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Advancing Racial Equity in Homeownership Through a Lease-to-Own Program: An Evaluation Framework for the Maggie Walker Community Land Trust

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Executive Summary

During the summer of 2020, in the midst of the COVID-19 pandemic and its resultant economic crisis and unprecedented levels of housing and financial instability, the Maggie Walker Community Land Trust (MWCLT) launched a pilot lease-to-own program in Richmond's gentrifying Church Hill neighborhood. The official goal of the program is to expand access to affordable homeownership for Black households in MWCLT's homes across Richmond, Henrico County, and Chesterfield County by addressing barriers that they disproportionately face due to past and on-going systemic racism. With three households currently participating in the pilot program and a fourth household slated to enter sometime this year, it is time to step back and ask, *How can we determine whether the program is achieving its racial equity goal?*

This plan provides a framework and companion template for the participatory design and implementation of a racial equity-focused evaluation of the lease-to-own pilot program. In Part I of this document, I lay out the context and rationale for this evaluation framework. I begin by introducing MWCLT, the lease-to-own program, and the purpose of this plan. Then, I examine the body of research on Black-white gaps in homeownership, lending, and wealth-building across the country, as well as the materialization of these racial disparities in Church Hill and the broader Richmond region. MWCLT observed these very inequities in its own homeownership program, and thus, a commitment to repair them underpins the lease-to-own program's racial equity-focused conception and theory of change. Part I concludes with a summary of the stakeholder-engaged research methods I used to develop the evaluation framework, as well as a discussion of my findings. Broadly, I drew the following main lessons from my research, which primarily consisted of interviews with program stakeholders:

- Clarifying the goals and objectives and evaluating the stability and effectiveness of the pilot program are essential to ensuring the long-term success of an expanded program.
- The program's specific racial equity goal needs to be clearly and consistently defined and communicated by all stakeholders. *Racial equity must be explicit*.
- Racial equity can—and must—be intentionally advanced and sustained in multiple ways; the constant guidepost is a focus on shifting power and control in processes and outcomes to those harmed by racialized marginalization.
- What counts as success or what is considered to be important differs among stakeholders. Participants are directly impacted by the program and, as such, hold unmatched expertise. Therefore, their perspectives and experiences must take precedence in an evaluation.

Part II contains the evaluation framework for the lease-to-own pilot program, which is intended to serve as an instructional guide for the participatory design and implementation of a program evaluation. As such, the framework outlines the core components of a program evaluation plan and presents specific evaluation questions and methods that an MWCLT-coordinated evaluation team can use and adapt as needed. Prioritizing the meaningful inclusion of program participants in the evaluation, I offer suggestions about the ways in which they could engage at different points along the evaluation planning and implementation process. Finally, I have developed an evaluation plan template that accompanies the framework; the designated evaluation team will have ownership and control over its completion and implementation.

Both the evaluation framework and plan template were developed specifically for the lease-to-own program. However, their utility extends beyond this particular program. Specifically, they can also serve as important organizational resources for future evaluations of the lease-to-own program and other initiatives as part of MWCLT's broader commitment and accountability to fostering racially equitable communities. Engaging in genuine and intentional reflection is crucial to ensuring that MWCLT honors and lives up to Maggie Lena Walker's legacy by advancing racial justice for Black communities and households across the Richmond region.

PART I. Program Rationale and Evaluation Framework Design Process

Introduction

Client

Established in 2016, the Maggie Walker Community Land Trust (MWCLT) is a nonprofit, community-based organization in Richmond, Virginia that develops affordable homes for low- and moderate-income households in the City of Richmond, Henrico County, and Chesterfield County.[1] Governed by a volunteer board of directors, MWCLT uses a Community Land Trust (CLT) model, meaning that it sells its homes to qualified buyers, while retaining ownership of the underlying land and leasing it on a long-term basis to homeowners.[2] MWCLT receives subsidies for affordable housing development, and the CLT model then preserves the property's subsidy and affordability in perpetuity. MWCLT homes are available at below-market rate prices for households who make up to 80% or 115% of the Area Median Income (AMI), depending on the home's funding source and subsidy type.[3] The CLT model thus makes first-time homeownership more affordable, enabling greater access to its wealth-building benefits. The homeowner accumulates equity through the down payment, the monthly mortgage principal payments, and appreciation in the home's value, which is calculated based on the increase in the Richmond region's AMI.[4] Once the homeowner is ready to move on to a fee-simple house on the private market, the CLT home is sold to another income-qualified household at the below-market price based on the regional AMI increase.[5]

MWCLT's name honors the legacy of Maggie Lena Walker, a community leader in Richmond, a community leader, civil rights advocate, and the country's first Black woman to found and manage a bank, called St. Luke Penny Savings Bank.[6] St. Luke Penny Savings Bank served Richmond's Black community members, giving them the access to critical wealth-building and "economic opportunities for themselves and future generations" that was denied by white-owned banks.[7] In Maggie Walker's name, MWCLT's mission is "to develop and steward permanently affordable housing opportunities to foster racially equitable communities."[8]

Program

Given its mission to advance racially equitable access to housing, MWCLT wants to increase the share of Black households who own its homes. Of the 40 homes completed so far, 40 percent of buyers are Black and Latinx.[9] While this rate is roughly proportional to the region's Black and Latinx population, and MWCLT has not defined a specific metric to work towards, it nevertheless seeks to serve more Black households in particular.[10] One challenge that MWLCT has faced in its efforts to expand Black ownership is the relatively common occurrence in which interested Black households do not qualify for a mortgage loan pre-approval because of their

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[1] Maggie Walker Community Land Trust, "About MWCLT."
[2] Maggie Walker Community Land Trust.
[3] Maggie Walker Community Land Trust.
[4] Maggie Walker Community Land Trust.
[5] Maggie Walker Community Land Trust.
[6] Maggie Walker Community Land Trust, "Why Maggie's Namesake?"
[7] Maggie Walker Community Land Trust.
[8] Maggie Walker Community Land Trust, "About MWCLT."
[9] E. Sims, personal communication, July 29, 2020
[10] E. Sims, personal communication, October 30, 2020

credit score or amount saved for a down payment.[11] To that end, MWCLT has been considering ways to affirmatively further Black ownership of its homes, specifically by addressing the aforementioned barriers to mortgage lending that disproportionately impact Black households.

MWCLT launched a pilot lease-to-own program in the Richmond neighborhood of Church Hill in the summer of 2020 to increase Black homeownership of its homes. Broadly, MWCLT's lease-to-own program aims to expand Black homeownership opportunities in the City of Richmond, Henrico County, and Chesterfield County by addressing the barriers that Black households disproportionately face as a result of structural racism.[12] MWCLT's lease-to-own program, which serves households making 50% of the AMI, intends to increase the number of successful Black households in its homeownership program by providing a bridge from rental to homeownership.

Plan Purpose

The purpose of this plan document is to provide a comprehensive guide and toolset for MWCLT staff to develop and implement an evaluation of its racial equity-focused lease-to-own pilot program. This evaluation framework will build staff's capacity to facilitate a participatory assessment of their efforts to advance equitable access to affordable homeownership for Black households. With significant input from program staff, participants, and other stakeholders, the evaluation framework was developed with the input of individuals directly involved in—and thus most knowledgeable about—the program. As such, this framework equips and empowers MWCLT program staff, participants, and partners to both define and examine the intended processes and outcomes of the lease-to-own program, to identify and modify any program elements in need of improvement, and to make decisions about the program's future. It is critical to both establish and evaluate clearly and consistently defined and articulated areas of focus, goals, and objectives of the lease-to-own program during this pilot phase to build the success of a long-term, expanded program. Finally, this framework more broadly serves as an organizational blueprint for developing and implementing future evaluation processes and, in turn, institutionalizing this practice of critically reflecting upon and accounting for MWCLT's commitment to housing justice for Black households.

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[11] E. Sims, personal communication, July 29, 2020
[12] E. Sims, personal communication, October 30, 2020

Guiding Knowledge on Race, Wealth, and Homeownership

Racial Disparities in Wealth and Homeownership

In 2009, the median wealth of white households was 20 times the median wealth of Black households, making it the largest Black-white wealth gap since 1989, when "the government began publishing such data."[13] The housing bust in 2006 and the ensuing Great Recession disproportionately impacted the wealth of Black and Brown households; from 2005 to 2009, the median wealth of Black households, adjusted for inflation, plummeted by over 50 percent, while white households' median wealth decreased by just 16 percent.[14] Since the end of the Great Recession, Black households have not experienced the recovery in wealth from which white households have benefitted.[15] In fact, the gap between the median wealth of Black households and the median wealth of white households widened between 2010 and 2014.[16] A 2016 report by the Institute for Policy Studies and CFED published the sobering finding that "if average Black family wealth continues to grow at the same pace it has over the past three decades, it would take Black families 228 years to amass the same amount of wealth White families have today."[17]

In addition to racial wealth inequality, there remains a Black-white homeownership gap nationwide, more than 50 years after the passage of the Fair Housing Act in 1968.[18] The enduring legacy of redlining and other discriminatory practices largely accounts for this disparity, as they created the segregated and disinvested Black and Latinx communities targeted by reverse redlining during the housing boom of the early 2000s.[19] Consequently, Black and Latinx homeowners "were doubly hit by the foreclosure crisis;" in addition to their falling prey to discriminatory subprime lending, the majority of their family wealth came from the homes they owned.[20] As a result, the foreclosure crisis erased the gains made in Black homeownership

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[13] Taylor et al., "Twenty-to-One: Wealth Gaps Rise to Record Highs between Whites, Blacks and Hispanics," 1.

[14] Taylor et al., "Twenty-to-One: Wealth Gaps Rise to Record Highs between Whites, Blacks and Hispanics."

[15] Kochhar and Fry, "Wealth Inequality Has Widened along Racial, Ethnic Lines since End of Great Recession."

[16] Kochhar and Fry.

[17] Asante-Muhammed et al., "The Ever-Changing Wealth Gap: Without Change, African-American and Latino Families Won't Match White Wealth for Centuries," 5.

[18] Kuebler and Rugh, "New Evidence on Racial and Ethnic Disparities in Homeownership in the United States from 2001 to 2010"; McMullen, "The 'heartbreaking' Decrease in Black Homeownership"; Nagy, "Building Justice"; Shapiro, Meschede, and Osoro, "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide"; Singletary, "Black Homeownership Is as Low as It Was When Housing Discrimination Was Legal"; South, "'The Bedrock of Wealth Inequality'"; Veal and Spader, "Rebounds in Homeownership Have Not Reduced the Gap for Black Homeowners."

[19] Been, Ellen, and Madar, "The High Cost of Segregation"; Massey et al., "Riding the Stagecoach to Hell"; Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America*; Rugh, Albright, and Massey, "Race, Space, and Cumulative Disadvantage"; Shapiro, Meschede, and Osoro, "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide"; Steil et al., "The Social Structure of Mortgage Discrimination."

[20] Nagy, "Building Justice."

rates since the passage of the Fair Housing Act.[21] Further, while the disparities in homeownership rates between white households and Latinx and other households of color are narrowing, the Black-white homeownership gap continues to grow.[22] Now, the current COVID-19 crisis is widening the racial wealth gap, and it only stands to worsen as the expiration of the federal foreclosure moratorium looms near.[23]

Homeownership is widely viewed as "a key source of household wealth," particularly for Black families.[24] However, in addition to a disparity between Black and white homeownership rates, many scholars have exposed a racial gap in *housing wealth*, or a disparity between Black and white wealth generation from homeownership.[25] The following sections will examine the existing literature on Black homeownership and its relationship to wealth-building. In particular, it will explore the debate surrounding the effectiveness of increasing Black homeownership in closing the racial wealth gap. It will then turn to the literature on CLTs and their potential in overcoming the racial inequities in affordable homeownership and wealth-building opportunities for Black households.

Homeownership and the Racial Wealth Gap

While there is consensus that both a Black-white homeownership gap and a Black-white wealth gap exist, many scholars have called into question the merits of advocating for increasing Black homeownership as a means to narrow racial wealth inequality.[26] A growing body of research has identified a variety of factors that undermine Black homeowners' accumulation of equity,

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[21] Hyun Choi et al., "Explaining the Black-White Homeownership Gap: A Closer Look at Disparities across Local Markets"; McMullen, "The 'heartbreaking' Decrease in Black Homeownership"; Singletary, "Black Homeownership Is as Low as It Was When Housing Discrimination Was Legal."

[22] Hyun Choi et al., "Explaining the Black-White Homeownership Gap: A Closer Look at Disparities across Local Markets"; Veal and Spader, "Rebounds in Homeownership Have Not Reduced the Gap for Black Homeowners."

[23] Chatterjee, "How the Pandemic Is Widening the Racial Wealth Gap."

[24] Hyun Choi et al., "Explaining the Black-White Homeownership Gap: A Closer Look at Disparities across Local Markets"; Nagy, "Building Justice"; Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America*; Shapiro, Meschede, and Osoro, "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide"; South, "'The Bedrock of Wealth Inequality.'"

[25] Been, Ellen, and Madar, "The High Cost of Segregation"; Faber and Ellen, "Race and the Housing Cycle"; Faber, "Segregation and the Geography of Creditworthiness"; Flippen, "Unequal Returns to Housing Investments?"; Kuebler and Rugh, "New Evidence on Racial and Ethnic Disparities in Homeownership in the United States from 2001 to 2010"; Marcuse, "Wealth Accumulation through Home Ownership"; Markley et al., "The Limits of Homeownership"; Raymond, "Race, Uneven Recovery and Persistent Negative Equity in the Southeastern United States"; Shapiro, Meschede, and Osoro, "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide"; Steil et al., "The Social Structure of Mortgage Discrimination."

[26] Been, Ellen, and Madar, "The High Cost of Segregation"; Faber, "Segregation and the Geography of Creditworthiness"; Faber and Ellen, "Race and the Housing Cycle"; Flippen, "Unequal Returns to Housing Investments?"; Kuebler and Rugh, "New Evidence on Racial and Ethnic Disparities in Homeownership in the United States from 2001 to 2010"; Marcuse, "Wealth Accumulation through Home Ownership"; Markley et al., "The Limits of Homeownership"; Raymond, "Race, Uneven Recovery and Persistent Negative Equity in the Southeastern United States"; Shapiro, Meschede, and Osoro, "The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide"; Steil et al., "The Social Structure of Mortgage Discrimination."

positing that "home ownership itself may perpetuate racial wealth inequality."[27] Examining the consequences of a "racially segmented housing market" perpetuated by racial segregation and racial capitalism, a number of scholars have uncovered a racial appreciation gap between majority Black and non-majority Black neighborhoods, costing Black homeowners "literally tens of thousands of dollars in housing equity."[28] While Markley et al. (2020) contend that these findings demonstrate the need "to reevaluate homeownership as the *de facto* mechanism for addressing racial wealth inequality," their research suggests that the deeper underlying issue is the wider-reaching "spatialization of race" and "racialization of space" of segregated housing markets that enable the devaluation of Black neighborhoods.[29] In particular, Markley et al. (2020) find that Black households reap the wealth-building benefits of homeownership only when they live in a non-majority Black neighborhood; however, once the neighborhood is "marked as Black," they "do not enjoy the rates of home price appreciation as those living in spaces marked as not Black."[30] Instead of considering how this racial appreciation disparity might be resolved, many scholars in this camp largely reject the institution of homeownership and, by extension, efforts to increase Black homeownership as a way to narrow the Black-white wealth gap.[31] Their critiques have centered around private homeownership in particular, as opposed to alternative models like subsidized and/or shared equity homeownership.

Recent research has focused specifically on racial discrimination in home appraisals, which directly link to the racial appreciation gap.[32] In particular, Howell and Korver Glenn (2020) recognize that while racialized home appraisals were "first institutionalized in the 1930s by federal policies," current appraising practices continue to devalue homes in Black neighborhoods.[33] Rather than outright rejecting the utility of homeownership programs in increasing Black wealth as a result of these findings, researchers offer policy recommendations such as legislation to "decouple neighborhood demographic characteristics" from contemporary appraising practices, reparations for racist housing policies, and strengthening and expanding implementation and enforcement of the federal Fair Housing Act.[34] Similarly, Lipsitz (2007)

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[27] Markley et al., "The Limits of Homeownership," 311.

[28] Flippen, "Unequal Returns to Housing Investments?," 1545; Markley et al., "The Limits of Homeownership"; Zonta, "Racial Disparities in Home Appreciation: Implications of the Racially Segmented Housing Market for African Americans' Equity Building and the Enforcement of Fair Housing Policies," 1.

[29] Markley et al., "The Limits of Homeownership," 311; Lipsitz, "The Racialization of Space and the Spatialization of Race."

[30] Markley et al., "The Limits of Homeownership," 311.

[31] Faber and Ellen, "Race and the Housing Cycle"; Flippen, "Unequal Returns to Housing Investments?"; Markley et al., "The Limits of Homeownership."

[32] Howell and Korver-Glenn, "The Increasing Effect of Neighborhood Racial Composition on Housing Values, 1980–2015"; Kamin, "Black Homeowners Face Discrimination in Appraisals"; Zonta, "Racial Disparities in Home Appreciation: Implications of the Racially Segmented Housing Market for African Americans' Equity Building and the Enforcement of Fair Housing Policies."

[33] Howell and Korver-Glenn, "The Increasing Effect of Neighborhood Racial Composition on Housing Values, 1980–2015," 1.

