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# Ames, IA Diversity Homeownership Project

A guide by K. Kenneth Davis

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## Meet Kenneth

Emerging Machine Learning Engineer

LGBTQ Community Activist

The Trans Capitalist Consulting  
Agency L.L.C

# The Problem

How to increase the LGBT  
Population in Ames, IA,  
through Home Ownership?

# Background Information

→ **3.7%**

The percentage of LGBT population within Iowa

→ **49.8 % lgbt < 65.8% hetero**

LGBT Homeownership Rates compared to National Average

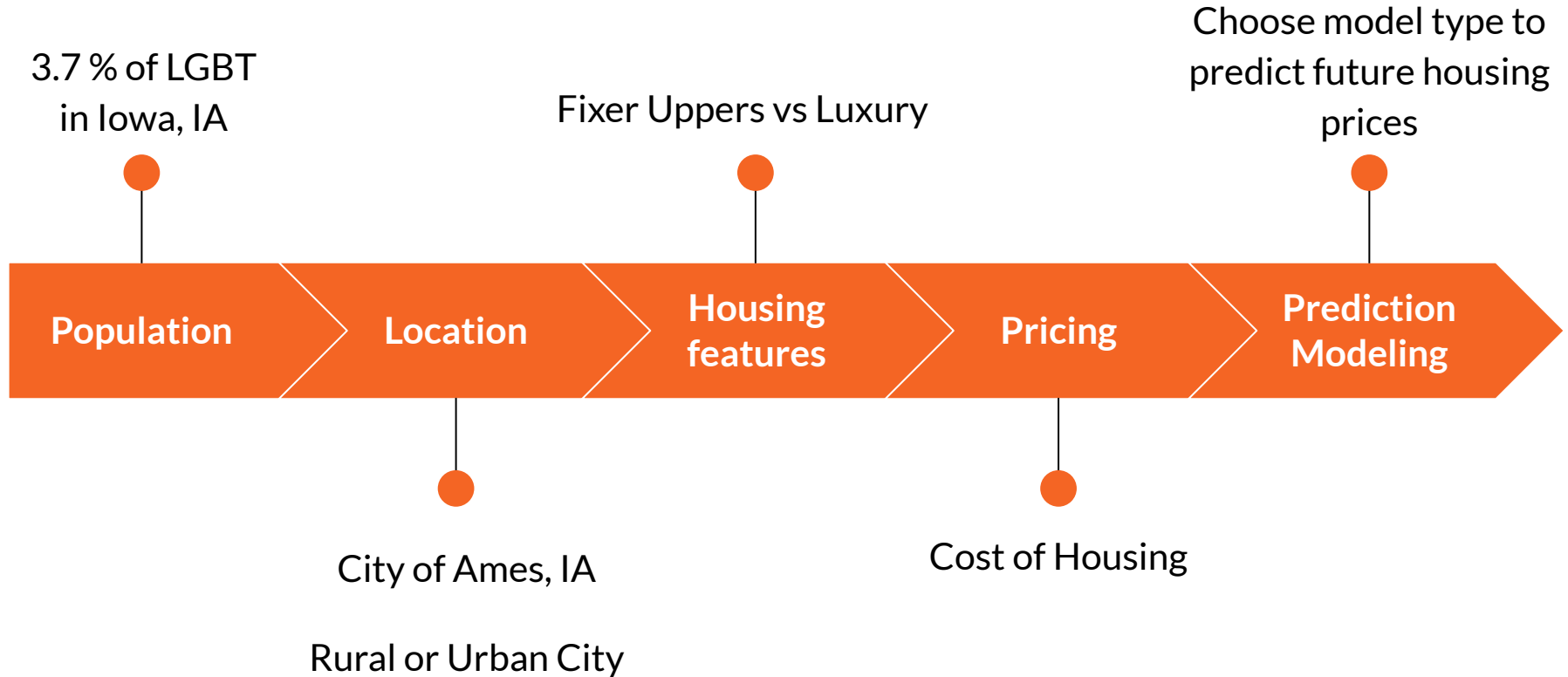
→ **73% more**

Same-Sex applicants denied mortgages than heterosexual couples

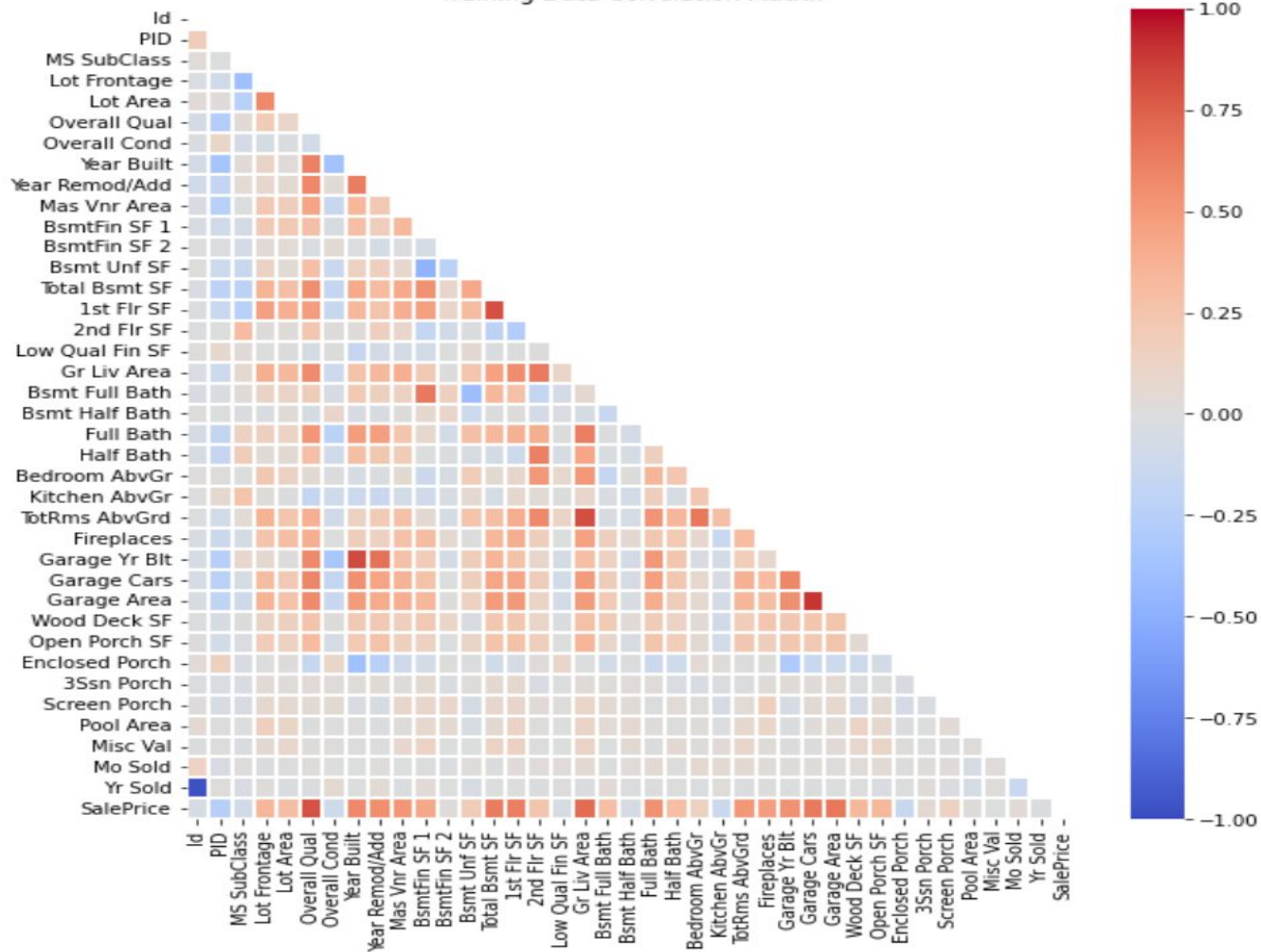
Source:

