



Roadmap for Increasing Black  
Homeownership:  
**2026 Roadmap Update**  
Advancing Homeownership for Everyone

# What is HOME?

Housing Opportunities Made Equal (HOME) of Greater Cincinnati is a private, non-profit civil rights organization founded in 1968.

**HOME's mission is to eliminate unlawful discrimination in housing.**

HOME advocates for and helps to enforce housing regulations for all protected classes and promotes stable, integrated communities.

## **TENANT ADVOCACY**

- Ohio Landlord Tenant Law
- Free housing mediation services
- Limited school programs\*

## **POLICY & RESEARCH**

- Roadmap for Increasing Black Homeownership
- Property Tax Report
- Lending Report

## **FAIR HOUSING SERVICES**

- Fair housing counseling
- Investigations and enforcement

## **EDUCATION & OUTREACH**

- Training for consumers, advocates and housing providers
- Outreach to vulnerable populations

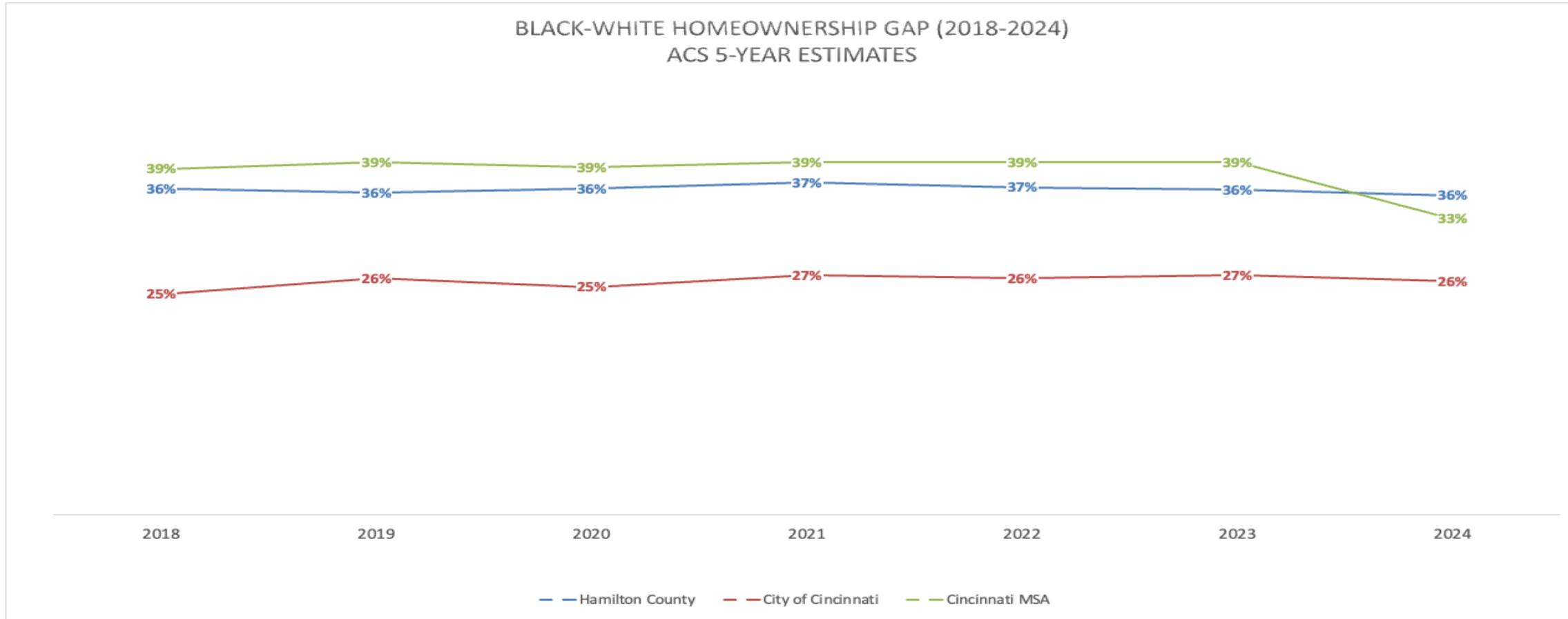
# 2024 Homeownership Data

## LOCAL HOMEOWNERSHIP RATE BY RACE

Homeownership Rates	Hamilton County	City of Cincinnati	Cincinnati Metro Area
All Households	59%	40%	69%
White	70%	51%	74%
Black or African American	34%	25%	41%
Two or More Races	44%	32%	54%
Hispanic or Latino Origin (of any race)	45%	33%	52%
<b>Black-White Homeownership Gap</b>	<b>36%</b>	<b>26%</b>	<b>33%</b>

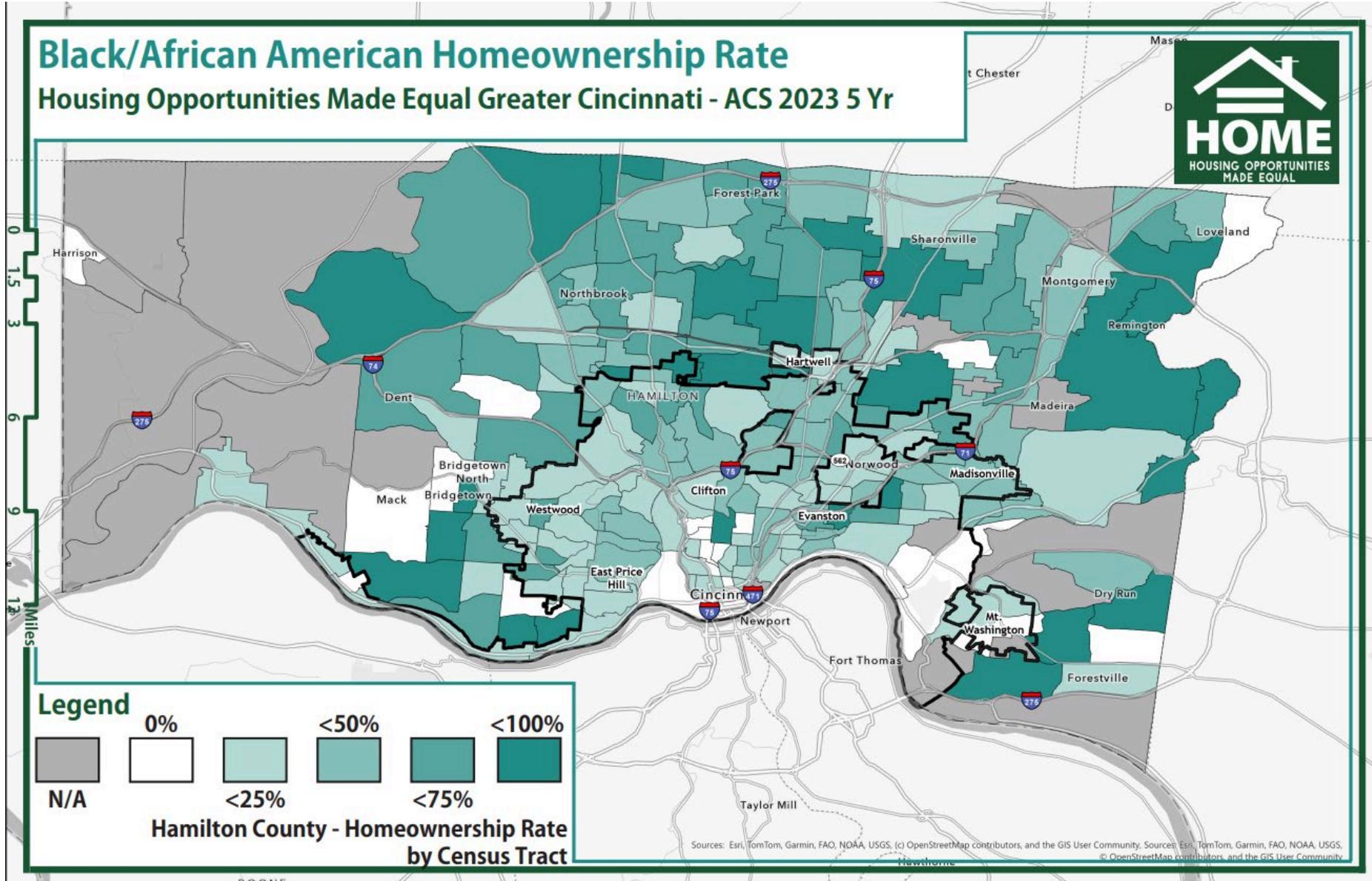
Source: 2024 American Community Survey 5-year Estimates, S2502

