



**BALTIMORE
METROPOLITAN
COUNCIL**

BUILDING A BETTER REGION TOGETHER

2025 Baltimore Regional Fair Housing Analysis

Third Large Meeting

October 1, 2024



Welcome from our Co-Chairs for Today



- **Chuck Martin:** Regional Community Reinvestment Manager, M&T Bank
- **Lisa Sarro:** General Counsel, Arundel Community Development Services

A dark blue banner with white and orange text and graphics. On the left is the Baltimore Metropolitan Council logo. The main text reads "2025 BALTIMORE REGIONAL FAIR HOUSING ANALYSIS". To the right is a large light blue house icon and a cluster of smaller orange icons representing various social services. Below the banner is an orange triangle with the text "Participating Jurisdictions/Agencies" and a row of logos for participating organizations including the City of Baltimore, Howard County, and others.

BALTIMORE METROPOLITAN COUNCIL

2025 BALTIMORE REGIONAL FAIR HOUSING ANALYSIS

Participating Jurisdictions/Agencies

A row of logos for participating jurisdictions and agencies, including the City of Baltimore, Howard County, and various housing and community development organizations.



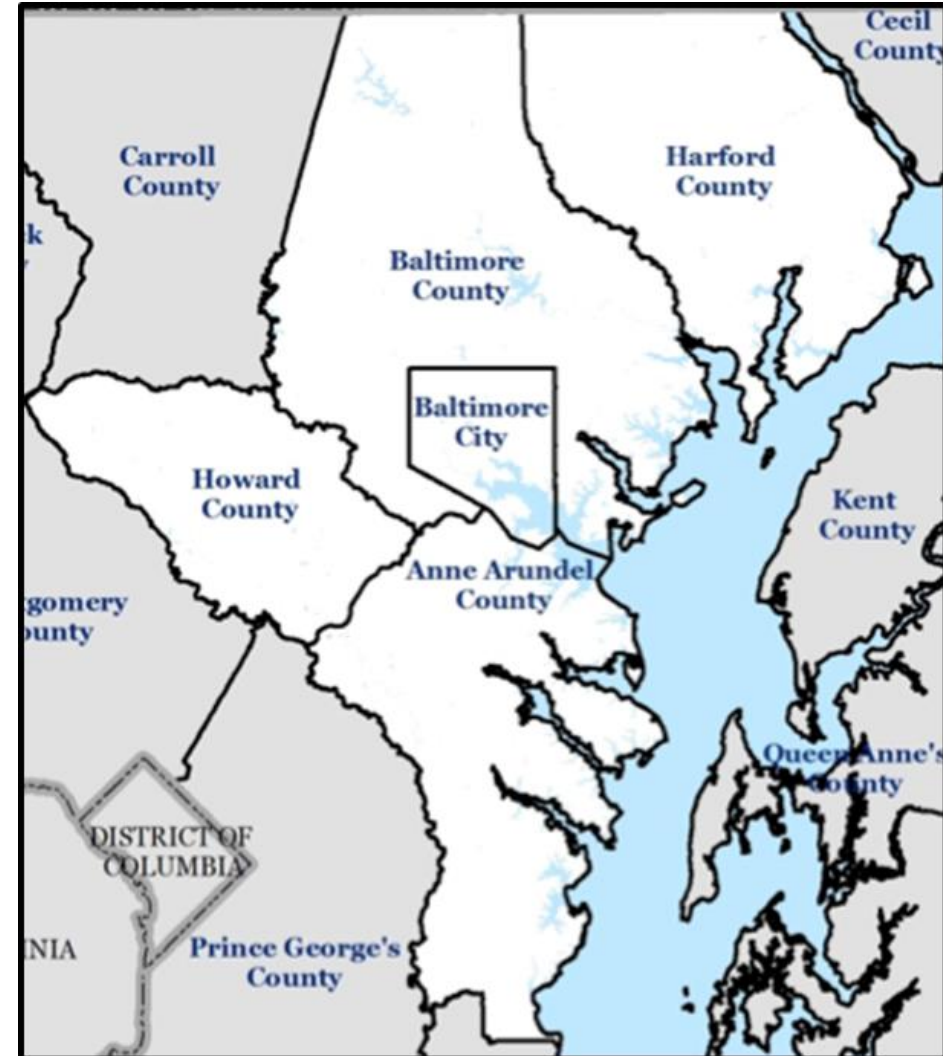
Today's Agenda

- **Welcome and Introductions (Chuck & Lisa)**
- **Timeline from Here (Lisa)**
- **Publicly Supported Housing Analysis (Dan)**
- **Resident Survey Update (Heidi)**
- **Info on Overall Supply of Housing (Heidi)**
- **Working Groups Report-Out (Co-Chairs)**
- **Results of Opinion Research on Housing & Transportation (PRR & Dan)**