[34] Howell and Korver-Glenn, 19; Zonta, "Racial Disparities in Home Appreciation: Implications of the Racially Segmented Housing Market for African Americans' Equity Building and the Enforcement of Fair Housing Policies."

calls for a "serious commitment to implement and strengthen fair housing laws" to combat the devaluation of Black spaces and "spatial imaginaries."[35]

Overlapping research examines how racial lending disparities, particularly racially discriminatory lending practices, limit the potential of Black homeownership as a means to advance racial wealth equality.[36] As with analyses of the racial appreciation gap, much of the literature on discriminatory lending focuses on the role of segregation in reverse redlining, as subprime lenders targeted Black and Latinx neighborhoods leading up to the housing bubble burst.[37] There are three primary mechanisms through which discriminatory subprime lending has undermined wealth-building for Black households: 1) its higher loan costs both increase housing costs and inhibit mortgage principal repayment; 2) it results in the disproportionate exit of Black households from homeownership through foreclosure; and 3) it leads to the depreciation and equity-loss among Black-owned homes that evade foreclosure in these targeted Black areas.[38] Post-subprime lending and foreclosure crisis, recovery has remained racially uneven across the southeastern United States, with "persistent negative equity" concentrated in predominantly Black neighborhoods.[39]

Importantly, racialized subprime lending did not end with the housing bust. High-cost lending emerged as the economy began to recover, with Black and Latinx borrowers being "3 times as likely to receive high-cost loans compared with Whites" and greater racial disparities seen in segregated metropolitan areas.[40] In another iteration of post-recession exploitation, many of the Black and Latinx neighborhoods targeted by subprime lending and disproportionately impacted by the ensuing foreclosure crisis are now facing the reemergence of predatory lease-to-own and contract sales schemes, in which the buyer pays high-interest installments for substandard housing while accruing no equity and receiving none of the legal protections of a homeowner.[41] Many scholars studying reverse redlining practices stop short of critiquing the institution of private homeownership, as their policy implications mainly suggest stronger fair housing enforcement mechanisms and accountability systems to prevent discrimination and exploitation in housing.[42] In contrast, Faber (2018) echoes his conclusion from his 2016 study with Ellen on racial home appreciation and equity gaps, writing that the "permanence of a racially stratified

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[35] Lipsitz, "The Racialization of Space and the Spatialization of Race," 20.

[36] Faber, "Segregation and the Geography of Creditworthiness"; Massey et al., "Riding the Stagecoach to Hell"; Rugh, Albright, and Massey, "Race, Space, and Cumulative Disadvantage"; Steil et al., "The Social Structure of Mortgage Discrimination."

[37] Faber, "Segregation and the Geography of Creditworthiness"; Kuebler and Rugh, "New Evidence on Racial and Ethnic Disparities in Homeownership in the United States from 2001 to 2010"; Massey et al., "Riding the Stagecoach to Hell"; Steil et al., "The Social Structure of Mortgage Discrimination."

[38] Faber, "Segregation and the Geography of Creditworthiness"; Kuebler and Rugh, "New Evidence on Racial and Ethnic Disparities in Homeownership in the United States from 2001 to 2010"; Massey et al., "Riding the Stagecoach to Hell"; Raymond, "Race, Uneven Recovery and Persistent Negative Equity in the Southeastern United States"; Steil et al., "The Social Structure of Mortgage Discrimination."

[39] Raymond, "Race, Uneven Recovery and Persistent Negative Equity in the Southeastern United States," 825.

[40] Faber, "Segregation and the Geography of Creditworthiness," 216.

[41] Steil et al., "The Social Structure of Mortgage Discrimination."

[42] Rugh, Albright, and Massey, "Race, Space, and Cumulative Disadvantage"; Steil et al., "The Social Structure of Mortgage Discrimination"; Steil et al.

mortgage market…forces us to reevaluate the encouragement of homeownership as a tool for closing the racial wealth gap."[43] This view is supported by the reality that racial injustice is both built into and perpetuated by ostensibly race-neutral financial policies and products, including such mortgage eligibility criteria as credit scores, because of the systematic exclusion of Black people from fair lending opportunities, as well as their resultant predatory inclusion.[44]

Finally, recent research has revealed how other racially discriminatory housing costs can undermine the accumulation of housing wealth among Black homeowners, namely in the form of unjust property tax assessments in a number of cities across the country.[45] Kahrl (2017) examines the role that local tax assessors played in the 20th century rural south in "enforcing the color line and preserving forms of race-based exploitation that were central to the Jim Crow political economy" by over-assessing Black-owned homes while under-assessing white-owned homes.[46] As Kahrl (2017) asserts, the combination of the over-assessment and under-appraisal of Black-owned homes "severely limited the ability of African American families to build wealth."[47] The systematic over-assessment of Black neighborhoods and under-assessment of more affluent white neighborhoods is not only an injustice of the past; this practice has been uncovered in cities within the last decade, including Chicago and Detroit, with this unfair burden resulting, for many, in the loss of their homes to tax foreclosure.[48]

A common thread in the different foci of research on the racial gap in homeownership and housing wealth is what Rusk calls a "segregation tax," and what Goetz et al. (2020), in their argument to center Whiteness, alternatively conceptualize as a "segregation dividend."[49] The co-constitutive "racialization of space" and "spatialization of race," and systems of racial capitalism more broadly, work to exclude Black households from equitable, wealth-generating homeownership opportunities.[50]

The Racial Equity Promise of CLT Homeownership

The origins of the CLT model trace back to civil rights activists' resistance to the white supremacist denial of Black people's property rights and reclamation of land, wealth, and power.[51] In particular, New Communities Inc., the first community land trust, was created in rural Georgia in 1970 as a way for Black farmers to gain community control over farmland they had formerly sharecropped and to, in turn, retain "control of basic [the] resources" and wealth generated from their own labor on it "in the face of extreme marginalization."[52] At that time,

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[43] Faber, "Segregation and the Geography of Creditworthiness," 216; Faber and Ellen, "Race and the Housing Cycle."
[44] Ludwig, "Credit Scores in America Perpetuate Racial Injustice. Here's How."
[45] Atuahene, "Predatory Cities"; Grotto, "The Tax Divide: An Unfair Burden"; Kahrl, "The Power to Destroy."
[46] Kahrl, "The Power to Destroy," 581.
[47] Kahrl, 582.
[48] Atuahene, "Predatory Cities"; Grotto, "The Tax Divide: An Unfair Burden."
[49] Rusk, 2001 in Goetz, Williams, and Damiano, "Whiteness and Urban Planning," 147.
[50] Lipsitz, "The Racialization of Space and the Spatialization of Race."
[51] Roseland and Boone, "How Community Land Trusts Can Help Heal Segregated Cities."
[52] Roseland and Boone; DeFilippis, Stromberg, and Williams, "W(h)Ither the Community in Community Land Trusts?," 757.

New Communities Inc.'s property was the "largest single piece of land in the country owned by African Americans," and it has since inspired the creation of dozens of CLTs across the country.[53]

The shared equity sector, of which CLTs comprise a dominant share, has served an increasing number of Black and Brown people across the country; its portion of nonwhite households grew from 13 percent before 2001 to 43 percent in 2018.[54] Shared equity homeownership models carry "the dual goals of maintaining the long-term affordability of homes...and allowing purchasers to build wealth through homeownership."[55] The CLT model addresses racial disparities in attainment and maintenance of homeownership as "conventionally understood" by effectively removing housing from the speculative private property market that underpins racial capitalism and "allow[ing] for less marketable uses that might benefit disadvantaged communities."[56] Asserting that "the financial benefits of homeownership appear to be dubious at best," Marcuse (2020) argues that the only advantages to homeownership are "the speculative and uncertain" returns on investment upon resale and the "favorable tax treatment it is given."[57] And as the preceding discussion of literature has made clear, the returns on investment in homeownership are not only uncertain in general but largely denied to existing and aspiring Black homeowners.

Thus, rejecting individual private homeownership, Marcuse (2020) posits CLTs as a critical "alternative tenure model" that provides the wealth-building benefits of homeownership while simultaneously preventing "socially undesirable excess speculative profits" and the attendant racialized issues of undermined community control and gentrification-fueled displacement.[58] Indeed, the CLT model secures the right of residents, often Black and Brown, with lower incomes to stay put and build wealth through affordable access to homeownership in gentrifying neighborhoods in particular, given the commonly used AMI-indexed resale formula.[59] While mortgage lenders can still foreclose on CLT homes, the home's affordability reduces housing costs burden of owners and, in turn, protects against their inability to make mortgage payments. Further, systems of care and support—including financial—for CLT homeowners are embedded in the model's prioritization of community control and shared wealth. Consequently, homeowners of conventional homes are about 10 times more likely to undergo foreclosure proceedings compared to CLT homeowners.

The potential for CLTs to fully close the racial wealth gap via the extension of access to homeownership remains inconclusive in light of the body of research revealing racialized

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[53] Roseland and Boone, "How Community Land Trusts Can Help Heal Segregated Cities"; "Overview: Community Land Trusts (CLTs)."

[54] Wang et al., "Tracking Growth and Evaluating Performance of Shared Equity Homeownership Programs during Housing Market Fluctuations."

[55] "Community Land Trusts."

[56] DeFilippis, Stromberg, and Williams, "W(h)ither the Community in Community Land Trusts?" 755; Marcuse, "Wealth Accumulation through Home Ownership," 131.

[57] Marcuse, "Wealth Accumulation through Home Ownership," 132.

[58] Brey, "How Marginalized Communities Are Getting Control over Development"; Marcuse, "Wealth Accumulation through Home Ownership," 135.

[59] "Community Land Trusts."

disparities in housing appreciation and equity. Relatedly, some have critiqued the CLT model's shift in recent years from its civil rights era origins based on community control to its decidedly less radical conceptualization as a means for providing affordable homeownership opportunities.[60] Nevertheless, CLTs respond to the limits and harms associated with conventional homeownership by taking land out of the hands of speculators and putting it into the hands of communities. With intentional efforts to cultivate community control and the expansion of community-controlled land to sufficient scales, CLTs represent alternative transformative possibilities to the private housing market's entrenched reproduction of racial inequities.[61] Indeed, Defilippis et al. (2018) contend that if and when CLTs move beyond the identity of a politically neutral affordable housing provider to one which embodies "the politically empowering role" of striving for broader community control, they have "the potential to reshape the constitution of economic relations more broadly" and ultimately restructure broader private housing markets.[62] With this normative shift, CLTs re-orient from simply serving as a tool to benefit individual aspiring homeowners to advancing structural transformation that subverts the "'privatized notion of citizenship in which communities, families and individuals try to capture or purchase resources and services for their own benefit rather than invest in an infrastructure that would help everyone.'"[63] In recognizing and prioritizing its Black-led roots as a community-controlled and community wealth-building alternative to sharecropping, the CLT model represents a promising means to overcome the racial inequities in homeownership and wealth-building, and housing and economic security more broadly, perpetuated by a racialized private property system and racial capitalism.[64]

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[60] DeFilippis, Stromberg, and Williams, "W(h)ither the Community in Community Land Trusts?"
[61] DeFilippis, Stromberg, and Williams.
[62] DeFilippis, Stromberg, and Williams, 766.
[63] Shapiro in Newport, "The CLT Model: A Tool for Permanently Affordable Housing and Wealth Generation."
[64] Roseland and Boone, "How Community Land Trusts Can Help Heal Segregated Cities."

The Local Context of Race, Wealth, and Homeownership

The following examination of existing conditions in MWCLT's broader service area and the pilot area of Church Hill will help to:

- Demonstrate the need for the program goal of increasing MWCLT's Black homeowners;
- understand opportunities and challenges to achieving this program goal; and
- define objectives for program design, implementation, and evaluation.

Study Areas

MWCLT operates in the City of Richmond, Henrico County, and Chesterfield County. Its pilot lease-to-own program is located in Church Hill, a Richmond neighborhood located east of downtown. Both study areas are displayed in the below map.
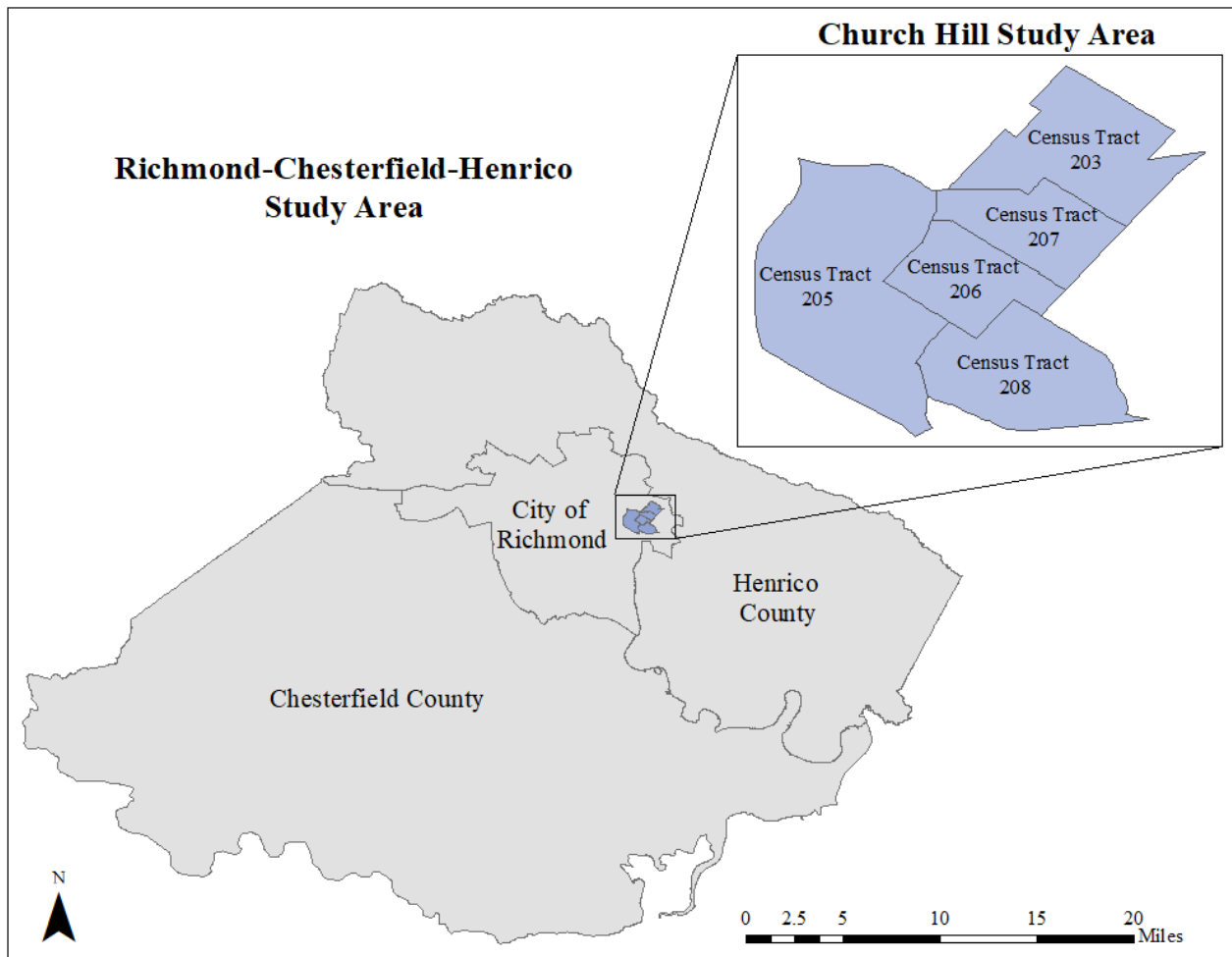
Map of Richmond-Chesterfield-Henrico Study Area and Church Hill Study Area. Author: Leah Demarest. Source: U.S. Census Bureau.

The historical context of racialized housing conditions

Current data pertaining to demographics, income, and housing in the Richmond-Henrico-Chesterfield area and the Church Hill area cannot be examined without first contextualizing the areas of study within particular historical circumstances that have produced and reproduced the "racial-spatial" structure of housing markets today.[65]

The Richmond metropolitan area has a long history of systemic and institutional racism that produced and perpetuated race-based housing segregation and discrimination across the city and surrounding counties. While its 19th century history of racialized exclusion and dispossession mirrors those of towns and cities across the country, Richmond's systemic and institutional racism and resulting racial segregation can be traced back to its distinct process of industrialization in the 1800s that relied on institutionalized slave-for-hire wage labor.[66] According to Green (1984), the social control of free and enslaved Black workers was maintained through the segregation of industries and, in turn, residential locations along racial lines.[67]

The residential exclusion and dispossession of Black households and communities continued in the 20th century through both state actions and state-sanctioned private actions, including racial zoning, redlining, racial restrictive covenants, highway construction, Urban Renewal, and the confinement of public housing to Richmond's East End.[68] Redlining and the related post-war white flight and suburbanization led to decades of disinvestment in Richmond's neighborhoods on the East End, Southside, and North Side, establishing the preconditions for today's gentrification, housing instability, and displacement.[69] Moreover, the systematic denial of homeownership to Black households by redlining largely accounts for the Black-white homeownership gap that persists today, more than 50 years after the passage of the federal 1968 Fair Housing Act, in the Richmond area and across the country.

Church Hill was among the neighborhoods in Richmond's East End that were redlined by the Home Owner's Loan Corporation in its 1937 residential security maps that governed lending decisions.[70] Following World War II, Church Hill experienced significant white flight to segregated suburbs, turning into "a neighborhood with almost entirely low-income, African American residents."[71] In the mid-1950s, Church Hill was the target of a revitalization—or more accurately, gentrification—project carried out by the Historic Richmond Foundation.[72] Specifically, the Foundation spearheaded efforts to restore houses on an East Grace Street block surrounding St. John's Church and replace its Black renters with white, middle-class renters,

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[65] Markley et al., "The Limits of Homeownership," 323.
[66] Green, "Industrial Transition in the Land of Chattel Slavery."
[67] Green.
[68] Komp, "Mapping Projects Show Lasting Impact of Redlining, Racial Covenants in Virginia"; Silver, "The Racial Origins of Zoning in American Cities"; South, "'The Bedrock of Wealth Inequality.'"
[69] Brey, "How Marginalized Communities Are Getting Control over Development."
[70] Nelson et al.
[71] Parkhurst, "Expansion and Exclusion: A Case Study of Gentrification in Church Hill," 5.
[72] Parkhurst, "Expansion and Exclusion: A Case Study of Gentrification in Church Hill."

drawing a racialized demarcation between Church Hill and Church Hill North.[73] Despite later revitalization efforts through the federal Model Neighborhood Program in 1968 and by local nonprofit organizations in the 1970s through the 1990s, much of Church Hill beyond the gentrified St. John's area remained economically distressed.[74] However, since the early 2000s, Church Hill has experienced a northward spread of gentrification, resulting in rising property values and the displacement of Black households with lower incomes.[75]

Race, income, and housing today

This analysis will focus on the existing conditions of the areas of study as they relate to race, housing, and income in particular. It will begin with MWCLT broader service area encompassing Richmond City, Henrico County, and Chesterfield County before shifting focus to the pilot program area of Church Hill.