# 2024 Homeownership Data



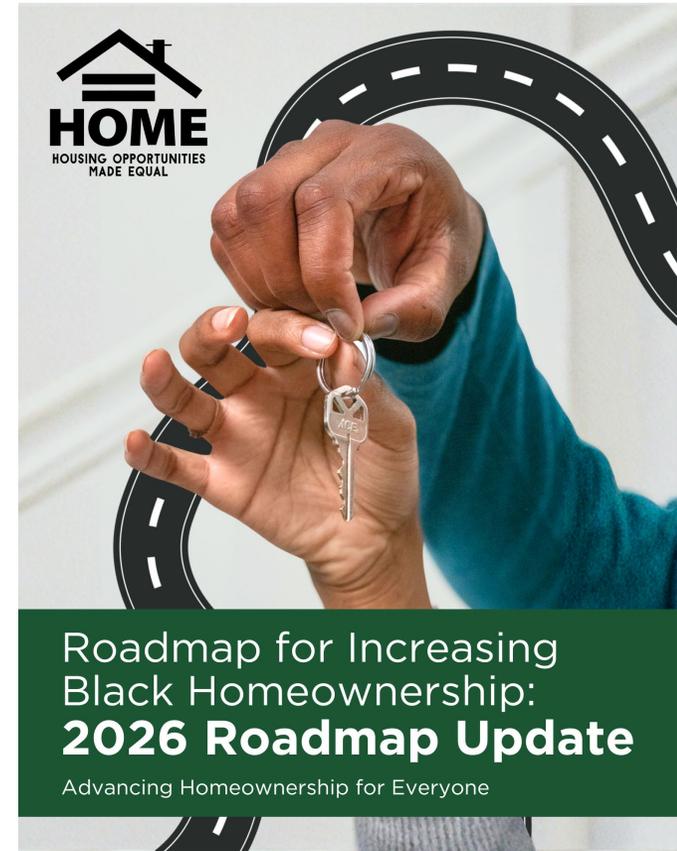
Source: American Community Survey 5-year Estimates, S2502

# 2024 Homeownership Data



# History of the Roadmap for Increasing Black Homeownership

- **The Roadmap for Increasing Black Homeownership (October 2022)**
  - Endorsed by 35 organizations, the *Roadmap* provides six key policy recommendations and specific initiatives draw from existing reports and plans including LISC’s [Housing Our Future](#) report, the [Fair Housing Assessment for Cincinnati and Hamilton County](#), and the Cincinnati USA Regional Chamber’s [Embracing Growth Principles for Regional Housing](#).
- **Status Update to the Roadmap for Increasing Black Homeownership (October 2023)**
  - A status update on the *Roadmap*, providing a summary of progress on the six recommendations with additional steps for immediate action.
- **The 2026 Update to the Roadmap – Advancing Homeownership for Everyone (February 2026)**
  - A comprehensive status update to the *Roadmap*, exploring the current landscape of homeownership and updating the *Roadmap*’s recommendations based on the latest data – including recently released census and Home Mortgage Disclosure Act (HMDA) data.



