

Black Home Initiative

NETWORK

NETWORK PARTNER PLEDGE

What is Black Home Initiative (BHI)?

The primary purpose of [Black Home Initiative \(BHI\)](#) is to increase the number of BIPOC households who successfully secure homeownership. The ultimate impact we aspire to is the reduction of inequity and an increase in intergenerational household wealth. Our initial emphasis, and our shared priority, is on Black households; within five years, the goal is to make the opportunity to own a home, and the potential benefits of that asset, available to 1,500 new low- and moderate-income Black homeowners in South Seattle, South King County, and North Pierce County. The initiative will concurrently focus on the essential work of clearly defining, and transforming, the systems that have impeded access to homeownership for Black households in our area.

Why is BHI Needed?

The racial wealth gap in our area is substantial. This gap is a direct consequence of barriers erected by historical structural racism and by current institutional policies and practices that perpetuate, and build on, that history. This persistently discriminatory framework suppresses both the economic vitality of communities and the generational wealth-building of households of color.¹ Approximately 42% of Black households in Washington state have zero net worth, compared to 14% of white households.² This disparity is influenced by the stark statewide difference in Black-white homeownership rates: while rising costs have made purchasing a home a challenge for many people in our state and region, the goal is even less attainable for Black households. Recent data estimate a 22% rate of homeownership among Black households in Seattle, less than half the 49% rate among white households, and a 32% rate among Black households in Tacoma, compared to a 60% rate among white households.³

Why is a BHI Network Needed?

Because we are stronger together. The BHI Network Partner Pledge has been signed by nearly 100 entities. All agree: Making BHI's shared priority a reality requires change in many aspects of several intersecting systems. This involves the biggest-picture principles, the most detailed metrics, and the large, complex web of policies and practices in between. No single organization, no matter how determined or well-resourced, can do it alone. This "Shared Priority" needs an approach that breaks with traditional ways of approaching affordable homeownership.

Breakthrough success will only come from doing these three things:

1. **Bringing together and unifying** those who make decisions for, and carry out the work of, many relevant sectors,
2. **Elevating the voices of community members** impacted by that work, and
3. **Combining the depth and breadth** of their diverse experience, expertise, tools, resources, and commitment...

...while focusing on these three critical areas of work:

1. **Increasing the supply of ownership homes** available to purchase in South Seattle, South King County, and North Pierce County.
2. **Supporting LMI Black households** who want to buy a home, helping them complete the process and obtain an appropriate mortgage.
3. **Overcoming the existing fragmented “housing ecosystem”** of public, private, and nonprofit organizations (to view BHI’s Issue Tree, click [here](#), then scroll down to “The Approach” and click on “Learn More”).

This is a *shared* priority. So, the key will be shifting our mindset away from working as bright but separate stars and towards working like a highly connected constellation. By aligning ourselves in a network, our joint impact can be far greater than the sum of our individual efforts. If our intent is to increase affordable housing supply, prepare Black homebuyers for their journey, support them along the way, and facilitate their ability to live out their homeownership dreams, then our target is systemic change that rights the wrongs of the past and the present and ensures equitable access to opportunity in the future. Impact networks offer us the power and the pathway we need to achieve that kind of fundamental and lasting transformation.

BHI Network Partner Principles

We strive to right the wrongs of past discriminatory practices and commit to a focus on doing all we can to ensure Black homebuyers get an opportunity to purchase homes.

We understand that the complexity of this issue dictates that we work together at new levels of collaboration, embracing a mindset that overcomes the fear of competition for scarce resources.

We fully engage in this work, wholeheartedly and with urgency, drawing on the breadth and depth of each of our partner organizations and their respective strengths.
We engage in this work because we truly believe it must be done.

We embrace the power and hope of trust. While we prefer to know and define every detail about the work, we understand that there will be ambiguity as we name, and endeavor to carry out, the adaptive work before us.

“Gets”: What Does the BHI Network Offer Its Partners?

1. New **relationships** with organizations and individuals that carry the potential for mission alignments and reciprocal benefits.
2. **Connections to Black homebuyers** who could potentially purchase homes through coordinated identification and preparation efforts.
3. **Access to shared support services**, such as marketing, communications, and resource development.
4. **Coordination of policy** analysis, policy formulation, and advocacy mobilization.
5. **Promising practices** sourced from both local network partners and other national 3C sites.
6. **Technical assistance and peer assists**.
7. **Potential connection to and/or access to financing** resources for capacity building, outreach to buyers, predevelopment, and construction of affordable homes.
8. **Alignment and affinity with a broad, diverse network** of organizations focused on this critical societal issue.

“Gives”: What Can Partners Offer the BHI Network?

Partners strengthen the network by demonstrating commitment to the shared priority, by their sustained participation in refining the shared priority, by living out the principles stated above, and by possibilities such as:

1. **Spreading the word** about BHI using their organizational platforms (e.g., newsletters, website news/blogs, social media, presentations, and events).
2. **Facilitating the ability of their staff and volunteers to participate** in BHI project teams and design teams and recognizing them for doing so.
3. **Encouraging constituents to take action** in support of policy and advocacy efforts appropriate for their organization.
4. **Bringing awareness of BHI to donors and investors** with potential for substantial interest and contribution, providing them opportunities for helping *both* their organization *and* the broader network.
5. **Remaining alert to promising practices**, doing what they can to share them with BHI Network partners.
6. **Engaging in marketing and outreach to potential homebuyers** as applicable.
7. **Providing technical assistance** to other partners through peer assistance and support.
8. **Reporting frequently** on the network contributions they are making.

The mission of BHI Network partners has always been to increase BIPOC homeownership by increasing partner capacity without necessarily growing their organizations. Ultimately, all BHI Network partners can articulate the overall impact of BHI and the ways in which the impact network has contributed to achieving BHI’s shared priority. We acknowledge that, due to their constituents or broad coalitions, BHI Network partners may not be able to endorse every policy position that the initiative explores and/or pursues. We want partners to feel comfortable being transparent about the limitations they have. Endorsement for major policies happens on a case-by-case basis coordinated by the advocacy organization leading it.

Questions? Please feel free to reach out to any of the following BHI Core Team members:

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Ready to Become a BHI Network Partner?

Please reach out to BHI project manager Marty Kooistra m.kooistra@civic-commons.org. As part of the conversation, he will connect you with communications staff who can give you directions for sharing your logo file(s).

Sources

1. Logani, I. (2022). The racial wealth gap is the housing gap. State of Washington, Office of Lieutenant Governor. Retrieved January 7, 2023 from <https://www.ltgov.wa.gov/2021-housing-report>
2. Challenge Seattle and Boston Consulting Group (BCG). (2023, January). *The conspicuous crisis: Addressing housing affordability in Washington*. Retrieved January 7, 2023 from <https://www.challengeseattle.com>
3. U.S. Census, American Community Survey (2021 PUMS data set). Retrieved from scorecard.prosperitynow.org/reports#report-data-table