

Black Homeownership Strike Force Meeting

July 7th, 2022

Draft Agenda

Public registration link: 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	<i>Don Edwards, JSA</i>
10:05am	Welcome from Co-Chairs	<i>Reverend Hagler and Director Cozart</i>
10:10am	Process Design Review & Previous Meeting Summary	<i>Don Edwards, JSA</i>
10:20am	Prior DC Strike Forces' Success	<i>Ana Van Balen, DMPED</i>
10:35am	Aligning Comprehensive Plan Policies with BHSF Charge	<i>Director Cozart</i>
10:50am	Strike Force Topic Areas	<i>Tim White</i>
11:10am	Discussion	<i>Don Edwards</i>
11:40am	Public Comment	<i>Don Edwards</i>
11:55am	Closing Comments	<i>Director Cozart and Reverend Hagler</i>
12:00pm	Adjourn Next Meeting: Thursday, July 14 th 10am-12pm	



**Black Homeownership Strike Force
Meeting #2 Draft Notes
Zoom Webinar
Thursday, July 7th, 2022
10:00AM to 12:00PM**

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

Other Attendees: David Selman, Gentry Alexander, Will Oliver, Hilary Powell, Bethel Cole-Smith, Richard Livingstone, Nick Stabile, LaShawn Douglas, Sophia Maguigad, Wendi Redfern, Susan Longstreet, Jessica Williams, Amanda Chulick, Tosha Skolnik, John Fanning, Stacey Lincoln

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

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

Next Meeting: Thursday, July 14th @ 10:00AM via Zoom

Call to Order and Welcome	<ul style="list-style-type: none">• Don Edwards, Justice and Sustainability Associates (JSA), called the meeting to order at 10:00am• Anita Cozart welcomed the group and said she had heard great feedback from the launch event several weeks ago. Looking forward to the work ahead• Rev Hagler welcomed the group and raised the issue of the District raising the moratorium on property taxes on house sales.
Ground Rules	<ul style="list-style-type: none">• Brian Schwartz 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. He also reiterated expectations around the dissemination of Strike Force materials.• Don asked if members had any revisions to the previous meeting summary.<ul style="list-style-type: none">○ Rev Hagler stated he has not received access to the document and JSA committed to sending him the summary right away.
Presentations	<p>Previous Strike Force Work</p> <p>Ana Van Balen, of DMPED, reviewed previous Strike Force efforts in the DC government. This includes Homes for and Inclusive City in 2005, Bridges to</p>



Opportunity in 2012, the Housing Preservation Strike Force in 2016 and the DC Rental Housing Market Strike Force in 2021.

- The first Strike Force really focused on the Housing Trust Fund. The other Strike Forces were more geared towards the rental housing market, rather than ownership.
- The 2021 Strike Force was focused on the pandemic related eviction moratorium and how best to proceed while dealing with COVID-19.
- Looking at our last two initiatives we can see a consistent follow-up from the District to act on the recommendations produced. The actions taken by the city are highlighted in Blue (slides 11-12)

Comprehensive Plan Overview

Anita Cozart reviewed the Key Comprehensive Plan policies that may interact with the Strike Force work here:

- **The Comp plan is the guide for growth and development in the district. It was last approved by the DC Council in November. The Office of Planning does the preparation and updating of the planning.**
- **The most recent version includes several changes based around prioritizing housing, racial equity, resilience, and public and civic resources.**
- A goal is to find alignment between what Strike Force members are talking about in our specific working groups as it relates to specific policies in the Comp plan.
 - For the “Supply” topic one of the big policies and actions not highlighted here is increasing opportunities for more density and doing infill development along corridors throughout the District.
- There are also actions highlighted specific to preservation: particularly foreclosure prevention and protecting homeowner equity.
- Thinking of ways, the Strike Force can leverage the \$10 Million funding--
 - Increased Home Purchase Assistance Program (HPAP) Funding is also a key context thing to know.
- The Homeowner Access fund via the American Rescue Plan is another potential tool.
- If we are looking at people who are at different points in their homeownership journey, the Strike Force should think about what is lost when investors move in and buy property. What are ways we turn up the dial and focus on some of these priorities? I hope that helps you kind of frame the work moving forward.
 - What can the data tell us about the right set of investments we can make?



