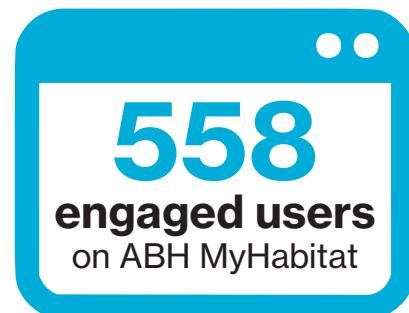
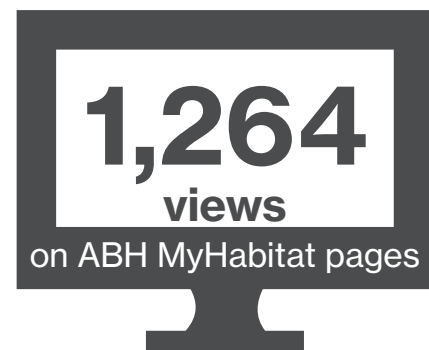
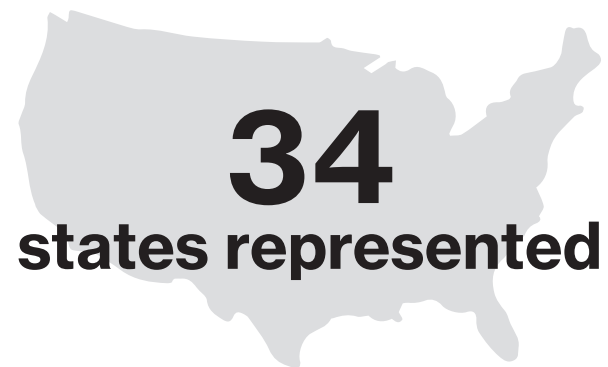
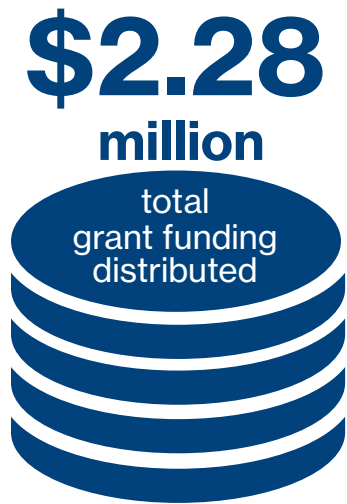




Year 2 Report:
Advancing Black Homeownership
in the United States

Advancing Black Homeownership: Year 2



Introduction

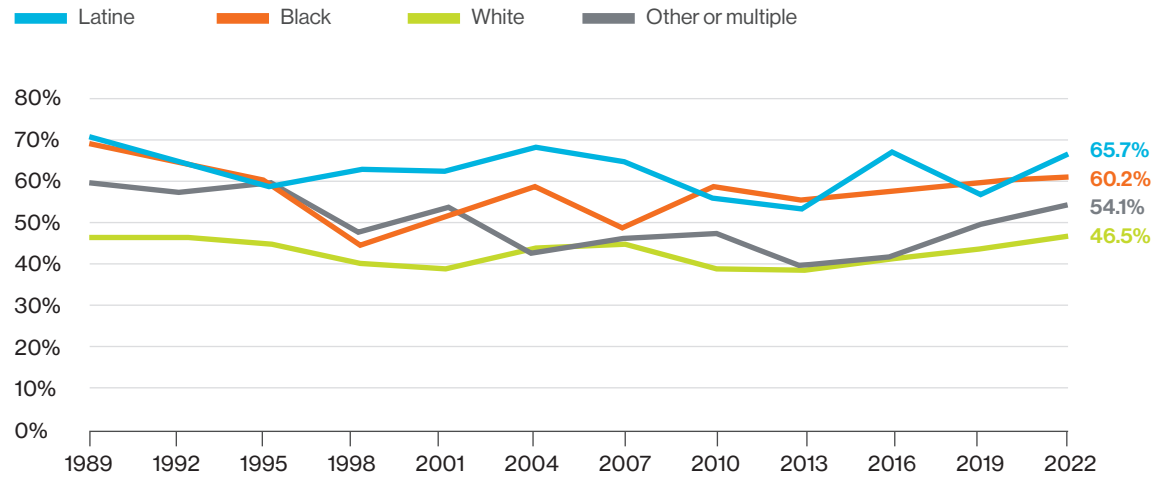
As we approach the two-year anniversary of Habitat for Humanity International's launch of the Advancing Black Homeownership initiative, we reflect on the successes, lessons learned and promising practices. On the heels of the 2024 Habitat Affiliate Conference and the subsequent boost in the number of affiliate staff members engaging in Advancing Black Homeownership, the team is building upon progress made alongside the evolving landscape in which we work to continue to develop programming and resources that will help the network increase access to homeownership for Black Americans. What follows is a summary of some key accomplishments this year and emerging work in progress.

