



# HOMEOWNERSHIP STUDY **PHASE 2** REPORT



SEPTEMBER 2023



# ABOUT THE REPORT

The Homeownership Study Phase 2 Report presents the key themes, as well as the vision, goals, and objectives, that were developed through the community engagement phase of the Homeownership Study. The ideas described in this report will provide a basis for further research and will be assessed on their potential feasibility and likely impact prior to drafting program recommendations. The refined program recommendations will be presented to the County Board.

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# STUDY OVERVIEW

## STUDY INCEPTION

Due to the high cost of housing in Arlington, entry into homeownership has been challenging for many moderate-income households. Homeownership opportunities have not always been distributed equitably among racial and ethnic sociodemographic groups. As a result, the County has historically supported Arlingtonians' homeownership goals and assisted families in maintaining homeownership given the financial and social benefits.

The County supports homebuyer education, promotes state programs for first-time homebuyers, provides financial assistance through the Moderate-Income Purchase Assistance Program (MIPAP), and requires income-restricted Affordable Dwelling Units (ADUs) to be incorporated into condominium projects that are approved through the Special Exception development review process. In addition, the County provides real estate tax relief to eligible elderly or disabled homeowners, makes grants to nonprofits to provide accessibility improvements to homes occupied by low-income seniors, and offers education to condo owners and communities through the Condo Initiative.

Most of Arlington's homeownership programs are designed to provide access to homeownership for households earning below 80% of area median income (AMI). They do not, however, necessarily help to build long-term wealth, which is an inherent benefit to the prospect of owning a home. Despite the County's efforts, the lack of affordable homeownership opportunities and the purchase barriers that certain racial and ethnic groups consistently face remain a challenge. In addition, low- and moderate-income homeowners often struggle with ongoing costs, such as repairs, maintenance, and condo fees, and there are certain populations that are disproportionately housing cost-burdened.

To ensure that the County's existing homeownership programs reflect the community's values and priorities, the County launched the Homeownership Study in July 2022. The purpose of the study is to develop a vision statement and clear set of goals for the County's homeownership programs in order to ultimately develop program recommendations, including new programs and modifications to existing programs. New and modified programs will better meet the vision and goals of the community, create better homeownership outcomes for people of color and other underserved populations, and increase available resources for existing homeowners.

The study is considering issues related to homeownership program design, program prioritization, and how the County's homeownership efforts can contribute to the County's overarching racial equity goals.

## STUDY PROCESS & DELIVERABLES

County staff devised the scope of the Homeownership Study to be carried out in three phases.

**Phase 1** involved data research and a program assessment. Both were conducted to better understand the challenges and barriers that residents face in pursuing homeownership and maintaining their homes, as well as how effective the County's existing programs have been in breaking down barriers and bridging gaps. Phase 1 also involved roundtable discussions with populations that have faced barriers in accessing or maintaining homeownership. These discussions validated data research and helped staff better understand specific barriers as they relate to the County's programs. Deliverables through Phase 1 were:

- [Ownership Housing and Barriers to Homeownership in Arlington County](#) (posted October 2022)
- [Analysis of Arlington County Homebuyer Programs](#) (posted February 2023)
- [Roundtable Summary Report](#) (posted May 2023)

**Phase 2** continued to build upon data research and program analysis by engaging the broader community in a values, vision, goals, and objectives discussion. The community was asked to weigh in on what local government's role should be as it relates to providing homeownership support. The community also assisted the County in developing an aspirational vision statement along with supporting goals and objectives.



**Phase 3** will involve further program analysis based on values and goals discussions, validation of previous data analysis, and a case study review of how other municipalities approach homeownership programs. This research will support the design, development, and refinement of homeownership programs in Arlington.

# COMMUNITY ENGAGEMENT

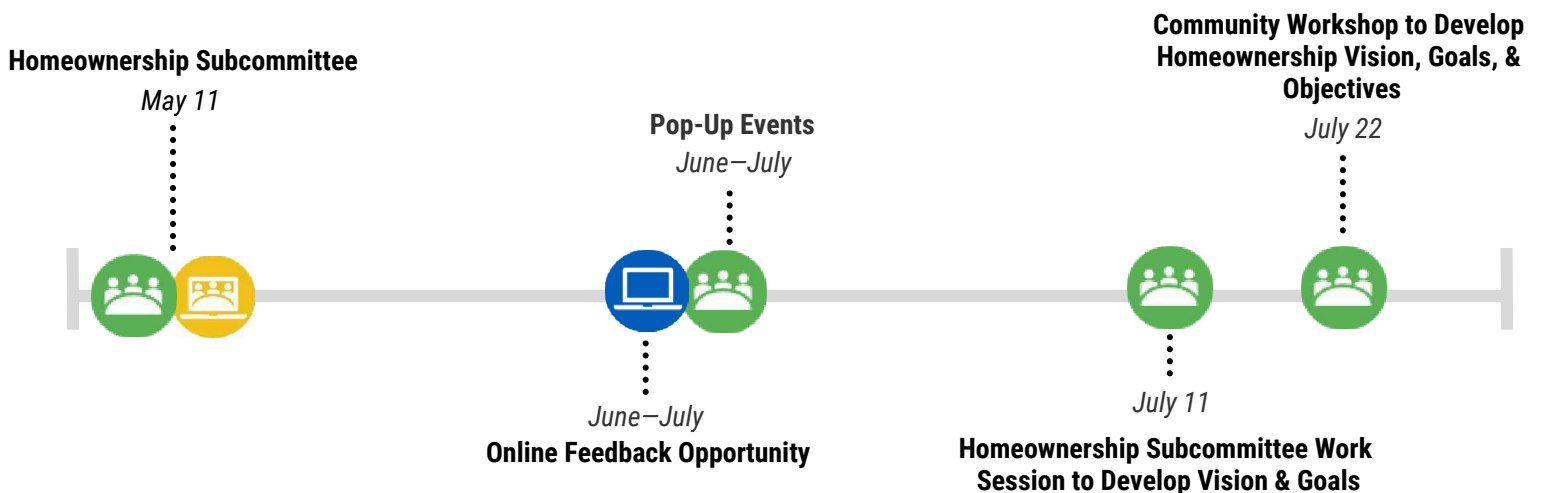
## PRINCIPLES

A key element of the Homeownership Study is to ensure that the broader community—not only advocates and stakeholders who are regularly engaged in Arlington housing issues—provides input on the direction of the County’s homeownership programs. Engagement efforts have been guided by the following principles throughout the course of the study:

- Develop an engagement and outreach plan that is informed by the County’s Racial Equity Framework, where perspectives of Black, Indigenous, and People of Color (BIPOC) and English-as-a-Second-Language (ESL) community members are emphasized and considered.
- Create open, two-way dialogues with a diverse set of stakeholders.
- Provide clear, accessible, and language-appropriate information.
- Provide participation opportunities that will encourage a broad range of perspectives.
- Demonstrate a commitment to sharing information and responding to suggestions for improvement.

## PHASE 2 ENGAGEMENT PROCESS

Community engagement and outreach formed the focus of Phase 2 of the Homeownership Study. The feedback received through community engagement provided an understanding of the community’s values as they relate to providing homeownership support. These values, and further community engagement, helped to establish a clear vision statement and supporting goals to achieve those aspirations. Phase 2 engagement opportunities can be summarized as follows: \*



**Figure 1: Community Engagement in Phase 2 of the Homeownership Study, May–July 2023**

- **Homeownership Subcommittee:** The subcommittee discussed barriers to homeownership utilizing the County’s Racial Equity Framework. The questions “who benefits from, who is burdened by, and who is missing from homeownership” were considered. Appendix A contains a racial equity analysis based on this discussion.
- **Online Feedback Opportunity:** This online form measured the community’s perspective on what the role of local government should be in providing homeownership support to both prospective homebuyers and existing homeowners.
- **Pop-Up Events:** Eight pop-up feedback opportunities were held to encourage participation in both the online feedback opportunity and the July community meetings.

**975+ unique participants in online feedback opportunity**

\* This summary does not include the roundtable discussions mentioned on the preceding page because these occurred during Phase 1 of the Homeownership Study. Nevertheless, they too informed the vision and goals developed in Phase 2, as did the data compiled and analyses performed in Phase 1.

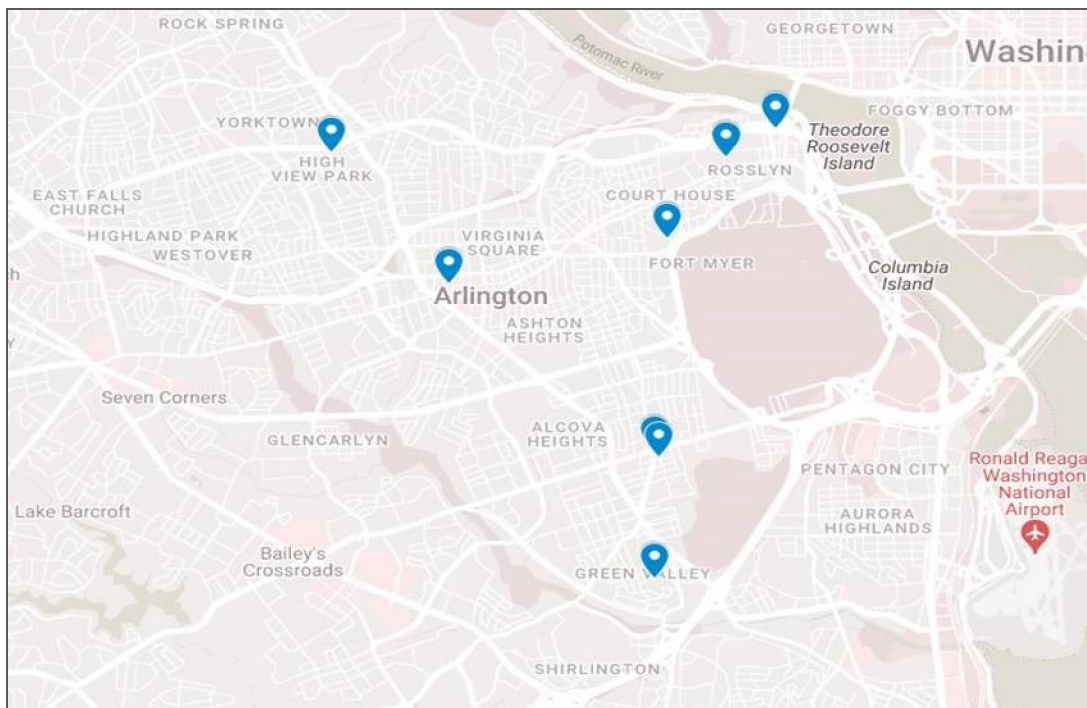
- **Homeownership Subcommittee Work Session to Develop Vision & Goals:** Using data and analysis on the state of the homeownership market and the County’s existing programs from Phase 1, as well as feedback from the online form, County staff and the Housing Commission’s Homeownership Subcommittee (20 members in attendance) developed a draft vision statement and supporting goals.
- **Community Workshop to Develop Homeownership Vision, Goals, & Objectives:**
  - The broader community was invited to participate in a workshop to further refine the draft vision statement and establish specific objectives to support the goals.