Analysis of the Richmond City, Henrico County, and Chesterfield County Study Area

While Richmond's history of residential segregation and white flight contributed to its majority Black population for much of the latter half the 20th century, a decline in the city's Black population percentage has been observed in recent years.[76] As Figure 1 shows, the share of Richmond's population that is Black fell from nearly 60 percent in 2000 to just under 50 percent in 2018. In Chesterfield and Henrico, on the other hand, the Black population percentage rose between 2000 and 2018. Figure 2 illustrates the absolute change in the Black population of Richmond, Chesterfield, and Henrico. Similar to the percent change, the Black population slightly decreased in absolute terms in Richmond and increased significantly in Chesterfield and Henrico.

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[73] Parkhurst.

[74] Parkhurst.

[75] Parkhurst.

[76] Richmond Planning & Development Review, "Insights Report: Background Information in Preparation for Updating Richmond's Master Plan."
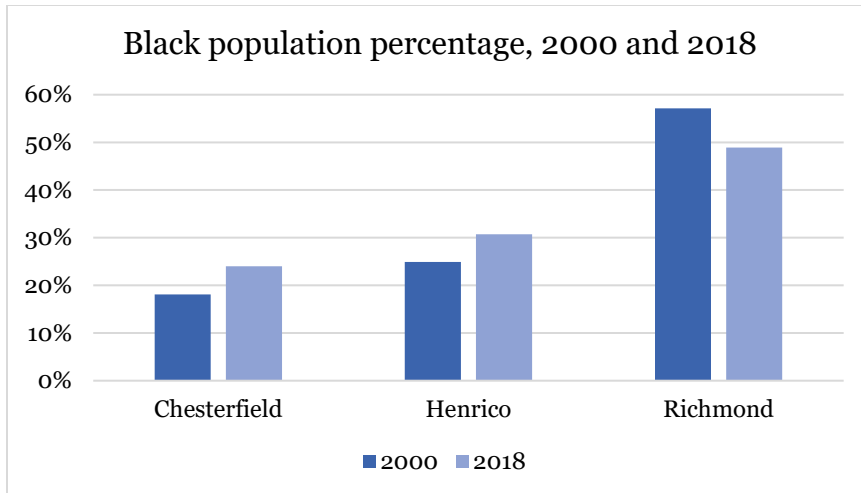
Figure 1. Black population percentage in Chesterfield County, Henrico County, and Richmond City in 2000 and 2018. Race alone or in combination with one or more other races. Source: US Census Bureau, 2000 Decennial Census and 2014-2018 American Community Survey 5-year estimates.
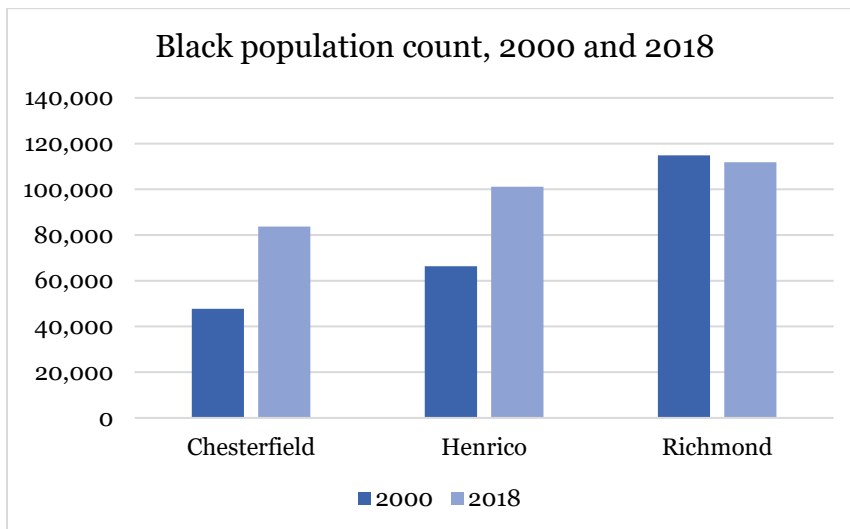
Figure 2. Black population count in Chesterfield County, Henrico County, and Richmond City in 2000 and 2018. Race alone or in combination with one or more other races. Source: US Census Bureau, 2000 Decennial Census and 2014-2018 American Community Survey 5-year estimates.

As with the area's Black population changes, property value trends are not uniform among Chesterfield County, Henrico County, and Richmond City. As shown in Figure 3, Richmond's median property value among owner-occupied homes rose by 5.5 percent from 2010 to 2018. In Henrico, the median home value also increased, though to a lesser degree at around 2 percent. In Chesterfield, the median home value decreased by over 2 percent from 2010 to 2018.
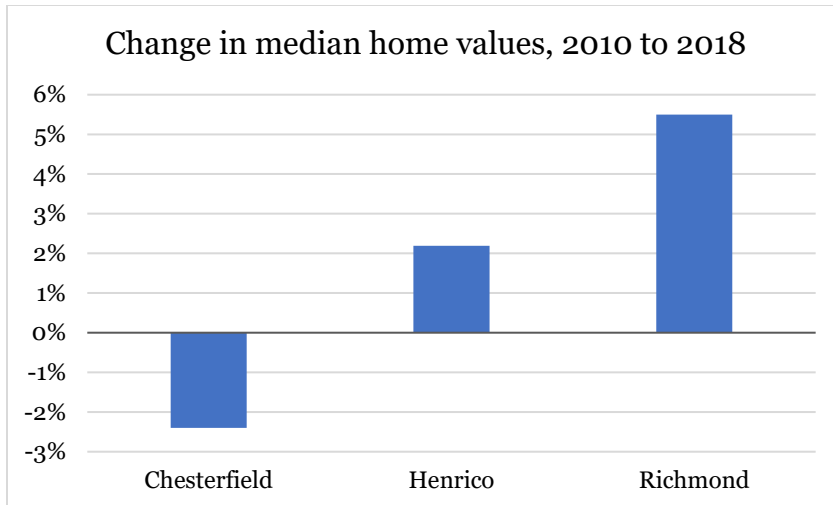
Figure 3. Percent change in median property value of owner-occupied homes from 2010 to 2018 in Chesterfield County, Henrico County, and Richmond City. Source: US Census Bureau, 2000 Decennial Census and 2014-2018 American Community Survey 5-year estimates.

Chesterfield, Henrico, and Richmond all experienced increases in median gross rents from 2010 to 2018. As Figure 4 illustrates, Richmond's median gross rents saw the greatest increase, followed by Chesterfield and then Henrico. Richmond's increase in rents during that period was nearly 50 percent.
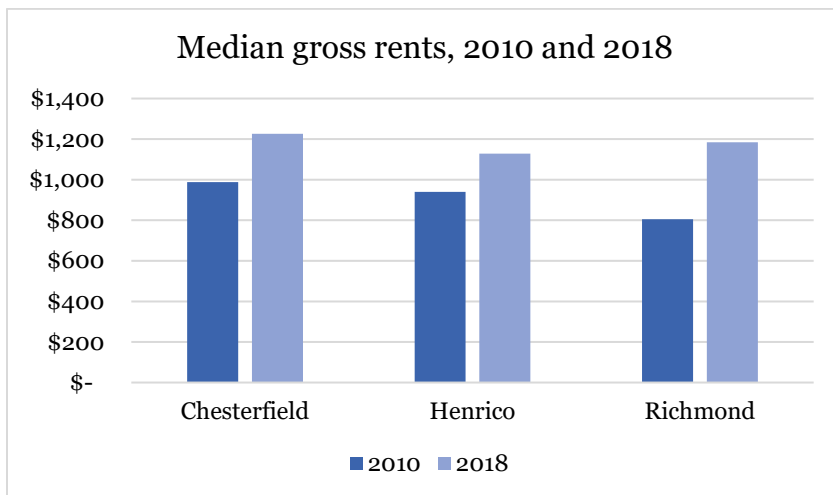
Figure 4. Median gross rents in Chesterfield County, Henrico County, Richmond City in 2010 and 2018. Source: US Census Bureau, 2000 Decennial Census and 2014-2018 American Community Survey 5-year estimates.

A Black-white homeownership gap persists to varying degrees in Chesterfield, Henrico, and Richmond. Figure 5 shows that Chesterfield's disparity between Black and white homeownership has remained wide since 2000, experiencing only a negligible narrowing from 2000 to 2010 and 2010 to 2018. In 2018, white householders made up 76 percent of owner-occupied homes to Black householders' 17 percent. Figure 6 reveals a similarly wide though marginally closing Black-white homeownership gap in Henrico County from 2000 to 2010 to 2018, where it stands at 69 percent white homeowners and 23 percent Black homeowners. In

Richmond, as depicted in Figure 7, the Black-white homeownership gap is smaller, though it has been widening. In 2000, 44 percent of homeowners were Black; in 2018, the share of Black homeowners dropped to 35 percent.
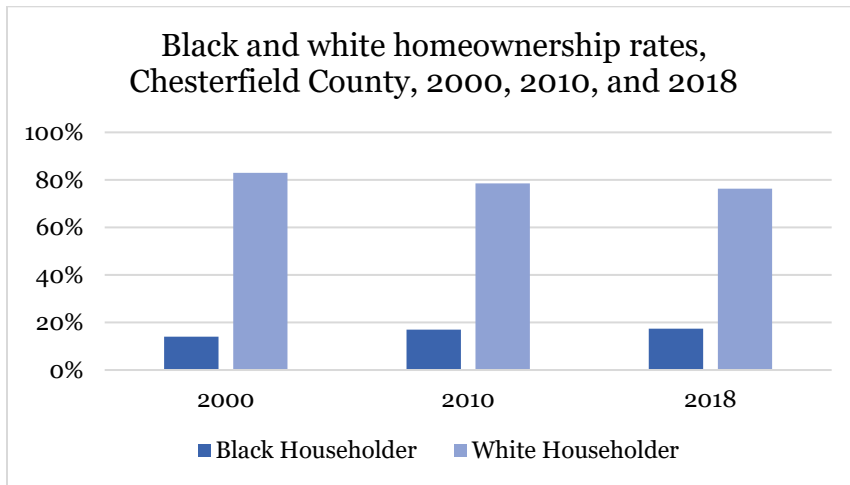
Figure 5. Black and white homeownership rates in Chesterfield County in 2000, 2010, and 2018. Race alone. Source: US Census Bureau, 2000 Decennial Census, 2006-2010 and 2014-2018 American Community Survey 5-year estimates.
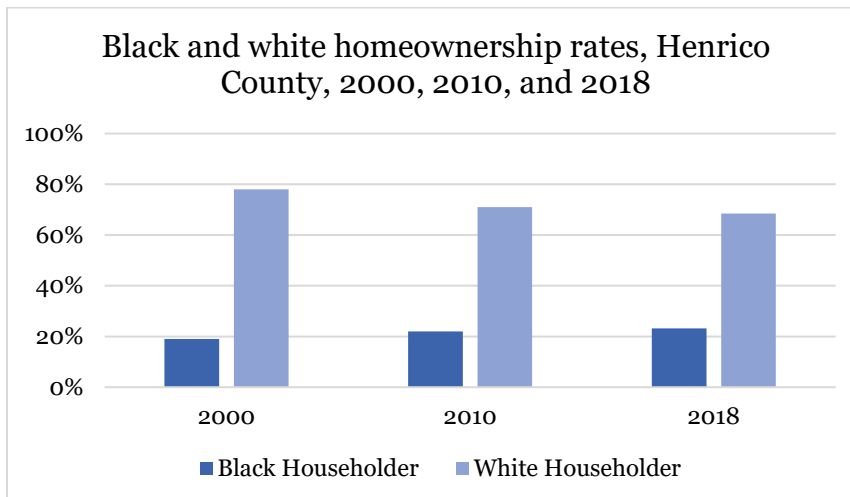
Figure 6. Black and white homeownership rates in Henrico County in 2000, 2010, and 2018. Race alone. Source: US Census Bureau, 2000 Decennial Census, 2006-2010 and 2014-2018 American Community Survey 5-year estimates.
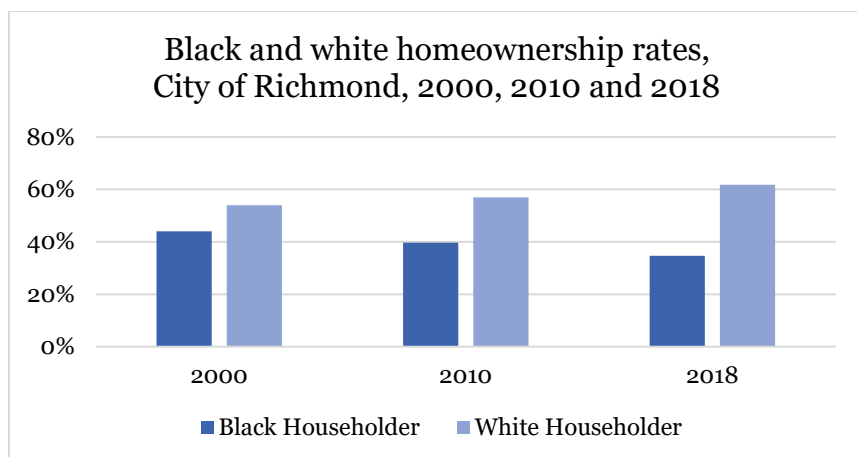
Figure 7. Black and white homeownership rates in Richmond City in 2000, 2010, and 2018. Race alone. Source: US Census Bureau, 2000 Decennial Census, 2006-2010 and 2014-2018 American Community Survey 5-year estimates.

Black median household incomes also fall below those of white households in Chesterfield County, Henrico County, and the City of Richmond. As Figure 8 illustrates, the disparity in 2018 is most pronounced in Richmond.
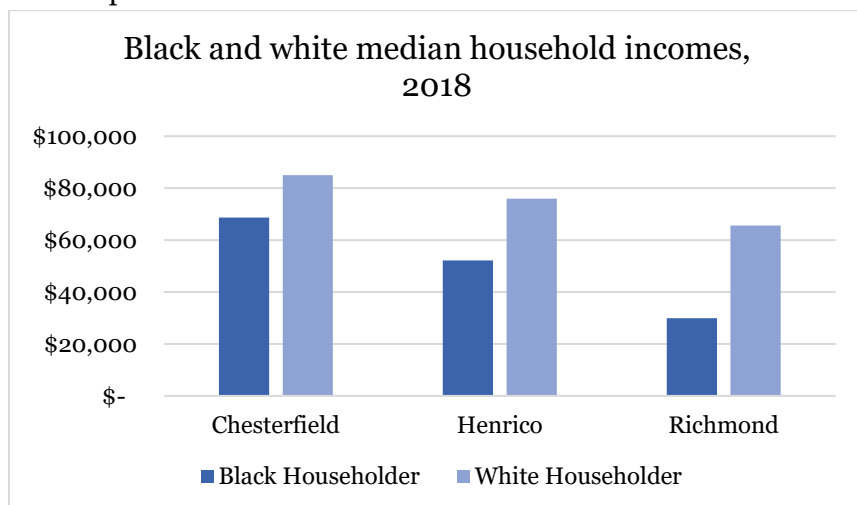
Figure 8. Median household incomes for Black and white householders in Chesterfield County, Henrico County, and Richmond City in 2018. Race alone. Source: US Census Bureau, 2014-2018 American Community Survey 5-year estimates.

An analysis of Home Mortgage Disclosure Act (HMDA) data from 2019 reveals racial disparities in mortgage loan denial rates in Chesterfield County, Henrico County, and the City of Richmond, as shown in Table 1. Black applicants for first-lien, owner-occupied single-family home mortgage loans had a denial rate of 12.9 percent in Richmond, while the denial rate for white applicants was 3.7 percent. In Chesterfield, the denial rate for Black applicants was 9.2 percent compared to 3.4 percent for white applicants. In Henrico, the denial rates were 12.1 percent for Black applicants and 4 percent for white applicants. These findings match those of South's (2020) examination of racial disparities in mortgage lending across Virginia.[77]

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[77] South, "'The Bedrock of Wealth Inequality.'"

Table 1. Mortgage loan applications and denials for Black and white applicants in Chesterfield, Henrico, and Richmond in 2019. Source: 2019 Home Mortgage Disclosure Act Database.

Location	Number of Black applicants	Number of Black applicants denied	Denial rate for Black applicants	Number of white applicants	Number of white applicants denied	Denial rate for white applicants
Chesterfield	1,329	122	9.2%	4,055	136	3.4%
Henrico	959	116	12.1%	2,585	104	4%
Richmond	309	34	12.9%	1,637	62	3.7%

In all three jurisdictions, the most common reason for mortgage loan denial was debt-to-income ratio for both Black and white applicants. As shown in Table 2, there was a racial disparity in the proportion of denials due to credit history. While credit history was provided as the principal reason for denial for 30 percent of the Black applicants who were denied mortgage loans in Chesterfield, Henrico, and Richmond, this reason was provided for around 20 percent of denied white applicants in Chesterfield and Henrico and only 6 percent of denied white applicants in Richmond.