To frame our work, here is some data gathered by the Urban Institute to support the National Housing conference's 3by30 initiative, which is working to create 3 million new Black homeowners by 2030. Habitat's efforts to increase Black homeownership in the U.S. support this collective goal. While the data below demonstrate that if we continue at the current rate of gains, we will be 1 million short of the goal in 2030, there is also an encouraging statistic: The number of Black homebuyers increased by over 204,000 from 2021 to 2022. For more details, please see the charts below.

Goal: 3 million net new Black homeowners by 2030 (3by30) = 9.457 million total Black homeowners by 2030

Median housing equity as share of median net worth for homeowners by race and ethnicity

Median housing equity makes up 60.2% of the median wealth held by Black homeowners.



Larry, Regina and their family shared their story of working with Habitat during the 2024 Home is the Key cause marketing campaign, which focused on Habitat's Advancing Black Homeownership efforts.

The Black homeownership rate increased more than the national homeownership rate from 2021 to 2022.

Changes in the homeownership rate, by race or ethnicity from 2021 to 2022

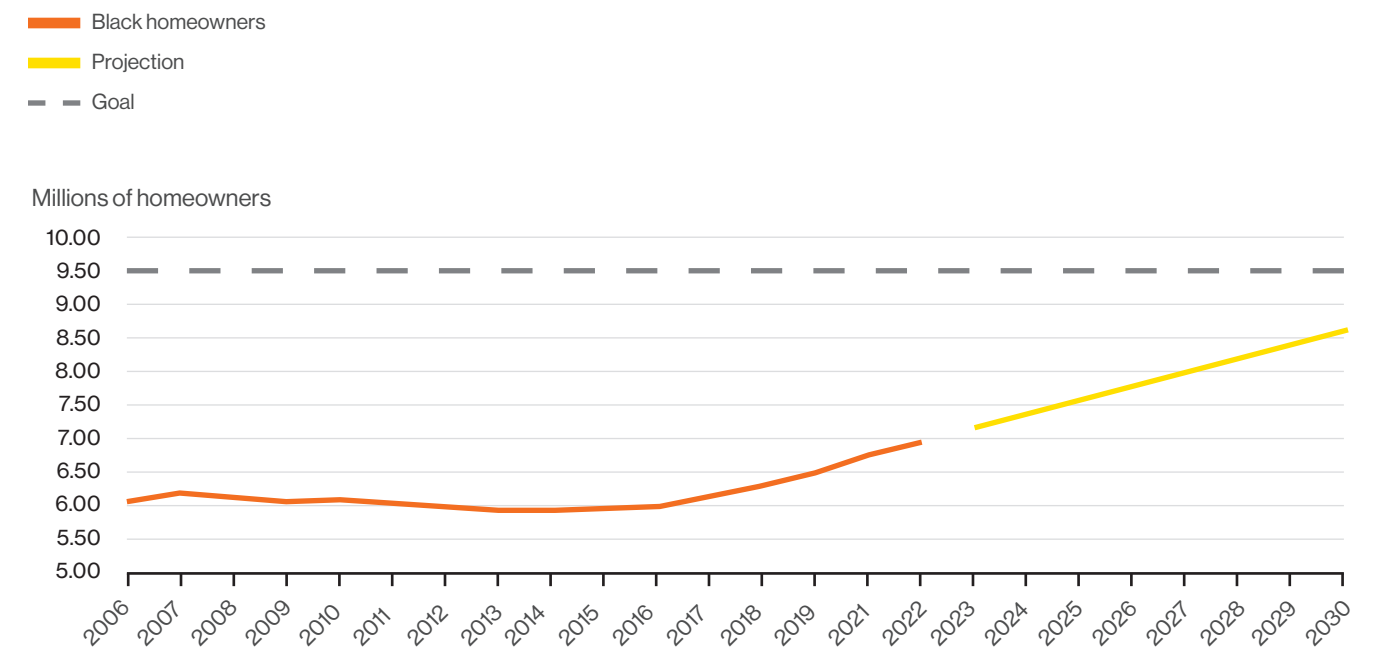
	Black	Latine	White	Asian	Total
ACS	0.1%	0.4%	-0.03%	0.6%	-0.2%
CPS/HVS	0.8%	0.2%	0.3%	1.1%	0.3%

From 2021 to 2022, the number of Black homeowners increased by **204,300** to reach **6.92 million Black homeowners**.