Baltimore Regional Fair Housing Group



- Anne Arundel County and the Housing Commission of Anne Arundel County
- City of Annapolis and Housing Authority of the City of Annapolis
- City of Baltimore and Housing Authority of Baltimore City
- Baltimore County
- Harford County and the Havre de Grace Housing Authority
- Howard County and the Howard County Housing Commission





Proposed Timeline from Here

- **October 1:** Today's stakeholder meeting
- **October 4:** Final recommendations from Enforcement and Renter working groups.
- **October 18:** Final recommendations from Supply/Siting working group.
- **Week of November 11:** Release of draft fair housing study – *Should we print copies?*
- **December 5:** Public Hearing, 5:00 pm or so
- **January 3, 2025:** Public Comments due
- **By January 31:** Final Report released – We will definitely print copies.

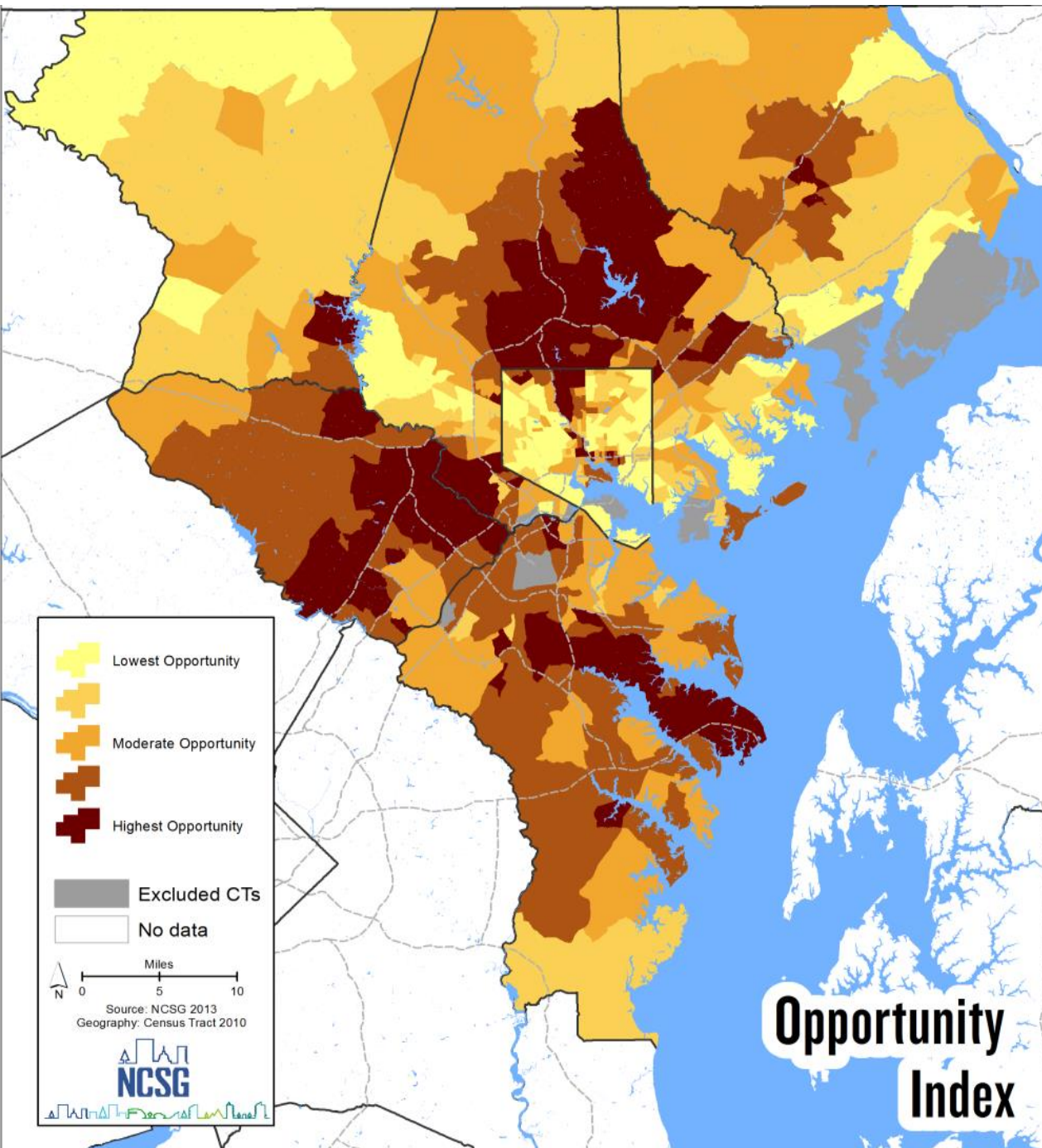


Publicly Assisted Housing Analysis

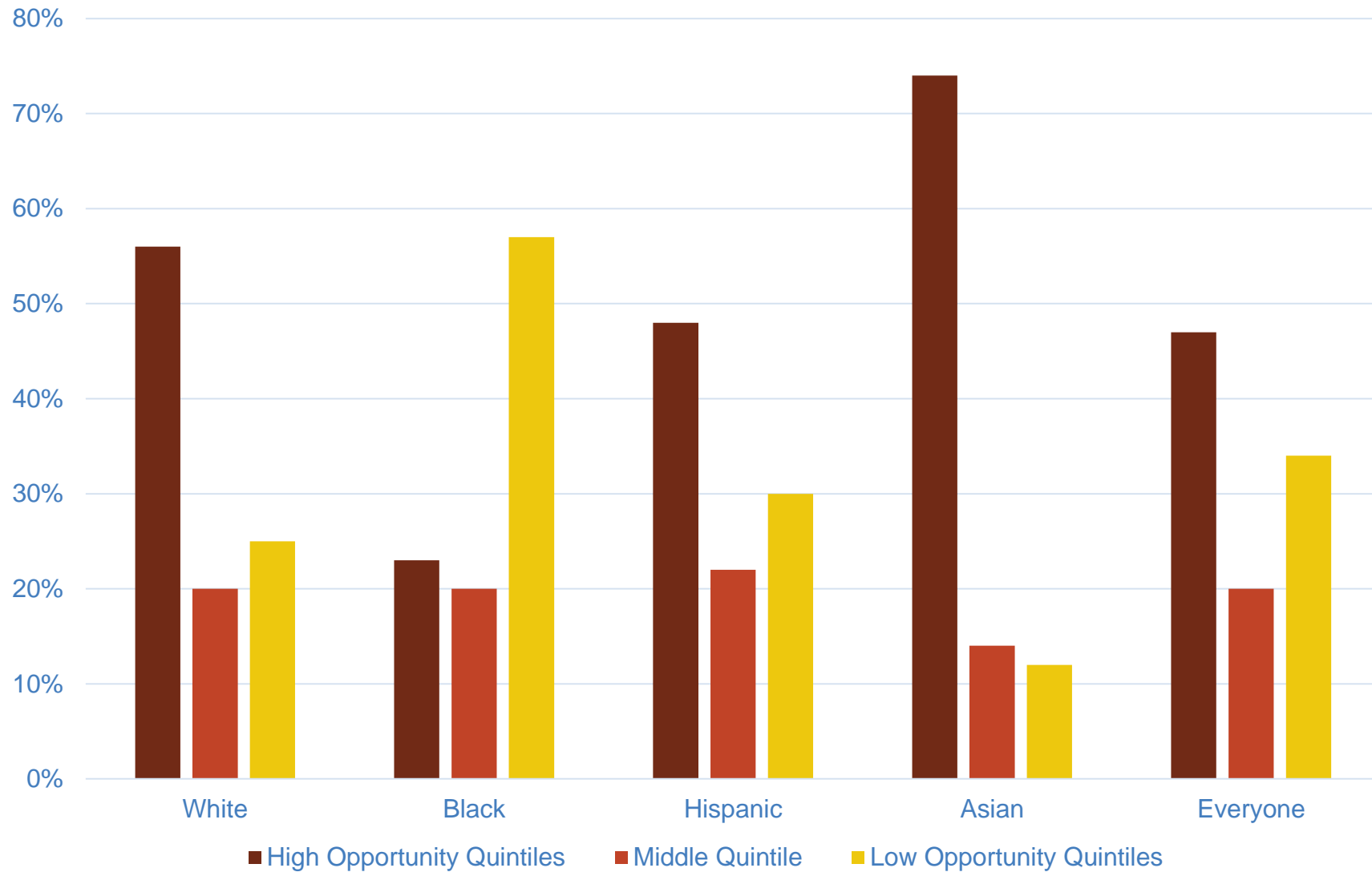