**70 workshop participants**

The County leveraged the relationships of Homeownership Subcommittee members and other community partners to ensure the participation and inclusion of BIPOC and ESL community members; stakeholders representing a range of ages; members of the disability community; renters; aspiring homeowners; and existing homeowners. Through this direct outreach, the Homeownership Study team connected with over 60 organizations, including nonprofits, advocates, practitioners, faith-based groups, and civic associations, to ensure that community members had an opportunity to participate in the online feedback form and/or the community meetings.

To capture the perspectives of diverse stakeholders, County staff held eight pop-up feedback opportunities throughout the month of June. Staff chose pop-up locations (Figure 2) and dates/times based on expected foot traffic, communities with high proportions of renters, and neighborhoods with higher numbers of BIPOC and ESL residents:

- Saturday, June 17: Columbia Pike Blues Festival
- Saturday, June 17: Green Valley Car Show
- Thursday, June 22: Queen’s Court Arlington Food Assistance Center (AFAC) Distribution
- Saturday, June 24: Arlington County Pride Festival
- Thursday, June 29: Ballston Farmers Market
- Sunday, July 2: Columbia Pike Farmers Market
- Wednesday, July 5: Langston Brown Community Center
- Thursday, July 6: Frederick / Woodbury Park AFAC Distribution



**Figure 2: Map of Homeownership Study Pop-Up Locations**

Through these pop-up events, County staff talked with community members about what they believe local government’s role should be in providing homeownership support and encouraged participation in the online feedback opportunity and the July 2023 community meetings.

In addition to forms of direct or in-person outreach, staff utilized traditional County channels—including social media, newsletters, and the County website—to inform community members about the Homeownership Study.

## WHAT WE LEARNED: HIGHLIGHTS & MAJOR THEMES

The engagement in Phase 2 of the Homeownership Study – and the analysis of the feedback received – has informed the understanding of the following values and priorities for prospective homebuyers, existing homeowners, and both groups:

### BOTH

- Those who participated in the engagement phase of the Homeownership Study generally agreed that **local government has a role in supporting community members in accessing and maintaining homeownership**. Open-ended comments made via the online feedback form presented a variety of homeownership-related program and policy ideas, including changing current taxation methods, using taxes as incentives or deterrents, greater government intervention in private development and real estate investment, ideas for existing programs (MIPAP and the ADU program), ideas for new programs, land trusts, co-ops, financial assistance, and conversions of non-residential property into residences.
- **Community members expressed belief in targeting homeownership programs to support specific groups and households who face purchase or ownership barriers** (for example, people of color, low-income homebuyers and homeowners, senior citizens, some existing Arlington residents, and some essential and local government workers).
- Respondents to the feedback form, participants in the Phase 1 roundtables, members of the Homeownership Subcommittee, and participants in the July 22 community workshop all identified the **sharing of information with homeowners and aspiring homebuyers** as an area in which the County should continue and expand its activities. Under the umbrella of information sharing would fall **affirmative marketing** of the County's homeownership, and especially homebuying programs; the use of County platforms to share resources for senior citizens; and offering or coordinating **education** on topics including homebuying and personal financial management.

### PROSPECTIVE HOMEBUYERS

- While affordability of homeownership stock continues to be a challenge for moderate-income purchasers, **there was mixed agreement that local government has a role in increasing the supply and types of homes priced at \$500,000 and below**. However, cross-tabulation of data from the online feedback opportunity revealed that **certain subpopulations, such as renters and people of color, were far more favorable** to the idea that the County should focus on increasing housing supply.
- **Respondents who identified as racial minorities also believed that local government should increase access to financing and ensure equitable distribution** of homeownership programs, resources, and services to minority homebuyers and homeowners.
- Form respondents as a whole were close to evenly split between agreement and disagreement on local government's role in providing financial assistance for first-time homebuyers, but saw **access to financing as one of the means most likely to increase access to homeownership among racial minorities**.

### EXISTING HOMEOWNERS

- Community members believed that **local government should support existing homeowners – with special considerations for those with low or moderate incomes, including senior citizens – in reducing health and safety risks in their homes**. Community members suggested a variety of forms this support could take.
- Feedback form respondents agreed that local government should provide **property tax relief for households with low or moderate incomes**. Many respondents expressed interest in seeing property taxes in general lowered and/or stabilized.
- Community members believed that **local government should support condo owners** by offering technical assistance with condo board governance. The online feedback opportunity showed community members to be less unified on the idea of local government lessening the impact of condo fees and special assessments on low- or moderate-income condo owners, despite community members having identified condo fees as a barrier to homeownership.

# HOMEOWNERSHIP VISION, GOALS, & OBJECTIVES

## VISION STATEMENT & GOALS

Building off the values and priorities identified through the online feedback opportunity, County staff held a work session with the Homeownership Subcommittee of the Housing Commission on July 11, 2023, to collaborate on the development of a draft vision statement for Arlington’s homeownership programs. The vision statement positions Arlington’s homeownership programs as an element of a larger interconnected approach to ensure that homebuyers have access to affordable opportunities and that existing homeowners remain housed. The Homeownership Subcommittee also strategized about goals that could help achieve the vision. After the July 11 work session, County staff refined the draft vision statement and formulated statements of the goals (Figure 3). The latter were further discussed at the July 22, 2023, Homeownership Study Community Workshop.

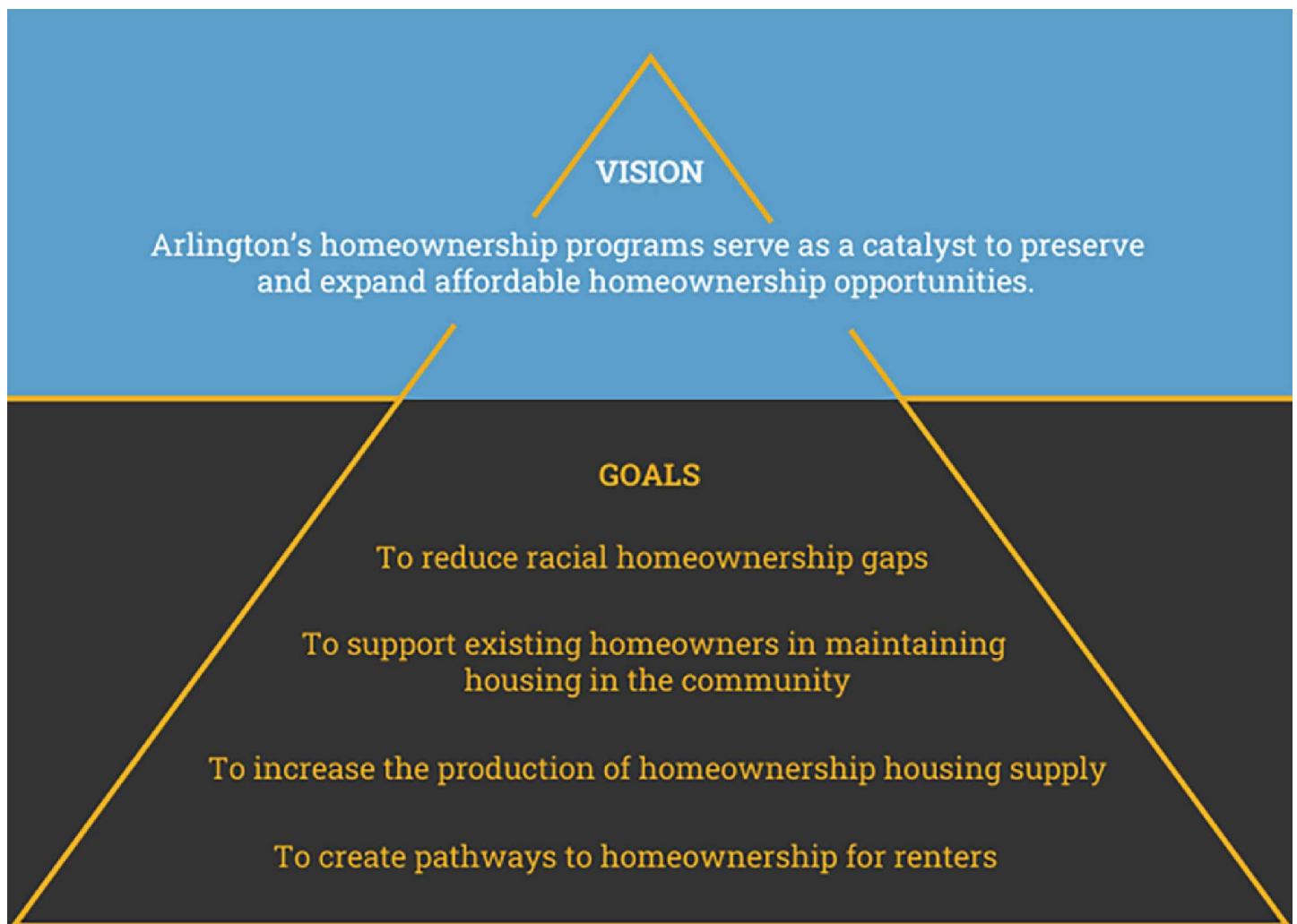


Figure 3: Vision Statement and Goals for Arlington County's Homeownership Programs

## OBJECTIVES

The remainder of this report summarizes specific objectives formulated under these four goals, incorporating feedback from participants at the July 22 Homeownership Study Community Workshop. In some instances, content has been reorganized to correspond with the goal with which it is most directly aligned. The objectives also encompass feedback received through previous engagements (including the online feedback form, [previous Homeownership Subcommittee meetings](#), [roundtables](#), and racial equity discussions) and data analysis conducted in earlier phases of the study. As such, the objectives and ideas presented are broader than the feedback received at the July 22 workshop. To view feedback from July 22 exclusively, see Appendix B.

Each goal contains four subareas:

- **SUCCESS INDICATORS:** These are key performance indicators that could serve as important references for ongoing monitoring of the County's efforts. They could also guide the design of activities to achieve the stated goal.
- **IDEAS FROM THE COMMUNITY:** These suggested activities or programs could be developed to further the goal.
- **TECHNICAL ASSISTANCE / EDUCATION:** These are crucial supports for successful homeownership initiatives.
- **PARTNER ORGANIZATIONS:** Collaborating with various partner organizations is essential for achieving Arlington's homeownership goals.