Source: 2021 and 2022 data from the ACS and the CPS/HVS. **Notes:** ACS = American Community Survey; CPS/HVS = Current Population Survey/Housing Vacancies and Homeownership Survey. For the CPS/HVS data, the authors calculated the annual homeownership rate by averaging the four quarterly numbers.

The current rate gains in Black homeownership are substantial. But at this rate, we will be 1 million homeowners short of the 3by30 goal.

Number of Black homeowning households And projection based on recent gains



Source: American Community Survey 2006-2022 and Urban Institute Calculations. **Note:** Projection based on annual gains from 2021 to 2022.

Innovation

In Year 1, Habitat launched two grants. The [Catalyst Grant](#) supported 12 rural and urban affiliates ranging in size and geographic location to implement new strategies to remove barriers for Black homebuyers. We are analyzing the results from these grant-funded programs and will be releasing a series of case studies, beginning with Habitat Spokane, which we just published.

A second funding opportunity, the HUD [Capacity Build](#) grant, is supporting 14 affiliates that each hired one staff position fully dedicated to creating, implementing and evaluating a three-year Advancing Black Homeownership strategic plan with the overarching goal of increasing organizational capacity to implement strategies more broadly. These sites embody a learning cohort model and will develop promising practices that can be scaled across the network.

In Year 2, Habitat launched the [FY2024 Catalyst Grant](#). Informed by what was learned in the first year of Advancing Black Homeownership, this grant opportunity is helping affiliates assess and evolve internal policies, practices and procedures that may be inadvertently creating barriers to Black homeownership. While Year 1 focused heavily on external strategies to increase Black homeownership, some affiliates are analyzing their work and discovering unintentional internal organizational barriers that must be addressed in order to increase access for Black homebuyers. The selection process for this grant is currently underway, and we look forward to discovering affiliates' innovations in this area.



Research

In partnership with [Harvard's Joint Center for Housing Studies](#) and the [University of Chicago](#), Habitat is implementing quantitative and qualitative research that explores the racial inequities in generational wealth that is transferred through homeownership, the impact of culturally competent estate planning interventions, and decision-making around tapping into home equity late in life.

In partnership with the [Urban Institute](#), Habitat is embarking on a study of emerging consumer finance data focused on racial disparities in homeownership as it relates to wealth building, which will provide an evidence base for the need to focus explicitly on Black homeownership and will inform emerging strategies to close the homeownership and wealth gaps.

As part of the foundational research and measurement work to support Advancing Black Homeownership, Habitat is partnering with the Michigan Public Health Institute's [Center for Culturally Responsive Engagement](#) to create a measurement and evaluation plan for the initiative, enabling both Habitat for Humanity International and the affiliate network to identify and measure success.

Low-barrier access

Habitat partnered with the [National Fair Housing Alliance](#), the leading housing equity organization committed to reducing housing discrimination, to develop strategies to support low-barrier access to homeownership, implement strategies, and provide technical assistance. Through this partnership, we launched [a three-part webinar series](#) with accompanying legal guidance that focused on topics such as affirmative marketing, special-purpose credit programs, first-generation homeowner assistance, geographic preference policies, and the disparate impact of credit scoring systems on Black homebuyers.

Community-driven program design

Habitat convened a group of predominantly Black community members, homeowners and affiliate staff members to design a framework for affordable housing providers to support and build Black generational wealth. The group spent nine months in a participatory process driven by the lived experience of those involved to create a program that affordable housing providers could implement to increase Black generational wealth. The framework will be piloted at nine Habitat sites across the country in spring 2024.