# The Roadmap's Six Policy Recommendations

- 1 Expand Lending to Black and Low-Income Homeowners That is Fair and Non-Predatory
- 2 Establish a Loan and Grant Fund to Support Existing Low- and Moderate-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

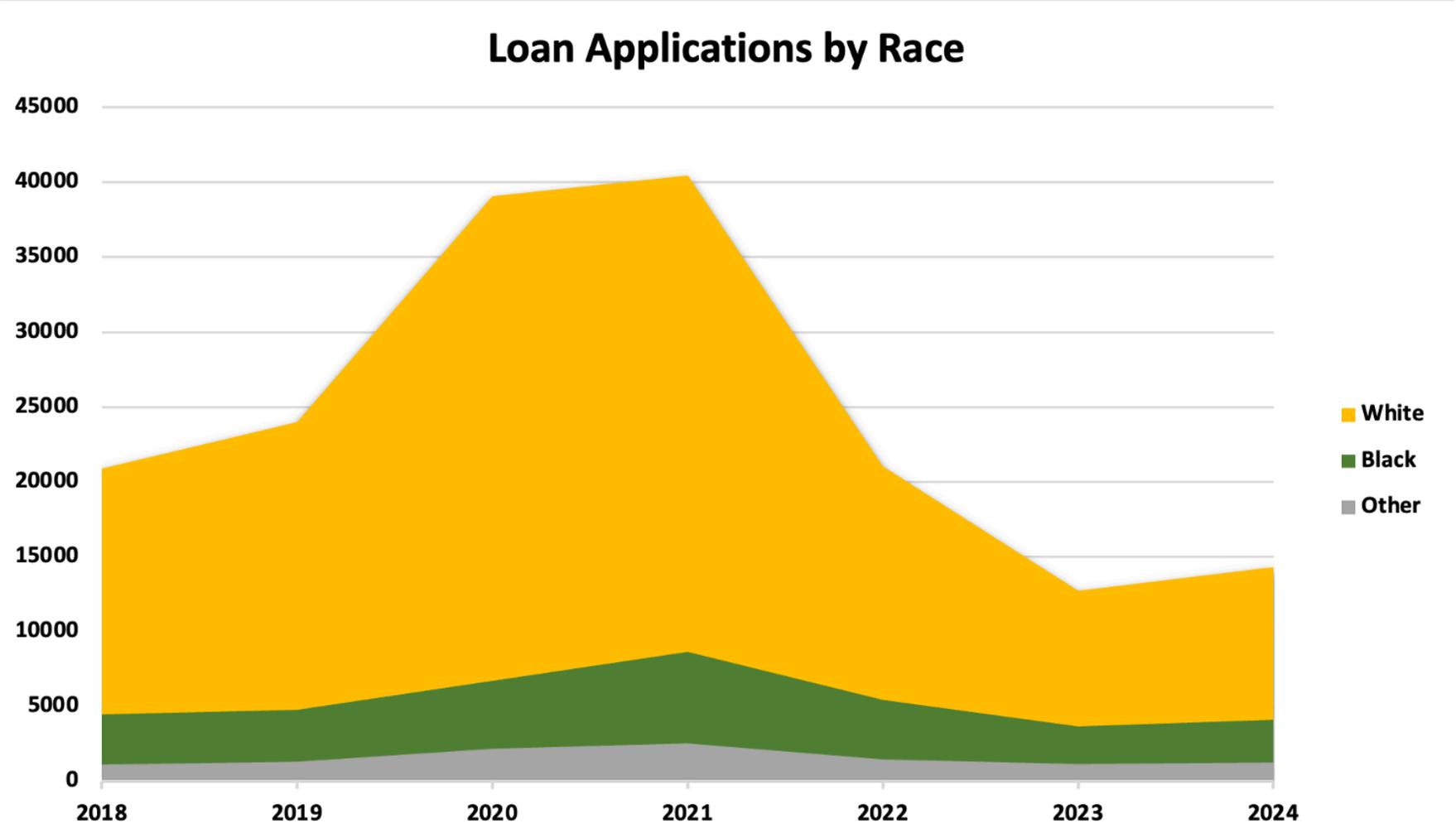
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## Expand Lending to Black and Low-Income Homeowners That is Fair and Non-Predatory