	<p>Existing Home Ownership Programs</p> <p>Ana reviewed some of the existing programs in the district: Our Front Door website was launched this past year as a destination for prospective homeowners to access program information and resources.</p> <ul style="list-style-type: none">• As of now, there are 50 different home ownership programs listed on this website. This is a site we will continue to improve upon. If Strike Force members have any recommendations for resources, please reach out.• Key DHCD programs include: HPAP, the Employee Assisted Housing Program, the Homeownership Assistance Fund and Inclusionary Zoning, Housing Counseling and the Heirs Program.• DCHFA Programs: HPAP Administrator, DC4ME, DC Mortgage Assistance Program, DC Open Doors and the Mortgage Credit Certificate• DISB: Financially Fit, Foreclosure Prevention, Opportunity Accounts, Bank on DC, and Financial Literacy Programs• OTR: Low Income Home Ownership Tax Abatement Program, the Homestead Deduction and Assessment Cap, the Property Tax Deferral Program and Real Property Assessment and Appeals
Discussion	<p>(Q=Question, A=Answer, C=Comment)</p> <ul style="list-style-type: none">• Q: A member asked if we could combine outside resources beyond city programs on the website?• A: DMPED list non-governmental resources on the Front Door website.• C: It may be helpful to get representation from the office of tax revenue. It also may be helpful to get data from the programs outlined earlier.• C: Recommended the DCHFA program which offers a \$20,000 down payment to those qualified.• C: I want to underscore Director Cozart's point about the supply issue. She states housing supply costs are a large issue, that may be worth looking at subsidies.• Q: I have a clarifying question about the chart presented with the 20% affordable set-aside on condo conversions, is that a goal or a wish? They also asked if this applied to new development.<ul style="list-style-type: none">○ A: I will have to check on the implementation of that, if it was a floor, and whether it applies to new development.



- C: I worry that these programs didn't have enough awareness in the community. Need to raise more awareness on the issue.
- Don stated that part of the solution may be in a public awareness component with this work.
- C: I agree with the point on the issue of better marketing and promoting programs to residents who can take advantage of them.
- C: I think the issue of housing vouchers and stated that it is an excellent opportunity that's worth exploring.
 - DCHA does have a home ownership program, although the take-up has been very small. I am happy to look at the data for the next meeting.
- Q: Is there already targeted outreach to DC and city employees for these programs?
 - A: A member stated EHAP is well known and is highlighted during the onboarding process. Have done other informative sessions at other govt. Agencies to let employees know.
- C: Suggest giving title companies and other similar organizations a comprehensive list of programs they can give to potential homebuyers.
- Don stated that the issue around government communications and information sharing seems to be common.
- C: I agree that this is a good goal for the Strike Force since we have a wide variety of actors from both government and non-governmental organizations across DC.
- C: Finding different points of contact for info sharing along the way, the Title process is a later step in the home buying process.
 - C: There are multiple stops in the process of buying a home where these resources can be shared. When you package some of these things together the doorways can open much wider.
- C: A one-to-many communication style can be most effective. Putting the information, you want to get across to consumers at a necessary activity point. That way the people who are incentivized to disseminate the info do our work for us. Think of accessible things like making websites mobile-friendly.
- C: I appreciated the discussions on getting the info out there. In my view most people view government programs as an insider's game, part of the issue is the perception it is accessed by a limited few. See it as a problem to help solve.
 - C: I believe DISB's programs are accessible to all. I want to circle back to Director Donald's point about how best to provide resources to homeowners at every stage of the process.
- C: Agree with the points raised on increased outreach. Reiterated that thinking of front door website as the best first stop.