**NOTE:** The objectives and content that appear under each goal represent neither recommendations nor components of a plan of action for Arlington County's homeownership programs. Nor will every objective or idea receive further study. County staff, the Homeownership Subcommittee, and a team of consultants will assess the feasibility and likely impact of the objectives and ideas presented. Some ideas may translate to, or be incorporated into, program recommendations. Others may form the basis for further research. Still others may be tabled at this time.

## GOAL 1: REDUCE RACIAL HOMEOWNERSHIP GAPS

Explore strategies to reduce racial homeownership gaps, promote housing equity, expand access to homeownership for households who have traditionally faced purchase barriers, and attain diversity in homeownership that aligns with the diversity of the County's population.

### SUCCESS INDICATORS

- The diversity of Arlington's homeowners corresponds to the diversity of the total population.
- Residents of Arlington County can continue to live in the community.
- The number of households who receive homeownership and financial education increases, particularly in rental communities where financial preparedness and literacy are critical in transitioning to homeownership.

### IDEAS FROM THE COMMUNITY

#### **Create resources and educational opportunities for immigrant populations.**

Immigrants and foreign-born households often face unique barriers to homeownership. These include language barriers for buyers whose first language is not English, lack of knowledge of the homebuying process in the United States, lack of credit history due to reliance on cash, and cultural distrust of the banking system. To ensure that these households have an equal opportunity to access the homeownership market, Arlington should provide educational resources and information to immigrant populations and non-English speaking residents, bridging language barriers and ensuring equitable access to homeownership information. These efforts could include the use of diverse community outreach methods, including pop-up events at farmers markets and public gatherings, to promote homeownership opportunities.

#### **Explore opportunities to improve access to mortgage financing for households of color.**

One finding in Ownership Housing and Barriers to Homeownership in Arlington County is that Black and Hispanic borrowers are often charged higher mortgage interest rates than White or Asian borrowers. To promote greater affordability and access to homebuying for individuals of color, Arlington should explore offering interest rate subsidies and/or ideas related to flexible mortgage qualifying criteria.

#### **Expand eligibility criteria and explore alternative funding opportunities for existing homeownership programs to better support populations that have traditionally been underrepresented in the homeownership market.**

Black and Hispanic borrowers often face more extensive barriers to accessing mortgage financing. As such, they have made up a smaller share of participants (compared to White borrowers) in Arlington's MIPAP program, as reported in the recently released Analysis of Arlington County Homebuyer Programs. Arlington should explore flexibilities in its programs' eligibility criteria to bolster participation from underrepresented populations. In addition, Arlington should explore alternative funding opportunities for the County's current homeownership programs to increase their effectiveness and reach.



## **Focus current homeownership programs towards building generational wealth and accruing equity.**

Arlington's homeownership programs are currently designed to provide greater access to homeownership for low- and moderate-income households, but do not necessarily help to build equity or create generational wealth, which is an inherent benefit to the prospect of owning a home. Arlington should explore modifications to existing programs and, potentially, other creative ownership options that specifically assist in accruing home equity among program users and building wealth among people of color.

## **Explore additional opportunities to support essential workers.**

In Arlington, essential workers, such as teachers, first responders, and healthcare professionals, who are also oftentimes of a minority race or ethnicity, sometimes struggle to find affordable homeownership opportunities close to where they work. Arlington should explore more live-where-you-work opportunities for essential workers, enabling them to afford homes in the communities they serve.

## **TECHNICAL ASSISTANCE / EDUCATION**

### **Create peer-to-peer support networks for existing and prospective owners.**

Arlington should establish peer-to-peer support between existing homeowners and renters, allowing homeowners to share experiences and knowledge with renters.

### **Improve data-driven targeting, marketing, and outreach efforts.**

Arlington should use data, including census information, to target and market homeownership programs to people of color, immigrant populations, and non-English speaking residents. Targeted outreach would address language barriers and ensure that communities of color have access equal to that of the majority population to homeownership information.

## **PARTNER ORGANIZATIONS**

Arlington may consider partnering with the following types of organizations to achieve its goals:

- Houses of worship, to help promote homeownership initiatives and community involvement.
- Lenders and real estate agents, to increase access to homeownership opportunities.
- Nonprofit organizations like the Dream Project, the National Association for the Advancement of Colored People Arlington Branch, etc., to support targeted outreach for homeownership initiatives.

## **GOAL 2: SUPPORT EXISTING HOMEOWNERS IN MAINTAINING HOUSING IN THE COMMUNITY**

Explore strategies to support existing homeowners. These strategies might include assisting with maintenance of housing, real estate tax relief, support for condos and condo owners, and improving the conditions of neighborhoods.

## **SUCCESS INDICATORS**

- Existing homeowners can remain rooted in their community or neighborhood.
- The impact of gentrification on legacy residents is reduced.
- Existing homeowners have more access to information and resources about how to maintain their homes.

## **IDEAS FROM THE COMMUNITY**

### **Investigate expansion or reconfiguration of Real Estate Tax Relief program.**

As homeowners retire, they typically rely on fixed incomes, such as Social Security or pension benefits. Many aging homeowners lack sufficient assets to afford rising housing costs, including property taxes. Currently, the [Real Estate Tax Relief \(RETR\)](#) program provides an exemption and/or deferral of real estate taxes for qualified Arlington homeowners whose annual household income is below \$99,472, and whose household assets (excluding the value of their Arlington home) are below \$340,000. The County should explore options for expanding the existing program and ensuring that homeowners with the highest housing cost burden are benefitting.

**Explore financial incentives or resources to support home repairs, maintenance, and large systems replacements, as well as energy efficiency upgrades.**

Homeowners, including first-time homebuyers, inexperienced owners, or aging homeowners who are physically incapable of upkeep, may not perform the basic repairs or maintenance required to ensure the long-term viability of their housing. Deferred maintenance or improvements can then turn into larger, costly, and critical capital needs or even code violations threatening life and safety. The County should explore creating resources, including but not limited to property tax abatement or exemption programs, for low- and moderate-income homeowners, including those that are currently housing cost-burdened, to ensure they have the necessary tools and resources to afford simple maintenance as well as more extensive repairs critical for health and safety. In addition to facilitating regular maintenance and upkeep, the County can explore financial tools for homeowners to make energy efficiency upgrades to their homes. These upgrades would both improve the environmental impact of the homes and reduce financial burdens on the homeowners.

**Create maintenance resources and information toolkits for homeowners.**

One of the biggest challenges that homeowners face in maintaining their housing is understanding what regular upkeep is required to ensure the long-term stability of the asset (the home). This includes both understanding when systems need to be replaced as well as what contractors to call when an issue arises. The County should explore ways to disseminate relevant and helpful information to homeowners about maintenance, home upkeep, requirements for maintaining homes, safety concerns, and common code compliance issues. The County should also explore the creation of a preferred vendor list and the expansion of the existing tool library (the Shed at Central Library).

**Facilitate the creation and expansion of community networks to establish neighborhood pride.**

The value of a homeowner's property is not only related to the condition of the physical asset but also the condition of the surrounding neighborhood. In communities with a larger share of cost-burdened or low- and moderate-income homeowners, access to information, resource sharing, and peer-to-peer support is critical to creating and maintaining a sense of community and neighborhood pride. The County should continue and expand programs to improve neighborhood conditions and create community networks to foster greater community pride among neighbors.

**Explore changes to property taxation, to ensure home improvements do not increase tax burdens.**

The County should explore avenues for assessing property that are based more on land value than improvement value (so improving a home does not increase the tax burden associated with it).

**Create resources for condo boards to assist with better governance.**

Because condos represent one of the more affordable ownership options in the County, Arlington has an interest in ensuring that condo boards are operating effectively so that deferred maintenance and capital repairs do not begin to accumulate. Arlington should expand existing capacity-building resources for condo boards as well as assist in creating better communication channels for condo boards to share information with their residents.

**Explore opportunities to support existing condo owners burdened by rising condo fees or special assessments.**

Nearly all the moderate-income ownership stock in Arlington consists of condominiums. They comprise 99% of all property sales up to \$500,000 and make up the majority of entry-level ownership housing in Arlington, as reported in [Ownership Housing and Barriers to Homeownership in Arlington County](#). In addition, many of the existing condos in Arlington were first built as rental housing pre-1970s and were converted to condos in the 1980s and 1990s. Given the age of many of these older buildings, some have seen large increases in condo fees over the years. These fees are an essential component for the successful operation of a condo community to support ongoing maintenance, building amenities, and reserve funds for major capital improvements. However, for some condominium owners with fixed or limited incomes, increasing condo fees or special assessments can threaten their ability to maintain their housing. Arlington should consider opportunities for reducing the burdens of increasing condo fees and unexpected special assessments on low- and moderate-income condo owners.

## TECHNICAL ASSISTANCE / EDUCATION

### Expand homeownership educational programming on topics such as:

- Homeownership 101 (for new homebuyers; what you need to know about maintenance, finances, maintaining credit, etc.).
- Financing options for home maintenance or repairs (Home Equity Line of Credit [HELOC], reverse mortgages, etc.).
- Aging in place and accessibility modifications (retrofits, upkeep, etc.).
- Condo education (Condo 101; insurance requirements, understanding legal documents, etc.).

### Improve outreach on existing homeownership resources and programs.

- Reach out to aging homeowners about accessory dwelling opportunities.
- Target (cross-market) information about additional homeownership resources within outreach for specific programs (i.e., include information about nonprofits that assist senior homeowners with accessibility modifications in outreach materials for the RETR program).
- Create generationally specific messaging and outreach strategies.

## PARTNER ORGANIZATIONS

Arlington may consider partnering with the following types of organizations to achieve its goals:

- Civic associations and neighborhood-based groups, to improve community networks and increase neighborhood pride.
- Nonprofits (Rebuilding Together, Arlington Neighborhood Village, Virginia Cooperative Extension, Habitat for Humanity, the Chamber of Commerce, etc.), to assist with outreach and targeting information about resources to existing homeowners.
- Leadership development organizations, to assist with capacity building for both condo boards and, potentially, neighborhood groups.

## GOAL 3: INCREASE THE PRODUCTION OF HOMEOWNERSHIP HOUSING SUPPLY

Explore strategies to increase the supply of ownership housing, through land use tools, financial incentives, and other creative opportunities that would lead to more affordable homeownership options.