2013 Opportunity Map Indicators



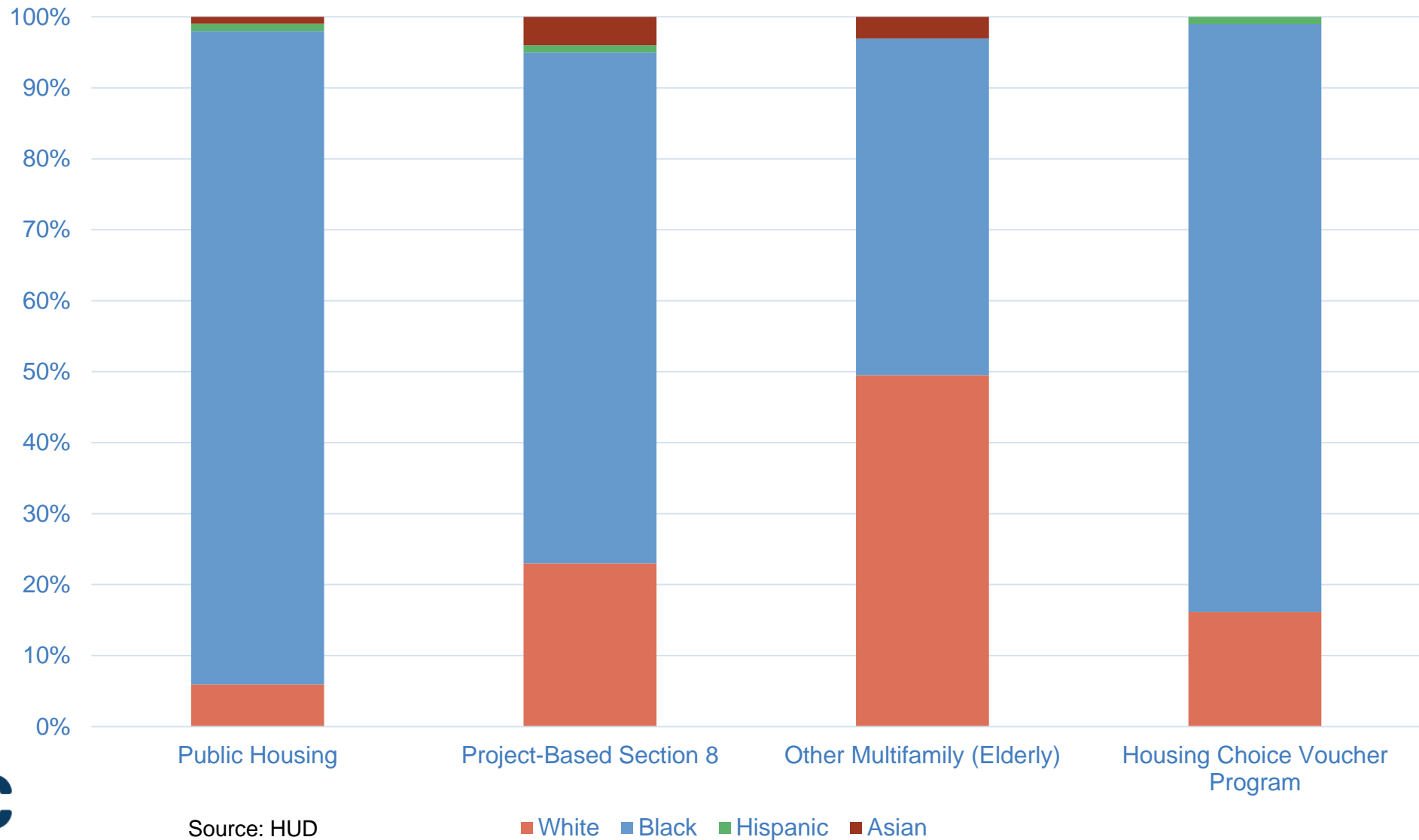
- **Education**
- **Housing/Neighborhood**
 - Home Value
 - Percent Vacant & Abandoned
- **Social Capital**
 - Racial Diversity
 - Percent with Bachelor's Degree
- **Public Health & Safety**
 - Crime Risk
 - Rate Low Birth Weight
 - Access to Parks
- **Employment & Workforce**
 - Job Growth
 - Jobs within Short Commute
- **Transportation & Mobility**
 - Short Commutes
 - Walk Score
 - Access to Transit