	<ul style="list-style-type: none">• Don previewed the work ahead as it comes to Topic Areas and brought up the possibility of adding an additional group geared toward Marketing.
Strike Force Topic Areas	<p>Tim White introduced the Working Group charges:</p> <p>Financing – Develop recommendations to improve home financing to support increased Black Homeownership</p> <ul style="list-style-type: none">• Key Programs: Landed, HPAP, EHAP, Open Doors. HCVP Home Ownership• Key Considerations: Who is not served by these programs? How can we improve these programs? What education is needed to address the challenge? Whose perspective do we need to make an informed recommendation? <p>Supply - Develop recommendations to increase and improve housing supply</p> <ul style="list-style-type: none">• Key Programs: HPTF, DCHFA HIT, Vacant to Vibrant, Inclusionary Zoning, DMPED Dispositions• Key Considerations: What are the barriers for all income levels for the market to deliver homeownership to DC? How can the district increase homeownership unit in DC? How do you learn about these opportunities as they emerge? Whose perspective do we need to make an informed recommendation? <p>Preservation and Security: Develop recommendations for ensuring that Black Homeowners can and will stay in their homes</p> <ul style="list-style-type: none">• Key Programs and Policies: SFRRP, Safe at Home, Tax Programs, Foreclosure Prevention, Heirs Program, Housing Counseling, etc.• Key Considerations: Who is not served by these programs? How can these programs improve? What education is needed to address challenges? Whose perspective do we need to make an informed recommendation? <p>Thinking about when we come back to the group and look at the recommendations put forth by each Working Group, what do we need to do to help members succeed?</p> <p>Don reviewed the potential working group sorting: he stated that these are suggested and that members are not limited necessarily limited to one Working Group. Each Working Group will have its own facilitator and note-taker from the JSA team.</p> <p>Ana stated for larger government agency heads there is the possibility of sending a staff member to serve on a Working Group if desired.</p>



Ana also stated people may present to specific Working Groups if desired. They added they are also looking at specific engagement sessions.

- Q: When will these Working Groups be scheduled?
- Don stated there would be a different schedule determined by each Working Group. There may be 2-3 meetings, which could be possibly 90 minutes long.

- C: I suggest implementing and thinking about communications resources in all groups, rather than breaking it out into separate groups.
- C: SEO optimization may be needed because the government's resources page doesn't come up on the first page of a quick google search.
- C: DHCD expertise is going to be needed for the Working Groups to be successful.
- C: A possibility could be some sort of Black Homeownership Strike Force certification so that if a lender, or realtor or title attorney is working towards our goals, they have the information and expertise to better inform residents.
- Q: Are people comfortable with the recommendations as proposed for the Working Groups?
 - C: It may be important to have a marketing group. I was a DC employee for 6 years, felt like most staff were underinformed about these programs.

- C: The Strike Force should be thoughtful when looking at the programs available and what is being used effectively. Part of the conversation is how can we do more within the programs already active.
- C: Working with people to start the Neighborhood Assistance Corporation of America (NACA) 36 years ago. The DC government has not been able to work with them in the past.
- C: When looking at existing programs and ways to iterate and improve processes so they have a greater impact, that should be a part of the conversation. Have had home buyers take 6 months to close on a loan because of complications with HPAP. Looking for the bottlenecks and how to improve them.
- C: I wonder if the Working Groups seem tilted to the home-buyer side. Maybe more discussion should be focused on lowering housing production costs.
 - C: A Strike Force member clarified that the Supply working group will touch on those aspects.



	<ul style="list-style-type: none">• Don brought up the need for SME's to present info to Strike Force members to better inform them.• C: Having shared conversations around Data could be helpful for coming up with a goal around increasing Black Homeownership by 2030. Determining what our baseline is.• C: I may be best served by sitting on the Supply Working Group. It is important to both look at new supply, preservation and modification of existing supply. Another issue to think about is how downtown can recover and change moving forward from COVID.• C: Think that each Working Group should have a clearly written charge, and protocols for sharing information with other groups. Is that something JSA can think about?• Don stated that having a facilitator for each Working Group allows us to know what is coming out of each Working Group and see the overlap. Will use the larger Strike Force meetings to report back on the progress being made.• C: It may be helpful to have baseline information to inform our goal setting, I will detail some suggestions in the chat.<ul style="list-style-type: none">○ From the Chat: As a baseline on data, I think it would be helpful to know: First, what is the existing trajectory for the 34.% Black homeownership rate for DC; that is, under existing programs has that % number been going up or down over time - how much do we need to move the needle? Second, just to give us a sense of what scale we need to be thinking on, what is the raw number of net Black homeowners we would need to get that % to equal the 42% overall rate in DC or the 50% White homeownership rate?• C: I echo the previous statement. Knowing the annual number of new Black homeowners needed to meet the goal sounds like good planning. Also, we must account for how many we are losing.• C: This Strike Force needs to create a tapestry of touchpoints and resources and how to streamline them together.
Public Comments	<ul style="list-style-type: none">• C: A Strike Force member stated that finding hard numbers and data is critical for informing the Strike Force members around<ul style="list-style-type: none">○ A: Responding to that chat question, I want to re-affirm that having quantitative numbers of what is needed to make an impact is essential. It is important to help us understand the scale of the work.• Q: Are there multiple sites where the Strike Force work is being shown? I suggest looking for other vehicles or alternatives to promote the meetings.



