homeowners from unwanted solicitation by investors, real-estate agents and similar professionals regarding the sale or potential purchase of their homes, by providing them with the option of cease and desist legislation or “no solicitation zones” and requirements for homeowners to opt-in for such solicitation, and include penalties for non-compliance.





# Recommendation 3:

**Challenge:** There are 16,601 senior Black homeowners using a 65 cutoff and 19,848 using a 62 cutoff (2019 5-year ACS micro-data). A portion of those homeowners are likely to sell for a more desirable housing arrangement. These homes are a critical part of the District's supply of affordable ownership opportunities. The Legacy Fund will provide a mechanism for the homeowners to sell at market, and for the District to reserve the sold homes for the mission of this initiative.



# Recommendation 3:

Create a Legacy Fund to acquire long-held single-family homes to provide homeownership opportunities for first time homebuyers.





# Recommendation 4:

**Challenge:** This recommendation builds off interest to utilize vacant and or District properties. It provides the District the flexibility it needs to incorporate the recommendation across the variety of programs that acquire and dispose of property.



# Recommendation 4:

Offer homeownership opportunities for first-time homeowners using District owned/acquired properties including but not limited to condominiums and cooperatives to be sold at the 1/3 model (1/3 affordable, 1/3 middle income, 1/3 market rate).





# Recommendation 5:

**Challenge:** Owner-occupied older single-family homes and small multi-family dwellings in the District are a critical part of the District's supply of affordable ownership opportunities. In 2021, 13% of homes were purchased by investors for the purpose of rehab and resale. This trend has decreased the supply of affordable ownership housing available for Black households. By co-investing with residential developers, this helps the District work to protect properties and also, provide requirements to the co-investment that would meet the goals of this initiative.



# Recommendation 5:

Provide co-investment capital to residential developers that would give first-time homeowners priority in making first offer on developed Single-Family and Multi-Family homeownership units.





# Recommendation 6:

**Challenge:** This recommendation speaks to concerns raised by housing developers on the permitting process and how it can slow down or even deter the supply of homeownership units that could be delivered in the years to come.



# Recommendation 6:

Accelerate permitting for homeownership projects, especially for projects with pre-approved plans and/or affordable projects.





# Recommendation 7:

**Challenge:** This captures the interest to utilize the \$10 million to seed homeownership production in the District. Other recommendations that sought to utilize the fund for existing programs were removed based on conversations last week that sought to ensure those programs can be enhanced as needed while reserving the fund for a new use.



# Recommendation 7:

Create a public-private partnership fund (i.e., Homeownership Production Trust Fund), building upon the \$10 million Black Homeownership Fund to leverage a total of (\$100 million) with mixed income requirement that 1/3 model (1/3 affordable (80% and below), 1/3 middle income (81% -120%), 1/3 market rate) for different housing typologies (i.e., single family homes, condominiums, co-ops) for first time homeowners.





# Recommendation 8:

**Challenge:** This speaks to the concerns raised by members that many residents are unaware of existing opportunities that can help them work towards homeownership.



# Recommendation 8:

Design and implement a marketing and communications campaign to increase and sustain first time homeownership through enrolling residents in government and private homeownership programs.





# Recommendation 9:

**Challenge:** This captures thoughts raised on how to improve the program to be competitive with the market.



# Recommendation 9:

Increase the effectiveness of HPAP to compete with market through the following initiatives:

- Establishing a certified lender pool for HPAP;
- Increasing HPAP funding,
- Automating the HPAP application process;
- Streamlining underwriting guidelines with federal financing; and
- Enhancing the customer experience.





# Recommendation 10:

**Challenge:** This builds off the interest raised to provide a website that promotes homeownership and helps residents understand the decisions to be made, the programs to leverage, and the loan, down payment assistance and grants available to residents.



# Recommendation 10:

Create a comprehensive homeownership platform leveraging Front Door.