Residence by Opportunity Quintile, 2016 ACS

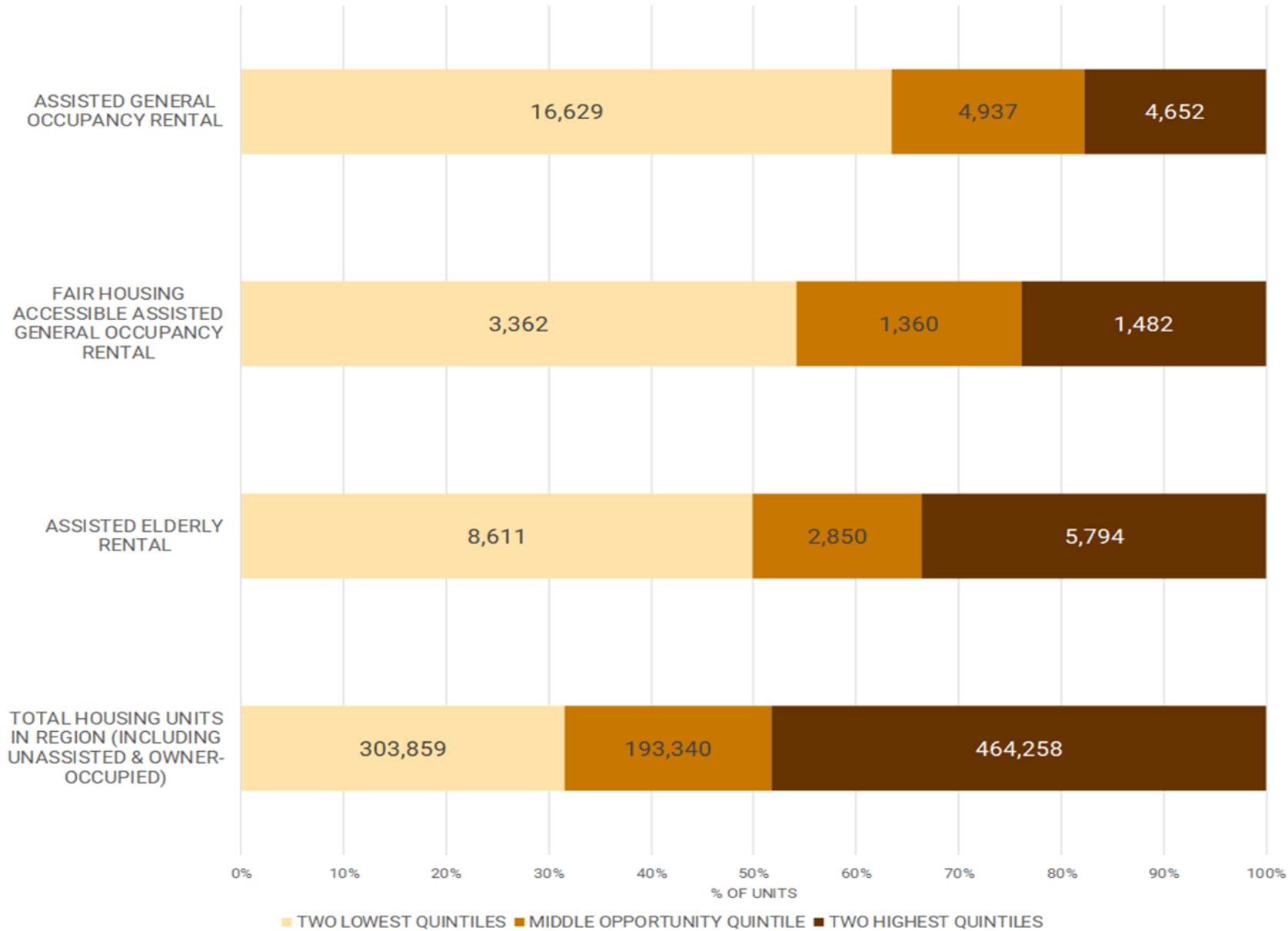


Publicly Supported Housing by Race in 2020 AI





2020 AI Opportunity Comparison



2020 Regional AI Goal



ROW #	REGIONAL ACTION ITEMS	FAIR HOUSING ISSUES/ IMPEDIMENTS TO ADDRESS	RESPONSIBLE PARTY	METRICS AND MILESTONES
5	<p>Continue to monitor the Maryland Department of Housing and Community Development's (DHCD's) awards of Low Income Housing Tax Credits (LIHTC) and advocate for Qualified Allocation Plan (QAP) policies that:</p> <p>a. Ensure the Baltimore metropolitan area receives at least 50 percent of Maryland tax credits awarded, reflecting the Baltimore area's proportion of the State's low income population.</p> <p>b. Award 65% of the region's credits to family developments in opportunity areas in order to address past inequities, while focusing remaining awards in comprehensive revitalization areas.