	<ul style="list-style-type: none">• Q: What does the 20-year Comp Plan of 44% homeownership outcomes look like? How will this group create a goal for the Black Homeownership goal within that?<ul style="list-style-type: none">○ A: When there is consistent alignment with the Strike Force charge out of our Working Groups, we will come up with that goal collaboratively, whether that is a percentage, or a number is yet to be determined.• Don mentioned the possibility of a marketing Working Group as well as a possible Data Working Group.• C: I'd like to state my perspective that having some staff presence in these Working Groups if there are data requests to set a baseline could be helpful. We have a toolbox that allows us to work more efficiently.• Q: Wanted to clarify that TOPA is for every tenant and not limited to those 62 or older.<ul style="list-style-type: none">○ A: There is an exception for Homeowners and People with disabilities, different from the TOPA writ large, can go back to clarify.• C: Want to clarify the list that was sent was roughly half the total programs listed on the website.• C: I'd like more information about the Landed program, this was her first-time hearing about it.• Don stated he could follow up.• A Strike Force member asked for the links to SharePoint to be re-sent.
Meeting Chat	<ul style="list-style-type: none">• Spelling out what the acronyms for names housing programs and agencies stand for would be helpful for consumers, city residents, people who are not familiar to navigate• https://gcaar.com/docs/default-source/default-document-library/gcaar-housing-finance-101-booklet---single-pages.pdf• https://www.dchfa.org/developers/available-programs/hip/• Thoughtful marketing and different messaging around the programs are an important part of the work we can do here too. Improve the clarity of communication with practitioners, both mortgage and realtor partners• Is there target outreach to DC City employees for these housing programs?• We can do community round tables with different organizations• +1 to the marketing/outreach and we are partnering with trusted community messengers• The point about program efficacy and utilization is critical to help us determine whether or not we need to add programs or improve the ones we have• Please market FrontDoor.dc.gov in your efforts.• Do we need to have a working group added to focus on increasing outreach?



- Can the specific website for each program be added to the list? Depending on the user, it would be great for people to have that specific access point for a program they're interested in.
- I think it's important that we dig into this idea of insider's game. These programs help a significant number of black folks we are working to make homeowners.
- HPAP has been a huge tool in black homeownership retention and making homeownership possible. We can always do more, but as a former HPAP educator we saw a lot of everyone
- Insiders game comment def needs to be further discussed, and something like Front door website is awesome, and we just need to work to put All the programs both public and private options in one place with links to break down who can apply and what requirements are, and that can be the definitive source, but it would require ongoing maintenance and be updated probably quarterly as programs change
- Agreed and as I mentioned, the entry point to our programs are a network of community-based organizations that we fund but operate independently from any day-to-day government control
- And we just sold our affordable condo to a young black woman using HPAP. There is deep penetration with some of our existing tools.
- I bought my first condo with HPAP 40 years ago and just sold my daughter's condo to someone using HPAP
- In 2020, the District reported a total of 364 HPAP loan closings. Not a lot!
- We'll visit "Insider Game" in the next discussion section. Thank you.
- Rev, are there other programs that are more effective? Is there an opportunity to learn?
- And it is not being used to maximize effectiveness
- NACA, Chenoa Grant, Birdseed foundation are three (organizations) that help with down payment up front.
- Do we have a number of how many new Black homeowners in DC we need each year to substantially increase Black homeownership in DC?
- That is one of the charges for the strike force. To come up with a goal by 2030.
- NACA does no down payment, 100% financing. Down payment is optional. 0 points, and point can buy down interest rates. We have serviced far more than HPAP
- Here is a paper by my organization for a national goal of substantially increasing Black homeownership by 2030. <https://ncrc.org/60-black-homeownership-a-radical-goal-for-black-wealth-development/>



