Black Homeownership Strike Force Meeting  
July 14th, 2022  
Draft Agenda

Public registration link:  
https://us06web.zoom.us/webinar/register/WN_4Jhcn40uS9Cr3Ch6jq68Qg

<table>
<thead>
<tr>
<th>Time</th>
<th>Topic</th>
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<tbody>
<tr>
<td>9:30am</td>
<td>Meeting opens for Strike Force members</td>
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<tr>
<td>10:00am</td>
<td>Call to order</td>
<td>Don Edwards, JSA</td>
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<td></td>
<td>Confirm Agenda</td>
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<tr>
<td>10:05am</td>
<td>Welcome from Co-Chairs</td>
<td>Reverend Hagler and Director Cozart</td>
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<td>10:10am</td>
<td>Process Design Review &amp;</td>
<td>Brian Schwartz, JSA</td>
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<td>Previous Meeting Summary &amp; Working Groups</td>
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<td>10:20am</td>
<td>Workplan &amp; Problem Definition</td>
<td>Ana Van Balen, DMPED</td>
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<td>10:35am</td>
<td>Goal-Setting Discussion</td>
<td>Janneke Ratcliffe, Urban Institute</td>
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<td>10:50am</td>
<td>Discussion on Economic Mobility</td>
<td>Ben Mindes, DMPED</td>
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<td>11:20am</td>
<td>Community Engagement</td>
<td>Timothy White, DMPED</td>
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<td>11:40am</td>
<td>Public Comment</td>
<td>Don Edwards</td>
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<td>11:55am</td>
<td>Closing Comments</td>
<td>Director Cozart and Reverend Hagler</td>
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<tr>
<td>12:00pm</td>
<td>Adjourn</td>
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Next Meeting: Thursday, July 21st 10am-12pm
Call to Order and Welcome

- Don Edwards, Justice and Sustainability Associates (JSA), called the meeting to order at 10:00am
- Anita Cozart welcomed the group and expressed excitement to get to work on the Strike Force Charge together and delve deeper into the issues with the Working Group meetings.
- Reverend Hagler welcomed the group and stated he looked forward to getting through the work not only looking forward, but looking back to figure out the issues causing those to leave DC.

Ground Rules

- 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.
- Brian also reiterated expectations around the dissemination of Strike Force materials.
Brian asked if members had any revisions from the 2 previous meeting summaries. No one had comments and the meeting summaries were approved by acclamation.

### Working Groups and Work Plan

#### Q: Question, A: Answer, C: Comment

Ana Van Balen, of DMPED reviewed key charges for the Strike Force

- Create a goal for increasing the number of Black Homeowners by 2030
- Develop recommendations on how to address problems in financing homeownership, increasing the supply of homes and preserving homeownership.
- Provide recommendations for use of $10 Million Black Homeownership Fund proposed in Mayor Bower’s Fair Shot budget
  - Looking to address long-term disparities
- Mayor’s Fair Shot budget includes investments in housing affordability, both new and legacy investments.
- DC Government has focused on the affordable rental market. The map on slide 12 outlays where affordable unit lay within the district.
- Q: What is the definition of affordable?
  - A: Anything at 80% of MFI (median family income) and below. We have a number of finance tools with different eligibility requirements, consistent with HUD policies.
- Q: 80% MFI, is that of DC area, or a larger area? Can you give us a number?
  - A: HUD defines that by jurisdiction and adjust based on inflation and COL. All of our programs update yearly, would have to get back with an exact number.
- C: The MFI is set by HUD and includes places like Fairfax and NOVA, seems like a high figure. Always an issue of tension to maybe disengage from HUD formula and create our own.
- C: What percentage of this is Homeownership?
  - A: Most of our efforts have been in the rental space, part of why the Strike Force work is so critical. Maybe develop recommendations to track ownership specifically.
- In 2019 the mayor came up with a housing equity report and stated a goal of 36,000 new units of rental by 2025. 12,000 of those need to be affordable.
- Q: Is the housing production trust fund dedicated to producing rental housing?
  - A: As we get to previewing the workplan, when we discuss supply we will highlight the work done by HUD to produce homeownership units. The HPTF gets a lot of coverage because it is locally funded.
• C: Noting the disparities in units of affordable housing in Ward 3, Rock Creek West

Working Groups:
• Don reviewed the Working Group rosters and how they will allow the Strike Force to better focus on the charge.
• What key problems should we focus on?
• What programs could more effectively address these problems?
• What new programs could the Strike Force purpose?
• Who is (and who is not) being served effectively by these programs?
• How can we more effectively communicate about existing programs to those who need them?
• What legal considerations need to be factored into recommendations?