# Discussion of Drafted Recommendations





# Public Comment





# Strike Force Co-Chairs

## Director Anita Cozart and Reverend Graylan Hagler

DC Office of Planning

Plymouth Congregational United Church of Christ  
& Faith Strategies, LLC



# Evaluation





**Black Homeownership Strike Force  
Meeting #6 Draft Notes  
Zoom Webinar  
Thursday, August 11<sup>th</sup>, 2022  
10:00AM to 11:30AM**

Strike Force Members Attendees: Sheila Alexander Reid, Sasha Gaye Angus, Anita Bonds, Rev Thomas Bowen, Ayana Douglas, Sheila Cross Reid, Anita Cozart, Drew Hubbard, Graylan Hagler, Amber Hewitt, S Kathryn Allen, Joanne Savage, Chris Donald, Babatunde Oloyede, Anne Ford, Susanne Slater, Karima Woods, Havey Yancey

Other Attendees: Will Oliver, Jordan Chafetz, Gentry Alexander, David Selman, Richard Livingstone, Nick Stabile, LaShawn Douglas, Wendi Redfern, A Siemson, Tosha Skolnik, Kevin Chavous, Tiphane Jones, Sakina Khan, Michelle Hammonds, Scott Bruton, Melissa Millar, Kathy Marshall, Charles Lowery, Sakina Thompson, Pamela Johnson, Danilo Pelletiere, Ruby Ledbetter, Zein Shukri, Nena Perry Brown, Alex Cross, Paula Blue, Wendy Gaines, Emerald Holman, Shushan Israel, Andree Entezari, Roger Gordon, Monique Larrimore, Latika Wesley, Valerie Piper, Forest Hayes, Milford Washington, Irene Kang, Katherine Dixon, Marvin Turner, Chris White, Judy Cohall, Lemmesa Hunde, Regina Myers, Ben Arnold, Joe Knackstedt, Mira Morgan, Reshma Holla, Erin Wilson

Deputy Mayor's Office for Planning and Economic Development (DMPED): Ana Van Balen, Timothy White

Consultants: Don Edwards (JSA), Josh Babb (JSA), Evelyn Mitchell (JSA), Nina Young (JSA), Brian Schwartz (JSA), Katie Fallon (Urban Institute), Dr. Haydar Kurban (Howard University), Janneke Ratcliffe (Urban Institute),

**Next Meeting: Thursday, August 11<sup>th</sup>, @ 10:00AM via Zoom**

<p><b>Call to Order and Welcome</b></p>	<ul style="list-style-type: none"> <li>• Don Edwards, Justice and Sustainability Associates (JSA), called the meeting to order at 10:00am</li> <li>• Anita Cozart welcomed the group, looking forward to hearing about the discussion and the engagement thus far. I was really encouraged by how many people attended and the survey results. Also looking at some of the feedback.</li> <li>• Rev. Hagler stated he felt as if there was not enough actual dialogue at the Town Hal, feel like the process was set up to get the answers we wanted to get.</li> <li>• Don Edwards asked if he was pushing towards an integrity question, he asked Rev. Hagler to pause until the agenda run-through is complete.</li> </ul>
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	<ul style="list-style-type: none"><li>• Rev Hagler agreed for Don to proceed. Didn't want his name to be used for something that lacks justice. He stated he was bombarded with preachers calling after the Town Hall meeting.</li></ul>
<b>Ground Rules</b>	<ul style="list-style-type: none"><li>• Don Edwards (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 meeting. Recordings are available by request.</li><li>• Don 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><li>• He also reiterated the review of the consensus-based decision-making process when it comes to the work of the Strike Force</li></ul>
<b>Strike Force Charge</b>	<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 use of a \$10 Million Black Homeownership Fund proposed in Mayor Bower's Fair Shot budget</li></ul>
<b>Community Engagement Update</b>	<p>Tim White of DMPED updated on the group on Community Engagement</p> <ul style="list-style-type: none"><li>• I want to make sure this is just the start of a process; it is an issue decade in the making and won't be solved in two months. We will have continued engagement</li><li>• Had over 1500 comments or responses from the community engagement survey and the Town Hall Question and Answer.</li></ul> <p>Themes of what folks would like to see:</p> <p>Preservation:</p> <ul style="list-style-type: none"><li>• Proactive resources for seniors</li><li>• Support condo associations and homeowners to preserve their property</li><li>• Stronger accountability to improve the quality of homes</li><li>• Funding heirs' property transition</li></ul> <p>Supply:</p> <ul style="list-style-type: none"><li>• Leverage vacant properties to increase the supply</li><li>• Increase affordable homeownership opportunities</li><li>• Allow owner-occupied multi-family purchases</li></ul> <p>Financing:</p>