	<ul style="list-style-type: none">• I think it might be helpful to have DHCD in the preservation group. I am thinking particularly of 1) technical expertise regarding SFRRP and repair challenges and 2) the Homeowner Assistance Fund, or more specifically potential planning for what comes next when the federal HAF money runs out. Also, the upcoming Heirs Program will probably be part of the discussion.• SEO is paid and organic, so since Frontdoor is new, it won't organically rise in search until it is used and seen by more people.• I like the idea of integrating outreach/engagement across committees.• First, what is the existing trajectory for the 34% Black homeownership rate for DC; that is, under existing programs has that % number been going up or down over time - how much do we need to move the needle? Second, what is the raw number of net Black homeowners we would need to get that % to equal the 42% overall rate in DC or the 50% White homeownership rate?• I want to flag https://ncrc.org/60-black-homeownership-a-radical-goal-for-black-wealth-development/. Critical information as we develop goals and recommendations. And helpful insights on within group differences to inform targeted outreach• Yes to data and baseline. NAR (national association of realtors) created a snapshot of race and Homebuying in America report: https://3by30.org/for-policy-makers/
Adjourn	The meeting adjourned at 11:47am.

Black Homeownership Strike Force

Meeting 2

July 7, 2022



JUSTICE & SUSTAINABILITY
ASSOCIATES





Today's Agenda

- Call to Order
- Welcome by Co-Chairs
- Review Prior Task Force Work
- Aligning Comprehensive Plan with BHSF
- Existing Homeownership Programs
- Review Topic Areas and Opportunities
- Discussion
- Public Comment
- Closing

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 for the public record.



Process Design: Strike Force Expectations

- The Strike Force will follow a consensus-based decision-making process guided by a facilitation team
- Agendas will be disseminated at least 24-hours prior to the meeting
- 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 June 23rd Meeting Summary



Prior District Work with Strike Forces



Ana Van Balen

DMPED Director of Housing Policy and Programs



Recommendations of Previous Housing Task Forces

Key outcomes included:

Homes for an Inclusive City (2005) – Increase the city’s homeownership rate from 41% to 44%. “...tap new sources of revenue for the Housing Trust Fund to support the subsidies needed to keep **homeownership** and rental housing affordable.” Additional recommendations were the foundation of the Comp Plan policies on the following slides.

The following task forces focused very little specific attention on homeownership:

Bridges to Opportunity (2012) – Study the regulatory and policy aspects of affordable homeownership covenants, and to reduce uncertainty, time, and cost to affordable housing development, align local and federal affordable housing covenants for rental and homeownership.

Preservation Strike Force (2016) – focused on rental housing and did not substantively address home ownership.

Saving DC's Rental Housing Market Strike Force (2021) – focused on the challenges and the post-pandemic future of DC's rental housing market- affordable, market-rate, and naturally occurring affordable units.

2015 DC Housing Preservation Strike Force

Recommendations

1. Establish a Preservation Unit –**completed**
2. Create a Public-Private Preservation Fund – **Affordable Housing Preservation Fund**
3. Create a **Small Properties Preservation and Affordability Program** - **Small Building Program**
4. Implement the **District Opportunity to Purchase Act (DOPA)** - **implemented**
5. Advance preservation under the **Tenant Opportunity to Purchase Act** (TOPA) – **ongoing**
6. Allow low-income senior renters to age in place - **supported under the Single Family Residential Rehabilitation**