Ana next previewed the Workplan for the Strike Force.

• Q: Is there any collection of Homeownership units created during the timeframe for housing creation just shown?
  o A: Currently we do not have a similar tracking feature, but I believe Director Hubbard does have some of that information for next week’s meeting.
  o C: To be clear, it is done with a combination of private and public funding.
• C: Metrics that could be helpful: What is affordable for Blacks in DC and the DC area? What socio-economic characteristics would be most helpful in targeting Black homeowners.
• C: One of the issues I deal with consistently is the competitions for the small supply of available housing. Have to deal with investors coming in and buying, boxing out people who need financing.
• C: Strike Force needs to look for criteria that allow people to stay in DC while they are looking.

<table>
<thead>
<tr>
<th>Strike Force Charge and Housing Affordability</th>
<th>Janneke Ratcliffe from the Urban Institute presented on potential short, medium and long terms goals for Black Home Ownership in DC.</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>• Critical to pay attention to orders of magnitude and trends, currently seeing an overall decline in the number of Black homeowners since 2010. Urban sees that decline continuing if not remedied.</td>
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<td>• She also framed potential benchmarks for Strike Force goals. Ways to think about how these numbers come together.</td>
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<td>• Janneke also presented some alternative goals and areas of focus: Preventing of offsetting exits from Black homeownership in DC</td>
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Reducing denial rates among Black mortgage applicants
Increase homeownership among young Black adults
Build wealth for Black homeowners and encourage intergenerational transfer
Expand the number of housing units affordable to first time Black homeowners
Increase yearly new Black homeowners

Q: Are there strategies for the Working Groups to think about these topic areas in terms of age, family size? What's the connection between the issues around supply, financing and preservation?
A: There are multiple levers which come together in this overarching goal that we create.

Q: From what you know about what works in the field, are there some things we really should dig into from a supply, financing, and preservation stances?
On Financing: Some tried and true things around down payment assistance programs that target first generation homeowners. Deeper down-payment assistance in high-cost areas. Looking at denial rates also suggests some opportunities around who qualifies for a mortgage and how.
On preservation: Paying close attention to foreclosures, especially as the pandemic subsides. A low overall foreclosure rate does not mean that Black homeowners are not suffering at a higher rate proportionally.

Goal-Setting Economic Mobility
Ben Mindes, of DMPED, presented on economic mobility goal setting as part of the recently released DC Upward Mobility Action Plan https://upwardmobility.dc.gov/
- In late June, DC published the Mobility Action Plan in coordination with the Urban Institute. Sixteen agencies worked cross-collaboratively to produce this work with the goal to move residents from poverty into better economic situations.
- The project team spoke to 500 residents and over a dozen community organizations. It mapped out the programs and agencies that they could use to stabilize and move families up the economic latter to prosperity.
- The team also set broader recommendations which may reflect some of the conversations occurring here, like last week’s discussion on the Front Door website.

Community Engagement
Timothy White, of DMPED, presented the planned community engagement efforts regarding the Strike Force’s work.
- Create opportunity for residents to share their thoughts on improving opportunities for Black homeowners in DC.
- Implement a transparent process for feedback to be included for Strike Force members.
- Engagement avenues:
  - Currently have a resident survey available online
  - DMPED is planning expert focus groups
  - Black Homeownership Strike Force Townhall.

