

What created the homeownership gap in D.C.?

1934 to 1962

Federal Housing Administration insured mortgages almost exclusively for white people.

1933

Redlining: the federally created Home Owners' Loan Corporation (HOLC) created maps that coded areas as credit-worthy based in part on the race of their occupants.

1948

Courts upheld racist private agreements that prevented Black people from buying homes in many neighborhoods in D.C. until 1948.

1950-NOW

Gentrification: D.C. was nearly half Black by the 1950s, and more than 71 percent Black by 1970. In 2023, D.C.'s Black population has fallen to 43%. Black homeownership is at 34%, down from 46% in 2005

Today, D.C. has one of the highest rates of displacement in the country.

Because of these policies, Black people are disproportionately unhoused and many families were displaced outside of the District.

REPARATIONS Through Housing

Black Washingtonians are entitled to housing reparations after decades of discriminatory housing policies that have contributed to a racial homeowners gap in the nation's capital.



Stable housing reduces crime.

When people are stably housed, they have fewer recorded non-violent offenses.

For instance, people commit fewer survival crimes (offenses like theft, robbery, trespassing, loitering, and prostitution), which are chief reasons people with low-level offenses are incarcerated.

PROPOSAL

PASS B25-0151, The Reparations Foundation & Task Force Establishment act of 2023 and include Housing Reparations. The Task Force must consider housing reparations in the form of:

- down payment grants
- housing revitalization grants
- government subsidized mortgages with low interest rates
- Prioritize native Washingtonians and long-term residents

WE BUILT THIS CITY

literally and culturally.

ERIN BONNER