

The Black Homeownership Project Presents
Black Housing Policy Agenda Rollout
For Black Elected Officials in NYC and NY State
Tuesday, 26 September, 2023
12 pm to 2 pm

ABOUT THE BLACK HOMEOWNERSHIP PROJECT

The Black Homeownership Project is a research, programmatic, and policy advocacy initiative from The Center for New York City Neighborhoods that seeks to **stabilize** and **increase Black homeownership** in New York City, **grow Black wealth**, and **provide high-quality services** to Black New Yorkers.

The Black Housing Agenda is a culmination of four years of research undertaken by the Black Homeownership Project team at the Center on the challenges and needs facing Black homeowners in New York City, and our work developing and launching pilot program interventions to meet the immediate needs of Black homeowners. The Black Housing Agenda will help the Black Homeownership Project Team advocate for systematic and structural change at the city, state, and federal levels for long-term stability and investment in Black homeownership programs and work to undo racist housing policies.

The Black Homeownership Project's Black Housing Agenda is deeply informed by the work and knowledge of coalitions and organizations that have led the advocacy on these issues, including the Homeowner Protection Program coalition, New York City Homeowner Stabilization Network Partners, the Association for Neighborhood & Housing Development, New Economy Project, NYC Community Land Initiative, LISC-NYC, Pratt Center for Community Development, Citizens Housing and Planning Council, the BASE campaign, and the Coalition for Affordable Homes.

For more information, please visit <https://blackhomeownersny.org>.

BHP'S BLACK HOUSING AGENDA

The Black Homeownership Project's Black Housing Agenda is a **five-point advocacy agenda** for Black New Yorkers that prioritizes:

- **Ending** predatory and speculative activities that target Black communities and encourage gentrification and displacement
- **Stabilizing** Black homeowners to keep them in their homes
- **Increasing** the supply of social, public, and affordable homeownership housing models
- **Prioritizing** healthy and resilient housing
- **Growing** Black Community Wealth Networks



BLACK HOUSING AGENDA: FIVE-POINT PROGRAM

1. **End** Predatory and Speculative Systems That Encourage Gentrification and Displacement
2. **Commit** Long-Term Investments in Black Homeownership Stabilization Programs
 - a. Stabilizing Pathways to Homeownership
 - b. Maintaining the Stability of Existing Black Homeownership
3. **Increase** the Supply of Social, Public, and Affordable Homeownership Housing Models
4. **Prioritize** Healthy and Resilient Housing
5. **Grow** Black Community Wealth Networks

1. End Systems That Encourage Gentrification and Displacement

Black New Yorkers deserve to feel secure in their neighborhoods and in their homes. As such, BHP wants to end the exploitation by speculative markets, predatory investors, and unaccountable corporations that target Black communities for displacement and undermine the growth of Black homeownership and Black wealth - which exacerbate the widening of the racial wealth and housing gap. Without intervention, we will see increased incidences of deed theft and scams, continuous discriminatory mortgage lending practices, speculation, and gentrification that lead to increased housing costs, deferred maintenance and repairs, and increased risk of displacement.

2. Commit Long-Term Investments in Black Homeownership Stabilization Programs

a. Stabilize Pathways to Homeownership

In our current housing system, the pathways to homeownership are remarkably convoluted and inaccessible for Black residents. Data has shown biases among various housing actors (lenders, appraisers, developers, etc.) that disproportionately disadvantage Black homeowners in their pursuit of homeownership. The Black Homeownership Project also recognizes that a significant part of this work is to increase the number of Black homeowners as a fundamental way to close the generational wealth gap, and as such, is advocating for policies that directly address the preemptive facets that lead to homeownership. At the federal level, the [3 by 30 project](#) is leading the effort to increase



Black homeownership by 3 million by the year 2030. In New York City, our goals to increase homeownership are also intertwined with our efforts to protect historically Black neighborhoods and strengthen Black communities.

b. Maintain the Stability of Existing Black Homeownership

Current Black homeowners need ongoing support for foreclosure prevention, home repair, estate planning, and landlord-tenant mediation services. It is critical that programs and networks such as the Protect Our Homes/Homeowner Protection Program, The Homeowner Help Desk, and The Black Homeownership Project continue to exist and receive ongoing stable funding so Black homeowners can continue receiving free referrals to local housing counseling and legal services. Without intervention, we will see a disproportionate number of Black homeowners lost to tax lien sales and a disproportionate number of Black homeowners facing foreclosure.

3. Increase the Supply of Social, Public, and Affordable Homeownership Housing Models

Black New Yorkers deserve housing justice in the form of equitable alternative pathways toward permanent, affordable, and stable housing free from displacement, discrimination, and harassment from predatory real estate speculators. Non-market-based, shared equity, social, and public housing models such as community land trusts and cooperatives have been shown to increase housing security and stabilization, reduce foreclosures, maintain equity, and protect intentionally marginalized people from displacement amid economic downturns.

4. Prioritize Healthy and Resilient Housing in Alignment with Climate Goals

Black New Yorkers bear the brunt of climate change and the negative impacts of extreme weather events such as flooding and heat. Black communities and their homes must be prioritized for rehabilitation, remediation, disaster preparedness, and energy efficiency to ensure all homes are safe, healthy, and free of dangerous conditions.

5. Grow Black Community Wealth Networks

Black wealth has been undermined and stolen by predatory investors, corporations, and real estate entities because of intentionally racist housing policies. In New York, this undermining of wealth plays out disproportionately in Black communities with the increasing incidences of deed

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theft and private investor and corporate ownership of housing. To reverse this, Black New Yorkers require substantial social and economic safety nets with early interventions, investments, and funding programs - specifically designed for the Black community - that seek to divest from speculative and extractive markets.

Roundtable Discussion

- What are your **top priorities** (policy, legislative, and/or programmatic) for Black homeownership?
- What **feedback** do you have on the Black Housing Policy Agenda? What is missing?
- How can we **promote** the Black Housing Policy Agenda during the **2024 Legislative Session**? What is needed for us to **push the legislative priorities forward**?
- How can we **secure public funding** to ensure the **sustainability** of BHP's programs for Black New Yorkers and homeowners and ensure that direct services, outreach and engagement, and education continue to be delivered and deployed?



What Do We Need From You?

To achieve the goals outlined in this policy rollout, we'll need the support of all of our partners: community-based organizations, elected officials, and funders. How you can support:

- Review the above policy goals, prioritize and advocate for the legislative priorities that impact Black New Yorkers and Black homeowners
- Allocate and prioritize public funding for the Black Homeownership Project's programs, such as our Generation 2 Generation Estate Planning pilot program, which is critical to preserving Black wealth and protecting against deed theft, to ensure long-term sustainability and scalability to continue to meet the needs of Black New Yorkers and Black homeowners
- Partner with community-based organizations to create informational housing resource fairs for Black homeowners in your districts to provide spaces for community education on Black homeownership issues and to provide information about housing services for Black homeowners such as estate planning, home repairs, foreclosure prevention, and wealth-building opportunities.



If you have additional questions or feedback and would like to schedule a 1:1 meeting to discuss the Black Housing Policy Agenda further, please contact:

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