2021 Saving DC's Rental Housing Market Strike Force

Near-Term Recommendations

1. Prioritize rental assistance for those with the highest eviction risk - **STAY DC**
2. Allow notices to cure, new eviction case filings, and evictions against unsafe residents - **D.C. Act 24-67. Eviction Moratorium Public Safety Exception Emergency Amendment Act of 2021**
3. Determine ways to phase in the end of the eviction moratorium. **D.C. Law 24-39. Public Emergency Extension and Eviction and Utility Moratorium Phasing Temporary Amendment Act of 2021**
4. Support housing providers impacted by pandemic. **Housing Provider Fund**

Mid-term Recommendations

1. Convene a Commission to re-examine rent stabilization
2. Review the existing Nuisance Abatement Fund
3. Support TOPA and the creation of affordable housing - **HPTF increase to \$400 million in FY 22**

Long-Term Recommendations

1. Leverage federal funding to acquire land - **Acquisition Fund for FY22**
2. Support increased density to produce more housing - **Approval of the DC Comprehensive Plan**
3. Create incentives to produce or preserve affordable housing High-Opportunity Neighborhoods. **Tax Abatements for Affordable Housing in High-Needs Areas (HANTA)**



Aligning Comp Plan Policies with BHSF Charge



Anita Cozart

Interim Director of the DC Office of Planning
Black Homeownership Strike Force Co-Chair



Key Comprehensive Plan Policies

The updated Comp Plan drew on interagency plans, initiatives and programs. The Housing Element includes policies and actions supporting homeownership. Many policies originated with the *Homes for Inclusive City* task force and were revised / expanded upon as part of the Comp Plan amendment process.

Policy H-2.2.2: Housing Maintenance – Support private and District-sponsored programs that assist homeowners to maintain homes. Provide low-interest loans and grants for low-income residents, older homeowners, and people living with disabilities.

Policy H-2.2.3: Tax Relief - Simplify tax relief for older adults and low-income owners using common income definitions and progressive relief according to need. These measures should reduce pressures to sell their homes and move out of the District.

Policy H-3.1.1: Increasing Homeownership - Provide loans, grants, etc to raise homeownership rate from 39% in 2016 to 44% by 2025. Programs and opportunities should acknowledge and address the significant racial gaps and barriers to home ownership.

Policy H-3.1.2: First-Time Buyer Income Targets - down payment assistance programs should benefit working families between 50% and 120% MFI

Policy H-3.1.3: Asset Development Through Homeownership - Support paths to homeownership that build and sustain equity and develop assets for the transfer of intergenerational wealth, especially for low- and moderate-income households.

Key Comprehensive Plan Actions

Action H-2.1.D: Affordable Set-Asides in Condo Conversions – Condo conversions should set aside 20% of units for low- moderate-income households. Condominium fees should be set proportionally to the price so affordable units do not become out-of-reach because of high fees.

Action H-2.2.C: Tax Relief – Review tax relief programs for homeowners to unify and simplify programs to help low- and moderate-income households with rising assessments. Consider using the MFI as a standard for establishing need and eligibility.

Action H-3.1.A: HPAP Program - periodically review HPAP and establish appropriate amounts of assistance to advance ownership opportunities

Action H-3.1.C: New EAH Programs - Encourage major employers in Washington, DC to develop EAH programs for moderate- and middle-income housing that offer grants, forgivable loans that encourage employees to live close to their work. Link EAH with performance incentives used to attract new employers

Action H-3.1.F: Foreclosure Prevention – raise awareness of foreclosure prevention efforts and offer assistance to households facing foreclosure.

Action H-3.1.G: Protect Homeowner Equity - Research, identify, and implement as appropriate tools to protect the equity of homeowners and help lower-income and older adult homeowners recover from volatile market forces and adverse events that threaten their equity and status as homeowners.

Aligning Comp Plan Policies with BHSF Charge

Increase Access to Homeownership

- Policy H-3.1.1: Increasing Homeownership
- Policy H-3.1.2: First-Time Buyer Income Targets

Support Wealth-Building

- Policy H-3.1.3: Asset Development Through Homeownership
- Policy H-2.2.2: Housing Maintenance
- Policy H-2.2.3: Tax Relief

Recommend uses for \$10 million Black Homeownership Fund

- Policy H-3.1.2: First-Time Buyer Income Targets

Establish a 2030 Black Homeownership Goal

- Policy H-3.1.1: Increasing Homeownership

Existing Homeownership Programs



Explore DC Government resources for the place you call home.