Additionally, Habitat is convening a Black homeowner advisory board that will be composed of a group of Habitat homeowners, non-Habitat homeowners and community leaders to directly inform and influence the work and strategies explored through the Advancing Black Homeownership initiative. This advisory board is expected to launch in September 2024.



and Habitat and Race Forward will be co-hosting a symposium at the Jimmy & Rosalynn Carter Work Project in October 2024 in St. Paul, Minnesota. Please also join us for a joint webinar on June 13 at 9 a.m. PST/noon EST to learn more about why solving the housing crisis requires addressing the systemic racism that has contributed heavily to racial homeownership and wealth gaps. Registration is required. If you are interested in hosting the exhibit, please [sign up here](#).

Conclusion

The next year promises to offer a tremendous amount of learning and promising practices through insight gained by affiliate innovation supported with the Advancing Black Homeownership grants, which will be scaled across the Habitat network. As this dynamic work continues to evolve, we will continue to create new communications materials, multimedia training and technical assistance and provide affiliates with emerging tools and resources to tailor strategies that meet the needs of their communities.

We are excited to continue to build and scale our work, increasing momentum through collective Black homeownership efforts across sectors throughout the U.S. while leveraging Habitat's unique position in the housing sector to make a profound impact in this important movement. If your affiliate has not yet enrolled in Advancing Black Homeownership, please [complete the self-assessment form](#).

[Please sign up for our mailing list](#) and join the [ABH Viva Engage Community](#) to stay connected with our developing work.

Storytelling

The "Black Homeownership Matters" exhibit launched at the 2024 Habitat for Humanity Affiliate Conference in Atlanta is an interactive art installation that tells the story of housing discrimination in the United States and describes the need for collective action to reduce racial inequities in the housing sector. The exhibit, designed in partnership with Godzspeed, a Black-owned communications firm, was visited and praised by Dr. Bernice King, the daughter of Martin Luther King Jr., and will be hosted by Habitat affiliates across the country, as nearly 50 affiliates have expressed interest in showcasing the exhibit in their communities.

Habitat is also partnering with Race Forward, a national racial justice organization that brings systemic analysis and innovative approaches through the use of media and narrative tools to support action toward racial equity. Race Forward is increasingly focusing its efforts on housing justice. Race Forward was a guest presenter at the Habitat Affiliate Conference,

Enrolled affiliates

*Affiliate support organization

Alamance County, North Carolina, Habitat for Humanity of	North Carolina
Arcadia-DeSoto County Habitat for Humanity	Florida
Asheville Area Habitat for Humanity	North Carolina
Baton Rouge, Habitat for Humanity of Greater	Louisiana
Bend/Redmond Habitat for Humanity	Oregon
Bergen County, Habitat for Humanity	New Jersey
Big Bend Habitat for Humanity	Florida
Blue Ridge Habitat for Humanity	Virginia
Boone County, Habitat for Humanity of	Indiana
Boston, Habitat for Humanity Greater	Massachusetts
Brevard County, Habitat for Humanity of	Florida
Broward, Habitat for Humanity of	Florida
Brunswick County Habitat for Humanity	North Carolina
Buckeye Ridge Habitat for Humanity	Ohio
Buffalo, Habitat for Humanity	New York
Camden County, Habitat for Humanity of	Georgia
Camden Habitat for Humanity, Metropolitan	New Jersey
Cape May County, Habitat for Humanity	New Jersey
Capital District, Habitat for Humanity	New York
Catawba Valley, Habitat for Humanity of	North Carolina
Central Berkshire Habitat for Humanity	Massachusetts
Champaign County, Habitat for Humanity of	Illinois
Charleston Habitat for Humanity	South Carolina
Charlotte Region, Habitat for Humanity of the	North Carolina
Charlottesville Habitat for Humanity, Greater	Virginia
Chattanooga Area, Habitat for Humanity of Greater	Tennessee

Chemung County Habitat for Humanity	New York
Chesapeake, Habitat for Humanity of the	Maryland
Chicago, Habitat for Humanity	Illinois
Cincinnati, Habitat for Humanity of Greater	Ohio
Clay County Habitat for Humanity	Florida
Cleveland Habitat for Humanity, Greater	Ohio
Clinch River Habitat for Humanity	Tennessee
Coastal Fairfield County, Habitat for Humanity of	Connecticut
Colorado County Habitat for Humanity	Texas
Comal County Habitat for Humanity	Texas
Dallas Area Habitat for Humanity	Texas
Dane County, Habitat for Humanity of	Wisconsin
Dayton, Habitat for Humanity of Greater	Ohio
DeKalb County, Habitat for Humanity of	Illinois
Des Moines Habitat for Humanity, Greater	Iowa
Detroit, Habitat for Humanity	Michigan
Dubuque/Jackson Counties Habitat for Humanity	Iowa
DuPage Habitat for Humanity	Illinois
Dutchess County, Habitat for Humanity of	New York
East & Central Pasco County, Habitat for Humanity of	Florida
East Bay/Silicon Valley, Habitat for Humanity	California
East Central Ohio, Habitat for Humanity	Ohio
East Jefferson County, Habitat for Humanity	Washington
East Polk County, Habitat for Humanity of	Florida
East St. Tammany Habitat for Humanity	Louisiana
Eastern Connecticut Habitat for Humanity	Connecticut