### Key Findings from the 2024 HMDA Data:

- 1. Black households are underrepresented in the mortgage lending process.**
  - Black borrowers only represented 20% of total applications and 16% of total originated loans, despite representing 25% of the population in Hamilton County.
- 2. Neighborhoods where Black households live have much less access to mortgage lending and over half of the loans that are made in Black communities go to white applicants.**
  - Only 17% of all mortgage loans went to majority minority census tracts, despite those tracts representing 33% of census tracts in Hamilton County. Of lending to census tracts of color in 2024, over half (54%) of those borrowers were white borrowers.

# Loan Applications by Race

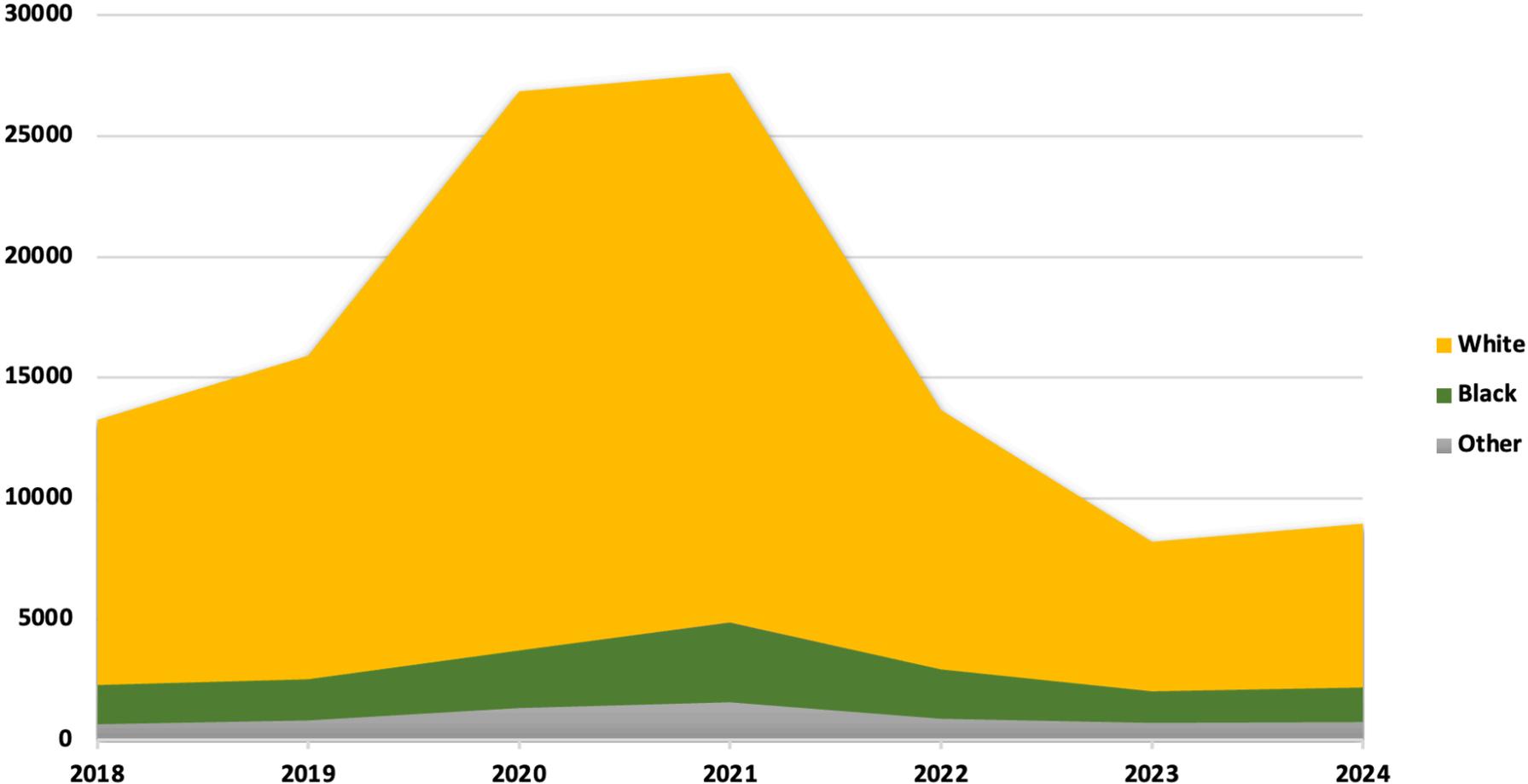


**Black Percentage of Total Applications:** 2018: 16%, 2019: 15%, 2020: 12%, 2021: 15%, 2022: 19%, 2023: 20%, 2024: 20%

Source: HMDA Data, 2018-2024 (Hamilton County, OH)



# Loan Originations by Race



**Black Percentage of Total Originations:**

12%

11%

9%

12%

15%

16%

16%

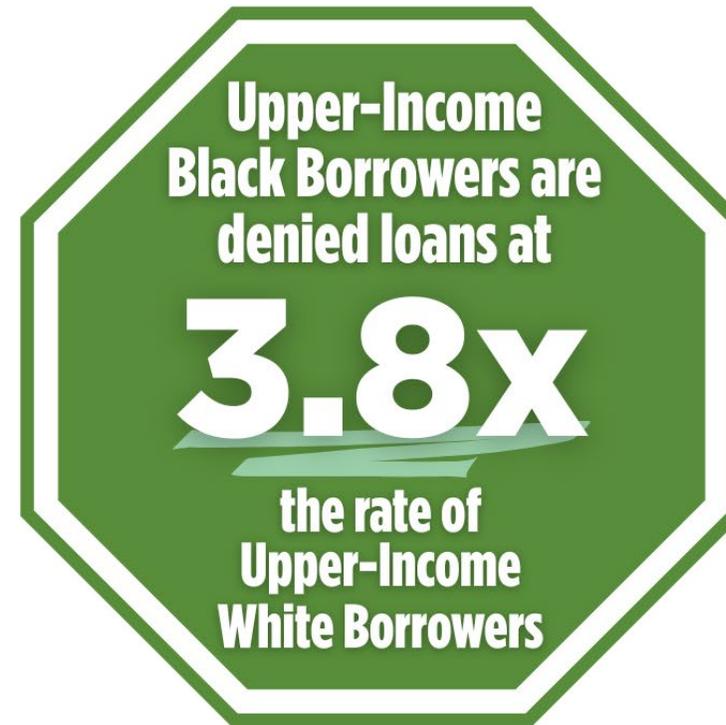
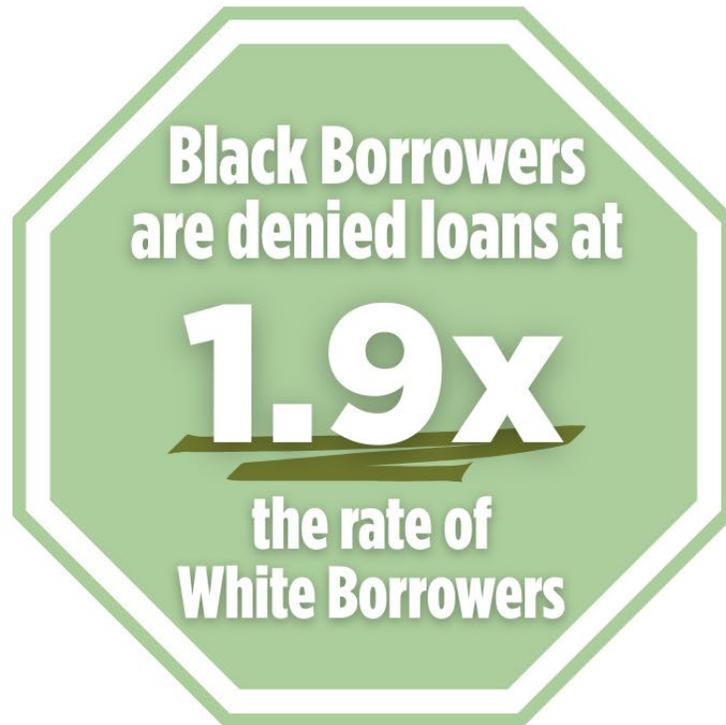
Source: HMDA Data, 2018-2024 (Hamilton County, OH)