Navigate over 50 District resources to
help you thrive as a DC homeowner—
whether you are one now or want to
be in the future.

take a quiz to find resources for you



I want to...



get help paying
my mortgage



save on my
utilities



prepare to buy
a home



save on my
taxes



browse by more categories

Key Existing District Homeownership Programs

DHCD	DCHFA	DISB	OTR
Home Purchase Assistance Program (HPAP)	HPAP Administrator	Financially Fit	Low Income Home Ownership Tax Abatement Program
Employee Assisted Housing Program (EHAP)	DC4ME	Foreclosure Prevention	Homestead Deduction and Assessment Cap
Homeownership Assistance Fund	DC Mortgage Assistance Program	Opportunity Accounts	Property Tax Deferral Program
Inclusionary Zoning	DC Open Doors	Bank on DC	Real Property Assessment and Appeals
Housing Counseling	Mortgage Credit Certificate	Earned Income Tax Credit Campaign	
Single Family Residential Rehabilitation Program	Reverse Mortgage Insurance & Tax Payment Program	Financial Literacy Program	
Heirs Program (FY23)		Financial Navigators	

Strike Force Topic Areas



Timothy White

Executive Director, Equitable Development at DMPED



Black Homeownership Topic Areas

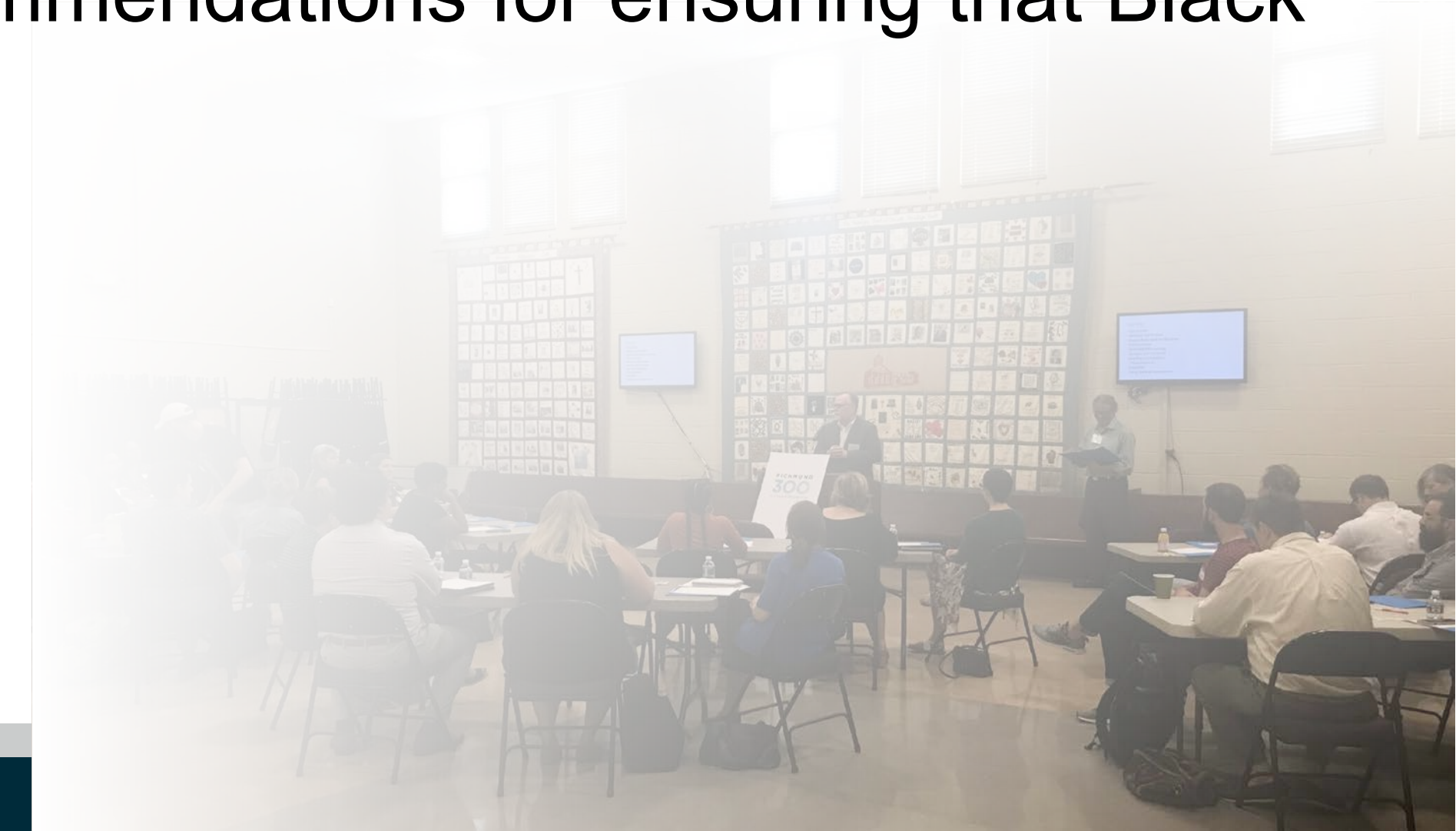
Policy Area	Existing Programs & Policies	Key Considerations
Financing Homeownership	Landed, HPAP, EHAP, Open Doors, HCVP Homeownership	<ul style="list-style-type: none"> •Who is not served by these programs? •How can these programs improve? •What education is needed to address challenges? •Whose perspective do we need to make an informed recommendation?
Increasing the Supply of Homes	HPTF, DCHFA HIT, Vacant to Vibrant, IZ, DMPED dispositions	<ul style="list-style-type: none"> •What are the barriers at all income levels for the market to deliver homeownership units in the District? •How can district financing increase homeownership units in the District? •How do you learn about these opportunities as they emerge? •Whose perspective do we need to make an informed recommendation?
Preserving Homeownership	SFRRP, Safe at Home, Tax Programs, Foreclosure Prevention, Heirs Program, Housing Counseling, Weatherization, etc.	<ul style="list-style-type: none"> •Who is not served by these programs? •How can these programs improve? •What education is needed to address challenges? •Whose perspective do we need to make an informed recommendation?

