The Comprehensive Focus:
BHI's Issue Tree

How can we significantly scale the number of Black homeowners in order to achieve our shared priority?

Increase Supply of Affordable Homes to Purchase

- **Increase Buildable Land Inventory**
  - Underutilized Public and Faith Entity Owned
  - Future High-Capacity Transit Sites
- **Increase Funding**
  - Predevelopment Grants and Loans
  - Construction Lines of Credit, New Market Tax Credits etc.
- **Diversity Production**
  - Product & Sales Types, Land Trusts, Co-ops, Condos etc.
  - Joint Ventures b/w For-Profit and Nonprofit Developers

Increase Number of New Mortgage-Ready Black Households and Sustain Existing

- **Improve Outreach and Support**
  - Community-based Outreach Initiatives
  - Coordinated Intake, Assessment and Support
- **Improve Lending Practices and Products**
  - Modify Underwriting Requirements & Loan Officers
  - Debt-Remediation. IDAs, and Down-Payment Assistance

Increase Community Engagement and Aligned Actions

- **Increase Black-Led Developers and CBOs**
  - Launch and Fund Capacity-Building Initiatives
  - Change Funding Systems and Requirements
- **Align Philanthropy**
  - Elevate a Data Driven Shared Priority and Goal
- **Align Policies**
  - Adopt & Advocate for a Homeownership Policy Framework
- **Increase & Incentivize Collaboration**
  - Weave Together Network Engagement
  - Catalog and Elevate Promising Practices in Collaboration

Pipeline:

Supply *and* **Demand**

Enabling Environment:

Aligned capacity *and* **actions**