### Discussion: Discussion of Urban Institute’s presentation on Goal Setting
- C: I would focus on the potential Black homeowners already living in DC.
  - A: Think about the number of mortgage ready millennial households in the district. That is a pool that may be worth focusing on.
- C: Looking at mortgage ready with a different lens, thinking of the 2008 foreclosure crisis.
- C: Is the challenge the marketplace? How much of our solution should be more supply vs the financing piece?
- Q: Has the increased rental housing costs priced people trying to save out of the DC homeownership market?
  - A: Think that’s a good summary of what is happening. Part of why down-payment assistance is so important.
- Q: Trying to get a better sense of why some Black homeowners choose to leave the district, beyond costs as it relates to schools, crime and safety, any other factors to consider?
  - A: Something to think about qualitatively too. Cost of maintain a home and paying taxes can also be a burden.
- C: The mortgage denial statistics that have been shared merit more discussion. People should not spend money applying for these loans if they are going to get rejected. Protecting and preserving is a separate conversation to the point made earlier.
- C: Finding that first time buyers are skewing Gen X, partially an issue of the student debt burden. Also, would like to point out that baby boomers are the primary homeowners in DC and we are working with them as they are transitioning. Set up some type of ecosystem to allow younger families to buy in.
- C: Institutional investors are also targeting older homeowners to buy and bring their houses into the rental stock, something to investigate.
- It is worth thinking about all the Mortgage-ready black millennials in the greater DMV area, have a hunch that some of them were DC residents, can we bring them back?
• C: People often forget that DC is the most powerful city on earth, many international people are in competition for housing, too.
• Also, an opportunity to promote financial literacy at the primary school level, concepts like equity are important to teach.
• C: Often hear DC has little interest in Working Class folks or poor folks, that’s an anxiety to work through.
• Janneke stated that speaks to the first generation home-buyers. Housing counseling can also play a really big role.

Discussion on Upward Mobility initiative
• C: It’s important to do some outreach on this. Framing upward mobility with Black homeownership as a part of it. I also like the idea of education and marketing of the supports that are available. What are ways we as a Strike Force can find out where the gaps exist from a resident's perspective.
• C: To the points around stabilization, this upward mobility projects can outline the spectrum and journey through Homeownership.
• C: There is also a pathway after Homeownership that needs to be discussed. Think of homeownership in the middle of one of these tracts.

Discussion on Stakeholder Engagement
• Tim asked for any Strike Force members to recommend any experts for the Focus Groups.
• Q: So, if we have recommendations for folks to join the focus groups, we can send them to you?
  o A: Correct, we are doing smaller focus groups with specific people.
• C: Manna conducted a survey with about 75 clients at different stages of trying to become mortgage ready. I got some interesting answers around credit readiness, and financial literacy. I can share some of that data.
• C: Want to make sure Strike Force members can send the feedback form around to their networks to get feedback.
• C: Think people may want to consider a clearing house where people can go and speak to someone in-person. Many first-time buyers are intimidated, it’s an overwhelming process.
• C: As we are thinking about resident surveys, it could be helpful to think of different groupings to push out the survey to like ANC’s, civic associations and tenant groups.
• C: Think about the role condos can play as well. Often a stepping stone, and first way to get into the homeownership market and build equity. When it doesn’t work well it can become a burden.
• C: Want to raise the issue of how many public viewers are tuning in.
• Don stated that’s a good question, part of the reason why Tim went into the broader community engagement effort.
• C: Trying to push the survey out to the public will be important.
• Rev Hagler thanked participants for the productive meeting and discussion.
• Director Cozart echoed Rev Hagler’s comments. Great for people to share their observations. A good day for the puzzle pieces starting to come together.