</p>	<p>Disparities in access to opportunity; location and type of affordable housing; siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plan and other programs</p>	<p>BMC, local jurisdictions and PHAs</p>	<p>BMC compiles analysis of DHCD LIHTC awards each year and coordinates Fair Housing Group regional comments to DHCD when DHCD asks for input. Chairs of Fair Housing Group and PHA group help lead effort to compile regional comments. Goals for 9% LIHTC awards FY 2021-2025 include 2300 units awarded in Baltimore region, including 1500 family units in areas of opportunity and 800 units contributing to concerted community revitalization plans.</p>

2017 Fair Housing Agreement



☰ THE BALTIMORE SUN 🔍

Live coverage

2022 Maryland
general election

Puzzles & Games
Play Now



BUSINESS

Maryland reaches fair housing agreement with federal government

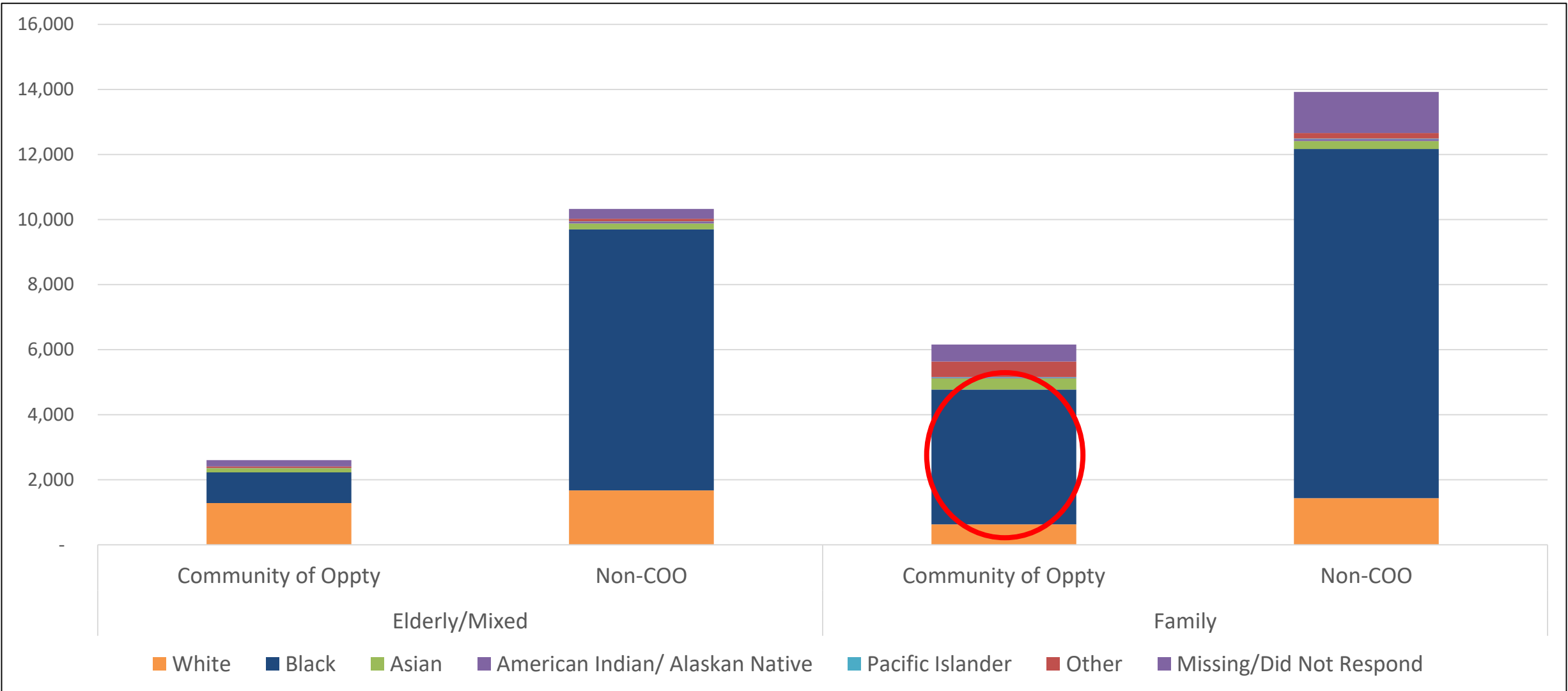
By Sarah Gantz

Baltimore Sun • Oct 03, 2017 at 5:00 pm

Maryland has agreed to finance the development of 1,500 affordable housing units in prosperous neighborhoods throughout the Baltimore region and rewrite policies that civil rights groups say perpetuated segregation for decades.

