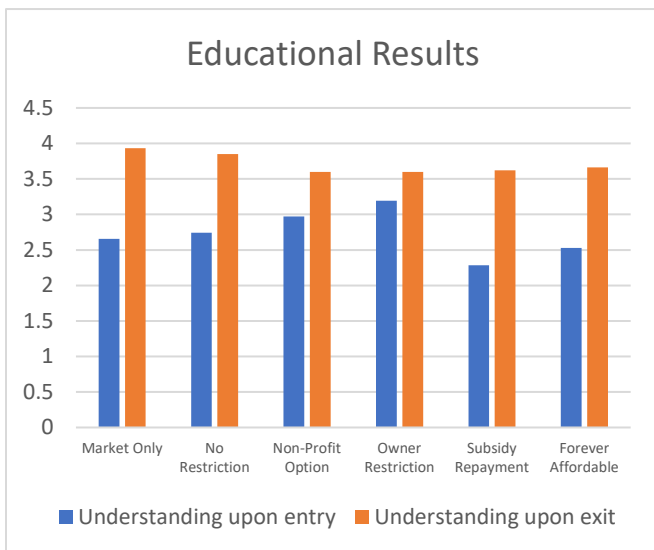


FOREVER *affordable!* HOUSING



There are 17,000 Black & Latine families aspiring to buy a \$125,000 home or less, but less than 1,500 are available each year. CDA is building systems to generate 100 new construction homes each year. On September 6, 2023, CDA collaborated with over 125 allies to identify the balance between individual wealth creation, and the community need for forever affordable housing.

The Forever Affordable Housing Conference was the culmination of a nine month planning process where CDA worked with national and local experts to identify the Pathways to Homeownership Spectrum (“Pathways Spectrum”). The Pathways Spectrum was designed as a communication tool to explain the primary methods that future home sales can be restricted, and a collaboration tool for allies to identify which pathways are appropriate in which circumstances.



The conference included an entry survey to gauge the baseline understanding of allies for each of the pathways. The conference also included an exist survey to gauge whether the conference helped them increase their understanding of each pathway. Allies were initially most familiar with homeownership deed restrictions as the primary pathway. Post conference there was an equal understanding of each pathway. Participants also showed a 40% increase in understanding Forever Affordable as a viable pathway.

Elevating Black and Latine voices is a core value of CDA, which led to an amazing partnership with Ex Fabula, a Milwaukee based nonprofit specializing in assisting residents develop and communicate their story. There were six story tellers throughout the day that shared their struggles and successes with housing. Audience members included city department heads, philanthropy leaders, and housing implementors. Many participants also shared their “micro-stories”. A podcast has been created with residents’ stories.