### SUCCESS INDICATORS

- There is increased supply of ownership housing.
- Public/private partnerships combine the flexibility of the private/nonprofit sector with support from the public sector to create new homeownership opportunities.

### IDEAS FROM THE COMMUNITY

#### Investigate barriers to condominium production and potential mitigation of those barriers.

At present, the overwhelming majority of new housing developed in Arlington County is rental housing. Very few condominium projects have been developed over the past decade compared to apartment buildings. This means that the ratio of for-sale as opposed to for-rent housing is continually diminishing; the result being more potential homeowners (i.e., renters) with fewer options (proportionally) for owning. The County should engage with apartment developers to identify barriers to condominium production and explore what would incentivize them to build ownership rather than rental housing. Developers of recent condominium projects should also be interviewed to understand their motivation for pursuing a condominium product over a rental one. The outcome of this investigation would be a set of findings as to the current market conditions for condominium development and recommendations for creating a more hospitable climate for condominium development.

#### Explore opportunities for the co-location of ownership housing on/at public facilities.

The Affordable Housing Master Plan (AHMP) established that it is the County's policy to "Consider affordable housing needs and goals when planning for major capital investment in new or redeveloping existing major community facilities." In addition to considering the potential for affordable rental housing on County facilities, the possibility of affordable ownership housing should also be considered, with some units potentially set aside for public employees. Beyond facilities owned by Arlington County itself,

the county could engage with other local, regional, state, and federal entities (i.e., Arlington Public Schools, the Washington Metropolitan Area Transit Authority, and the Virginia Department of Transportation) with facilities in the County to discuss additional opportunities for co-location of housing.

### **Explore financial incentives from Arlington County to support the production of affordable homeownership units.**

The County has long supported the production and preservation of affordable rental housing by providing gap financing for these projects at favorable terms. Similarly, the County should consider providing loans for the development of affordable ownership housing. Given that these would be for-sale units, the turnaround for loan repayment would be much shorter, or the loans could be structured to be incorporated into the buyers' blend of financing.

### **Explore office-to-residential condominium conversions.**

As a result of the rise of remote working in the wake of the COVID-19 pandemic, many office buildings are struggling due to increased vacancy. This is a national trend. Arlington County has already begun looking into the topic of office-to-residential conversions and has published a [memorandum of the initial findings](#) (October 2022). Preliminary findings suggest that these conversions may be challenging, but they remain an area to explore further.

### **Explore apartment-to-condominium conversions.**

Arlington has a sizeable stock of condominiums: slightly more than 26,000, compared to around 27,000 single detached houses and 60,000 apartments. Much of the existing condominium stock came from a massive wave of condominium conversions from apartments in the 1970s and 1980s, as reported in the [Ownership Housing and Barriers to Homeownership in Arlington County](#). Apartment conversions to condominiums can add to the supply of ownership housing, but these conversions generally lead to the displacement of lower-income tenants. There have been no condominium conversions in Arlington since 2007. In 2004, Arlington County assisted in the conversion of the 58-unit Dominion Terrace to create affordable homeownership opportunities, including sales to existing tenants. The County should explore opportunities to incentivize these types of future conversions, while retaining protections for existing tenants.

### **Investigate adjustments to the Zoning Ordinance to incentivize additional ownership housing types.**

The Zoning Ordinance regulates what types of housing can be built within defined zoning districts. The regulations establish requirements for setbacks (the distance of a structure from a property line), parking, lot coverage, height, and other characteristics. The Zoning Ordinance was recently amended to allow for Expanded Housing Options, allowing for the possible construction of up to six-unit buildings on most properties in the lower-density residential zoning districts. The County should investigate additional considerations for zoning that could expand affordable homeownership opportunities, including:

- Providing greater flexibility to allow for stacked townhouses and/or cluster homes (which could be designated for seniors).
- Allowing small multifamily housing in more neighborhoods.
- Redefining the Zoning Ordinance definition of family—currently, no more than four unrelated adults. This definition could limit the potential for cooperative ownership arrangements of housing. Redefining the Zoning Ordinance definition of family is identified as an area for future study by the [AHMP Implementation Framework](#) and the county's Fair Housing Plan.
- Considering allowing smaller lot sizes and amendments that would enable construction on existing irregularly shaped lots.

### **Explore establishing a Community Land Trust model to create more affordable homeownership opportunities.**

Community Land Trusts provide a model of homeownership whereby the land ownership is separated from the building structure. Under the community land trust model, a nonprofit is established that holds title to the land while allowing the building(s) to be purchased by individual households, generally with some income restrictions and other provisions governing the resale of the property. Given that in Arlington the land values are generally the greater share of a house's value, removing the land value from the cost would greatly reduce the cost of homeownership. The County should explore Community Land Trusts as a model that can be used to create more homeownership options for moderate-income families.

### **Explore a housing cooperative model to create long-term affordable homeownership options.**

Under a housing cooperative model, housing is owned by a cooperative entity. The cooperative is made up of all the shareholders. Generally, purchasing a share in the cooperative allows the shareholder to occupy a specific housing unit owned by the cooperative. Limited equity cooperatives are one type of cooperative model designed to maintain permanent affordability of the co-op's housing units; the sales prices are restricted (limiting the equity growth) to guarantee ongoing affordability.



## TECHNICAL ASSISTANCE / EDUCATION

### Create educational information and resources on Arlington's Expanded Housing Options.

Arlington should create better and wider understanding of the newly adopted Zoning Ordinance amendments to allow for Expanded Housing Options (semidetached, townhouse, and multiplex). More education around these housing options could encourage more existing homeowners to transform their homes into multiple for-sale housing units.

### Hold sessions for/with developers on topics related to producing more ownership housing, such as:

- Converting office buildings to condominiums.
- Issues related to converting apartments to condos.
- Overcoming barriers to condominium construction.

## PARTNER ORGANIZATIONS

Arlington may consider partnering with the following types of organizations to achieve its goals:

- Institutions with the potential to be development partners due to land holding, such as:
  - \* Faith-based organizations.
  - \* Arlington Public Schools.
  - \* Builders and landowners.
- Financial institutions, such as Arlington Federal Credit Union, with the potential to assist in financing new housing opportunities.
- Mission-focused developers, such as Habitat for Humanity, that are currently implementing creative homeownership housing supply initiatives in other local communities.

## GOAL 4: CREATE PATHWAYS TO HOMEOWNERSHIP FOR RENTERS

Explore strategies to assist mortgage-ready and qualified renters with homeownership through increased educational opportunities and a targeted expansion of the County's existing programs.

### SUCCESS INDICATORS

- Educational materials related to homebuying are easily accessible and available in the most common languages spoken in the community.
- Programs and events are widely publicized to Arlington's renters.
- The County maintains effective partnerships with those that work with potential homebuyers, including nonprofit and for-profit entities.

### IDEAS FROM THE COMMUNITY

#### Explore additional opportunities to support essential workers.

In Arlington, essential workers, such as teachers, first responders, and healthcare professionals, who are also oftentimes of a minority race or ethnicity, sometimes struggle to find affordable homeownership opportunities close to where they work. Arlington should explore more live-where-you-work opportunities for essential workers, enabling them to afford homes in the communities they serve.

## **Explore opportunities to expand existing homeownership programs to better support renters looking to purchase in Arlington.**

According to [Ownership Housing and Barriers to Homeownership in Arlington County](#), there is a sizable renter population in Arlington with household incomes that could support homeownership. Arlington should explore flexibilities in its programs' eligibility criteria, such as expanded income eligibility, to encourage greater participation from renters that are interested in becoming homeowners. In addition, Arlington should consider opportunities to target programs to existing Arlington residents or workers.

## **Explore rent-to-own for existing renter populations.**

Renters in Arlington are already paying considerable amounts for their housing. In some cases, rent might exceed a mortgage payment. Rent-to-own models provide a means of turning those rent payments into payments towards owning. Arlington should explore methods for incentivizing landlords to create rent-to-own arrangements, particularly in the case of properties converting from apartments to condominiums.

## **Create opportunities for home purchase for households with student loan debt.**

Student loan debt is one of the leading contributors to mortgage loan denials based on high debt-to-income ratios. Arlington should explore opportunities to enable borrowers with student debt to finance a home.

## **TECHNICAL ASSISTANCE / EDUCATION**

### **Expand existing educational programming and targeted one-on-one assistance.**

Knowledge is power. The first step to homeownership is gaining an understanding of how the process works and what is needed to qualify for financing. To this end, educational programs targeted to renters must cover basic financial literacy and personal finance/money management, as well as credit counseling and credit repair. Individual consultations should be provided to help people manage funds and establish emergency funds.

### **Expand opportunities to access homebuyer education activities.**

Current homeownership education opportunities are offered through limited channels. Arlington should expand the reach of its programming as well as the frequency and availability of these resources. This expansion could mean exploring creating a recurring series of homeownership path workshops (monthly, quarterly) with a comprehensive panel of experts and participation by lenders and real estate agents, or creating a highly visible and accessible public information campaign that provides education on the benefits of homeownership, targeted to renters.

### **Create new and easily accessible informational materials about homebuying.**

Informational materials on the County's programs, as well as topics supporting the homebuying process, should be easily accessible. Arlington should create additional materials including sample mortgage breakdowns and appreciation rates for various property types. In addition, Arlington should consider opportunities to streamline the application processes for its existing homeownership programs to make these processes easier to navigate.

## **PARTNER ORGANIZATIONS**

Arlington may consider partnering with the following types of organizations to achieve its goals:

- Virginia Housing, as a potential partner in expanding financing opportunities for prospective buyers.
- Nonprofit organizations like the Latino Economic Development Center, Virginia Cooperative Extension, Volunteer Arlington, Centro de Apoyo Familiar, NeighborWorks, Habitat for Humanity, etc., to support educational programming and targeted outreach for homeownership initiatives.
- Arlington Public Library or the County Ombudsperson, to support educational opportunities or technical assistance for prospective buyers.

# CONCLUSION & NEXT STEPS

Moving into Phase 3 of the Homeownership Study, the goals and objectives established through Phase 2 will be evaluated to determine feasibility. As the goals and objectives are refined, some of the objectives detailed in this report might be determined to be infeasible due to financial, regulatory, or resource constraints. The evaluation process will allow County staff, along with a team of consultants and with input from the Homeownership Subcommittee, to develop program recommendations. These recommendations will take into consideration:

1. How programs should be targeted to certain underrepresented groups.
2. Return on investment and financial feasibility of proposed program modifications and new programs.
3. Resources needed to implement proposed program modifications and new programs, and possible funding opportunities.
5. Prioritization of recommendations.
6. Case studies providing examples that demonstrate how the County could implement recommendations.