<https://www.news.iastate.edu/news/2019/04/16/samesexmortgage>

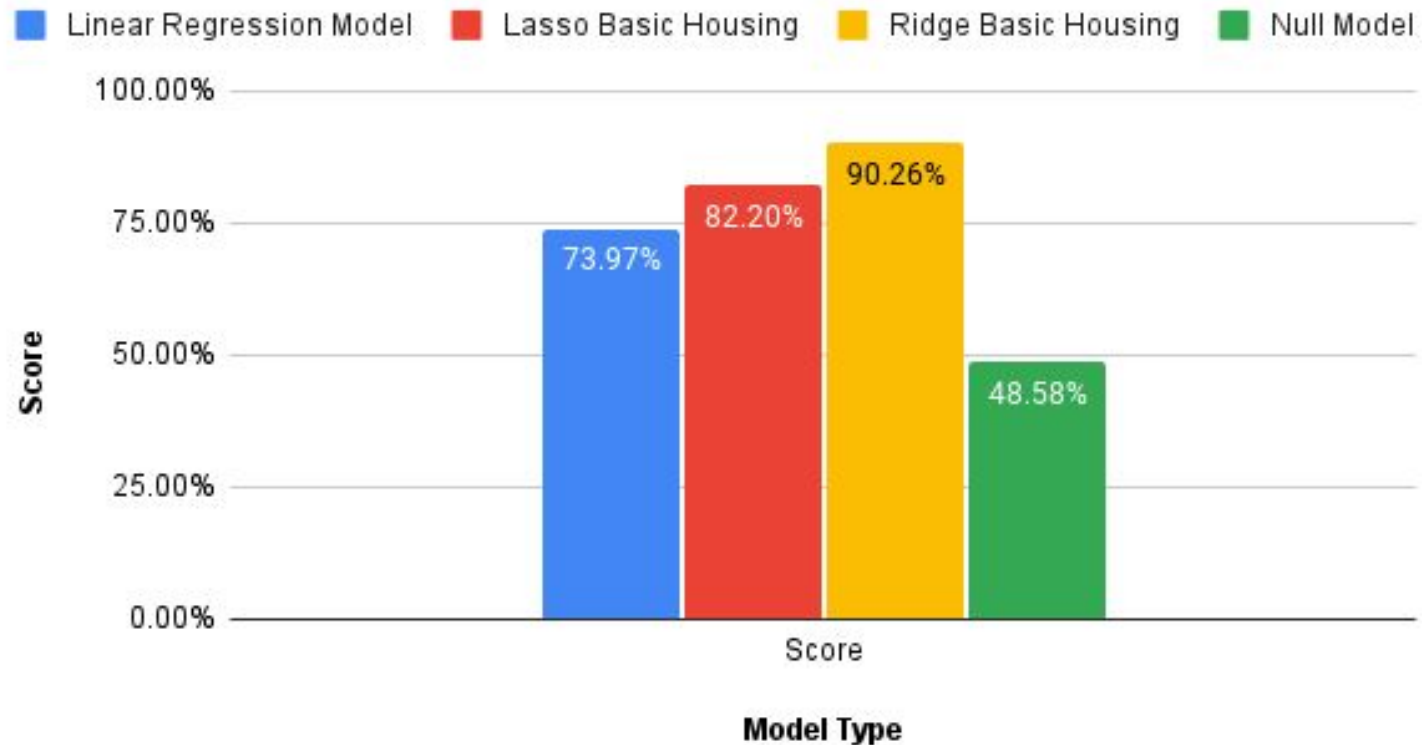
# Most Important Variables to Consider



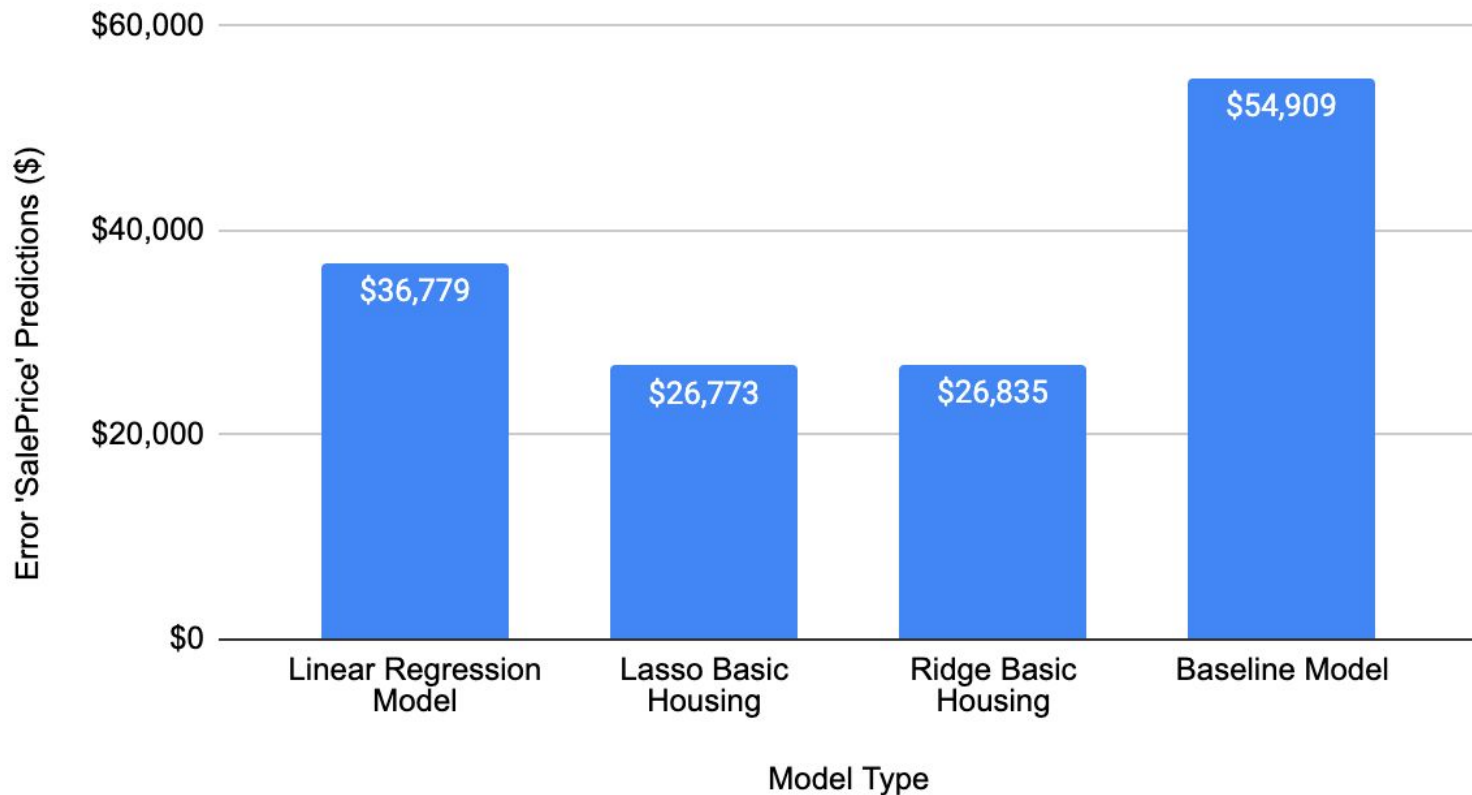
Training Data Correlation Matrix



## Regression Models Scores



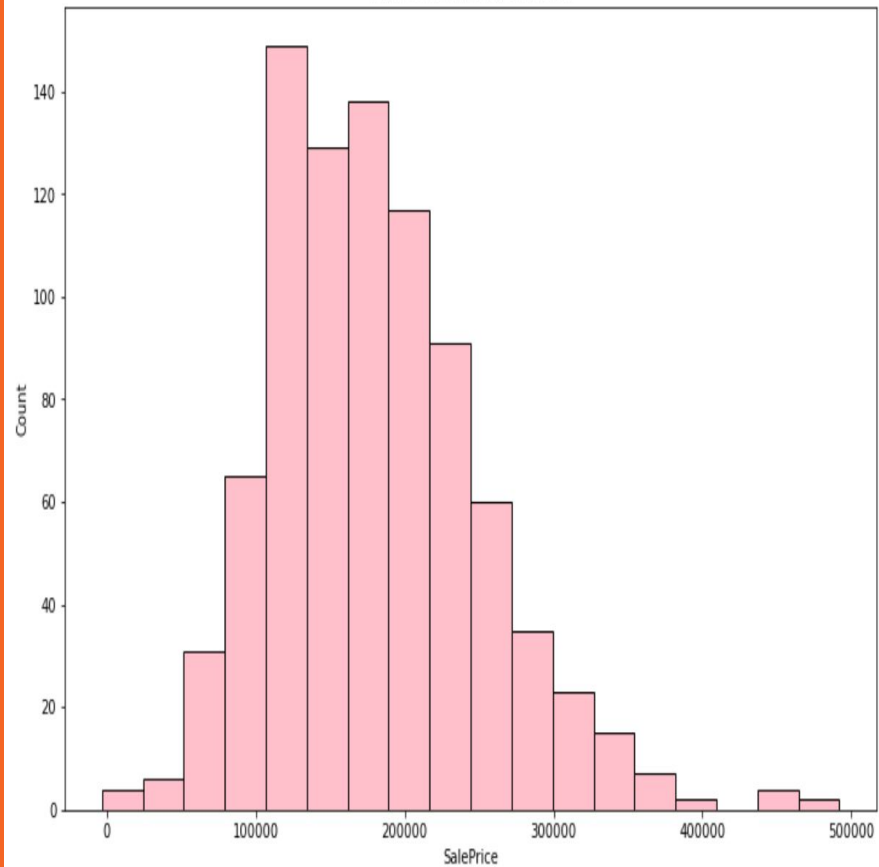
## Error in 'SalePrice' predictions vs. Model Type





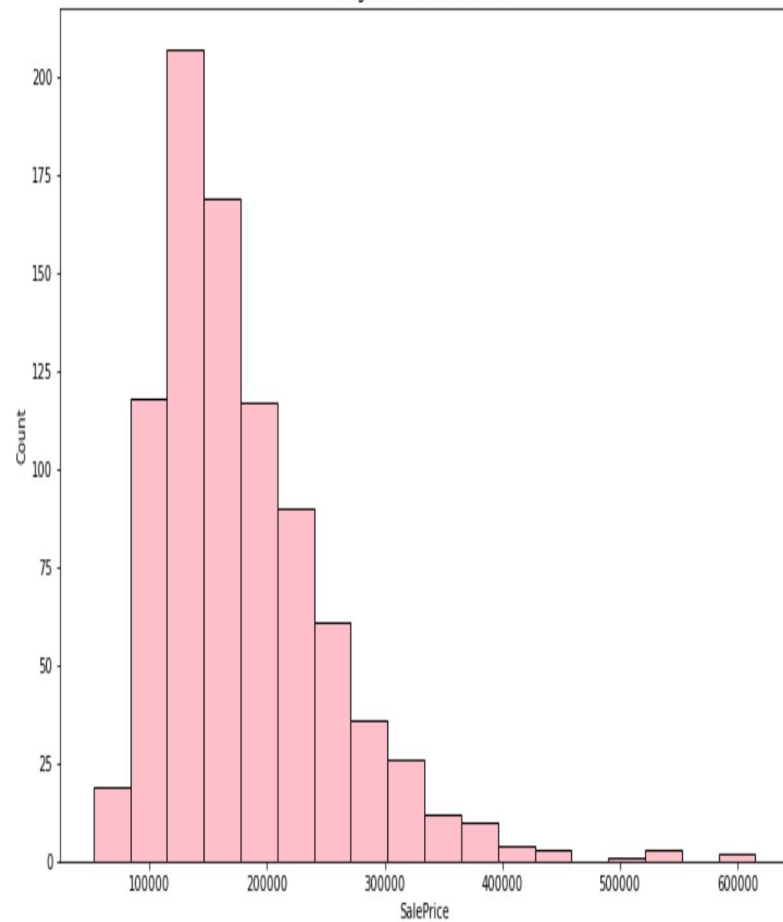


Lasso SalePrice Predictions



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Ridge SalePrice Predictions



# Recommendations

1. Focus on basic housing features that have the highest correlation
2. Adapt the Lasso Linear Regression model to help predict future housing prices
3. Increase & Incentivize mortgage loans acceptance rate for LGBT applicants

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# Thank You

For more information please contact us at  
[www.thetranscapitalist.com](http://www.thetranscapitalist.com)

Facebook/Instagram: TheTransCapitalist

Twitter/Medium: TheTransCapitalist

\*Please request if you would like all sources, calculations, and deeper analysis are included in the technical report.