Table 2. Percent of denied mortgage loan applications by Black and white applicants due to credit history in Chesterfield, Henrico, and Richmond in 2019. Source: 2019 Home Mortgage Disclosure Act Database.

	Percent of denied Black applications due to credit history	Percent of denied white applications due to credit history
Chesterfield	31%	19%
Henrico	33%	21%
Richmond	38%	6%

A nationwide study of racial disparities in mortgage lending by Faber (2018) found that Black borrowers are significantly more likely than white borrowers to receive higher cost loans.[78] To examine whether this is the case in the Richmond region, following Faber (2018), interest rate spreads among approved loan applications for Black and white applicants in 2019 were compared.[79] The results are displayed in Table 3. In Chesterfield, the average and median rate spreads for approved white applicants were 0.44 and 0.33, respectively, while the average and median rate spreads for approved Black applicants were both approximately 0.72. In Henrico, the average and median spreads for white applicants were 0.42 and 0.325; average and median spreads for Black applicants were 0.91 and 0.96. Finally, Richmond's average and median spreads for white applicants were 0.35 and 0.26, compared to Black applicants' average and median spreads of 0.88 and 0.89. As shown in Table 4, there was also a Black-white disparity in average interest rates among approved mortgage loan applications in 2019 in Chesterfield, Henrico, and Richmond. Similarly, the average total loan costs as a percent of the total loan amount were calculated for loans approved and originated to Black and white borrowers in 2019 (for loans with available cost data; illustrated in Table 5). In Richmond, Chesterfield, and Henrico, the average white borrower had loan costs that represented 2 percent of the loan

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[78] Faber, "Segregation and the Geography of Creditworthiness."
[79] Faber.

amount. The average Black borrower in Chesterfield also had loan costs representing 2 percent of the loan amount; in Richmond and Henrico, the average Black borrower's loan costs were 3 percent of the loan amount.

Table 3. Average and median interest rate spread for approved Black and white applicants in Chesterfield, Henrico, and Richmond in 2019. Source: 2019 Home Mortgage Disclosure Act Database.

	Average interest rate spread for approved Black applicants	Median interest rate spread for approved Black applicants	Average interest rate spread for approved white applicants	Median interest rate spread for approved white applicants
Chesterfield	0.72	0.72	0.44	0.33
Henrico	0.91	0.96	0.42	0.325
Richmond	0.88	0.89	0.35	0.26

Table 4. Average interest rates for approved Black and white applicants in Chesterfield, Henrico, and Richmond in 2019. Source: 2019 Home Mortgage Disclosure Act Database.

	Average interest rate for approved Black applicants	Average interest rate for approved white applicants
Chesterfield	4.21%	4.14%
Henrico	4.22%	4.15%
Richmond	4.22%	4.13%

Table 5. Total loan costs as percent of originated loan amount in Chesterfield, Henrico, and Richmond in 2019. Source: 2019 Home Mortgage Disclosure Act Database.

	Loan costs as percent of loan amount for Black borrowers	Loan costs as percent of loan amount for white borrowers
Chesterfield	2%	2%
Henrico	3%	2%
Richmond	3%	2%

Analysis of the Church Hill Study Area

To analyze the existing conditions of Church Hill, data were collected at the census tract level. While census tracts do not perfectly align with the boundaries of Church Hill, the availability and margins of error for data at this unit of analysis were better than those for data at the block group level. Census tract 207, which contains much of Church Hill North, was also included in this analysis, in recognition of both the neighborhood's racialized division from Church Hill and the impacts of the northward expansion of gentrification.[80] Thus, the tracts included in the data collection and analysis of existing conditions in the Church Hill study area are 203, 205, 206, 207, and 208. To ensure the inclusion of all of Church Hill and Church Hill North, these tracts contain portions of surrounding neighborhoods, including Woodville and Creighton (203) and Union Hill (205). Nevertheless, in the following analysis, this area of study will be variously referred to as Church Hill or the Church Hill area.

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[80] Parkhurst, "Expansion and Exclusion: A Case Study of Gentrification in Church Hill."

As Figure 9 shows, the census tracts containing the Church Hill area experienced a decline in the percentage of the population that is Black from 2010 to 2018. The Black population shares of tracts 205 and 207 decreased by around 2.5 percent and 4 percent respectively, while the Black population shares of tracts 206 and 208 decreased more substantially by around 16 and 43 percent. In absolute terms, as Figure 10 depicts, the Black population decreased marginally in tract 208 and increased marginally in tracts 206 and 207. Further, the Black population decreased more substantially in tract 203 and increased more substantially in tract 205. Nevertheless, the decline across all tracts in the Black population share reflects a shift in the population towards a whiter composition, as illustrated in Figure 11. In all but tract 207, the share of the population that is white alone and not Hispanic or Latino increased, though to varying degrees.
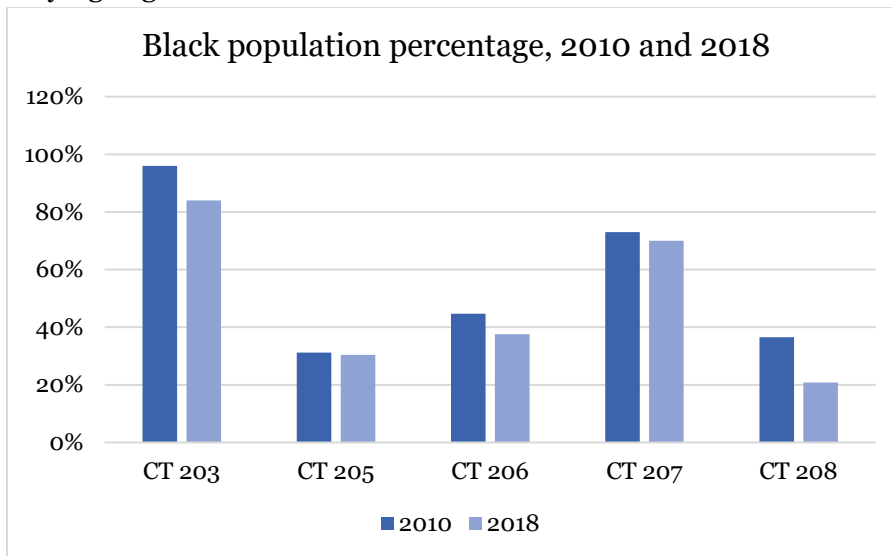
Figure 9. Black population percentage in Census Tracts 203, 205, 206, 207, and 208 in 2010 and 2018. Race alone or in combination with other races. Source: US Census Bureau, 2006-2010 and 2014-2018 American Community Survey 5-year estimates.
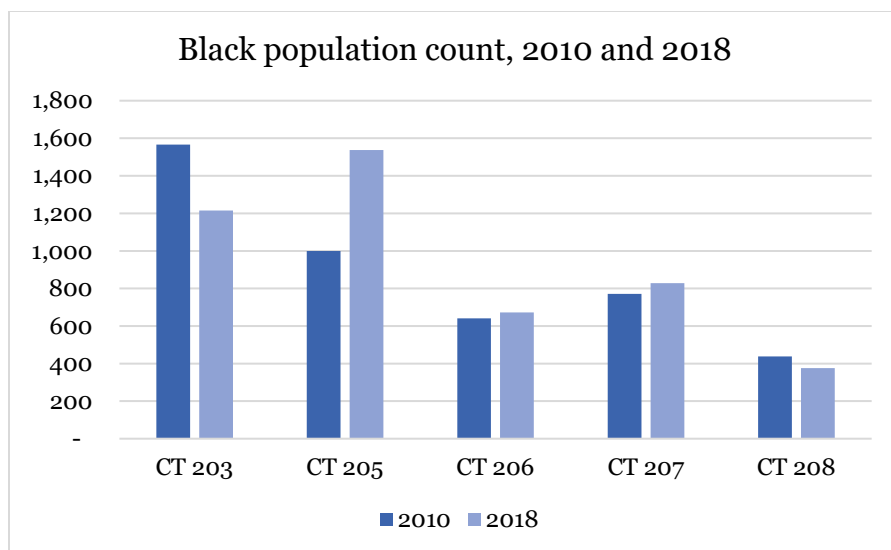
Figure 10. Black population count in Census Tracts 203, 205, 206, 207, and 208 in 2010 and 2018. Race alone or in combination with other races. Source: US Census Bureau, 2006-2010 and 2014-2018 American Community Survey 5-year estimates.
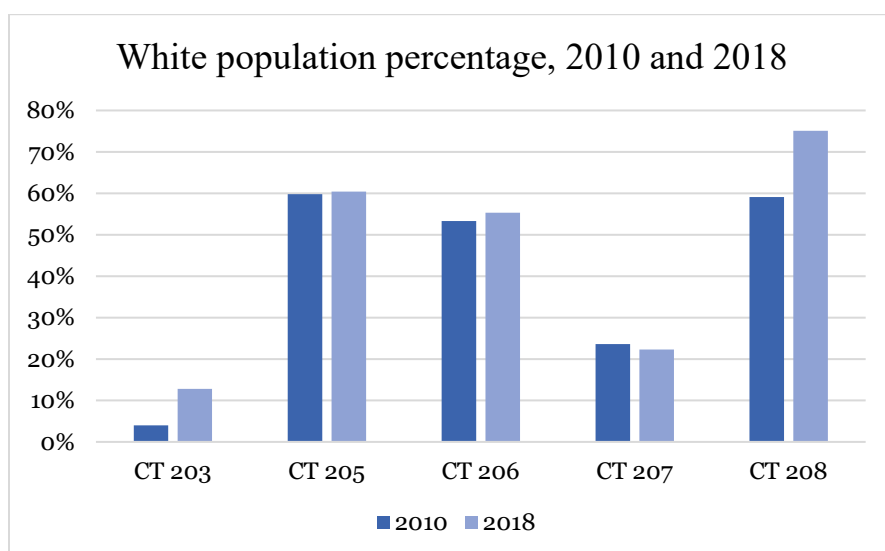
Figure 11. White population percentage in Census Tracts 203, 205, 206, 207, and 208 in 2010 and 2018. White alone, not Hispanic or Latino. Source: US Census Bureau, 2006-2010 and 2014-2018 American Community Survey 5-year estimates.

As illustrated in Figure 12, the median household income rose from 2010 to 2018 in all five census tracts, though with only slight increases in tracts 203 and 205. Figure 13 reveals racial disparities in household income change from 2010 to 2018. While tracts 205 and 206 each saw small increases in the median incomes of both Black and white households, in tracts 203 and 208, the median incomes of Black households decreased and those of white households increased. Further, the median income of white households rose by nearly 300% in tract 203. Finally, the median income of Black households in tract 207 had a greater percent increase than the median income of white households. Nevertheless, Table 6 shows a significant Black-white gap in median household incomes across all five census tracts in 2018.
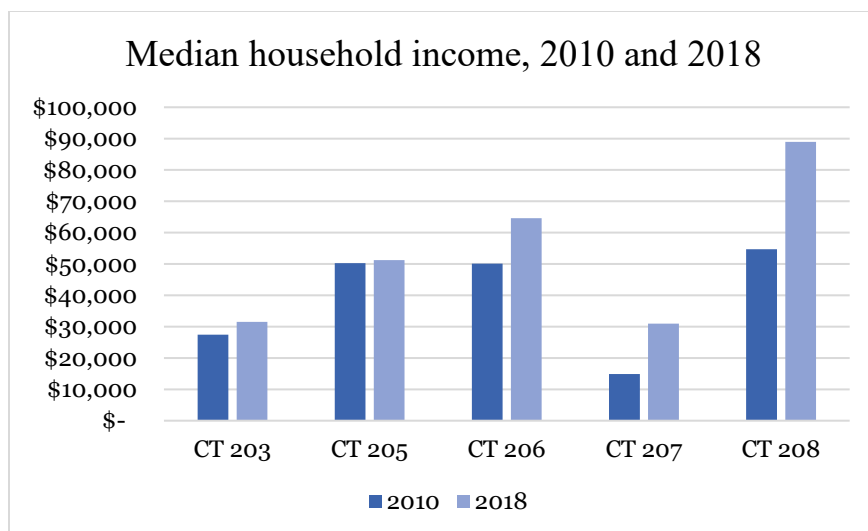
Figure 12. Median household income in Census Tracts 203, 205, 206, 207, and 208 in 2010 and 2018. White alone, not Hispanic or Latino. Source: US Census Bureau, 2006-2010 and 2014-2018 American Community Survey 5-year estimates.
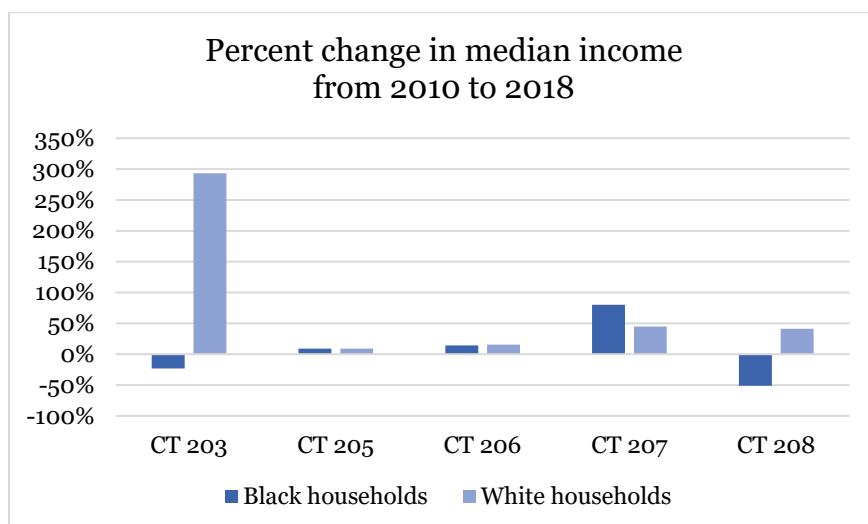
Figure 13. Percent change in median income for Black and white households in Census Tracts 203, 205, 206, 207, and 208 in 2010 and 2018. White alone, not Hispanic or Latino. Source: US Census Bureau, 2006-2010 and 2014-2018 American Community Survey 5-year estimates.

Table 6. Median Black household and white household income in Census Tracts 203, 205, 206, 207, and 208 in 2018. White alone, not Hispanic or Latino. Source: US Census Bureau, 2006-2010 and 2014-2018 American Community Survey 5-year estimates.

	CT 203	CT 205	CT 206	CT 207	CT 208
Black households	$21,410	$35,475	$36,528	$21,944	$19,150
White households	$47,188	$58,352	$70,932	$64,688	$108,229

The median values of owner-occupied homes increased substantially from 2013 to 2018 in all four census tracts, as shown in Figure 14. The median gross rents of tracts 205, 207, and 208 also increased during that period, while the median gross rents of tract 206 decreased (see

Figure 15). Notably, tract 207 containing Church Hill North saw a median gross rent increase of more than 50 percent from 2013 to 2018.
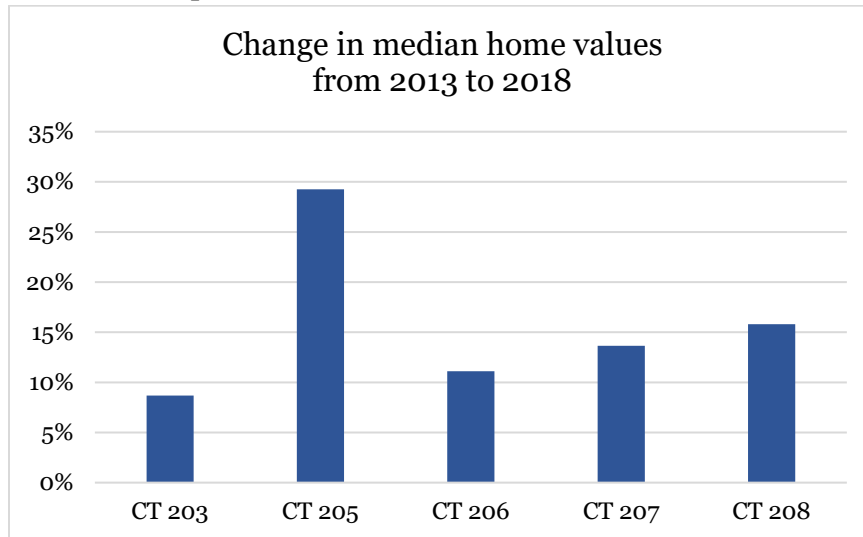
Figure 14. Percent change in median home values in Census Tracts 203, 205, 206, 207, and 208 from 2013 to 2018. Source: US Census Bureau, 2009-2013 and 2014-2018 American Community Survey 5-year estimates.
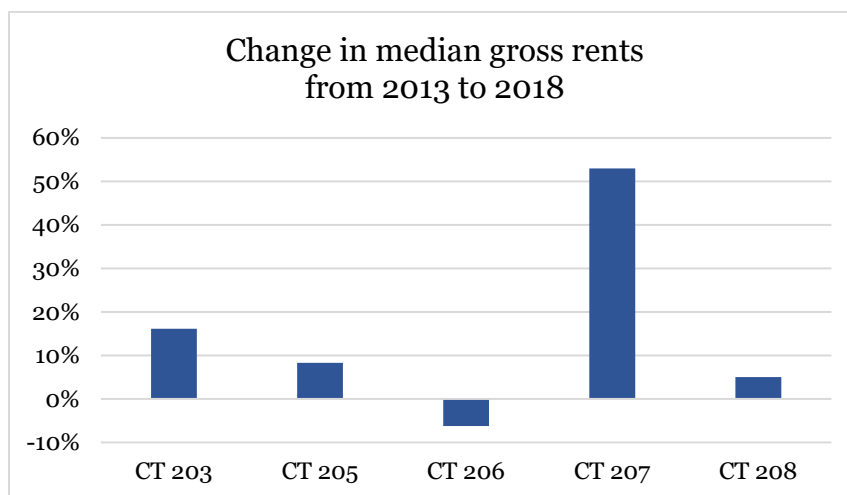
Figure 15. Percent change in median gross rents in Census Tracts 203, 205, 206, 207, and 208 from 2013 to 2018. Source: US Census Bureau, 2009-2013 and 2014-2018 American Community Survey 5-year estimates.