Evansville, Habitat for Humanity	Indiana
Evergreen Habitat for Humanity	Washington
Florence Habitat for Humanity, Greater	South Carolina
Forsyth County, Habitat for Humanity of	North Carolina
Fort Bend Habitat for Humanity	Texas
Fox Valley Habitat for Humanity	Illinois
Franklin County, Habitat for Humanity of	Virginia
Fresno, Habitat for Humanity	California
Gadsden-Etowah Habitat for Humanity	Alabama
Gaston County, Habitat for Humanity	North Carolina
Genesee County Habitat for Humanity	Michigan
Glens Falls Area Habitat for Humanity	New York
Goldsboro-Wayne, Habitat for Humanity of	North Carolina
Greeley-Weld Habitat for Humanity	Colorado
Greensboro, Habitat for Humanity of Greater	North Carolina
Greenville County, Habitat for Humanity of	South Carolina
Gwinnett County Habitat for Humanity	Georgia
Habitat for Humanity California*	California
Habitat for Humanity Michigan*	Michigan
Habitat for Humanity of Minnesota*	Minnesota
Habitat for Humanity North Carolina*	North Carolina
Habitat for Humanity Washington*	Washington
Hanover and King William Habitat for Humanity	Virginia
Haywood Habitat for Humanity	North Carolina
High Point Archdale & Trinity, Habitat for Humanity	North Carolina
Hillsborough County, Habitat for Humanity of	Florida
Horry County, Habitat for Humanity of	South Carolina
Huron Valley, Habitat for Humanity	Michigan
Indian River County, Habitat for Humanity of	Florida

Indianapolis, Habitat for Humanity of Greater	Indiana
Iowa Valley Habitat for Humanity	Iowa
Jackson Tennessee Area Habitat for Humanity	Tennessee
Jacksonville, Habitat for Humanity of	Florida
Jefferson County, Habitat for Humanity of	Texas
Jefferson County Habitat for Humanity	Arkansas
Kalamazoo Valley Habitat for Humanity	Michigan
Kansas City, Habitat for Humanity of	Missouri
Kenosha, Habitat for Humanity of	Wisconsin
Kent County, Habitat for Humanity of	Michigan
Kershaw County, Habitat for Humanity of	South Carolina
Key West & Lower Florida Keys, Habitat for Humanity of	Florida
La Crosse Area Habitat for Humanity	Wisconsin
Lake County, Illinois, Habitat for Humanity	Illinois
Lakeshore Habitat for Humanity	Michigan
Lakeside, Habitat for Humanity	Wisconsin
Lake-Sumter, Habitat for Humanity of	Florida
Lawrence Habitat for Humanity	Kansas
Los Angeles, Habitat for Humanity of Greater	California
Loudoun Habitat for Humanity	Virginia
Lowell, Habitat for Humanity of Greater	Massachusetts
Macomb County Habitat for Humanity	Michigan
Macon Area Habitat for Humanity	Georgia
Manatee County Habitat for Humanity	Florida
Manhattan Area Habitat for Humanity	Kansas
Memphis, Habitat for Humanity of Greater	Tennessee
Metro Denver, Habitat for Humanity of	Colorado
Metro Maryland Habitat for Humanity	Maryland
MetroWest-Greater Worcester, Habitat for Humanity	Massachusetts