## Key Findings from the 2024 HMDA Data:

### **Black Borrowers are denied at a higher rate than white borrowers, regardless of income.**

- Black borrowers are 1.9 times more likely to be denied loans compared to white borrowers. When controlling for only upper-income applicants, Black applicants are 3.8 times more likely to be denied compared to white applicants.



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# Expand Lending to Black and Low-Income Homeowners That is Fair and Non-Predatory

## 1. Special Purpose Credit Programs

SPCPs can target Black homebuyers in order to overcome redlining and discrimination in homeownership. Lenders, Community Development Financial Institutions (CDFIs), and local governments can create SPCPs.

## 2. Down Payment Assistance Programs

The City of Cincinnati's American Dream Downpayment Initiative (ADDI) provides significant resources to eligible homebuyers, but the restrictions limit the ease of use and effectiveness of this for many borrowers.

## 3. Counseling and Support for New Homebuyers

Federal funding cuts pose threats to HUD-certified housing counseling agencies.

## 4. Appraisal Bias

Programs and policies can expand access to the appraisal profession and ensure that property valuations are fair and trustworthy for everyone.

## 5. Enforce Fair Lending Laws

**Despite the rollbacks in regulatory guidance and administrative processes, fair housing and fair lending laws remain in place.** HOME continues to counsel individuals, conduct investigations, and examine lending data to identify instances of discrimination in the home buying market.

## 2

# Establish a Loan and Grant Fund to Support Existing Low- and Moderate-Income Homeowners

## 1. Home Repair

- Existing programs like the **Revive + Thrive Home Repair Loan Program** and the **Lead Safe Hamilton County Program** are making meaningful progress towards this goal. However, these programs are not sufficient to meet the needs of homeowners.

## 2. Heirs' Property

- LISC Greater Cincinnati, the Legal Aid Society of Greater Cincinnati, and ProSeniors are collaborating on their **Heirs' Property Initiative** as part of a comprehensive approach to preserving homeownership and building generational wealth.

## 3. Foreclosure Assistance

- In the past, state programs offered mortgage assistance to Ohio homeowners, unfortunately the program ended in 2023 with no replacement. Local organization still offer foreclosure assistance programs, however these programs alone are not sufficient to meet the needs of homeowners.



**More funding and resources must be dedicated to home repair loans/grants and to preventing foreclosures if we want to preserve Black homeownership and prevent an increase in the loss of generational wealth.**

# 4

## Provide Property Tax Relief to Low-Income Homeowners

The Roadmap calls for providing property tax relief as another critical support to preserve Black homeownership, particularly for legacy and low-income homeowners.

New programs in Cincinnati and Hamilton County have begun to mitigate the impacts of the increased tax burden on lower-income households:

- Cincinnati launched the city's HomeSafe Property Tax Relief Program in July 2024 and in August 2025 the City launched another program designed to help homeowners with delinquent property taxes.

**These creative programs have the potential to majorly help homeowners, but broader reforms and additional actions are still necessary to address the crisis.**



Full report will be available at: [www.homecincy.org/roadmap](http://www.homecincy.org/roadmap)



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