



Atlanta Regional Housing Forum

SMALL GROUP CONVERSATION

June 16, 2021 at 12:00 noon

[Click here](#) to enter the meeting
Meeting ID: 842 8942 6827
Passcode: 037448
No registration is required

A Discussion of the June 2 Housing Forum:

Closing the Homeownership Gap

Panelist Review:

An overview of homeownership rates in our region

Mike Carnathan, Atlanta Regional Commission

The State of Housing in Black America

Mark Alston, National Association of Real Estate Brokers
Bilal Shareef, Empire Board of Realtors

Successful models to expand homeownership

Lisa Gordon, Atlanta Habitat for Humanity
John O'Callaghan, Atlanta Neighborhood Development Partnership

Update from Washington on proposed programs

Kristin Siglin, National Community Stabilization Trust

Discussion Instructions:

1. Take a moment to say hello to your fellow participants. **(12:05pm)**
2. Accept a volunteer or nominate a **SCRIBE**.
SCRIBE Instructions: Take the notes of your discussion, save them as a Word document or comparable, and submit via email to liza@kbagroup.com following the meeting.
3. Discuss the questions provided below.
4. After this discussion concludes and we will return to the larger room and the **SCRIBE** will be prompted to share your group's highlights with all attendees.

Discussion Guide

Sample of pertinent data points that were discussed at the Forum:

- Black/White Homeownership gap remains at approx. 30%, the same it's been for 50 years
- Blacks in ATL are 34% of population but only receive 18% of mortgages
- Mortgage denial rate for Black applicants double that of other applicants



Discussion Questions:

1. **(12:10pm)** Speakers called for positive, affirmative, assertive action to overcome the challenges in the homeownership gap.

What ideas did you hear at the Forum, or elsewhere, that you believe can “move the needle” in addressing this issue?

Mr. Alston called for action that can be summarized with three Rs:

- Reform, Redress, Restore

Do we currently have the necessary tools to close the gap? What additional tools do local and state governments need? What can be done to convince government to act?

2. **(12:20pm)** Mr. Shareef called for private lenders to act. Mr. O’Callaghan discussed successes when housing producers partner capital with Black builders.

What role should the private sector play to help close the homeownership gap? What actors in the private sector have the most ability to do so? How should the private and public sectors collaborate to achieve the goal?

3. **(12:30pm)** Now that pandemic-focus housing programs are potentially nearing an end, what, if anything, have we learned from these programs that might be applied to the on-going ownership gap issues?
What new programs should the federal government look to enact in regards to closing the gap?

Additional questions:

How should it be decided which policies take priority?

Given the established priorities, what specific aggressive tactics should be used in 2021 in the Atlanta region?

12:45pm

THANK YOU FOR YOUR PARTICIPATION

DON'T FORGET TO SUBMIT YOUR NOTES to liza@kbagroup.com

WE'LL SEE YOU BACK IN THE LARGE ROOM