In three of the five census tracts, 2018 homeownership rates for white households greatly exceeded those of Black households, as indicated in Figure 16. The two tracts where the reverse was true, 207 and 203, contain Church Hill North and portions of Woodville and Creighton. As Figure 16 and Figure 17 show, between 2010 and 2018, the Black-white homeownership gap narrowed in tract 205 and grew in tracts 206 and 208. Notably, in tract 207, Black homeownership significantly gapped white homeownership, largely attributable to a halving of the white homeownership rate from 2010 to 2018. While still substantially greater than the white homeownership rate, the Black homeownership rate in tract 203 decreased by almost 13 percent from 2010 to 2018.
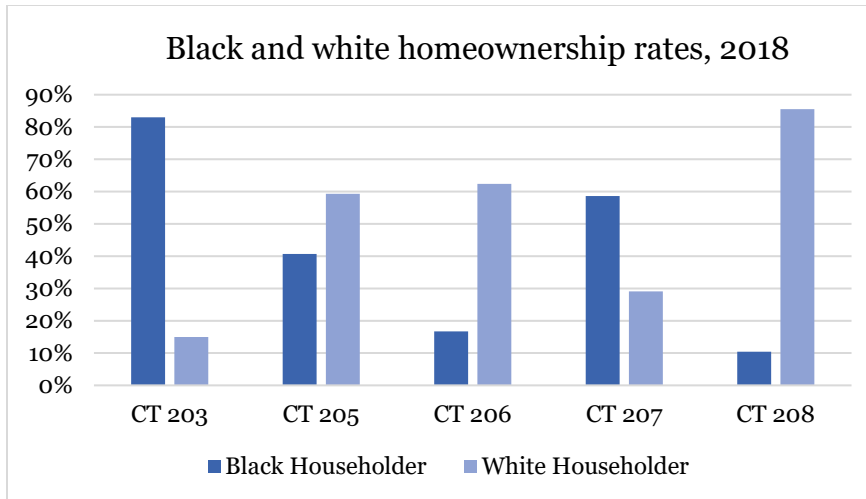
Figure 16. Black and white homeownership rates in Census Tracts 203, 205, 206, 207, and 208 in 2018. Race alone. Source: US Census Bureau, 2014-2018 American Community Survey 5-year estimates.
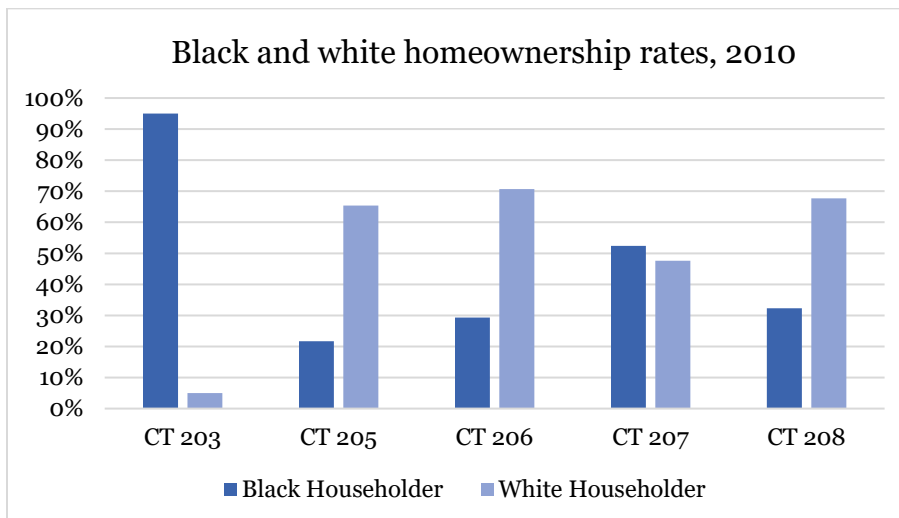
Figure 17. Black and white homeownership rates in Census Tracts 203, 205, 206, and 208 in 2010. Race alone. Source: US Census Bureau, 2006-2010 American Community Survey 5-year estimates.

An analysis of HMDA data from 2019 finds racial disparities in home mortgage denial rates in the Church Hill area as well. As Table 7 illustrates, the denial rate for Black applicants in the five census tracts included in this study was 9.1 percent, while the denial rate for white applicants was 2.7 percent. Aside from denial rates, the data also reveal a large disparity in the number of applications submitted by Black people and white people for mortgage loans in the Church Hill study area. Of all of the applications reported in 2019, 148 were submitted by white people and 11 were submitted by Black people. Also of note, all five of the denied mortgage loan applications by both Black and white applicants were located in census tract 203, which encompasses portions of Woodville and Creighton, in addition to the northernmost part of Church Hill North.

Table 7. Mortgage loan applications and denials for Black and white applicants in Census Tracts 203, 205, 206, 207, 208 in 2019. Source: 2019 Home Mortgage Disclosure Act Database.

Location	Number of Black applicants	Number of Black applicants denied	Denial rate for Black applicants	Number of white applicants	Number of white applicants denied	Denial rate for white applicants
Church Hill study area	11	1	9.1%	148	4	2.7%

Table 8 displays the medians and means of various data about approved mortgage loans for Black and white applicants in the Church Hill area in 2019. The median property value among approved mortgage loans for Black applicants in 2019 in the Church Hill area was $225,000. The median property value financed by mortgage loans approved for white applicants in 2019 was $305,000. The median and mean loan amounts ($265,000 and $280,903) extended to white applicants were substantially greater than those approved for Black applicants ($200,000 and $211,000). The mean income of approved white applicants was $116,000 compared to approved Black applicants' mean income of $72,000. In addition, the mean interest rate, loan-to-value, debt-to-income ratio, and credit score were all lower for approved white applicants than for approved Black applicants.

Table 8. Median and mean data from approved mortgage loan applications in Census Tracts 203, 205, 206, 207, and 208 in 2019 for Black and white applicants. Source: 2019 Home Mortgage Disclosure Act Database.

	Approved Black applicants	Approved white applicants
Median loan amount	$200,000	$265,000
Mean loan amount	$211,000	$280,903
Median property value	$225,000	$305,000
Mean loan-to-value	93%	88%
Mean interest rate	4.5%	4.1%
Mean debt-to-income ratio	43%	41%
Mean income	$72,000	$116,000

Developing the Evaluation Framework

Research Questions

The development of the evaluation framework was guided by the following research questions:

- What does the lease-to-own program design and implementation look like?
- What does an evaluation framework that guides the planning and implementation of a program evaluation by stakeholders look like?
- How can a racial equity lens be incorporated into the evaluation framework design process and the evaluation framework itself?

Methodology

Defining an evaluation framework

While MWCLT's broader organizational mission is to advance racially equitable access to housing opportunities, its lease-to-own program in particular aims to expand Black households' access to its homes by reducing racialized barriers to mortgage lending. An evaluation framework for this program, therefore, is essential in ensuring that it achieves its desired racial equity outcomes. To that end, the purpose of this engagement with MWCLT is to facilitate the development of an evaluation framework that program staff and other stakeholders can then translate into an evaluation plan that they implement themselves. The evaluation framework design process centered racial equity, and the evaluation framework itself continues this prioritization. Weiss (1998) defines evaluation as "the *systematic assessment* of the *operation* and/or *outcomes* of a program or policy, compared to a set of *explicit* or *implicit standards*, as a means of contributing to the *improvement* of the program or policy."[81] Serving as a guide for program evaluation, the framework describes the key steps and considerations of a participatory evaluation plan and its implementation, including the use of the evaluation results for program improvement and decision-making.[82] A companion program evaluation template that the evaluation team can use and adapt as needed complements the broader framework.

The official program goal of increasing Black ownership of CLT homes and its related objectives of reducing barriers to access and providing supportive services constitute explicit standards; implicit standards include any additional objectives identified by program staff, participants, and other stakeholders in the planning process.[83] Thus, by engaging stakeholders in its development, the evaluation framework defines, clarifies, and incorporates both explicit and implicit standards, or objectives. While the program goal "establish[es] a general direction for a program," objectives are measurable and "establish precise expectations of what the program is attempting to achieve."[84] In program design and evaluation, objectives can be divided into two primary types: outcome objectives, the program's measurable results, and process objectives,

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[81] Weiss, *Evaluation: Methods for Studying Programs and Policies*, 4, emphasis in original.
[82] Division of Nutrition, Physical Activity, and Obesity and Office of Smoking and Health, "Developing an Effective Evaluation Plan: Setting the Course for Effective Program Evaluation."
[83] Weiss, *Evaluation: Methods for Studying Programs and Policies*.
[84] Kettner, Moroney, and Martin, *Designing and Managing Programs: An Effectiveness-Based Approach*, 111.

the means for achieving the desired results.[85] The evaluation framework design process entailed the identification of both process and outcome objectives through a racial equity lens.

Facilitating the design of an evaluation framework

A participatory approach engaging a range of stakeholders was used to coproduce the program evaluation framework. Data collection to develop each component of the evaluation framework was carried out using a qualitative approach consisting of a review of organization and program records, a key informant interview with program staff, and semi-structured interviews with several program stakeholders. Qualitative data analysis methods consisted of memo-writing and coding of interview transcripts to inform the development of the evaluation questions and design. Open coding of individual interviews and axial coding across interviews were performed to intentionally incorporate perspectives of the stakeholders into the evaluation framework.

Organization and program records. Relevant documents for both the lease-to-own program and the traditional CLT program were shared by MWCLT program staff and reviewed to bolster the understanding of the program's design and implementation. This review also helped in ascertaining the availability of baseline data to be incorporated into the evaluation design and methodology. Further, this review informed any modifications to the key informant interview protocol and/or the stakeholder interview protocols. Documents reviewed included the program participants' lease agreements including the financial goals outlined in Exhibit A; a press release about the pilot launch; a program overview brochure; and MWCLT's Memorandum of Understanding with Commonwealth Catholic Charities (CCC), the program's housing and financial counseling partner. In addition, program staff provided demographic data of the lease-to-own program participants and the CLT program participants. Finally, CCC provided a sample Action Plan document, which is developed for clients at the start of engagement and updated after each check-in meeting.

Key informant interview. The participatory evaluation framework design process began with a key informant interview with two MWCLT program staff members. The interview had two objectives: 1) to collect detailed information about the program and how it will be evaluated and 2) to inform modifications and finalization of the stakeholder interview protocols. The interview took the form of semi-structured interviews conducted via video-conference, with a targeted protocol of questions about program design and implementation elements and theory of change, as well as the purpose and focus of the evaluation. Analysis entailed writing a memo immediately after the interview, highlighting the key pieces of information that I wanted to obtain. Finally, the evaluation purpose and focus, and intended uses and users of the findings, as well as the program logic model and narrative—developed from information gathered in the interview—were sent to program staff for feedback and approval.

Stakeholder interviews. Semi-structured interviews were conducted with a range of program stakeholders via video-conference calls to include more perspectives on program implementation, to identify additional program objectives, and to inform the determination of

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[85] Kettner, Moroney, and Martin, *Designing and Managing Programs: An Effectiveness-Based Approach.*

evaluation priorities and capacities. A total of nine stakeholders were interviewed: two program participants; a program funder; a financial counseling partner; a financial assistance and housing counseling partner; the program fund development consultant; the real estate broker partner; the lending partner; and a former MWCLT board member. In addition to the initial key informant interview, a more targeted follow-up email interview with the two MWCLT program staff was conducted during this phase.

Centering the perspectives and first-hand experiences of program participants—those directly impacted by racialized barriers to homeownership and, in turn, by the lease-to-own program intervention—was critical to the application of a racial equity lens to the evaluation framework design process and the evaluation framework itself. More broadly, such an approach aligns with the commitment to community control that shapes the foundation of the transformative CLT model. As such, while coding was performed to identify common themes and patterns that emerge across interviews, if participants' input differed from that of other stakeholders, their perspectives were prioritized. Further, interviews with program participants included inquiries into how the program and its target population were framed to them to examine the extent to which the racial equity focus of the program was explicitly and effectively communicated to those it aims to serve. Finally, questions asked participants to discuss their perceptions of the benefits and possible burdens or unanticipated consequences of the program, which poses clear equity implications.

All interviews were recorded and transcribed, and the transcripts were coded by emergent themes and patterns about program implementation and objectives and evaluation purpose(s), priorities, and attendant areas of inquiry. To ensure that the selection and framing of questions aligned with respondents' respective roles and perspectives, three separate protocols were used, each with slight variations for 1) program participants, 2) program partners, funder, and other stakeholders, and 3) program staff. In addition, the protocol questions were informed by the information gathered from the key informant interview; this iterative approach enabled modifications to the stakeholder interview protocols to be made in response to emergent insights revealed by program staff.

Developing components of the evaluation framework
Type of evaluation questions—questions about process, outcomes, attributing outcomes to the program, links between process and outcomes, explanations, and/or unanticipated consequences—were determined based on stakeholder input about program objectives and evaluation priorities.[86] From these, specific evaluation questions were drafted and shown to program staff for feedback and approval, including their verification of their capability and resource capacity to carry out the type(s) of evaluation design and methods required to answer the questions. The remaining components of the evaluation framework, including the design, measures and collection instruments, analysis methods, and the communication and use plan, were developed in consultation with program staff on an as-needed basis, consisting of informal, unstructured interviews via email and video-conference.

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[86] Weiss, *Evaluation: Methods for Studying Programs and Policies*.

Findings

What does the lease-to-own program design and implementation look like?

This research question, answered through the document review and the key informant interview with two program staff members, informed the development of the evaluation framework's program description, including the program's logic model. Since the key findings are captured in the below evaluation framework, they will only be briefly discussed here. The primary finding was the program staff's articulation of the lease-to-own program design being based upon the premise that more Black and Brown households, as a result of systemic and racialized barriers, need more support and time to reach homeownership. As they said, in giving participants this opportunity to rent for up to a year before purchasing the home, it gives them a longer "runway" or "pathway" to become ready for homeownership. Another key finding was their characterization of the lease-to-own program as "relationship-based," meaning they are intentional about paying individualized attention to and responding to participants' particular needs and goals.

What does an evaluation framework that guides the planning and implementation of a program evaluation by stakeholders look like?

To answer this research question, open coding of the text of individual stakeholder interview transcripts was performed. More specifically, emerging insights and important themes—often indicated by repetition throughout the interview—were highlighted, and codes were constructed and attached to these themes. Next, axial coding was performed, which entailed looking at the codes derived from the individual interviews and revealing common codes and patterns that emerged across interviews to identify key themes for informing a program evaluation framework. The main themes reveal the program's process and outcome objectives and areas of opportunity from the perspectives of diverse stakeholders on which an evaluation might focus.

MWCLT program staff members' responses to the more structured email interview protocol were included in the coding processes to the extent feasible. However, the interview protocol also included many targeted questions about organizational perspectives and capacities related to developing and implementing an evaluation that were posed exclusively to program staff and stand apart from the other stakeholders' input. Consequently, much of this input can be directly translated into the framework's specific technical and logistical details about the developing and implementing an evaluation. Since these insights speak to the question of what an evaluation framework that is used by program stakeholders looks like, they will be presented towards the end of this section. Finally, this section will conclude with a discussion of interviewees' responses about which stakeholders to include in the implementation of the evaluation and dissemination and use of the evaluation's findings.

Altogether, these interviews with a range of program stakeholders laid the foundation for the development of evaluation questions and design, as well as the recommendation of stakeholders to be involved in conducting the evaluation and to use the evaluation findings.

The below figure visually displays the main themes that emerged from the stakeholder interviews and organizes them by different aspects of the program and possible evaluation areas of focus: process objectives, outcome objectives, and opportunities (a potential process or outcome objective that is not yet fully capitalized upon or achieved or a program weakness that,

if appropriately addressed, can be transformed into a strength). When applicable, themes are replicated across multiple relevant categories.

Process Objectives:
Communication
Housing stability
Financial education and accountability
Participant satisfaction with house
Participant satisfaction with program

Outcome Objectives:
Housing stability
Intergenerational wealth
Financial security
Homeownership for single-parent households
Economic equity
Participant satisfaction with house

Opportunities:
Communication
Economic Equity
Income- and Job-Related Goals

Figure 18. Themes across lease-to-own program stakeholder interviews.

Process and Outcome Objectives

The process and outcome objectives of the lease-to-own program that were brought up by stakeholder respondents, particularly current participants, shed light on what an evaluation could be designed to ask and measure. To gain stakeholders' insights on both types of objectives, interviews included open-ended questions about the services and activities provided to participants; the desired short-term and long-term outcomes of the program; general perceptions regarding processes and desired outcomes; what objectives should be prioritized and measured in an evaluation; and who should participate in an evaluation and use its findings.

The desired program outcome that was most frequently mentioned by stakeholder respondents was the core purpose of the program: that participants become homeownership-ready and successfully purchase the CLT home by the end of the 12-month lease. This was described as helping participants "get to the finish line."

Program participants raised a few additional desired program outcomes. While the opportunity to build housing equity is unique to owning a home and a defining feature of the CLT model, they placed greater emphasis on the opportunity to achieve housing stability, both a short-term and a long-term outcome, through the lease-to-own program. The housing stability brought by

signing the lease for the MWCLT home was framed as a necessary precondition for homeownership. The lease period gives participants not only time to improve their financial readiness for homeownership but the emotional stability and space to "get through the housing process with a clear mind." The importance of housing stability in both the physical and emotional sense was echoed by program partners.