Program recommendations will be released in fall/winter 2023. The recommendations will include modifications to existing programs as well as new programs for the County to explore. These recommendations will not translate to direct program changes, but rather will provide a menu of options for County leadership to consider. Most recommendations will require further implementation work. Therefore, accompanying the report will be an implementation plan that prioritizes the recommendations.

Once the recommendations are released, feedback from County Commissions and Advisory Boards, stakeholder groups, and partners will be considered. County staff will then present final recommendations to the County Board.

# APPENDICES

## APPENDIX A: RACIAL EQUITY ANALYSIS

### DEVELOPMENT

At its meeting of May 11, 2023, the Homeownership Subcommittee of the Housing Commission collectively addressed several of the core questions that Arlington County uses to guide its understanding of racial equity as it relates to a range of activities. The "activity" in this case was homeownership:

- What groups benefit from the current homeownership environment, and how are those benefits manifested?
- What groups suffer burdens from the current homeownership environment, and what are examples of some of the burdens?
- What groups are underrepresented in deriving benefits from the current homeownership environment, and what groups are underrepresented in the Homeownership Study?

The subcommittee provided the basis for the following analysis by identifying many social and economic characteristics of those who benefit, shoulder burdens, or are missing. After the May 11 discussion, County staff used data from Ownership Housing and Barriers to Homeownership in Arlington County (October 2022) and from national studies to expand and support the Subcommittee's analysis by correlating these social and economic characteristics with racial and ethnic ones.

### TERMS

There are many ways of defining equity, and racial equity, but Arlington County, and this analysis, use the following:

#### What is equity?

- All populations having access to community conditions and opportunities needed to reach their full potential and to experience optimal well-being.
- Your status being a person of color, a woman, poor, an immigrant or a refugee, non-heteronormative, or a person with a disability – or your area of residence – should not be predictive of adverse life outcomes.

#### What is racial equity?

- **Eliminating race-based outcome gaps so that race does not predict one's success, while also improving outcomes for all.**
- **To close the gaps, we:**
  - \* **Target improvements to those most burdened.**
  - \* **Move beyond provision of services to transforming policies, institutions, and structures.**

### RACIAL EQUITY LENS

The Racial Equity Lens (Figure A1, p.16) used by Arlington County poses five questions. We ask these questions to understand whether and where there are racial inequities existing, being created, or being exacerbated in a policy, procedure, practice, or program, whether we are developing it or modifying it.

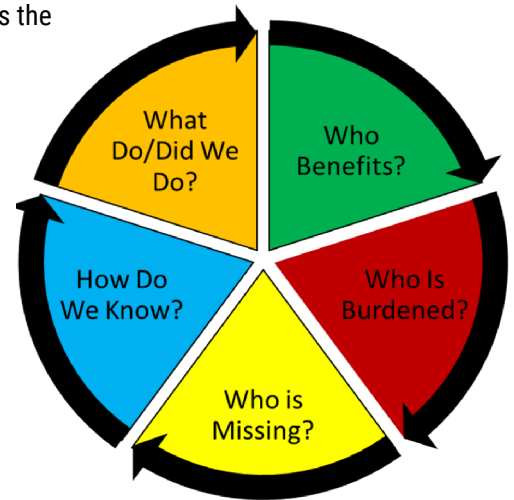


For the Homeownership Study we considered the broader homebuying ecosystem as the subject rather than only existing County homeownership programs. This was to be able to better identify inequities in the homeownership market that can inform the recommendations for existing and future programs to address the failures of the marketplace.

## WHO BENEFITS?

(In relation to homeownership, benefits include role modeling and access to financial resources.)

- People whose families have a history of homeownership and/or have access to resources.
- People with good credit scores and who understand the credit system.
- Higher-income households (salaried vs. hourly-wage workers).

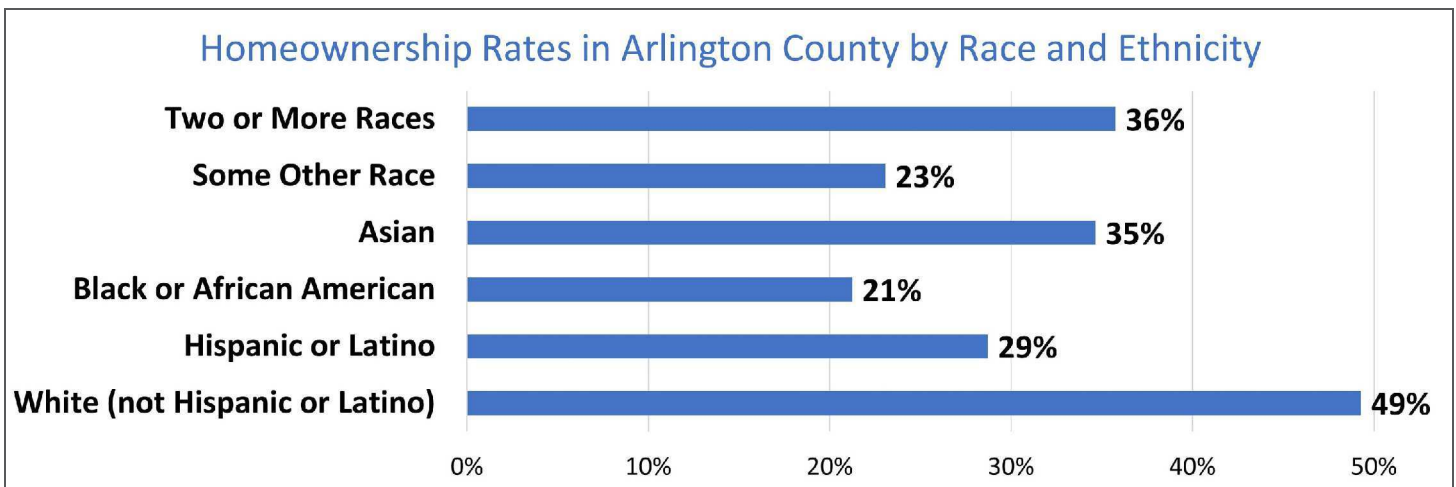


**Figure A1: Arlington County's Racial Equity Lens**

"Young adults are more likely to own a home if their parents are homeowners and are wealthier. Because homeownership is an important tool for building future wealth, the intergenerational transfer of homeownership could further reinforce racial and ethnic wealth disparities" (Choi, Zhu, and Goodman, "Intergenerational Homeownership," Urban Institute, 2018).

When we examine homeownership rates in Arlington by race and ethnicity, we see clear disparities across racial and ethnic groups (Chart A1). These disparities in current homeownership rates will likely have an impact on future homeownership rates.

**Chart A1: Homeownership Rates in Arlington County by Race and Ethnicity**

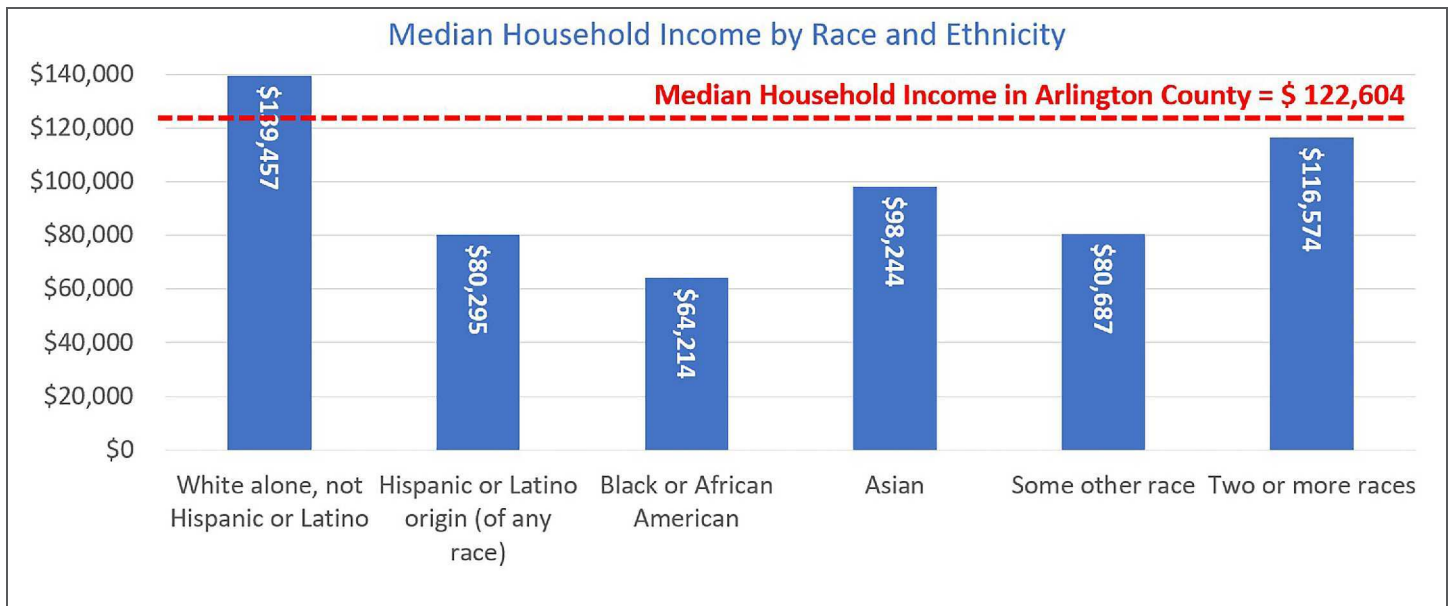


Source: US Census Bureau, American Community Survey, 2016-2020 Five-Year Estimates, Table S2502

Like family histories of homeownership, credit scores and household incomes vary along racial lines. According to a recent study conducted by the Urban Institute, "More than 50 percent of White households have a FICO credit score above 700, compared with only 21 percent of Black households." The same study also found that "33 percent of Black households have credit-use levels that are insufficient to generate a credit score (thin files), and only 18 percent of White households have a thin file" (Choi, "Breaking Down the Black-White Homeownership Gap," Urban Institute, 2020).