The agreement with the U.S. Department of Housing and Urban Development settles a fair-housing complaint brought against the state in 2011 by a coalition of civil rights and fair-housing advocacy organizations.

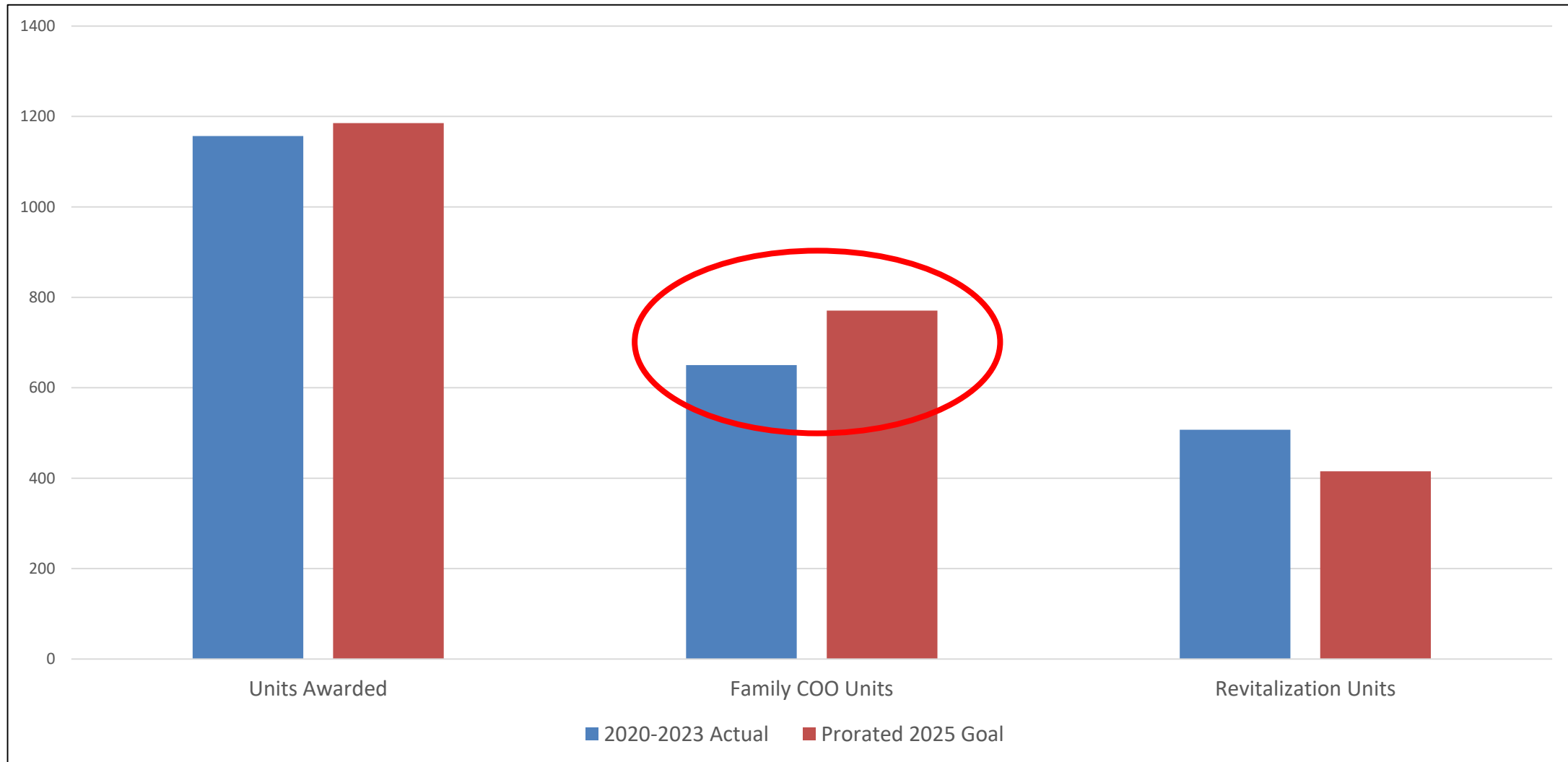
2021 LIHTC Resident Demographics by 2021 DHCD Communities of Opportunity (COO)



