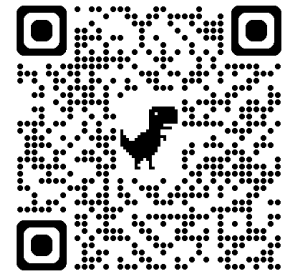


# Housing Opportunities Made Equal of Greater Cincinnati (HOME)

- HOME is a private nonprofit Fair Housing organization working to eliminate unlawful housing discrimination in the Greater Cincinnati area.
- HOME advocates for and enforces housing regulations for all protected classes (race, color, national origin, religion, sex, familial status, and disability), promotes stable integrated communities.
- HOME's services include Tenant Advocacy, Fair Housing, Education & Outreach, and Policy & Research.



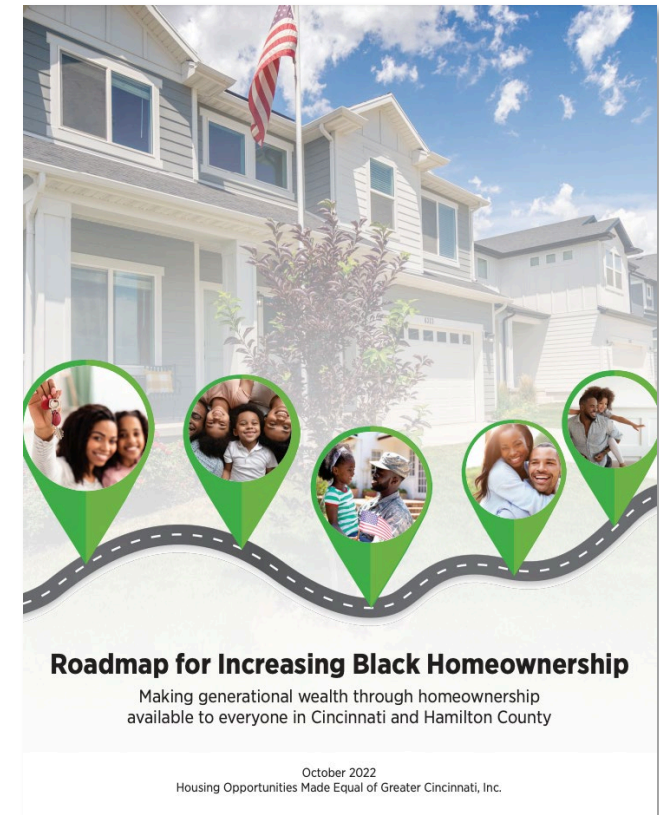
[www.homecincy.org](http://www.homecincy.org)



@HOMEcincy

# The Roadmap for Increasing Black Homeownership

- HOME and a more than 35 endorsing partners are working on the Roadmap for Increasing Black Homeownership. The report identified a 39% Black-White homeownership gap in the region.
- The Roadmap has six policy recommendations to increase and preserve Black homeownership in Cincinnati:
  1. Expand Fair and Non-Predatory Lending
  2. Support Existing Low-Income Homeowners
  3. Modify Zoning to be More Inclusive
  4. Provide Property Tax Relief to Low-Income Homeowners
  5. Modify Tax Abatement Incentives to Support Black Homeowners
  6. Monitor Progress



[www.homecincy.org/homeownership](http://www.homecincy.org/homeownership)

# Home Lending Disparities

- Key Findings:
  - Black households are underrepresented in the mortgage process.
  - Black borrowers are denied at a higher rate than white borrowers, regardless of income.
  - Neighborhoods where Black households live have much less access to mortgage lending. Over half of loans that are made in Black communities go to white borrowers.
- Home Lending in the City of Cincinnati (2024)
  - Black households represent 39% of the population in Cincinnati, yet Black borrowers represent 25% of all mortgage applications and 20% of all originated loans. White borrowers represent 66% of all applications and 72% of all originated loans, while representing 48% of the population.
  - Black borrowers are 2.4x more likely to be denied than white borrowers. Black applicants are denied 24%, compared to 10% for white applicants.



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