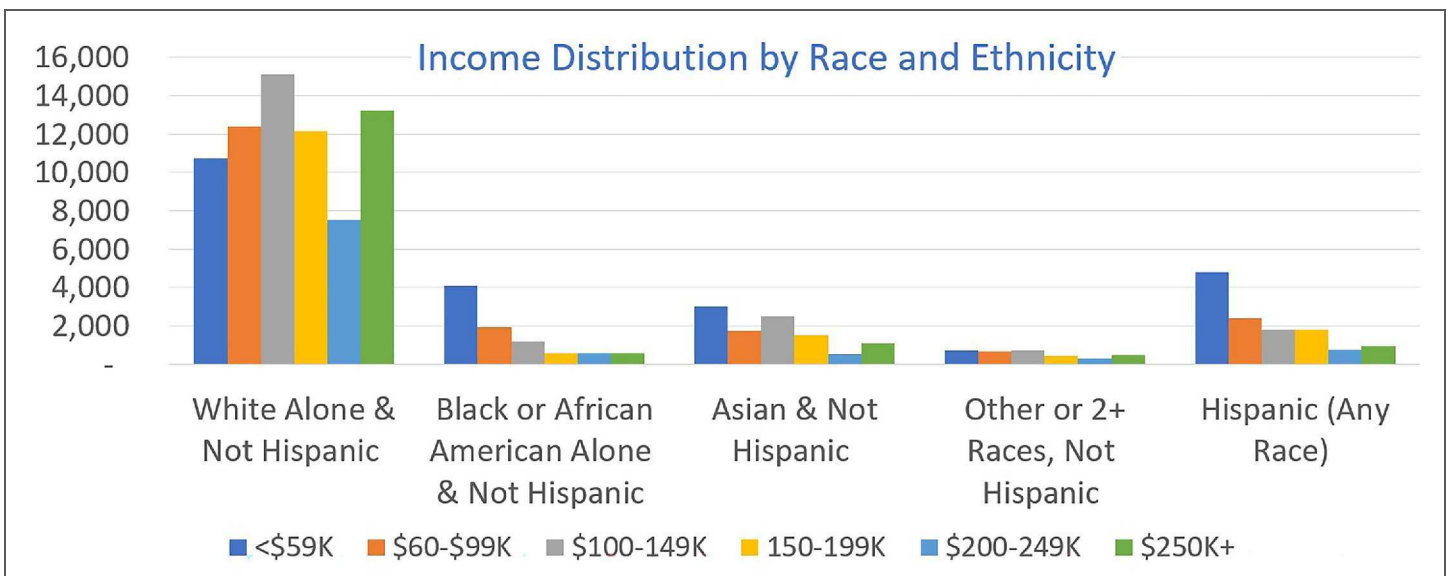
In Arlington, the median income of White households surpasses that of any other racial or ethnic group. Black or African American households and households of Hispanic or Latino origin have the lowest and second-lowest median incomes, respectively, not counting households of "some other race" (Chart A2). When the number of Arlington households in specific income ranges is broken down by race and ethnicity (Chart A3), income disparities appear even more starkly.

**Chart A2: Median Household Income in Arlington County by Race and Ethnicity**



Source: US Census Bureau, American Community Survey, 2016-2020 Five-Year Estimates, Table S2502

**Chart A3: Income Distribution in Arlington County by Race and Ethnicity**



Source: 2016-2018 American Community Survey, Microdata, GMU Analysis

## WHO IS BURDENED?

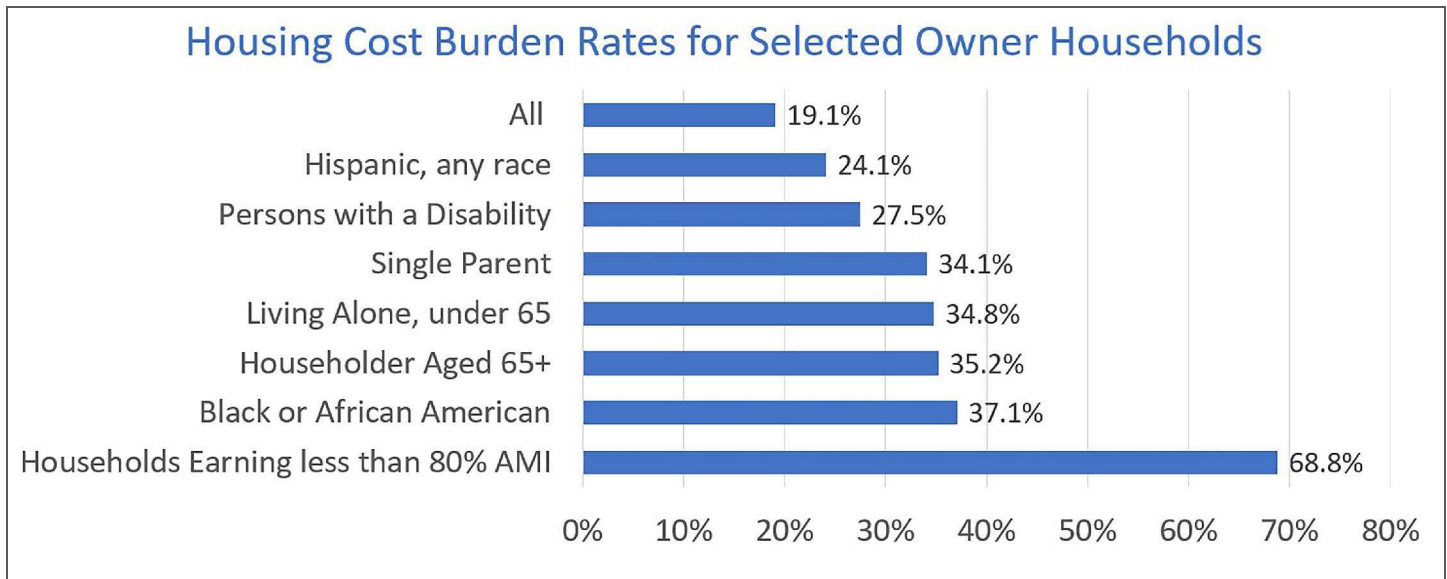
- Homeowners with high housing cost burdens.
- Renters with high housing cost burdens. (Renters' high housing cost burdens hamper their ability to save to purchase homes.)

Loan requirements, specifically debt-to-income ratios, are structured to ensure that homebuyers are not housing cost-burdened. Nonetheless, close to one in five owner households are cost-burdened. High housing cost burdens for homeowners could be a result of changes in income due to employment status or retirement; household composition; increasing condo fees; maintenance; increasing insurance costs; and/or increasing property taxes.

In Arlington, close to 37% of Black or African American homeowner households are housing cost-burdened, compared with 19% of all homeowner households (Chart A4). Nearly 65% of Black or African American renter households are housing cost-burdened, as opposed to about 39% of all renter households (Chart A5).

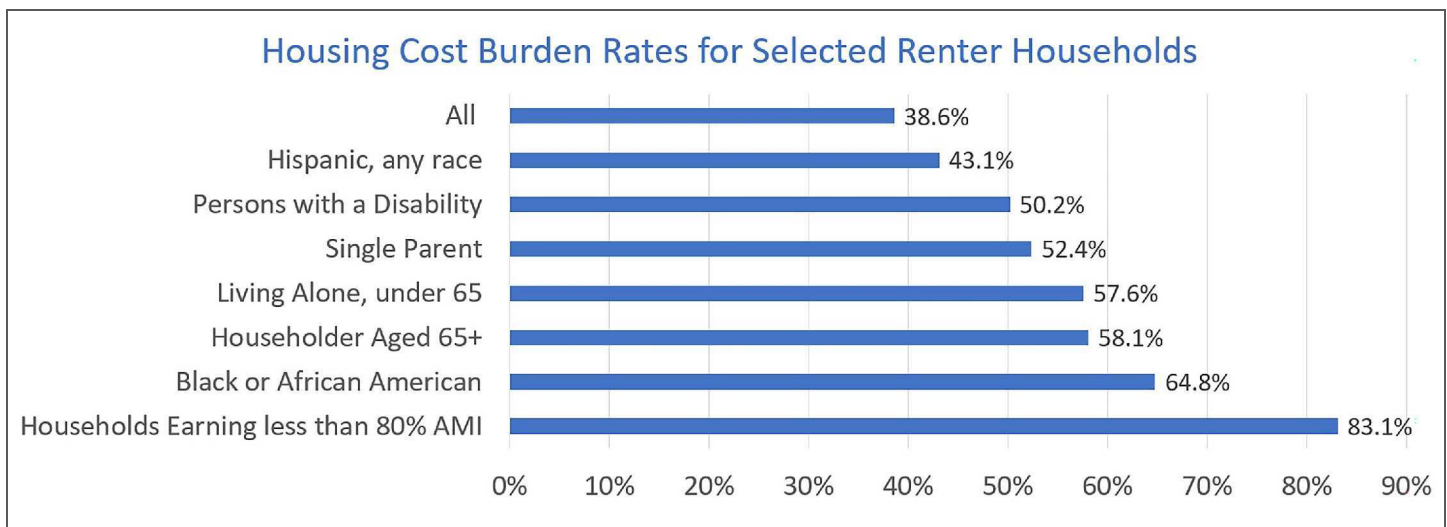
Both owner and renter households in Arlington earning less than 80% of area median income (AMI) are likely to experience high housing cost burdens (Charts A4 and A5). As we've seen (Chart A2), many of Arlington's Black or African American and Hispanic or Latino households fall into this income range.

**Chart A4: Housing Cost Burden Rates for Selected Homeowner Households in Arlington County**



Source: 2016-2018 American Community Survey, Microdata, GMU Analysis

**Chart A5: Housing Cost Burden Rates for Selected Renter Households in Arlington County**



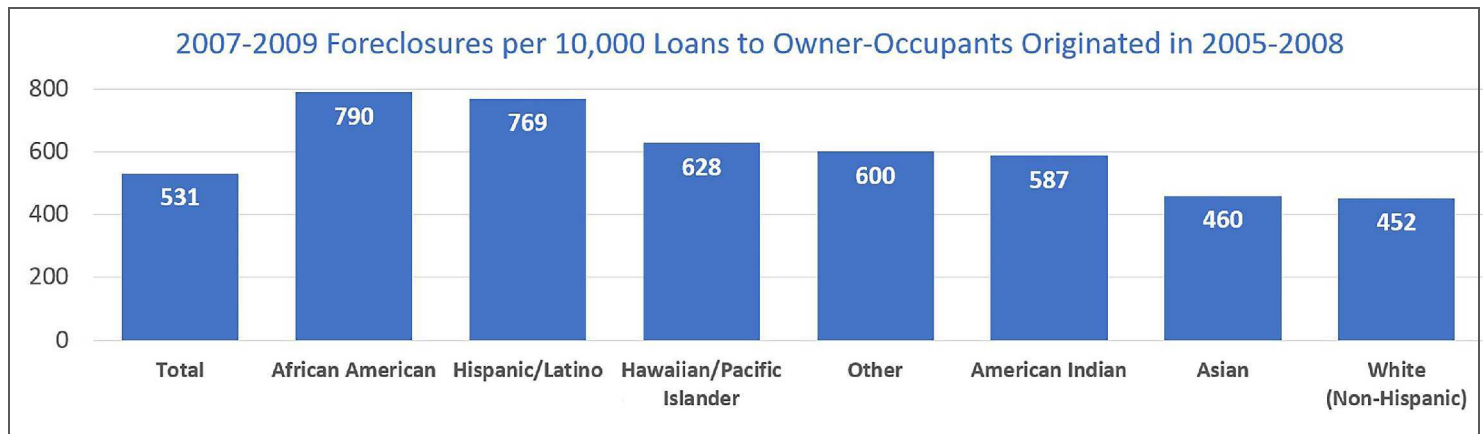
Source: 2016-2018 American Community Survey, Microdata, GMU Analysis

## WHO IS MISSING?

- People whose families do not have a history of homeownership and do not have access to family resources.
- People with negative homeownership experiences (predatory lending, foreclosure).
- People with poor credit scores and who have limited understanding of the credit system.
- Lower-income households.
- People with student loan and other debts.
- Larger households.