Meeting Chat

• Do we know what is considered affordable for these slides?
• Is 12,000 affordable?
• Are the Housing Production Trust Fund dollars dedicated to rental housing or can that Fund be used to produce homes/units for ownership?
  • HPTF can be used to fund homeownership
• Should each group consider the use of the $10M budget allocation?
• What is affordable for Blacks in DC and what is affordable for Blacks in the DC area? Maybe make us threshold for Black affordability.
• How many more Black homeowners do we need annually over a certain period of time to substantively increase Black homeownership in DC?
• For context: https://3by30.org/
• FYI, the national association of realtors fair housing policy chair Bryan Greene is involved in making sure realtors are dedicating resources and strategies to the Black homeownership collaboration. Bryan is based here in DC and would be happy to speak with us and support our work if we are interested.
• Do we know what the avg Black HH income in DC is?
• Our priority needs to be towards those Black people who are already here. We have not been of service to the District if we allow the replacement of those here for new people...
• Can we identify where these legacy owners live?
• 2019 ACS 5-year estimates: median Black household income- $48,000 (avg for all DC $93,200), median Black homeowner income was $85,000 (avg for all DC $148,000)
• do they cluster in certain neighborhoods?
• I would be cautious focusing on Black homeowners younger than 35. Almost 60% of Black homeowners younger than 35 transition back to renting.
• Is it necessary to establish just one overarching goal or could we consider several goals?
• Each working group can come up with a couple recommendations for consideration.
• The upward mobility work the District is undertaking speaks to some of the data [https://upwardmobility.dc.gov/page/housing](https://upwardmobility.dc.gov/page/housing)
• It seems like we need to have an overall Goal of about 1200 additional Black homeowners a year for at least ten years to make a substantive increase in Black homeownership.
• I would be cautious about just setting a numerical goal since that doesn’t take the nuances of DC’s demographics and historical homeownership rates into account
• The 1200 number is based on the DC data just presented but open to other goals as well.
• I want each work group to identify the nuances like the one you raised to influence the recommendations that the working groups develop.
• Feedback Form: [https://docs.google.com/forms/d/1QTAh5WywyweL4J3fboo-TWaXppUFXkmCZKS8KGmwK4/viewform?edit_requested=true](https://docs.google.com/forms/d/1QTAh5WywyweL4J3fboo-TWaXppUFXkmCZKS8KGmwK4/viewform?edit_requested=true)
• this upward mobility plan definitely needs to be better marketed and discussed within the work we are doing because it is a journey and spectrum - Homeownership is the end goal but all those other wraps around support systems and processes are so important to discuss and highlight - as a part of the work we do on the path to homeownership - extremely grateful for all the content shared this morning
• Do we have data points on income for Black households for each age subgroup? A huge barrier is income which leads to debt/income becoming a barrier.
• I question mortgage-ready buyers in that younger people who are more likely ready to move might not really be mortgage ready in that it doesn’t make financial sense to buy a home for just a few years.
• That credit score is critical - it is one of the primary systemic racial barriers for Blacks to obtain loan approval to be able to purchase.
• We must determine the problems that need to be solved before we can land on the goals IMHO
• We are seeing first time black home ownership skew gen x
• Blacks become the majority homeowners in areas where generally whites are not interested in living. Because of whites' strength related to Blacks economically when whites desire to move into an area they push out Blacks through market forces. We must create barriers to this process
• I have heard from many that it is not affordable. The cost is too high even in renting.
• Wealth = opportunity; opportunity to grow, get educated, build a business
• DC is the most powerful city on earth - to own in DC is an honor and a privilege. Real estate education and literacy should begin in elementary school through high school. Many Blacks are not exposed to real estate concepts and terminology in the home. These tools are needed when they become ready to purchase their first home.
• Have folks who weren't as familiar with [https://www.frontdoor.dc.gov/](https://www.frontdoor.dc.gov/) been able to look at it? any feedback
• I am a condo owner and facing issues with the owners who are back in fees. So much is needed in education
• I agree on education - both for individual unit owners and also support for the board members to understand their roles. I believe there have been past programs relating to these matters or maybe existing ones that could be reinvigorated.

| Adjourn | The meeting adjourned at 11:50AM. |
Black Homeownership Strike Force

Meeting 3

July 14, 2022
Today’s Agenda

• Call to Order
• Welcome by Co-Chairs
• Process Design Review, Previous Meeting Summaries
• Working Groups and Work Plan
• Strike Force Charge and Housing Affordability
• Goal-Setting Economic Mobility
• 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
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

- 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 & July 7th
Meeting Summary
Ana Van Balen

DMPED Director of Housing Policy and Programs
What is the Strike Force’s Charge?

- 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.
The Housing Continuum

- Homelessness
- Emergency Shelters
- Transitional Housing
- Supportive Housing
- Community / Social Housing
- Subsidized Market Rent
- Private Market Rent
- Homeownership
MAYOR MURIEL BOWSER’S
#FAIRSHOT BUDGET
HOUSING AFFORDABILITY

Historic $500M contribution to the Housing Production Trust Fund (HPTF) and $41M for project-sponsored vouchers to make housing deeply affordable to low-income residents

$110M to rehabilitate or replace more than 1,500 units of public housing over three years, much of it for seniors as well as $219M to bring back our residents at Barry Farm, Park Morton, Bruce Monroe and Northwest One.