To be sure, wealth-building was acknowledged by participants as an important desired long-term outcome of the program, particularly with respect to having an asset that can be transferred to their children. Housing stability and wealth-building were framed as intertwined, as home equity would reinforce the roots they establish, enabling them to extend intergenerationally. Relatedly, another significant program outcome raised in participant interviews was increasing access to homeownership for single-parents given the reality of constrained housing options affordable to single-income households with children. This benefit was raised in previous informal conversations with MWCLT program staff in reference to the specific price points and income limits of the lease-to-own homes. Specifically, staff acknowledged that the lower home price of $165,000 and the preceding monthly rent payments are still just out of reach for many households at the lower end of the 50-60% AMI range; however, those who do qualify are typically families of three or more since the household income limit in absolute terms is higher. Thus, while the narrow affordability of homes could be viewed as a program weakness, staff recognize it as an advantage for single-parent households.

Another objective—which could constitute both a process and an outcome objective—raised by participants and partners was satisfaction with the house. One program partner discussed its importance in terms of a process objective, as dissatisfaction with the home could lead to the attrition of participants. This partner flagged what they viewed as an inherent risk of the lease-to-own model that participants might choose not to purchase the home by the end of the 12-month lease, opting instead for a non-CLT home for which they now qualify thanks to the program's support. In classifying this as a risk, the partner cited MWCLT's incurrence of additional costs to prepare the home for another renter or buyer. However, in a subsequent conversation with MWCLT program staff, they posited that such a scenario would still constitute a successful program outcome, as "MWCLT would still have a deeply affordable home (which could potentially host another participant, or be sold to someone at a lower AMI), and we would have supported a family into homeownership." Access to alternative housing options notwithstanding, satisfaction with the home was raised by participants as an important outcome objective related to stability and the ability to feel a sense of ownership and pride; their goal is to achieve and sustain ownership of the MWCLT home specifically.

Location is fundamental to participant satisfaction with their house. In particular, the importance of locating the pilot program in Church Hill, a gentrifying neighborhood where homeownership—and renting—would have otherwise been out of reach to participants emerged as a key program design component. Participant interviewees alluded to the past systemic disinvestment and now the gentrification-fueled threat of displacement facing Black households, including family members, in historically predominantly Black neighborhoods like Church Hill and in the North Side. One participant explained the importance of buying a house in Richmond—an option unavailable to older relatives—given the past and present context of racial injustice. In response to Richmond's growing affordability problem, the participant concluded that this is "why programs like this are needed." The identification of location as an important program objective points to the need to examine and perhaps redefine the geography of the

desired impact envisioned by MWCLT staff. Furthermore, such an area of inquiry can shed light on not only where prospective participants would want to live, but also the local conditions in which the program would be most appropriate and effective in advancing access to homeownership for Black households. In short, it will lay the necessary groundwork for making decisions about where to expand the program after the pilot phase.

Participant interviews also brought up the achievement of short-term financial outcomes through their participation in the lease-to-own program, which were, specifically, to increase their credit scores. The program's financial counseling component was described as beneficial for its educational benefit, namely learning the importance of and strategies for building credit, and its provision of accountability and support in making what they already knew to be sound financial decisions.

Program participants and partners reflected on the additional process objective of relationship-building and trust-building between participants and program staff and partners. This reflects earlier insights from the key informant interview with program staff, as they suggested that the "relationship-based" nature of the lease-to-own program was its defining feature in preparing participants for homeownership. Participants discussed the significance of building a rapport with a financial counselor and trusting that the financial counselor is knowledgeable and has the participants' best interests in mind. Building trust with program staff was also described as influential in convincing participants to enroll in the program. This view supported a program partner's emphasis on the importance of MWCLT's approach of building relationships based on mutual respect and trust and "making people understand that they are a partnership; they are there to help you, come alongside you." In such a partnership approach to achieving their goal of homeownership, the partner elaborated, "people are super open to that and their guard comes down, they want to share things with you."

Finally, all participant and partner respondents brought up the importance of overall participants' overall satisfaction with, or general perceptions about, their program experiences. While this process and outcome objective is broad and encompasses many of the more specific objectives already discussed, it merits mention as an important area of focus in its own right. Further, it reinforces the implication that an evaluation of the program would not be effective without incorporating the input of participants.

Areas of Opportunity
In interviews with program stakeholders, weaknesses and potential strengths were identified, both of which represent areas of opportunity if addressed effectively. Such findings also point to specific types and areas of inquiry that might be incorporated into the evaluation framework. Nevertheless, potential areas of weakness raised in stakeholder interviews might represent or contribute to unintended adverse consequences that should be the object of an evaluation.

The importance of communication as a core element of the program and, in turn, opportunities related to communication were expressed in many stakeholder interviews. Three general opportunities emerged from discussions about communication and its timing, nature, and purpose:

- **Coordination and communication about program processes and roles among program staff, partners, and participants.** Concerns were raised about the current

timing and assignment of responsibilities among staff, including MWCLT's practice of consulting with the lender about an applicant's eligibility for a mortgage loan program *before* screening the applicant internally to determine eligibility to participate in the CLT program, which has more restrictive income requirements. Another program partner discussed a need to establish and communicate clearer expectations to prospective applicants during the application phase.

- **Community-building and information-sharing platform for participants.** This represents a potential area of strength, as program staff and participants are in the process of developing a community-building component of the program; it has yet to be fully implemented. Participant interviews raised the importance of community systems of care and support in terms of attaining and sustaining housing and financial stability, highlighting its potential to be an asset of the program.

- **Awareness-building and education of program partners and current and prospective participants about the program's racial equity frame.** This will be discussed in more detail in the following section, but the lack of a shared understanding and explicit communication of the program's primary aim to increase access to homeownership for Black households and the rationale for this goal among partners represent a greatly unfulfilled strength that could be addressed with deliberate orientation and training of partners. Clear messaging that centers the program's racial equity focus is critical in ensuring it effectively reaches and serves Black households and lives up to MWCLT's mission and namesake.

A few concerns about achieving the program's outcome of purchasing the home emerged from participant interviews. One was anxiety about unexpected financial events over the course of the lease period derailing progress towards attaining homeownership-readiness. Participant interviews also pointed out, however, that MWCLT program staff are "willing to work with" participants. To that end, MWCLT program staff will allow lease extensions of up to an additional year on a case-by-case basis in consultation with the financial counseling partner. This would be an option for participants who, for instance, are continuing to make progress or have stagnated or regressed due to circumstances beyond their control. In addition, MWCLT is actively working on establishing a "stewardship fund" by the end of 2021 that all MWCLT homeowners and lease-to-own participants will be able to access in times of hardship.

Relatedly, a concern about the failure to purchase the house was raised: the retention of participants' escrowed savings accrued by the program. This policy poses possible adverse economic equity consequences for program participants, and questions were raised in participant interviews about whether MWCLT could modify the program such that participants have the option to keep all or a portion of the escrow credit should they not purchase the home or transfer the credit to a different MWCLT home. Finally, another area of weakness identified concerned financial goals, or barriers to homeownership, other than budgeting and credit that might be outside the scope of what the current program design can address, such as increasing income. However, this represents a potential area of strength, as MWCLT program staff's work to strengthen and expand partnerships, such as with ReWork or perhaps with some sort of mentorship program, might enable participants to attend to income- and job-related goals.

Program Staff Insights

Timing is an essential consideration in designing an evaluation that achieves its intended purpose(s). The "*intentions* of the evaluator in undertaking the study—whether to help develop the program [formative] or to render judgment on it [summative]" are distinct from, yet closely related to, the "*phase* of the program studied"—its processes or outcomes.[87] While the stakeholder interviews offered input on both the formative-summative and process-outcome constructs, the MWCLT program staff members' responses gave more specificity to how and when both formative and summative purposes could be realized in an evaluation of the lease-to-own program. In particular, program staff members thought that an evaluation framework could apply to both the pilot program and a future scaled-up version; an evaluation of the pilot program would not only inform decisions about the program's future but serve as a benchmark and guide for future evaluations of the program's outcomes.

Other questions specific to program staff's input inquired about capabilities and capacities to conduct an evaluation. While current staff are capable of performing the qualitative and/or quantitative methods of data collection and analysis in an evaluation, staff capacity constraints would necessitate "some shifting of work/time priorities" and working the evaluation implementation "into the staff expansion, or us[ing] AmeriCorps staff to focus on it."

Stakeholder Inclusion and Evaluation Audience

There was general consensus among respondents that a wide range of stakeholders should be engaged in an evaluation. For the implementation of an evaluation, particular stakeholders identified included MWCLT board members, program staff, program participants, program partners, program funders, and the contractor who built the homes. Similar stakeholders were named for who should see and use the findings, with the addition of policymakers, the philanthropic community more broadly, other local nonprofits working in the community including legal aid organizations, members of the community where the properties are located, and peer organizations through the Grounded Solutions Network (of which MWCLT is a member).

How can a racial equity lens be incorporated into the evaluation framework design process and the evaluation framework itself?

A key finding that emerged from the stakeholder interviews relates to the lack of discussion about race and racial equity. Instead of including questions specifically about racial equity in the interview protocols, I had expected that the program's racial equity focus would come up in responses to how the program was described to participants, what are the desired outcomes of the program, and what objectives should be prioritized in an evaluation. Instead, only a small minority of stakeholders interviewed brought up the program goal of increasing Black homeownership unprompted. When probed for their thoughts on the importance of the program's racial equity goal and how it might be incorporated into an evaluation, all respondents agreed that expanding homeownership opportunities for Black households is important.

However, many program partners cited the "trickiness" of fair housing laws in implementing and evaluating a race-conscious program objective. One such law, the federal Fair Housing Act,

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[87] Weiss, 32.

prohibits discrimination in a host of housing-related activities—including but not limited to buying and renting, mortgage lending, seeking housing assistance, and advertising—on the basis of race, color, national origin, religion, sex, familial status, and disability.[88] Virginia's fair housing law covers the same protected classes, plus source of income, "elderliness," and veteran status.[89] When respondents mentioned the "trickiness" of fair housing laws, they were referring to the supposed illegality of a program specifically targeting or indicating a preference for households on the basis of race.

Nevertheless, the Fair Housing Act has two main purposes—prevent discrimination and reverse housing segregation. [90] Based on the latter purpose, there is legal precedent for affirmative marketing; in 1991, the United States Court of Appeals upheld the South-Suburban Housing Center's (SSHC) affirmative marketing plan (AMP) which "consists of race conscious efforts to promote integration or prevent segregation through special marketing of real estate to attract persons of particular racial classifications who are not likely to either be aware of the availability or express an interest in the real estate without such special efforts."[91] The particular issue at hand was whether the Fair Housing Act allows the direction of SSHC's AMP that realtors "use its best efforts to attract minority and majority groups persons"—in this case, white prospective homebuyers to three vacant homes in the Village of Park Forest—using "special outreach activities."[92] The Court found that the AMP both furthered the Fair Housing Act's goal of eliminating segregation and "advance[d] the purpose of the Act through making housing equally available to all"; in other words, affirmative action did not constitute the exclusion of people from accessing housing but the expansion of access.[93] Setting aside the particular facts of the case, namely that the marketing practices in question targeted white people in response to white flight, this nevertheless demonstrates that the courts have accepted affirmative marketing to redress racially discriminatory effects on access to housing. Similarly, the "Oak Park Strategy" implemented by the Oak Park Regional Housing Center to "proactively…assist with housing searches in order to promote integration and avoid discrimination" has never been challenged in the courts.[94] Communication and outreach, then, appear to be the key avenue for lease-to-own program staff and partners to reach the Black households they aim to serve, in keeping with the spirit and intent of fair housing laws.

Finally, the assumption of control over HUD by the Biden administration offers some clarity to the question about the extent to which an affordable housing program focused on expanding Black homeownership can be implemented and evaluated within the legal bounds of fair housing. Specifically, while the Trump administration dismantled the Affirmatively Furthering Fair Housing and disparate impact rules, Biden has laid out a fair housing agenda with equity-

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[88] Department of Housing and Urban Development, "Housing Discrimination Under the Fair Housing Act."
[89] Department of Professional and Occupation Regulation, "Virginia Fair Housing Office."
[90] National Low Income Housing Coalition, "Fair Housing Act Overview and Challenges."
[91] South-Suburban Housing Center v. Greater South Suburban Board of Realtors, 935 F.2d 868 (7th Cir. 1991).
[92] South-Suburban Housing Center v. Greater South Suburban Board of Realtors.
[93] South-Suburban Housing Center v. Greater South Suburban Board of Realtors.
[94] Breymaier, "The Social and Economic Value of Intentional Integration Programs in Oak Park, IL," 1.

focused priorities, including the reversal of these rule changes.[95] When signing an executive order on January 27, 2021 "to end policies that enable discrimination in housing and lending, and acknowledging the federal government's role in erecting systemic barriers to fair housing," Biden stated unequivocally, "Housing is a right in America, and homeownership is an essential tool to wealth creation and to be passed down to generations."[96] Such policy actions provide contemporary justification for race-conscious, reparative housing initiatives and push back on stakeholders' hesitancy surrounding the legality of the lease-to-own program's basis in race.

One stakeholder interviewed raised the importance of communication and outreach, stressing the need to elevate and explicitly convey the program's goal of advancing equity for Black households in particular. The respondent elaborated:

> This is Maggie Walker's namesake. You cannot have a powerhouse figure gracing the cover of what you're doing in the community without making it known that Black equity is at the top tier...it will never be implied.

This ambiguity among stakeholders about the program's goal demonstrates that the promotion of the lease-to-own program's prioritization of racial equity by MWCLT staff and partners is an unfulfilled opportunity. This finding could be incorporated into an evaluation by more deeply examining the orientation of program partners around racial equity and how racial equity plays into MWCLT's mission and the lease-to-own program's design and implementation. In turn, evaluation findings can inform ways to strengthen the efforts to center the lease-to-own program around racial equity, such as facilitating intentional education and discussion among staff and partners on "the core terminology of racial equity" to cultivate a shared understanding of systemic racism in housing and how the lease-to-own program responds to it.[97]

Program staff voiced in informal conversations a deliberate decision to not widely advertise the lease-to-own program until the pilot program succeeds and additional funding is committed. Instead, program staff have relied on a combination of drawing from the conventional CLT program applicant pool and partner referrals. Nevertheless, the framing of the program— verbally and in written materials—by program staff, partners, and others who currently promote it in some capacity can be evaluated to ascertain whether and how the program's commitment to racial equity and Black equity are communicated. Additionally, an evaluation can include an assessment of more formal and scaled-up outreach practices to take place once the program is expanded beyond its pilot phase. Supporting these considerations, a program stakeholder spoke of the need for a narrative when communicating about the program, as opposed to simply informing people of its existence. In particular, the respondent stated that MWCLT staff must "expressly say, 'because of what happened in history, this is why we're committing to this,' and making it an actual campaign on their website to make sure folks know." This means, the respondent added, having a narrative not only about the shutting out of Black people from housing opportunities but also including "the success stories of Black families in housing...instances where people have triumphed." To that end, MWCLT might consider

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[95] Capps, "Biden Lays Out His Blueprint for Fair Housing."
[96] Capps.
[97] Paynich, "Glenn Harris: An Advocate for Racial Equity and Social Justice."

explicitly communicating on its website and other public-facing materials its programmatic and broader organizational commitment to racial equity and Black equity and the rationale for and comprehensive Black-centered narrative surrounding such a commitment.

Establishing a shared commitment to and sensitive and consistent messaging about the lease-to-own program's specific racial equity goals by all program stakeholders is a key indicator of program readiness for expanded investment and institutionalization. To that end, another program partner spoke of the importance of MWCLT's funding priorities when asked about evaluating the lease-to-own program with a racial equity lens:

> Equity is about dollars and cents…how is the work of the lease-to-own program meeting that? Are they devoting more organizational resources to the program? That's equity.

PART II. Program Evaluation Framework

Evaluation Framework

Evaluation Purpose

An evaluation of the lease-to-own program will focus on both the **processes** and **outcomes**, incorporating both a **formative** and **summative** intent. An examination of how the program is or is not working—from the perspective of multiple stakeholders—will inform whether, what, and when changes might be made. Defining and measuring outcomes during the pilot phase to determine whether the program is achieving its intended objectives will also be critical in informing any decisions about continuing or scaling up the program to ensure its success over time. Thus, while this framework has been designed with a view towards specifically evaluating the pilot program, it lays the foundation for an expanded long-term program, and its core elements can certainly guide future evaluations. Finally, while the program description section of the framework outlines three separate but related program goals, the ultimate focus of an evaluation of the program is its overarching racial equity goal.

Evaluation Stakeholder Workgroup

The companion evaluation guide recommends that MWCLT program staff convene an *Evaluation Stakeholder Workgroup* (ESW)[98] as a way to include program stakeholders and ensure that their perspectives about the lease-to-own program shape the design and implementation of the evaluation. The involvement of stakeholders other than MWCLT program staff is especially important given this program's emphasis on partnerships and relationship-building. The specific role, level of effort, and timing of involvement for the program participant(s), partners, and sponsors in the workgroup can be defined or adjusted based on their willingness and capacity. While the nature and level of involvement of the ESW members are flexible, MWCLT should strive to make the roster representative of the range of stakeholders involved in the operation of the program.