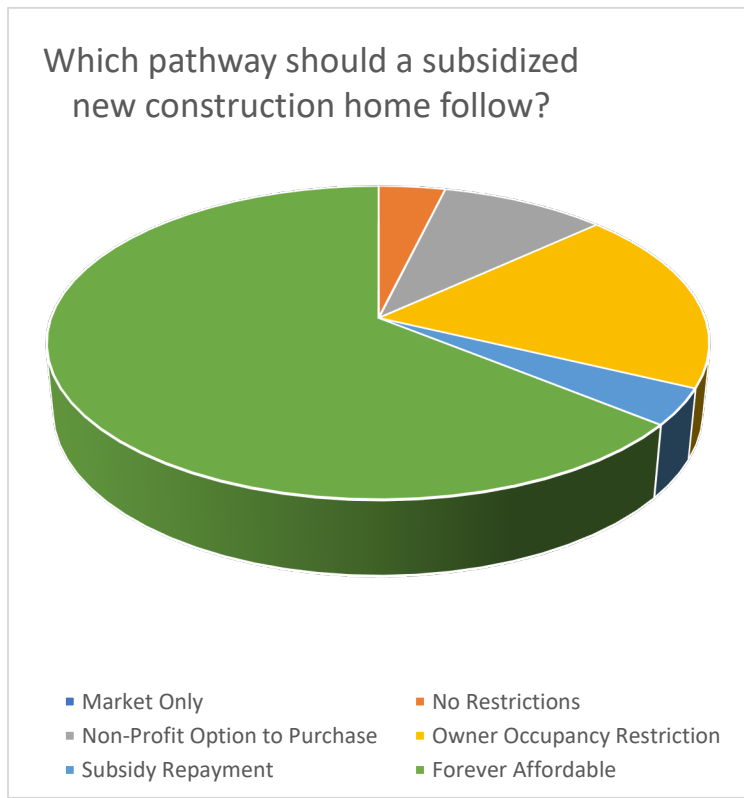
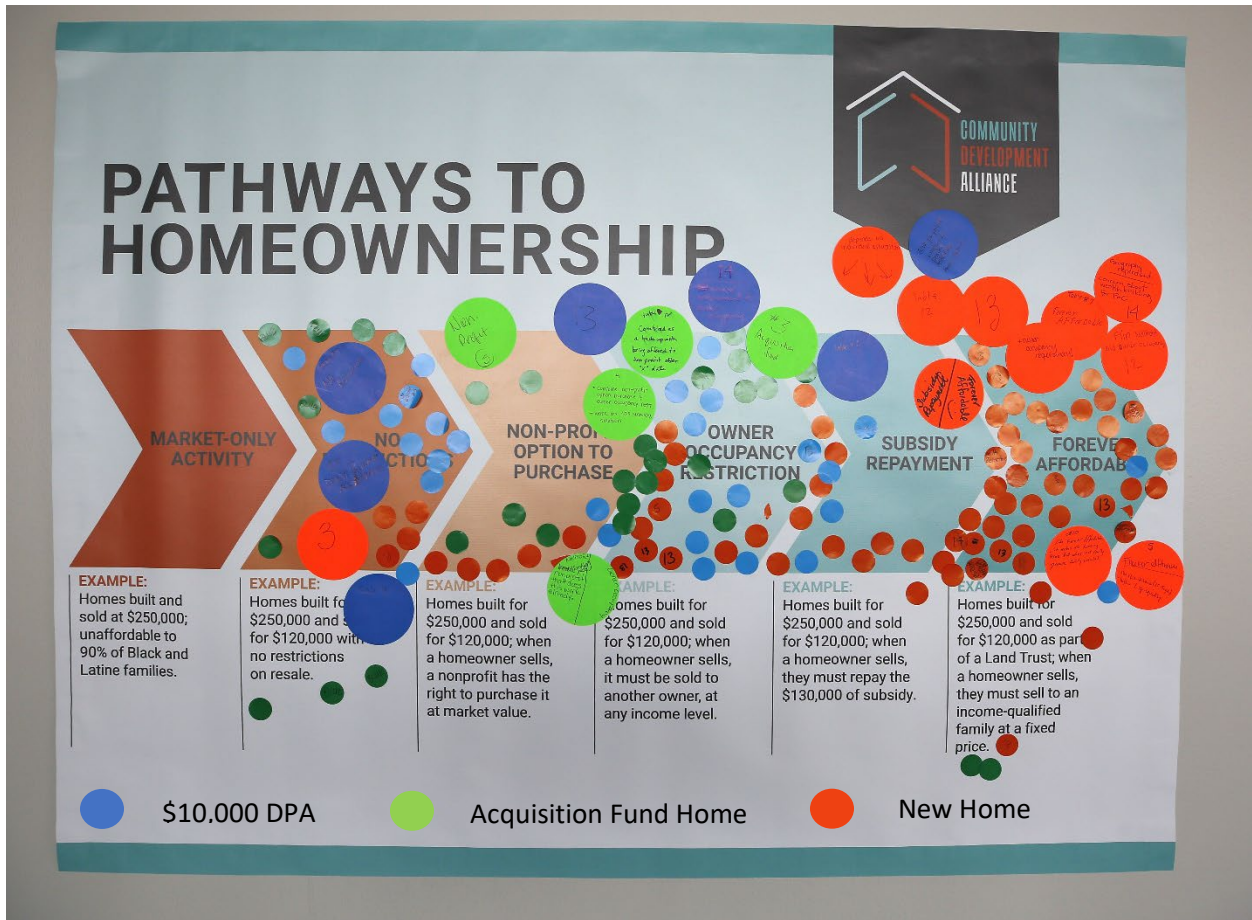


An expert panel with experience in the development of entry level homes and community land trusts shared their experiences. Highlights included the origins of land trusts as a racial equity tool to provide equity when the market by itself failed to provide those opportunities. Local developers shared the success and complexity of marketing and selling a land trust home and how calculations are made. Several audience members commented that they didn’t realize a land trust built equity.

The conference closed with a Reflective Listener panel that shared what they heard from group conversations throughout the day. Highlights included that homeowners are not homogenous. In earlier resident sessions about 75% of potential homeowners elevated the wealth building of having a home to give to their kids, not wealth building as selling the home as an investment. Panelists also highlighted that no corporations are giving to their capacity, and a reparations lens is appropriate. The need to support organizations of color were also emphasized.



Panels and presentations represented only about one third of the conference. The primary use of participants times was in small work groups that intentionally included allies from neighborhood groups, banks, implementors, and public officials. First there was a role playing exercise to flush out the complexities of building new homes. Next, there were several sessions where participants were asked which pathway should be followed in the case of (a) \$10,000 downpayment assistance, (b) a home purchased through the Acquisition fund, and (c) a new home that



For new construction single family homes, 90% of groups, and 70% of individuals identified Forever Affordable as the appropriate pathway. There was not, however, similar consensus on homes purchased through the Acquisition Fund, nor homes purchased with \$10,000 of down payment assistance. CDA has taken this direction and is working with allies to incorporate Forever Affordable as the primary, but not exclusive, pathway for new construction homes.

For more info visit www.housingplan.org

For detailed materials email ideas@housingplan.org