$120M in rent and utility assistance across two years, plus $12M for a new Housing Provider fund

$26M to help low-income first-time homebuyers with down payment and closing cost assistance

- $1M to assist multi-generational families in maintaining their family property after the original homeowner passes on
- $10M for a Black homeownership fund and strike force to increase access to homeownership for longtime Black residents
- 2% senior property tax cap: lowering the cap on annual increases from 5% to 2%
- $3M to help low-income homeowners fix and maintain their homes and $2.6M to help residents in flood prone areas to retrofit their homes to reduce risk of damage
- $10M for home weatherization and lead and mold remediation to make energy-efficiency improvements and to improve both the health and comfort of residents
Progress towards 36k/12k

At the District-level...

- **Total Housing Production**: 22,440 units produced, 62.33% of total goal.
- **Affordable Housing Production**: 4,226 units produced, 35.22% of total goal.

Unit counts represent housing production from January 2013 through end of June 2022. Source: Department of Consumer and Regulatory Affairs, Certificates of Occupancy Data.
Working Groups
## Black Homeownership Working Groups

### Financing
- Brenda Donald
- Sasha-Gaye Angus*
- Susanne Slater*
- Amber Hewitt
- Ayana Douglas
- Karima Woods*
- Christopher Donald*
- Drew Hubbard*
- Dedrick Asante-Muhammed*
- Rev. Graylan Hagler

### Supply
- 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*
- Councilmember Bonds

### Preservation and Security
- Rev. Graylan Hagler
- Rev. Thomas Bowen
- Sheila Alexander-Reid
- Joanne Savage
- S. Kathryn Allen
- Sheila Cross Reid
- Karima Woods*
- Drew Hubbard*
Working Group Guiding Questions:

- What key problems should we focus on?
- What programs could more effectively address these problems?
- What new programs could the Strike Force propose that would be more effective?
- Who is (and is not) being served by these programs?
Working Group Guiding Questions cont’d:

- How can we more effectively communicate about existing programs to those who need them?
- What legal considerations need to be factored in to recommendations?
Workplan
<table>
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<tr>
<th>Week</th>
<th>Full strike force meetings</th>
<th>Working group meetings</th>
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<tbody>
<tr>
<td>July 7</td>
<td>Presentations on outcomes for past strike forces, overview of the comprehensive plan, working group charges</td>
<td>No working groups</td>
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<tr>
<td>July 14</td>
<td>Problem definition, goal setting &amp; engagement</td>
<td>Defining problems and goals by working group topic</td>
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<tr>
<td>July 21</td>
<td>Increasing the supply of homes</td>
<td>Following up on problems and goals by working group topic</td>
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<td>July 28</td>
<td>Increasing financing Black homeownership</td>
<td>Preparing for the development of recommendations</td>
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<td>August 4</td>
<td>Preserving Black homeownership &amp; building wealth</td>
<td>Developing recommendations</td>
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<tr>
<td>August 11</td>
<td>Marketing, education and engagement Goal and recommendations presentation</td>
<td>Finalizing recommendations</td>
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<tr>
<td>August 18</td>
<td>Legal Considerations Goal and recommendation finalization</td>
<td>No working groups</td>
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Discussion
Goal Setting
Janneke Ratcliffe
Vice President Housing Finance Policy Center
Urban Institute
Black Homeownership Strike Force: Potential Goal Setting

July, 2022
Janneke Ratcliffe,
Vice President, Housing Finance Policy Center, Urban Institute
Background trends

Black Homeownership in DC
## DC household trends, 2010-2040

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<tr>
<th></th>
<th>2010</th>
<th>2020</th>
<th>2030*</th>
<th>2040*</th>
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<tbody>
<tr>
<td>Black Households (#)</td>
<td>128,021</td>
<td>120,985</td>
<td>118,527</td>
<td>117,183</td>
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<tr>
<td>Black Homeowners (#)</td>
<td>49,760</td>
<td>44,718</td>
<td>43,381</td>
<td>42,420</td>
</tr>
<tr>
<td></td>
<td>(-5,042)</td>
<td>(-1,337)</td>
<td>(-960)</td>
<td></td>
</tr>
<tr>
<td>Homeownership Rate</td>
<td>39%</td>
<td>37%</td>
<td>36.6%</td>
<td>36.2%</td>
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Goal setting

Brainstorming
Examples of past key Comprehensive Plan policies

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 for working families between 50% and 120% MFI
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
Upward Mobility
Ben Mindes
DMPED Director of Interagency Initiatives
DC Upward Mobility Project Overview

- The DC Upward Mobility Project is an interagency initiative from the District of Columbia Government to increase upward economic mobility and make pathways to prosperity more accessible for our residents.
- In early 2021, DC was selected for the inaugural Upward Mobility Cohort, funded by the Urban Institute. Eight counties were selected of nearly 30 applicants for this program.
- Over the course of 18 months, the project produced a Mobility Action Plan (MAP) built on community partner, resident, and agency input to craft recommendations for boosting upward mobility outcomes for residents.

