

# Promise & Peril: Homeownership in Southern California

**UCLA** Lewis Center  
for Regional Policy Studies

**UCLA** Ziman Center  
for Real Estate

*A UCLA joint endeavor from the Lewis Center for Regional Policy Studies  
and the Ziman Center for Real Estate.*

**Wednesday Feb 26**  
**12:00 PM - 1:30 PM**  
**2355 Public Affairs  
Building**

## Speakers



**Ashraf Ibrahim**  
Office Director, Neighborhood Assistance  
Corporation of America (NACA)



**Rocio Sanchez-Moyano**  
Doctoral Candidate, UC Berkeley  
Department of City and Regional Planning



**Dorian Young**  
Mortgage Counselor, NACA

Homeownership is still viewed as a pillar of the American Dream, but that dream is out of reach for many Southern California residents. Median home values now exceed \$600,000 in LA County, with only 46% of households owning their homes, including just 39% of Hispanic or Latino households, 32% of Black households, and 18% of households headed by someone age 35 or under.

The housing market is plagued by high prices, heaps of student debt holding back potential buyers, discriminatory lending practices, and the legacy of racial covenants and redlining, yet homeownership remains one of the surest routes to wealth and financial stability -- at least for some. Among those who can afford it, the path to ownership can depend on the exploitation of renters with Ellis Act evictions, tenancies-in-common (TICs), and owner move-ins. Can homeownership be saved for future generations? If so, what will it look like in the future? If not, what does it mean for our region, including those whose retirement is built on housing equity?



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