	<ul style="list-style-type: none"><li>• Easily accessible resources for the homeownership journey</li><li>• Financial Support for middle income earners, including down payment assistance</li><li>• Expand rehabilitation loans for families to compete with investors</li><li>• Programs to assist renters with saving</li><li>• Online homebuyers' course</li><li>• Improve efficiency of DPA</li><li>• Required training for realtors, lenders and appraisers</li></ul> <ul style="list-style-type: none"><li>• Q: When did the town hall meeting take place, how were people invited to participate, total number?<ul style="list-style-type: none"><li>○ A: Emailed out through many different list-servs, MOCA, regarding the actual attendance we had around 225 people participate.</li></ul></li><li>• Was the Council notified and asked to spread the word?<ul style="list-style-type: none"><li>○ A: I believe so.</li></ul></li><li>• C: The Clergy fellowship was on their asking questions, not saying it was intentional. Played out as a monologue, as if there was a pre-conceived notion of where we were going.<ul style="list-style-type: none"><li>○ C: Thank you for that feedback, I wanted to frame the discussion around asking open ended questions around the programs. All of the questions were recorded through the QnA function. All questions that were asked were saved.</li></ul></li><li>• Don: At a certain point I hope we can recognize each person's perspectives.</li><li>• Q: Is there room to have that additional input given the timeline we are on for delivering recommendation.<ul style="list-style-type: none"><li>○ A: Want to make sure we can create a process that reflects public participation. Can also have a process in which the public can give feedback once the written report is finished to see if we are hitting the mark.</li></ul></li><li>• C: The feedback Tim is sharing is to ensure that we are hearing the public's feedback, have been doing email and survey outreach.</li><li>• C: Do think the Strike Force should consider creating space for additional feedback prior to the report being finalized.</li></ul>
	<ul style="list-style-type: none"><li>• Ana Van Balen and Don reviewed how the previous Strike Force meeting seemed to form consensus around a goal of 20,000 net new units by 2030 and 30,000 net new goals by 2040</li></ul> <p>Don asked if any Strike Force members felt like anything was missing from this target?</p> <ul style="list-style-type: none"><li>• C: Little hesitant about the expanded goal, assuming we will put together a plan with recommendations to help us achieve the long-term goal. Is the</li></ul>



assumption the recommendations we are considering will compound to 2040?

- C: Want to make sure people understand the aspirational goal of 20,000 net new homeowners. Understand that it is aspirational, want to build ourselves up to get towards the 2040 goal.
- C: Embrace these goals with the caveat that we need a thriving economy, have gotten a few calls in our office about the focus on Black homeownership rather than just homes in the district. This work has the potential to be meaningful to the entire community.
- C: The goal reads net new units, not homeowners, don't know if that shift was intentional.
  - Don: Thank you for that edit.
- C: Having these numbers is helpful, 20,000 net new Black homeowners by 2030 and an additional 10,000 by 2040. I know we need to erase the losses we are currently experiencing, so it is more than 20,000 actual homeowners. Working backward to think through implementation and making this a reality.
- C: Fine with the 2030 goal, the 2040 goal makes me feel a little uncomfortable. I think we should come to consensus around the charge and not hedge it.
- C: Actually, would agree with Kathryn. To present both goals seems a little less palatable for me.
- C: Will be a herculean task to get 20,000 by 2030. Will need a huge number of resources and programmatic changes quickly. This is a generational change. In just 7 or 8 years that is a lot of work.
- C: Make sure it says "net new Black homeowners."
- C: Not stopping on Dec 31, 2030, have to consider the future.
- C: For leaving in the 2040 goal.
- C: Assuming we couch the goals with the number if it is 20,000 that inflects the incorporation of net new homeowners. The 10,000 additional goal in 2040 just rings hollow.
- C: Think the language is a bit confusing, it reads by 2030 a goal of 20,000 net new homeowners. The way it reads begs more questions than answers. Want to make sure the recommendations support us moving through the goal.
- C: Thinking about the HPTF, want to be aspirational, in that case the aspirational goal becomes the goal. It was meant to inspire.
- C: Hope to reach agreement on the 20,000 by 2030 at least.
- C: Glad we are clarifying the language. Thankful someone pointed out the 30,000 goals will be an increase on top of the 2030 number.