The Upward Mobility Project focuses on three policy areas:

1. Housing
2. Financial Wellbeing
3. Workforce Development/Adult Education
DC Upward Mobility Interagency Working Group
Person Experiencing Homelessness Becomes Homeowner

Stability

Andre is an unhoused individual in DC who aspires to own a home. After talking to a caseworker, Andre feels heard and motivated to chart a path to their goals starting with small steps. Over a significant amount of time and with a lot of work, they were able to stabilize their housing. This built Andre's confidence and they began building a path toward prosperity. Eventually, Andre bought a home.

Mobility

The Home Purchase Assistance (HPAP) program provides interest-free loans and closing cost assistance to qualified applicants to purchase single family houses, condominiums, or cooperative units in the District.

Prosperity

Purchase Home using HPAP

Get Promoted to a Better Paying Job

Enroll and Complete GED

Start Emergency Fund

The Project Empowerment Program provides supportive services, adult basic education, job coaching, employability, life skills and limited vocational training, and job search assistance to District residents.

Financially Fit DC offers financial education tools and resources to help connect residents with resources personalized for any individual’s financial situation and help residents take control of everyday finances.

Open Bank Account

Sign up for Project Empowerment

Get Hired For Entry Level Position

The Comprehensive Psychiatric Emergency Program is a twenty-four hour/seven day a week operation that provides emergency psychiatric services and extended observation beds for individuals 18 years of age and older.

Apply and Enroll in TANF and SNAP

Secure Housing

Enroll in Financially Fit DC

Access Behavioral Health Services

Obtain Birth Certificate at DowntownDC BID Day Center

Apply for a Housing Voucher

Enter Emergency Shelter

Complete Emergency Psychiatric Intake
Mobility Action Plan Recommendations

The MAP includes four sets of action to boost mobility from poverty:

1) Improve the resident experience with District programs
2) Align programs that help residents achieve stability and ultimately, prosperity
3) Measuring progress for upward mobility
4) Evaluate program effectiveness to improve resident outcomes
Alignment with the Black Homeownership Strike Force

Charge 1: Increase access to homeownership
• Through Upward Mobility, the District is working to increase residents' awareness of and access to programs that can boost upward economic mobility.

Charge 2: Support wealth-building through homeownership programs
• Through Upward Mobility, the District seeks to better align consolidate programs that will make it easier for residents to obtain the support they need to buy a home.

Charge 3: Provide recommendations for use of a $10 million Black Homeownership Fund and create a goal for increasing Black homeowners in DC by 2030
• Through Upward Mobility, the District will track key metrics of upward mobility from poverty. Housing-specific metrics include housing cost burden and homeowner/renter breakdowns by census tract.
• A goal for Black homeownership by 2030 will further momentum for District-wide resident economic mobility goals that will be developed via the Comprehensive Economic Development Strategy.
Mobility Action Plan and website is now live!

https://upwardmobility.dc.gov/pdf

https://upwardmobility.dc.gov
Discussion
Community Engagement
Timothy White
Executive Director, Equitable Development at DMPED
Engagement goals

1. Create an opportunity for residents to share their thoughts on improving opportunities for future and current Black homeowners in the District

2. Implement a transparent process for feedback to be included in the work of the SF members

3. Ensure that residents perspectives are integrated into the final report
Engagement Framework

• **Resident Survey** - “Always available” opportunity to engage residents from all over the District to be used as a live feedback loop for the SF members

• **Expert Focus Groups** - Supplement the expertise of the SF members with focused expert conversations (i.e. lenders, financial literacy, etc.)

• **BHSF Engagement Townhall** - Hybrid community engagement event to connect with District residents
Discussion
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