We have seen that family histories, family resources, credit levels, and income levels less conducive to homeownership occur more often among non-White individuals and households. Unfortunately, so do the experience of foreclosure and the challenge of student debt.

**Chart A6: 2007-2009 Foreclosures per 10,000 Loans to Owner-Occupants Originated in 2005-2008**



Source: Bocian, Li, and Ernst, "Foreclosures by Race and Ethnicity: The Demographics of a Crisis," Center for Responsible Lending, 2010

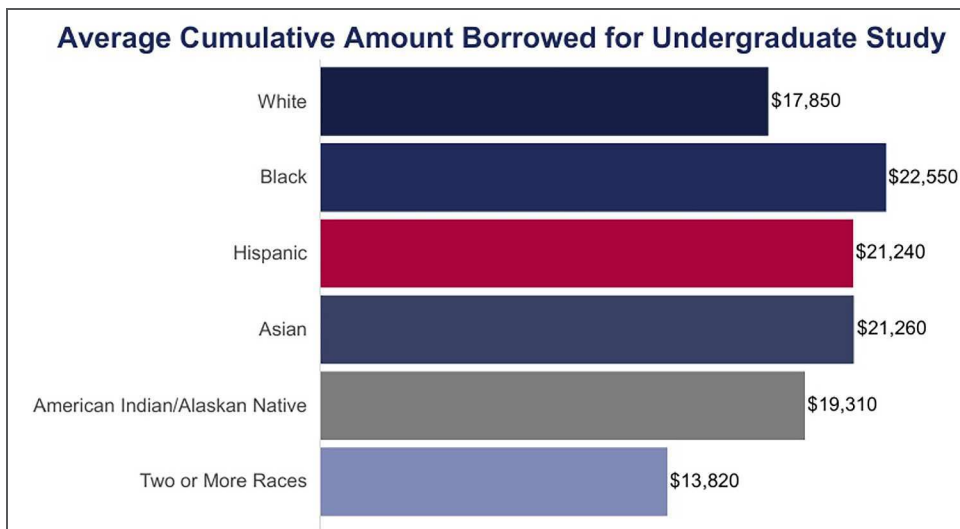
The disparity seen in Chart A6 in the foreclosure rate estimates among African Americans, Latinos, and non-Hispanic Whites is not the result of differences in income. Even within income categories, the estimated share of completed foreclosures affecting African Americans and Latinos is disproportionate compared to their share of loan originations.

For example, a study by the Center for Responsible Lending found that although African American and Latino borrowers received 25.8% of all loans to low-income borrowers, they were affected by 32.9% of completed foreclosures for this group. This pattern is found for all income categories and is consistent with studies that have found borrowers of color to be more likely to receive higher-rate subprime loans even after controlling for income.

When we turn our attention to student debt (Chart A7), we again see Black or African American households affected in ways that discourage homeownership. "Regardless of the incomes they make after graduation, Black households carry more student debt, which pushes down their creditworthiness. Unsurprisingly, then, Black people with a college degree have lower homeownership rates than White high school dropouts. Moreover, research from the Federal Reserve Bank of St. Louis finds that after college graduation, White households receive wealth transfers from their family to help pay for things like the purchase of a home" (Perry, Steinbaum, and Romer, "Student loans, the racial wealth divide, and why we need full student debt cancellation," Brookings Institution, 2021).

Another group of households missing from the ranks of homeowners is that of larger households. In Arlington, 13% of Hispanic or Latino households have five or more members (2014-2018 American Community Survey, Microdata). Also in Arlington, the median sales price of a four-bedroom residence in 2022 was \$1,135,000. Only 1% of homes sold in the County in 2022 had four or more bedrooms and cost under \$750,000 (BrightMLS).

**Chart A7: Average Cumulative Amount of Money Borrowed for Undergraduate Study**



Source: National Center for Education Statistics

## CONCLUSION

The foregoing racial equity analysis will help inform recommendations, answering the question "What do we do," as the Homeownership Study proceeds. One goal of the study is to create equitable future outcomes for Arlington's homeownership programs.



# APPENDIX B: FLIPCHART RECORDS FROM JULY 22 COMMUNITY WORKSHOP

The following photographs show the ideas shared by participants and captured on flipchart pages in the July 22 Homeownership Study Community Workshop.

## GOAL 1: REDUCE RACIAL HOMEOWNERSHIP GAPS

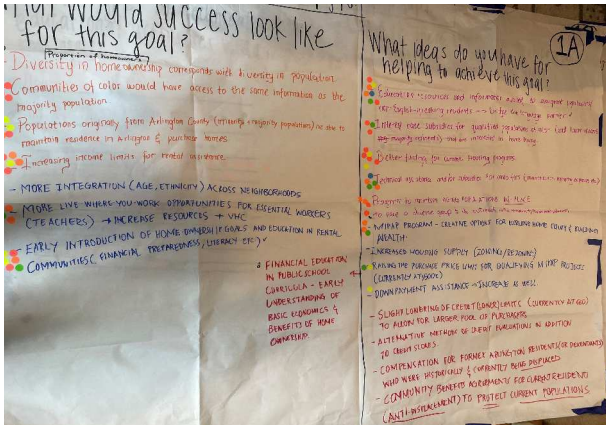


Figure B1: What would success look like for this goal? What ideas do you have for helping to achieve this goal?

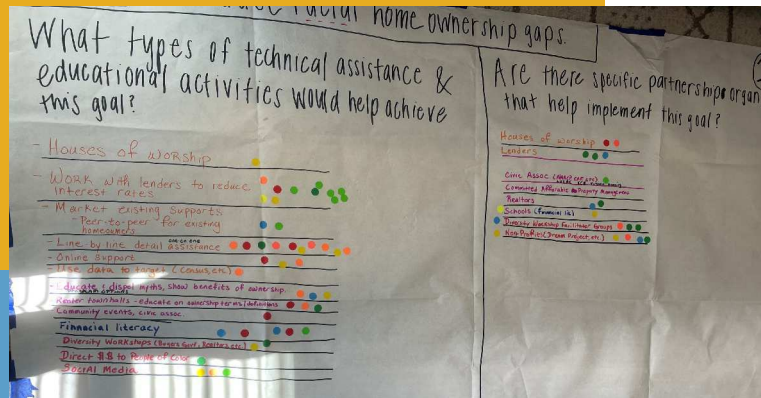


Figure B2: What types of technical assistance and educational activities would help achieve this goal? Are there specific partnership organizations that could help implement this goal?

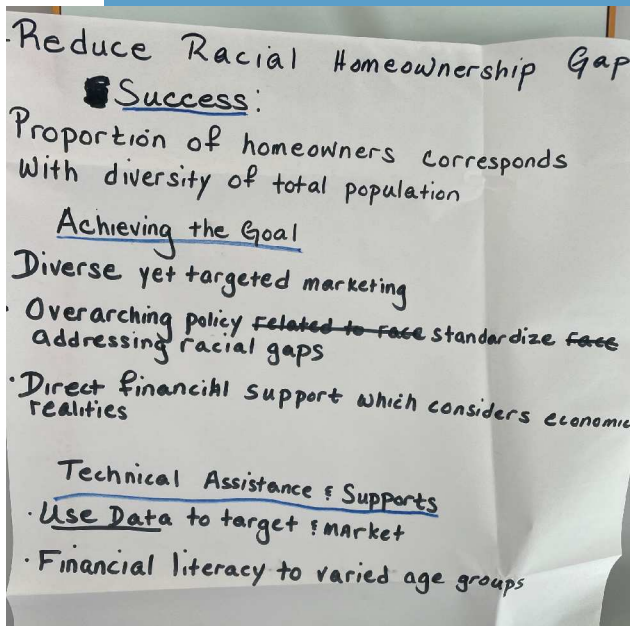


Figure B3: Summary

# GOAL 2: SUPPORT EXISTING HOMEOWNERS IN MAINTAINING HOUSING IN THE COMMUNITY

**GOAL: To support existing homeowners in maintaining housing in the community** (2A)

**What would success look like for this goal?**

- Home maintenance - for safety, health, not just aesthetics
- Reduced blight
- Systems maintenance in homes
- Neighborhood upkeep
- Maintaining home value
- Options to borrow tools
- Contiguous sidewalks
- Support for seniors (including home repair + maintenance)
- Maintaining community amenities
- Connect current & potential/aspiring homeowners
- More info & availability of info on homebuying & maintenance
- Access to guidance/insights from homeowners
- Access to neighborhood resources to coordinate insight-sharing
- Ensuring tax burden of homeownership doesn't outweigh benefits
- Stemming gentrification
- Welcome & support for families of all ages to keep them rooted in the community
- Good public transportation for all neighborhoods in Arlington
- Redesign/improvement of ART

**What ideas do you have for helping to achieve this goal?**

- Tax incentive for systems repair/maintenance professionals for going to homes of elderly/assisted/low income
- Intern to APS Career Center students
- Financial support
- Information - importance of homeownership
- Checklist for homeowners (what to be based more on value than improvement value)
- Revamp property taxation to be based more on value than improvement value (so improving home doesn't increase tax burden)
- Videos
- Database of interviews
- Tax relief
- Updating existing tax relief program
- Technical assistance - legal/professional
- Interpretation of real estate jargon
- Help with energy audits
- Help with existing appearance/safety features & identifying problems
- Home repair program that includes large systems issues
- Build community in neighborhoods through contacts, book parties
- Small grants program for community events (continues)
- Support for Arl Neighborhood Village!
- Program for civic asset leaders (trained to help you understand the county & ensure all voices are heard not only loudest)
- Get rid of or revamp missing middle
- Live Where You Work for APS employees

Figure B4: What would success look like for this goal? What ideas do you have for helping to achieve this goal?