Participant Inclusion

This evaluation framework recognizes and incorporates ways to advance racial equity that extend beyond the particular program objectives of homeownership and wealth-building. As previously discussed, community control lies at the core of the CLT model's origins in subverting racially unjust systems and redistributing power to Black communities. As such, it is important that this commitment to community control apply to all aspects of the CLT, including this evaluation process. Specifically, this evaluation framework centers participant expertise, voice, and control in the planning and implementation of the evaluation, the interpretation and communication of evaluation findings, and related decision-making about the program. This prioritization aims to realize meaningful inclusion, which Quick and Feldman (2011) define as "continuously creating a community involved in coproducing processes, policies, and programs for defining and addressing public issues."[99] Thus, participants must be given the opportunity to choose whether, how, and at which points they would like to be involved in coproducing the evaluation process. Moreover, participants should receive compensation for their contributions to the program evaluation. While the previously introduced ESW will include a range of

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[98] Division of Nutrition, Physical Activity, and Obesity and Office of Smoking and Health, "Developing an Effective Evaluation Plan: Setting the Course for Effective Program Evaluation."
[99] Quick and Feldman, "Distinguishing Participation and Inclusion," 272.

program stakeholders, it is critical that participants have a role and have power both inside and outside this group.

While participants will ultimately define how they are going to participate in the evaluation, this framework maps out the possible roles for participants at each stage of the evaluation. As such, this framework is intended to serve as a starting point and a guide for developing and implementing a more built-out evaluation of the lease-to-own program. The participants—and other stakeholders—involved in the evaluation will help to add necessary detail to the evaluation framework and will likely need to adapt different components to best suit their particular needs, capacities, and interests.

What could be the role of the program participants?

Participants will define how and when they will be involved in the planning and implementation of the program evaluation, whether that means leading throughout the entire process or providing a consultative role. This framework includes suggestions of the ways in which participants could be involved at different points of the evaluation process.

Program Description

Program goals

MWCLT launched its pilot lease-to-own program in the Richmond neighborhood of Church Hill in the summer of 2020. Generally, the design and implementation of the program are intended to advance racial equity by offering fair and affordable access to homeownership to Black and Brown households who have systematically been excluded from housing and credit markets and exploited by predatory, higher cost lending. Such redlining and reverse redlining—and other forms of racialized exclusion and exploitation—have in large part resulted in lower credit scores and lower rates of savings for down payment, and consequently, precluded access to conventional mortgage lending for homebuying.

The official program goal is to address barriers that disproportionately impact Black families, including access to credit and cash for down payment, in order to increase Black homeownership. Underpinning this goal is a recognition that homeownership is the dominant means of wealth-building for most people in the United States. Specifically, MWCLT's lease-to-own program intends to increase the number of successful Black households in its homeownership program by providing a bridge from rental to homeownership.

Another goal of the program is to reach more lower income households. Currently, MWCLT serves households with incomes ranging from 40 to 100% of AMI, and the lease-to-own program's goal is to serve those between 50 and 60% of AMI. This is a challenging target population, since people at this income level—regardless of race—have little disposable income to use to prepare for homeownership and to afford to purchase a home.

An additional and related program goal is to help households reach homeownership in the face of the current economic downturn. With lending criteria such as credit requirements tightening, homeownership becomes even less accessible to lower income households. The lease-to-own

program reduces lending barriers and helps participants qualify for affordable homeownership opportunities.

In sum, the primary desired **short-term outcome** of the program is for all participants to become ready to be homebuyers in 12 months. The desired **long-term outcome** is to increase the number of low to moderate income Black households owning homes through the program.

Program elements
The program currently has three participants. The first participant signed the lease agreement with option to purchase on August 31, 2020; the second participant signed on October 9, 2020; and the third participant signed on December 15, 2020. Below is demographic data on the lease-to-own program participants, as well as the CLT program homeowners for comparison.

Lease-to-Own Program Participants (3 households):
- 100% of participants are Black
- 100% of participating households are headed by single parents
- 2 households have 2 children 12 or under, 1 household has 1 child under 12
- 2 households are headed by women

MWCLT Homeowners (43 households):
- 60% of participants are White, 33% are Black, 5% are Latinx, and 2% are Other - Multiple Races
- 30 households of 1 person, 9 households of 2 people, 3 households of 4 people, 2 households of 5 people, 1 household of 6 people

Lease-to-own program staff recruit participants from the applicant pool for MWCLT's standard homeownership program, specifically those who do not qualify for a loan pre-approval letter from one of MWCLT's partner lenders. MWCLT staff have a conversation with their lenders to find out why an applicant was not approved and decide whether the applicant would be a good candidate for the lease-to-own program—that is, if the applicant can qualify for homeownership within a year with targeted support. Selected program participants are interested in homeownership but need some additional time and support to increase their savings or credit scores. The program targets households whose incomes are lower than those in the CLT homeownership program, at 50%-60% of the AMI. Moreover, homes in the lease-to-own program are priced at $165,000, which is more affordable than Church Hill homes in the standard CLT program. The monthly rent during the lease term is set at $960, which is roughly equal to, if not a little more than, the monthly mortgage payment upon purchase. Reducing the price of MWCLT homes is a core component to ensuring the program's success.

Lease-to-own program participants sign a one-year lease for a CLT home. MWCLT connects participants with a lawyer to walk them through the lease agreement, which includes an option to purchase at the end of the lease. The document also contains Exhibit A, which specifies participants' starting credit scores and savings amount and their goal credit sores and savings amount to reach homeownership-readiness. Over the 12-month lease period, a significant portion of participants' monthly rent payments—the amount remaining after program costs such as property taxes and insurance are paid—go into a savings account, which provides the funds needed for the down payment.

The lease-to-own program comprises few mandated activities. The primary requirement is that participants work with Commonwealth Catholic Charities (CCC), which provides credit counseling, to increase their credit scores and savings while in the program. The program partner at CCC develops an Action Plan for each participant; she determines the specific action items, goals, and benchmarks that must be fulfilled to reach homeownership readiness. As part of this work, the CCC partner compiles and submits to MWCLT periodic evaluation reports, in which she indicates whether participants are on track to meet their goals. To this end, CCC effectively plays a leading role in determining activities for participants. In addition, participants are required to meet regularly with MWCLT program staff to track progress.

Another program requirement, which applies to all CLT homebuyers more broadly, is completion of homebuyer education. Optional services that are coordinated by MWCLT program staff are other financial and homeownership counseling programs and down payment assistance, offered primarily by Southside Community Development and, to a lesser extent, by Housing Opportunities Made Equal (HOME) of Virginia. Southside Community Development (SSDC) also administers VIDA, a matched savings program that is available to program participants. Additionally, MWCLT program staff have discussed connecting with Rework for the provision of optional job training. Finally, a core optional activity of the lease-to-own program are various community-building opportunities in which participants can engage, such as virtual (especially during the COVID pandemic) and in-person meet-ups.

MWCLT program staff's primary role is to connect program participants to service providers based on their particular interests and needs, including the aforementioned partner organizations that provide credit counseling and job training. During the key informant interview, the program staff characterized their work as "relationship-based," rather than case management. The most hands-on program staff are the program manager and an AmeriCorps VISTA program staff member. Their contact with participants is not very frequent and intensive, as they are mindful about not placing an undue and counterproductive burden on participants' lives. For instance, program staff had initially planned on carrying out monthly check-ins with participants, but they are not currently following through with this schedule in response to reservations by participants. Instead, the frequency of the regular meetings is determined in conversation with each participant based on their particular preferences and needs. Additionally, MWCLT does not require participants to attend a certain number of classes or log a certain number of hours meeting with program staff. Thus, MWCLT aims to be intentional and to build effective relationships in its engagement with program participants.

The lease-to-own program's logic model, a visualization tool that identifies the various program elements, is outlined in Table 10 on the following page. By linking the intended inputs, activities, and outputs to the expected short- and long-term outcomes and impact, the logic model illustrates the program's theory of change in a simplified manner. Following the logic model, Figure 19 connects and consolidates overarching elements of both the logic model and the main themes that emerged from the stakeholder interviews.

Table 9. Lease-to-Own program logic model.

Inputs	Activities	Outputs	Short-term outcomes	Long-term outcomes	Impact
Eligible households making 50%-60% AMI. MWCLT program staff (program manager; AmeriCorps VISTA; CEO). MWCLT fundraising staff. Program partners (CCC; SSDC; HOME; Rework). Partner lawyer, lender (Virginia Credit Union), real estate broker. Program sponsor (City of Richmond). CLT homes in Church Hill (three leased) – priced below market at $165,000.	Program staff recruit participants from CLT applicant pool – consult with lenders to select eligible candidates. Lawyer-participant meeting to discuss lease and option to purchase. Credit counseling by CCC for participants. Program staff regularly check in with participants during 12-month lease term. Homebuyer education. Optional services (VIDA, job training). Community-building.	Participants' CLT program applications, income and household documentation. Lease agreement with option to purchase and Exhibit A. CCC's Action Plan and evaluation/ progress reports. Participants' monthly budgeting document created with CCC's guidance. MWCLT's accrued savings spreadsheet.	Rent and other housing costs remain affordable to participants during lease term. Participants achieve savings/credit goal(s) during lease term; become homeownership-ready. Participants receive down payment assistance if needed. Participants purchase CLT home at or before lease expiration.	CLT mortgage payments and other housing costs remain affordable to participants. Participants sustain ownership and increase their home equity. Participants move onto and sustain affordable market-rate homeownership after 10-15 years.	Increased Black ownership of MWCLT homes in the Richmond, Henrico, and Chesterfield region.
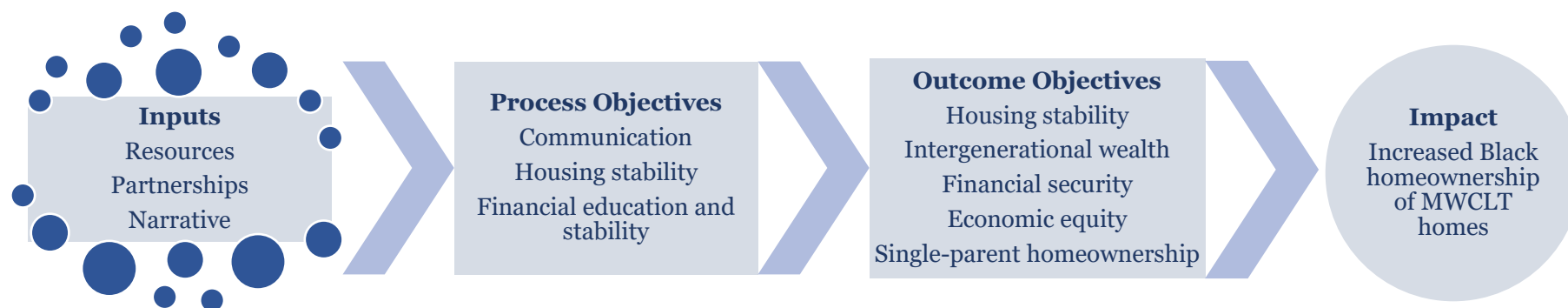
Figure 19. Simplified logic model with key elements.

Evaluation Questions

Drawing from the important elements encapsulated in the simplified logic model, the evaluation framework proposes questions about program process, program outcomes, and explanations for program outcomes.[100] The examination of program process can encompass inputs and process objectives.

What could be the role of the program participants?

The following questions illustrate possible areas of inquiry in an evaluation. If participants choose to be involved at this stage of the evaluation, their role would be to add to, eliminate, modify, or redefine the evaluation questions.

Additionally, addressing the questions with blue-circled numbers necessitates the input of program participants, whether or not they are a part of the ESW. The following evaluation design section will elaborate upon this. The ESW can consider new questions that center participant input, or it can incorporate participant input into any of the existing questions.

Talking the talk and walking the walk.

1.1 Does the lease-to-own program have a well-crafted shared narrative and explicit messaging about its Black-centered racial equity goal and rationale that is clearly, consistently, and comprehensively communicated among program staff, partners, and current and prospective participants and to the broader public?

1.2 If the lease-to-own program successfully serves more Black households in keeping with its goal, is MWCLT committing a greater share of resources to this program and thereby making Black racial equity a funding priority?

Centering participants' experiences and perspectives.

2.1 Is the lease-to-own program increasing Black homeownership of MWCLT homes, and do Black participants achieve successful outcomes?

2.2 Are participants satisfied with their experiences in the lease-to-own program, and, if so, do they credit the lease-to-own program for their progress towards and/or achievement of successful outcomes (as defined by them)?

2.3 How do participants feel about the nature and level of relationship-building and support among each other and between them and program staff and partners?

Assessing and fine-tuning program design and process for future success.

3.1 What are important factors about location to consider in planning the future growth of the program?

3.2 Are there effective communication, coordination, and agreement among program staff and partners on their roles and responsibilities?

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[100] Weiss, *Evaluation: Methods for Studying Programs and Policies.*

Evaluation Design

This combined process-outcomes evaluation framework proposes a mixed-methods, primarily one-group, 'before-during-after' design.[101] When applicable, the evaluation framework incorporates an assessment of predefined metrics of the lease-to-own program participants in comparison to participants in MWCLT's traditional homeownership program.

> **What could be the role of the program participants?**
>
> Participants involved during this stage can help to develop entirely new methods if the questions were changed in the prior change. Additionally, participants can help to determine and design the specific measures, collection instruments (e.g., surveys, interview protocols, etc.) and analytical tools to effectively address the evaluation questions.
>
> Regardless, as mentioned in the previous section, participants both on and off the ESW will necessarily be engaged to provide their input in answering the evaluation questions. The ESW might consider giving participants the flexibility to choose the data collection instrument (e.g., a questionnaire or an interview) based on their individual capacities and preferences.

Data Collection and Analysis Methods

Qualitative and quantitative data can be collected from a combination of existing MWCLT and program staff and partner sources and additional sources using new collection instruments. Analysis of data can similarly consist of both qualitative and quantitative methods, with a heavier emphasis on the former. An evaluation approach that quantifies the program's outcomes offers an authoritative and compelling basis for rendering judgment and making decisions about the program. On the other hand, a more flexible and fluid qualitative approach moves beyond the numbers to experiences, perspectives, and contextual data that enable the testing and refinement of the program's theory of change.[102]

Since this evaluation framework seeks to guide an evaluation of the pilot phase, as opposed to an evaluation further into the future, existing data sources should be identified and used to the extent possible, particularly for the collection of pre-program comparison data. Data collection and analysis methods are broken down by evaluation question to the extent possible. Questions 2.2, 2.3, and 3.1 (framed in blue) are discussed together since they share the data source of participants, and by extension, methods.

Question 1.1: Does the lease-to-own program have a well-crafted shared narrative and explicit messaging about its Black-centered racial equity goal and rationale that is clearly, consistently, and comprehensively communicated among program staff, partners, and current and prospective participants and to the broader public?

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[101] Weiss.
[102] Weiss.

To address this question, data collection sources include all public-facing promotional and informational media about the lease-to-own program (MWCLT's website, program brochure and FAQ document, information session PowerPoint, etc.), partnership documentation (MOUs, grant proposals and agreements, training materials, etc.), and participant documentation (application materials, welcome package, etc.). Program stakeholders can also serve as sources of data.

Data analysis can entail an audit of these existing organizational and program documents, marketing materials, website, and other media, in addition to stakeholder perspectives in relation to the lease-to-own program racial equity-focused goal of increasing Black ownership of MWCLT homes. The particular focus of this audit would be the visibility, cohesiveness, and consistency of the narrative of the lease-to-own program's racial equity goal across program media and among program stakeholders. Is the program's racial equity goal explicitly clear and explicit? Is it reaching and attracting the target population? Are program stakeholders, prospective participants, and the general public aware of the program's goal and the context and rationale for its establishment? Do program stakeholders demonstrate a shared understanding and commitment to this goal? Do they use common terminology and framing when talking about the program? These are some of the questions that might guide the racial equity audit. As part of this audit, the evaluation team might also conduct a field scan of organizations with similar goals and their approach to market and communicate their racial equity commitments, as well as consultation with fair housing attorneys to determine the "future/desired state" of organizational and programmatic approaches to affirmative, race-conscious efforts.[103] The audit would reveal "the gaps and disconnects between the future/desired state" and current practices and, in turn, inform MWCLT program staff and decisionmakers about the ways in which the program's racial equity messaging might be strengthened.

Question 1.2: If the lease-to-own program successfully serves mostly Black households in keeping with its goal, is MWCLT committing a greater share of resources to this program and thereby making Black racial equity a funding priority?

Conceptually, this question naturally follows the first question, as a programmatic commitment to racial equity necessarily requires an organizational investment to racial equity. Moreover, the racial equity communication strategies that are adopted in response to the audit findings will require funding. However, temporally, this question would be addressed after the evaluation of outcomes in response to questions 2.1 and 2.2, which will assess whether the program not only serves more Black households but *benefits* them in meaningful and measurable ways (are Black participants achieving successful outcomes?). Thus, if and when the program's racially equitable benefits are verified, data to address this question can mainly be sourced from MWCLT's organizational budget. MWCLT program staff will also provide input.

The analysis can entail calculating the proportion of MWCLT's budget allocated to the lease-to-own program in relation to the proportion of Black households served by that program compared to the share served by the traditional CLT program. For instance, if 100% of the lease-to-own program participants are Black compared to 50% of the traditional CLT program participants, the evaluation team might recommend that MWCLT shift more funds to the lease-

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[103] "Example of an Organizational Racial Equity Audit RFP."

to-own housing development line item from the CLT program development line item in the next fiscal year.

Question 2.3: Is the lease-to-own program increasing Black homeownership of MWCLT homes, and do Black participants achieve successful outcomes?

Answering this question will form a quantitative foundation upon which to add more granular and textured layers of participant-centered assessments of the program's effectiveness (or perhaps to even replace or rebuild that foundation if in conflict). Data sources include Exhibit A of participants' lease agreements, CCC action plans, and MWCLT's savings accrual spreadsheet. These documents contain participant-level baseline and outcome measures of personal savings, credit score, debt-to-income ratio, and loan qualification determination, as well as possible additional metrics related to income and employment status. In addition, program records, such as applications, that document participant demographic information would provide data on the racial breakdown of program participation and success, specifically as they pertain to the question of whether the program is increasing Black successful homeownership. Finally, household demographic data, including race, about the traditional CLT program can be collected from its program application files.