	<ul style="list-style-type: none"><li>• Don: 20,000 is above parity by a bit.</li><li>• C: This conversation is murky; I think we are in the realm of what is attainable. Maybe use wording around parity plus rather than pegging to a number.</li></ul> <p>Ana Reviewed the draft recommendations:</p> <ul style="list-style-type: none"><li>• C: Similar to Rev Hagler's comment, when we speak to opportunities for first time home-buyers, also note that first-time homebuyers may be missing that middle.</li></ul>
<b>Public Comment</b>	<ul style="list-style-type: none"><li>• Drew: Can confirm the city is having discussions around condo preservation, there is other legislative action in the works already.</li><li>• Q: Will the QnA portion of the town hall be sent out?<ul style="list-style-type: none"><li>○ A: Yes we will be posting those questions.</li></ul></li><li>• Q: Can the taskforce amend the process and timetable to Rev Hagler concerns?<ul style="list-style-type: none"><li>○ A: Yes, that can happen.</li></ul></li><li>• Q: Will additional recommendations be accepted?<ul style="list-style-type: none"><li>○ Don: A: We are accepting recommendations from the public.</li></ul></li><li>• C: If we have another Town Hall would I recommend most time be used for questions from the group.</li><li>• Q: Is more funding coming for programs?<ul style="list-style-type: none"><li>○ A: The intent is to try and leverage resources from non-government sectors. No we cannot accomplish our goal with just ten million dollars.</li></ul></li><li>• Q: What can be done in the short-term?<ul style="list-style-type: none"><li>○ A: That is part of the approach, especially with HPAP. Want to be aspirational with new tools and those we have now.</li></ul></li><li>• Q: Are you going to support families currently in their homes?<ul style="list-style-type: none"><li>○ A: We will have recommendations on preserving current Black homeowners within this process.</li></ul></li><li>• Q: Do you envision a role for community land trusts?</li></ul>



	<ul style="list-style-type: none"><li>○ A: Yes, Ms. Slater is currently involved in some of that work.</li><li>• C: Not talking about funding all these home purchases, Moreso about leveraging government, non-profit and private sources to help get Black homeowners into homes.</li><li>• C: Also important to slow down the speculation in the DC market.</li><li>• Q: In the event of potential legal challenges would it be proper to invite the AG's opinion?<ul style="list-style-type: none"><li>○ A: We are working with legal to ensure any final recommendations will pass through.</li></ul></li></ul>
<b>Closing Words</b>	<ul style="list-style-type: none"><li>• Rev Hagler: Need to look at this with real precise eyes to encourage that the recommendations and really being heard and seen and approved by the community.</li><li>• Director Cozart: Clearly the Strike Force work is just the beginning, would encourage us all as SF members to carefully look at the next round of recommendations once they are circulated and revised. I'm happy to make myself available for conversations. In alignment with reaching consensus and a level of readiness and excitement about our final recommendations. Again, thank everyone for their work thus far.</li></ul>
<b>Meeting Chat</b>	<ul style="list-style-type: none"><li>• Why are we not addressing Rev Haglar's concerns up front?</li><li>• I also did not see 200 questions in the Q&amp;A while checking it, I would say less than 10 visible to me</li><li>• I think that goes to the heart of what Rev. Hagler is saying, that perhaps a lot of questions were being submitted but not really making it into the Town Hall discussion from the point of view of many folks submitting.</li><li>• Great idea, Brenda.</li><li>• Recom. 8 - please add "campaign targeted to the Black community"</li><li>• Could the document be sent out in Word that allows for track changes?</li><li>• Operational should be discussed more about programming with local developers partnership, the different dc agency's and cost to build or renovate</li></ul>
<b>Adjourn</b>	<p>The meeting adjourned at 11:40AM.</p>





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ASSOCIATES

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