**GOAL: To support existing homeowners in maintaining housing in the community** (2B)

**What types of technical assistance & educational activities would help achieve this goal?**

- maintaining credit
- Condo 101 ✓ and insurance requirements (owners)
- making sure condo owners understand documents
- technical assistance w/ maintenance preferred
- Sample maintenance (vetted) vendor list
- Homeownership 101 (maint, finance)
- Review property tax relief program
- education about finances (HELOC/reverse mortgage)
- education about retrofitting homes (accessibility)
- more edu. around aging in place resources
- gathering info re: existing homeownership program outreach (i.e. property tax relief)
- education about what programs for homeowners exist / outreach
- create lists of requirements for maintaining homes (every year, 2 years, 5 years, etc.)
- provide information on social media
- generational specific messaging or outreach strategies

**Are there specific partner organizations that help implement this goal?**

- realtors (?) or associations
- rebuilding together (nonprofit)
- Habitat (education)
- veterans organization
- Arl Neighborhood Village
- chamber of commerce
- Civic Associations
- mortgage lenders / realtors for condo edu.
- Leadership Center for Excellence (condo board training)
- CAL (condo training) - only managers
- County Government / Housing Commission
- Faith Community
- need organization that will assist condo owners
- Insurance requirements companies
- Arl Neighborhood College
- Arlington Public Cable Channel
- NOVA
- Arlington 55+ Program or Adult Program
- Virginia Cooperative Extension

Figure B5: What types of technical assistance and educational activities would help achieve this goal? Are there specific partner organizations that could help implement this goal?



Achieving Goal 2 ... Success

- ~~Repairing~~ <sup>Improving</sup> Property Tax Issues ~~about~~ and Issues around <sup>maintain creating</sup> Generational ~~Wealth~~ Wealth
- Maintenance of Housing, Ensure Healthy & Safe Homes
- Neighborhood Pride and <sup>Building trust</sup> ~~Maintaining Infrastructure~~ <sup>and</sup> ~~and~~ <sup>Creating</sup> Networks, Community Building and <sup>Improving</sup> Governance
- Maintaining & Building Neighborhood Infrastructure

Figure B6: Summary - Success

Achieving Goal 2 cont... IDEAS

- 1 Ensuring contractors doing work on homes are vetted and creating a ~~Community~~ <sup>Community</sup> referral network (contractors)
- 2 Technical Assistance for existing owners (accessibility / cond etc.)
- 3 ~~Financial Assistance~~ <sup>Facilitating</sup> ~~Facilitating~~ <sup>Avenues for</sup> Community Building through CAs / HOAs / other
- 4 Targeted Financial Support for Maintenance & Energy Efficiency

Figure B7: Summary - Ideas

Achieving Goal 2... Partners

- Civic Associations and Neighborhood Based Groups
- Nonprofits (Rebuilding Together, ANV, UCC, Habitat, Chamber)
- Leadership Development Organizations

Figure B9: Summary - Partner Organizations

Achieving Goal 2... TA/Education

- Education around <sup>Home</sup> Maintenance, Condo living, Finances, Aging in Place, etc.
- Targeting Outreach (through existing programs) ~~to~~ <sup>and</sup> ~~and~~ <sup>Generationally</sup> Specific or Focused to Targeted Groups ~~to~~ <sup>Ensure</sup> Outreach is language ~~specific~~ <sup>specific</sup> / appropriate

Figure B8: Summary - Technical Assistance and Education

# GOAL 3: INCREASE THE PRODUCTION OF HOMEOWNERSHIP HOUSING SUPPLY

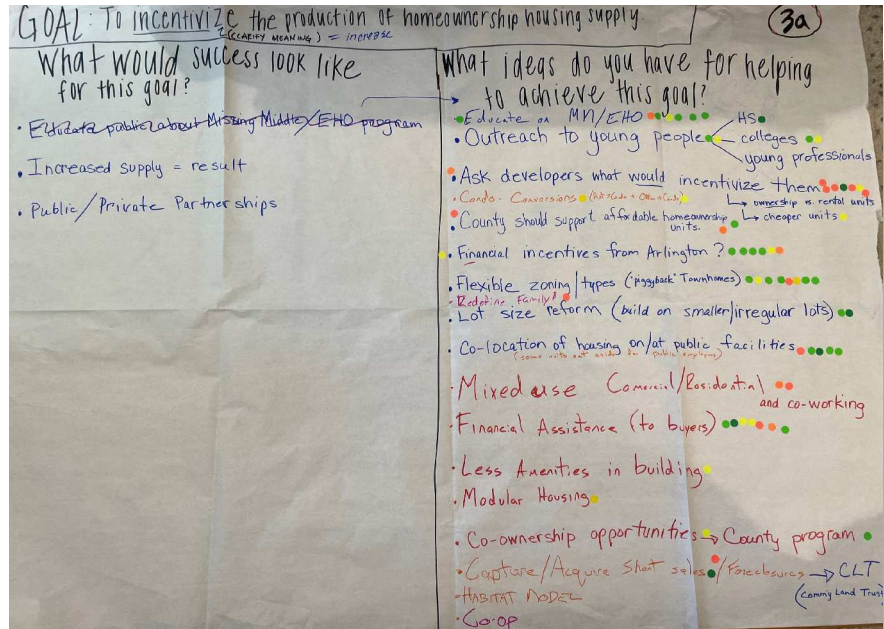


Figure B10: What would success look like for this goal? What ideas do you have for helping to achieve this goal?

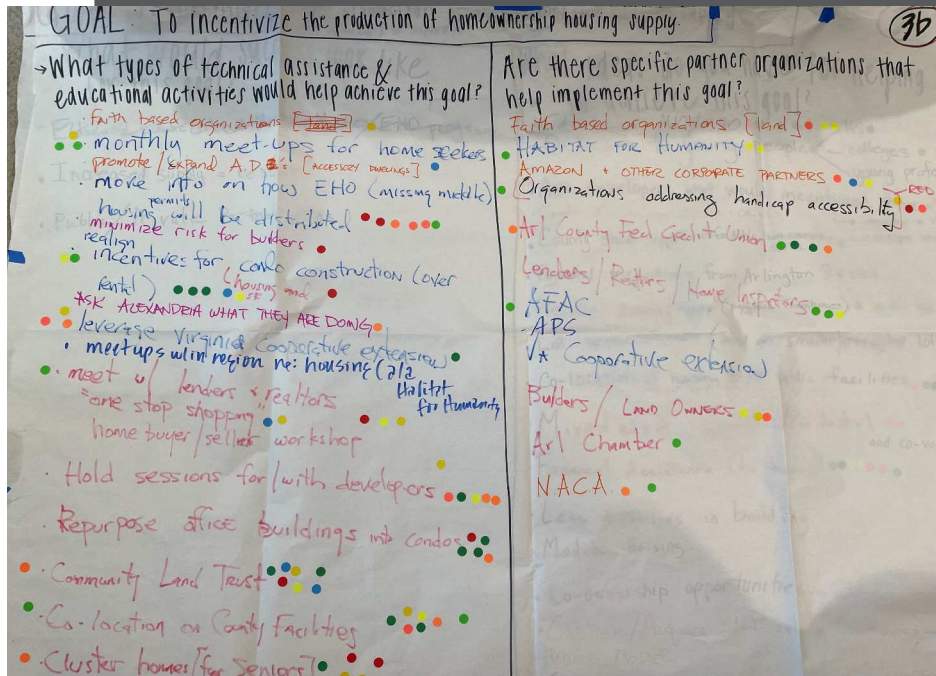


Figure B11: What types of technical assistance and educational activities would help achieve this goal? Are there specific partner organizations that could help implement this goal?



Figure B12: Summary - Technical Assistance and Education

#3 assistance & education

- ① help educate developers re: available programs
- ② Research best/better/proven practices w/ other jurisdictions to bring to developers & county & community

Figure B13: Summary - Partner Organizations and Success

#3 Partners

- ① financial institutions (Arlington County Fed Credit Union)
- ② large employers (ex. Amazon) APS, UHC "live where you work"

Success = increased supply public/private partnerships

#3 Big ideas

- ① Ask developers what would incentivize building home-ownership over rental units & cheaper units
- ② Co-location on APS and/or county land
- ③ flexible zoning types (ex. pre-empt back townhouses)

Figure B14: Summary - Ideas

# GOAL 4: CREATE PATHWAYS TO HOMEOWNERSHIP FOR RENTERS

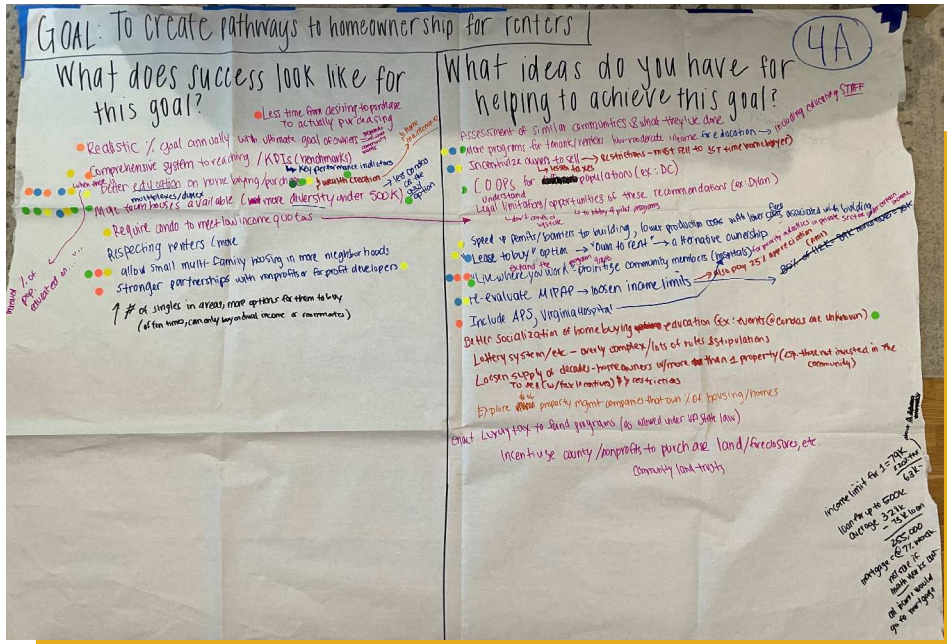


Figure B15: What does success look like for this goal? What ideas do you have for helping to achieve this goal?

Figure B16: (Top left) What types of technical assistance and educational activities would help achieve this goal? (Top right) Are there specific partner organizations that could help implement this goal? (Lower right) Summary