Middlesex, Habitat for Humanity	Connecticut
MidOhio, Habitat for Humanity	Ohio
Milwaukee Habitat for Humanity	Wisconsin
Monroe County Indiana, Habitat for Humanity of	Indiana
Montgomery County, Habitat for Humanity of	Tennessee
Morris Habitat for Humanity	New Jersey
Muncie Habitat for Humanity, Greater	Indiana
New Castle County, Habitat for Humanity of	Delaware
New Horizons, Habitat for Humanity of	Georgia
New Orleans Area Habitat for Humanity	Louisiana
New York City and Westchester County, Habitat for Humanity	New York
Newark, Habitat for Humanity of Greater	New Jersey
Newburgh, Habitat for Humanity of Greater	New York
North Central Massachusetts, Habitat for Humanity	Massachusetts
Northwest Metro Atlanta, Habitat for Humanity of	Georgia
Oakland County, Habitat for Humanity of	Michigan
Omaha, Habitat for Humanity of	Nebraska
Orange County, Habitat for Humanity	North Carolina
Oregon Habitat for Humanity*	Oregon
Orlando & Osceola County, Habitat for Humanity of	Florida
Owensboro/Daviess County, Habitat for Humanity	Kentucky
Palm Beach County, Habitat for Humanity of	Florida
Paterson Habitat for Humanity	New Jersey
Pensacola Habitat for Humanity	Florida
Philadelphia, Habitat for Humanity	Pennsylvania
Piedmont Habitat for Humanity	Virginia
Pioneer Valley Habitat for Humanity	Massachusetts
Pittsburgh, Habitat for Humanity of Greater	Pennsylvania

Pontotoc County Habitat for Humanity	Mississippi
Portage County, Habitat for Humanity of	Ohio
Portland Region, Habitat for Humanity	Oregon
Racine Habitat for Humanity	Wisconsin
Richmond Metropolitan Habitat for Humanity	Virginia
River City Habitat for Humanity	Missouri
Rockford Area Habitat for Humanity	Illinois
Saginaw-Shiawassee Habitat for Humanity	Michigan
Saint Louis, Habitat for Humanity	Missouri
Salem County Habitat for Humanity of	New Jersey
San Bernardino Area, Habitat for Humanity	California
San Diego Habitat for Humanity	California
San Francisco, Habitat for Humanity Greater	California
San Gabriel Valley Habitat for Humanity	California
Sanford Area, Habitat for Humanity of the	North Carolina
Scotland County, Habitat for Humanity of	North Carolina
Scott County Habitat for Humanity	Kentucky
Seattle-King County, Habitat for Humanity	Washington
Sioux Falls, Habitat for Humanity of Greater	South Dakota
Siouxland Habitat for Humanity	Iowa
South Central New Jersey, Habitat for Humanity of	New Jersey
South Hampton Roads, Habitat for Humanity of	Virginia
South Palm Beach County, Habitat for Humanity of	Florida
South Puget Sound Habitat for Humanity	Washington
Southeast Ohio Habitat for Humanity	Ohio
Southern Crescent Habitat for Humanity	Georgia
Space Coast Habitat for Humanity	Florida
Spokane, Habitat for Humanity	Washington

Springfield Habitat for Humanity, Greater	Massachusetts
St. Augustine/St. Johns County, Habitat for Humanity of	Florida
St. Lucie Habitat for Humanity	Florida
St. Tammany West, Habitat for Humanity	Louisiana
St. Vrain Valley, Habitat for Humanity of the	Colorado
Starkville Habitat for Humanity	Mississippi
Summit County, Habitat for Humanity of	Ohio
Susquehanna, Habitat for Humanity	Maryland
Tacoma/Pierce County Habitat for Humanity	Washington
Tompkins & Cortland Counties, Habitat for Humanity of	New York
Topeka Habitat for Humanity	Kansas
Transylvania Habitat for Humanity	North Carolina
Troup County, Habitat for Humanity	Georgia
Truman Heritage, Habitat for Humanity	Missouri
Twin Cities Habitat for Humanity	Minnesota
Ulster County Habitat for Humanity	New York
Union County Habitat for Humanity Inc.	Kentucky
Virginia Affiliate Support Organization*	Virginia
Waco Habitat for Humanity	Texas
Washington County, Habitat for Humanity of	Maryland
Waukesha County, Habitat for Humanity of	Wisconsin
West Georgia Habitat for Humanity	Georgia
West Tuality Habitat for Humanity	Oregon
Wichita Habitat for Humanity	Kansas
Wicomico County, Habitat for Humanity of	Maryland
Williamson-Maury, Habitat for Humanity	Tennessee
Wisconsin River Area, Habitat for Humanity of	Wisconsin
York County, Habitat for Humanity of	South Carolina
Yuba/Sutter Habitat for Humanity	California



Home is the Key family



homeowner



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