Black Homeownership Topic Areas

Policy Area	Recommended Improvements	New Potential Programs & Policies	Recommended Outcomes
Financing Homeownership			
Increasing the Supply of Homes			
Preserving Homeownership			

Working Groups' Charge

- **Financing**—Develop recommendations to improve home financing to support increased Black homeownership in DC
- **Supply**—Develop recommendations to increase and improve the supply of homes available to potential Black homeowners in DC
- **Preservation and Security**—Develop recommendations for ensuring that Black homeowners can and will stay in their homes



Black Homeownership Working Groups

Financing	Supply	Preservation and Security
<ul style="list-style-type: none">• Brenda Donald• Sasha-Gaye Angus*• Susanne Slater*• Amber Hewitt• Ayana Douglas• Karima Woods*• Christopher Donald*• Drew Hubbard*• Dedrick Asante-Muhammed*	<ul style="list-style-type: none">• Anita Cozart• Anne Marie Ford• Babatunde Oloyede• Harrison Beacher• Dedrick Asante-Muhammed*• Harvey Yancey• Ellis Carr• Christopher Donald*• Drew Hubbard*• Sasha-Gaye Angus*• Susanne Slater*	<ul style="list-style-type: none">• Rev. Graylan Hagler• Rev. Thomas Bowen• Sheila Alexander-Reid• Councilmember Bonds• Joanne Savage• S. Kathryn Allen• Sheila Cross Reid• Karima Woods*

Discussion



Highlights from Group Interest Form

- Review the efficacy of existing homeownership programs, i.e. HPAP
- Utilize vacant properties owned by the District
- Increase borrower preparation, education and literacy
- Focused outreach on marginalized communities
- Setting a goal, opportunities to leverage the 10 million dollar investment



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