This analysis can entail a simple quantitative measurement of Black households in the program and comparison of the number and percent to those of the traditional CLT program. Black participants' outcomes post-12-month lease period of the program can also be quantified and compared against their pre-program metrics collected during the application phase to measure improvement. These improvement outcomes can further be compared to those of non-Black participants in the lease-to-own program. Alternatively, negative outcomes can be measured and compared between Black and non-Black participants to assess whether the program is facilitating a racially equitable distribution of benefits and burdens or consequences, if any. For instance, this might entail evaluating the loss of escrowed savings that accompanies a participants' failure to purchase the home and whether certain subgroups of participants are disproportionately burdened by this program policy.

Question 2.2: Are participants satisfied with their experiences in the lease-to-own program, and, if so, do they credit the lease-to-own program for their progress towards and/or achievement of successful outcomes (as defined by them)?

Question 2.3: How do participants feel about the nature and level of relationship-building and support among each other and between them and program staff and partners?

Question 3.1: What are important factors about location to consider in planning the future growth of the program?

The above three questions framed in blue supplement the measures and methods used in the preceding question, adding necessary qualitative detail that moves beyond the numbers. Data The same data source can be used to address questions 2.2, 2.3, and 3.1. Specifically, input from participants can be collected via interviews and/or surveys. These questions focus on process,

outcomes, and linking the process and outcomes to track and explain the program's theory of change. In answering question 2.2, the method of analysis would not statistically measure outcomes and attribute program outcomes to the program; rather, it would center the participants' points of view and their unique experiences. Indeed, as the stakeholder interview findings illustrated, many outcomes of success and progress towards them are not quantifiable and measurable and instead more subjective and contextual, such as the achievement of emotional stability or a feeling of pride and belonging in one's home. Similarly, question 2.3 does not aim to identify a universally applicable optimal type, frequency, and intensity of relationship-based service provision, but to shed general insight on what is and is not working and possible considerations that program staff might factor into future decisions about the relationship-building and support aspects of the program. Essentially, survey or interview questions can be designed to gauge whether or not participants feel or felt adequately supported and connected to staff, partners, and fellow participants.

Recognizing the emergence of location as an important program objective for participants, question 3.1 shifts the focus of evaluation to a broader consideration about the program's pilot site and its implications for the location of future homes in the program when/if it is expanded. The desired impact of the program is currently to increase Black homeownership of MWCLT homes across Richmond and Chesterfield and Henrico County, but an evaluation of the pilot phase offers an opportunity to revisit the desired geographic reach and impact. Should the program remain in Church Hill? If it expands beyond Church Hill, what locations should it target? Data to address this question might be provided by participants, as they can indicate areas that they perceive as desirable yet largely inaccessible and offer insight into the importance of the program's presence in gentrifying neighborhoods and how location interacts with community control and community building, among other considerations. While this question falls into a different category than the preceding two questions discussed above, its data collection method can nevertheless be combined with them (though it does not have to be), given the shared data source—program participants. However, additional data needs and sources beyond the scope of individual properties and participants' perspectives to support this inquiry will likely be identified once the evaluation team clarifies what is or is not working about the pilot location; the relationship of space and race as it pertains to the program's goals at the broader neighborhood, city, and regional scales; and other relevant location conditions and considerations.

Question 3.2: Are there effective communication, coordination, and agreement among program staff and partner on their roles and responsibilities?

This question builds upon insights about communication and coordination of roles that emerged from stakeholder interviews. More specifically, answering this question during the pilot phase of the project would indicate its stability and readiness for scaling up. Data to address this question can be collected via a questionnaire for program partners. Responses can be analyzed for insight on any changes that might be made to the order, allocation, and description of roles and responsibilities among all program staff and partners.

Communication, Dissemination, and Use

The results of an evaluation of the lease-to-own program should be widely communicated and intentionally put to use. However, before an evaluation report and any other outputs are finalized and published, it is imperative that program participants—including those not a part of the ESW—have the opportunity to review and sign-off on them, especially if they played a role in implementing the evaluation. This will help to ensure that the findings and conclusions accurately, comprehensively, and sensitively represent the views of those with experiential expertise in the program. Some program participants might opt to not review the report draft, but they must have the power to make that decision in the first place. Again, community control must extend to this evaluation, its framing, and what comes out of it.

> **What could be the role of the program participants?**
>
> Participants involved during this stage can help to draft the evaluation report and any other written communication of the evaluation process and findings. Importantly, this includes having a role in the interpretation of the results and their implications. In addition, participants should—if they choose—review and approve of the findings and conclusions of the evaluation before they are communicated and disseminated to the public.

The results of an evaluation will first and foremost be used by MWCLT staff responsible for program design and implementation to inform any modifications, as well as by MWCLT leadership responsible for higher-level decision-making about the future of the program. While program staff at MWCLT will assume the responsibility of facilitating any changes involving program partners, the partners themselves can also use the evaluation results to better understand how and why such changes might be made. The evaluation results will also be used by existing and prospective funders to guide decisions about future program funding.

Finally, the evaluation report and other outputs will be useful to individuals and communities who are not involved in the program, as they can simply learn more about MWCLT's lease-to-own program or draw upon both its methods and results to inform the design, implementation, or evaluation of similar programs. These include peer organizations of the Grounded Solutions Network, policymakers, the philanthropic community, local community organizations, and community members.

The evaluation report and/or other outputs will be published on MWCLT's website and disseminated to members and representatives of the aforementioned program stakeholder groups and interested parties.

Implementation Schedule

As with the preceding elements of the evaluation framework, this implementation schedule for a participatory evaluation of the lease-to-own program is a starting point. The total duration of the evaluation from start to finish and the timing and sequence of each step will be adapted in response to specific needs and practicalities facing MWCLT, the program, and program stakeholders. For example, the timeframe of the evaluation might need to be extended if the data collection and analysis will include the fourth participant who has not yet entered the program.

Evaluation Step	Month								Responsible Party
	0	1	2	3	4	5	6	7	
Determine Program Evaluability	■								MWCLT
Build Evaluation Stakeholder Workgroup	■	■							ESW
Clarify Evaluation Goal		■							ESW
Clarify Program Description		■							ESW
Establish Evaluation Questions			■						ESW
Define Data Collection and Analysis Methods			■	■					ESW
Perform Data Collection and Analysis Methods*				■	■	■			ESW
Interpret Results and Develop Recommendations*					■	■	■		ESW
Communicate and Plan Use of Findings*							■	■	ESW

*The specific timing of these steps and the duration of the evaluation will depend upon the details of the data collection and analysis methods, especially the availability of such data, finalized by MWCLT staff and the ESW. Thus, there will also be variation in timing across evaluation questions.

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Appendix: Program Evaluation Plan Template

Evaluation Planning Guide
for the Lease-to-Own Program

A Note on this Template

This evaluation planning template is a practical companion to the explanatory evaluation framework. The sections of this guide—which are mostly the same as those in evaluation framework—represent those components typically found in a program evaluation plan. This is the document that MWCLT program staff and the designated evaluation team, called the *Evaluation Stakeholder Workgroup* (ESW), can build upon and adapt as needed.[104] More specifically, the order, content, and specific details of the components can and should be changed to suit the particular priorities, needs, and goals defined by the ESW. To guide the process of developing the evaluation plan, each component will include an action step that the designated ESW members can take.[105]

Setting the Scene

"The Right Time to Evaluate"[106]

This is an evaluation plan template for the lease-to-own pilot program. Before beginning the following evaluation planning steps, MWCLT program staff must determine when to evaluate the program, by assessing the program's "evaluability."[107] A program is evaluable when it appears to satisfy these three criteria:

1. It is operating as intended or according to its design;
2. it is "relatively stable";
3. it *seems* to be "achieving positive results," or at least it seems *likely* to have positive results.[108]

When MWCLT program staff feel that the pilot program has met these criteria, they can move to assemble the ESW, thereby launching the evaluation planning process.

Stakeholder Engagement

Equally, if not more, important as who will use the evaluation results is who will plan and conduct the evaluation. Thus, when the program is ready for evaluation, MWCLT program staff will organize the assembly of an ESW. An ESW that is made up of not just program staff but ideally at least one participant and program partners and sponsors should be assembled to

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[104] Division of Nutrition, Physical Activity, and Obesity and Office of Smoking and Health, "Developing an Effective Evaluation Plan: Setting the Course for Effective Program Evaluation" (Atlanta, Georgia: Centers for Disease Control and Prevention, 2011), https://www.cdc.gov/obesity/downloads/CDC-Evaluation-Workbook-508.pdf.

[105] This evaluation guide draws inspiration from an evaluation plan template published by the CDC. Citation: Centers for Disease Control and Prevention (CDC), "Evaluation Plan Template," n.d., https://www.cdc.gov/tb/programs/Evaluation/Guide/PDF/Evaluation_plan_template.pdf.

[106] Carol H. Weiss, *Evaluation: Methods for Studying Programs and Policies*, 2nd ed. (Upper Saddle River, NJ: Prentice Hall, 1998), 73.

[107] Weiss, 73.

[108] Weiss, 73.

effective design and implementation of an evaluation.[109] MWCLT program staff on the evaluation team will take on the convening, facilitation, and management roles and responsibilities. Since the participants of the lease-to-own program are the experts, their inclusion in the evaluation process in some capacity would add immeasurable value. To that end, compensation should be offered to program participants who do contribute their time and knowledge. As the evaluation framework explains, the specific role, level of effort, and timing of involvement for the program participant(s), partners, and sponsors in the workgroup can be defined or adjusted based on their willingness and capacity. The table below outlines the key stakeholders to be considered for engagement in planning and/or conducting the evaluation.

Stakeholder Group	Role
MWCLT Program Staff	Manage and facilitate the evaluation process.
Program Participants	Define their role and the timing of their involvement.
Program Partners	Provide input and consultation as needed.
Program Sponsor(s)	Provide input in definition of evaluation focus, questions.

The above table is a recommendation and a *starting point* for developing a more detailed, finalized stakeholder engagement plan.

Action step: After the Evaluation Stakeholder Workgroup is assembled, this plan can be coproduced by all members. The below table illustrates key considerations and decisions to make.

Member's Name	Stakeholder Group	Program Role	Role in the Evaluation	How and When to Participate

Evaluation Goal
Action step: Come up with clear and concise answers to the below questions.
- What do you want to achieve with this evaluation?
- What is the purpose of this evaluation?

Program Description
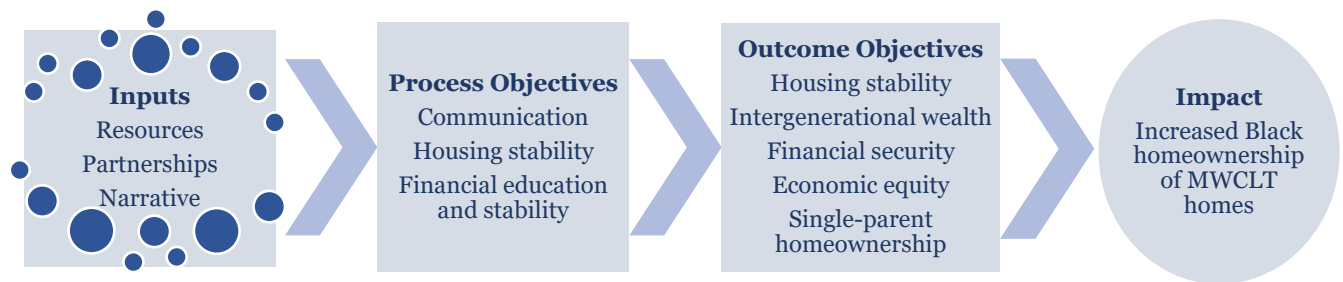This stage of evaluation planning provides the ESW an opportunity to clarify and explain—and perhaps even prioritize in view of the evaluation's focus—the program's processes, goals, and objectives.

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[109] Division of Nutrition, Physical Activity, and Obesity and Office of Smoking and Health, "Developing an Effective Evaluation Plan: Setting the Course for Effective Program Evaluation."

Action step: Modify or add to the following information about the lease-to-own pilot program.
- **Need addressed by program:** Fewer Black households qualify for a mortgage to purchase an MWCLT home.
- **Context:** Church Hill, a neighborhood in Richmond facing rising property values and rents and the displacement of lower-income, mostly Black residents.
- **Target Population:** Black households earning an income of 50%-60% of the Area Median Income, who aspire to buy a MWCLT home but need a little more time and support to qualify for homeownership.
- **Stage of Program Development:** Pilot phase.

Program Logic Model

Inputs	Process Objectives	Outcome Objectives	Impact
Resources Partnerships Narrative	Communication Housing stability Financial education and stability	Housing stability Intergenerational wealth Financial security Economic equity Single-parent homeownership	Increased Black homeownership of MWCLT homes

Developing the Evaluation

Evaluation Questions
Action Step: Change, add to, remove, or rewrite any or all of the following evaluation questions proposed in the evaluation framework. (*Note:* In keeping with the evaluation framework, the questions that necessitate participant input are denoted by their blue-circled numbers.)

1. Does the lease-to-own program have a well-crafted shared narrative and explicit messaging about its Black-centered racial equity goal and rationale that is clearly, consistently, and comprehensively communicated among program staff, partners, and current and prospective participants and to the broader public?
2. If the lease-to-own program successfully serves more Black households in keeping with its goal, is MWCLT committing a greater share of resources to this program and thereby making Black racial equity a funding priority?
3. Is the lease-to-own program increasing Black homeownership of MWCLT homes, and do Black participants achieve successful outcomes?
4. Are participants satisfied with their experiences in the lease-to-own program, and, if so, do they credit the lease-to-own program for their progress towards and/or achievement of successful outcomes (as defined by them)?
5. How do participants feel about the nature and level of relationship-building and support among each other and between them and program staff and partners?
6. What are important factors about location to consider in planning the future growth of the program?
7. Are there effective communication, coordination, and agreement among program staff and partner on their roles and responsibilities?

Evaluation Design – Data Collection and Analysis

Action Step: For each of the finalized evaluation questions, address the following considerations.

- How will we measure and answer this question?
- What data do we need to measure the objective(s) of interest/answer this question?
- Where can we find this data or who can provide it (e.g., program and organizational documents, stakeholders, etc.)?
  - If the data will be provided by a stakeholder, what collection instrument will we design and use (e.g., questionnaire, interview, etc.)? Will this vary for different stakeholders/based on the stakeholders' preferences?
- How will we record, compile, and store our data?
- How will we analyze the data to measure the objective(s) of interest/answer this question?
- When will we collect the data and when will we perform the analysis?
- Who on the ESW will do each of these steps for each question?

The tables (or variations of them) on the following page can help with organizing and planning the methods and required steps of data collection and analysis for each evaluation question.

Data Collection							
Evaluation question	What is/are the objective(s) of interest?	Is the data to be collected qualitative or quantitative?	If applicable, what is/are the measures of the objective(s)?[110]	What is/are the data source(s)?	Who will collect the data?	When will the data be collected?	How will the data be collected?
1							
2							
3							
4							
5							
6							
7							

Data Analysis				
Evaluation question	Is the collected data qualitative or quantitative (or both)?	How will the data be analyzed?	Who will analyze the data?	When will the data be analyzed?
1				
2				
3				
4				
5				
6				
7				

[110] A measure is the quantitative expression of data "to characterize a particular phenomenon; numbers assigned to objects or events according to rules" defined by the evaluation team (e.g., a measure for homeownership readiness could be credit score). Thus, measures will only be developed for quantitative data collection. Source: Weiss, *Evaluation: Methods for Studying Programs and Policies*, 333.

Evaluation Interpretation and Conclusions

Once the planned data collection and analysis methods have been completed, the results of the analysis must be contextualized and interpreted. The output of this component will be a drafted narrative that explains the evaluation findings and its implications and then offers recommendations that bear on the program's future.

Action Step: Include participants in this step. They are the experts; the meanings given to and the implications drawn from the findings must reflect the experiential knowledge of those directly impacted by the program.

Communicating, Disseminating, and Using the Findings

This component entails writing up the evaluation results, dissemination to prospective users, and defining and planning how the results will be used. The final step is critical as it ensures the translation of the evaluation findings to responsive action to enhance the program's design, implementation, and impact and to strengthen MWCLT's accountability to its racial equity commitment. After all, this is the reason for evaluating the program in the first place.

Action Steps:
- Identify the audience of the evaluation findings, how different members of this audience will use the findings, and what they need to learn from the evaluation. Users might include:
  - MWCLT staff and Board members.
  - Program partners.
  - Program funders.
  - Local community organizations and members.
  - Public decisionmakers/policymakers.
  - Grounded Solutions Network peer organizations.
- Determine the specific form(s) of output(s). One will be a written report or presentation about the evaluation process, its findings, and conclusions.
- Determine how, when, and to whom the report/presentation and any other outputs will be disseminated and promoted.
- Determine how the findings will be used and develop a clear plan of action (e.g., what were the implications and recommendations that emerged, and how will these be decided and acted upon?).
  - One example of a recommendation based on the findings could be where to locate the program when expanded.

The tables on the following page can guide the development of a communication and dissemination plan and an evaluation use/action plan.

Communication and Dissemination[111]				
Target Audience	**What is the purpose of communicating the results to them? (How will they use them?)**	**Dissemination Output(s) and Channel(s)**	**Dissemination Timing**	**Responsible ESW Member**

Evaluation Findings Action Plan				
Recommendation	**Priority Level**	**Responsible Party for Implementation**	**Timing of Implementation**	**Implementation Steps/Notes**

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[111] This table is adapted from Communication Plan Table on page 84 of a joint-publication by Division of Nutrition, Physical Activity, and Obesity and Office of Smoking and Health. Source: Division of Nutrition, Physical Activity, and Obesity and Office of Smoking and Health, "Developing an Effective Evaluation Plan: Setting the Course for Effective Program Evaluation," 84.

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