2020 Regional AI Prorated 9% LIHTC Goals-to-Actuals



Family Community of Opportunity (COO) Units 56% of total Baltimore-area units v. 65% goal



2024 Opportunity Map

Educational Opportunity

Share College Educated

Share with High School Degree

Share Proficient English

Share Proficient Math

Student Growth Percentile English

Student Growth Percentile Math

Modified School Accountability Index

Economic Opportunity

Unemployment Rate

Mean Commute Time

High-Skill Employment

Community Strength

Single Parent Share of Households

Poverty Rate

Median Household Income

Owner Occupancy Rate

Vacancy Rate

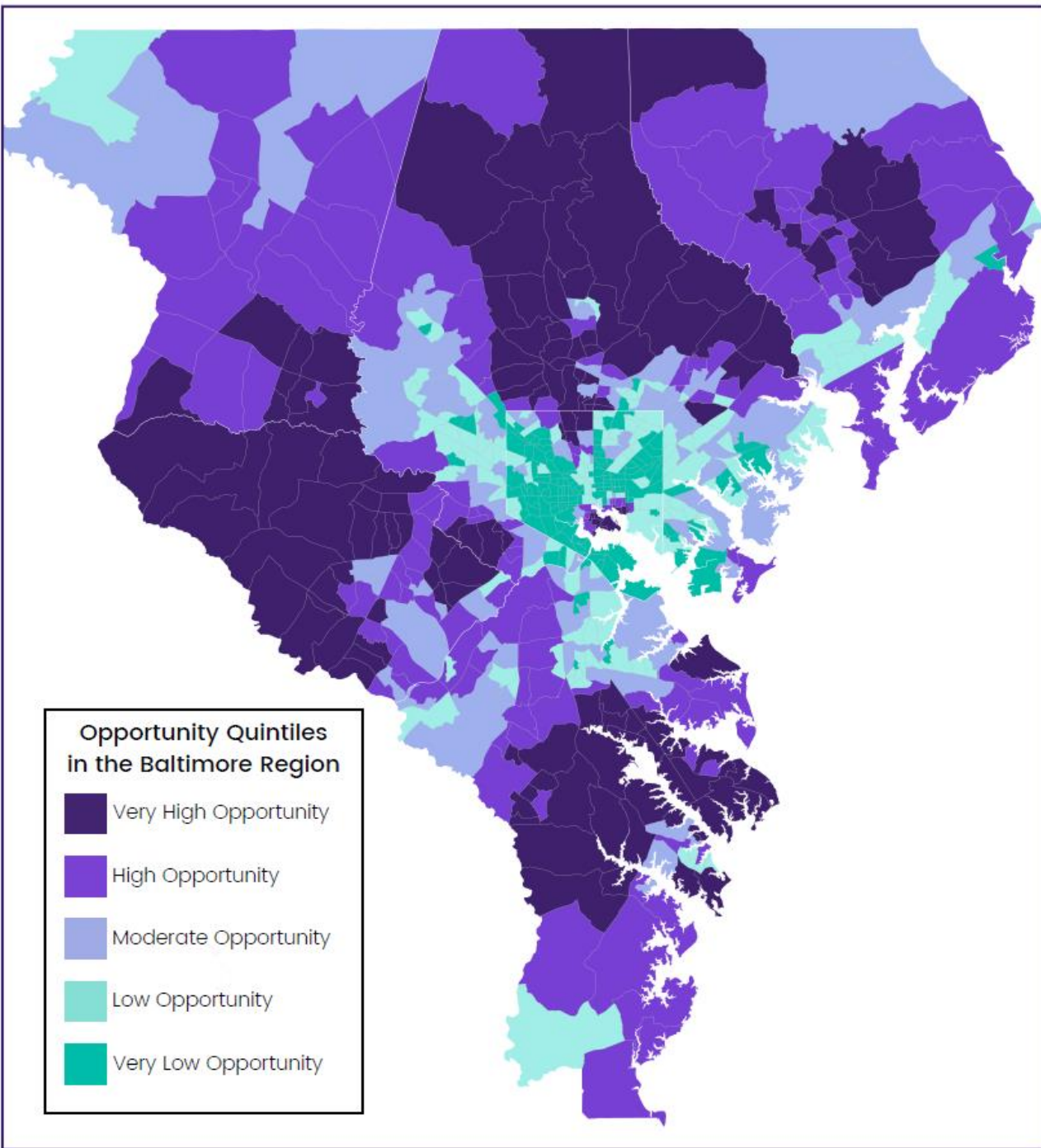
Median Value of Owner-Occupied Homes

Change in Rental Share of Units

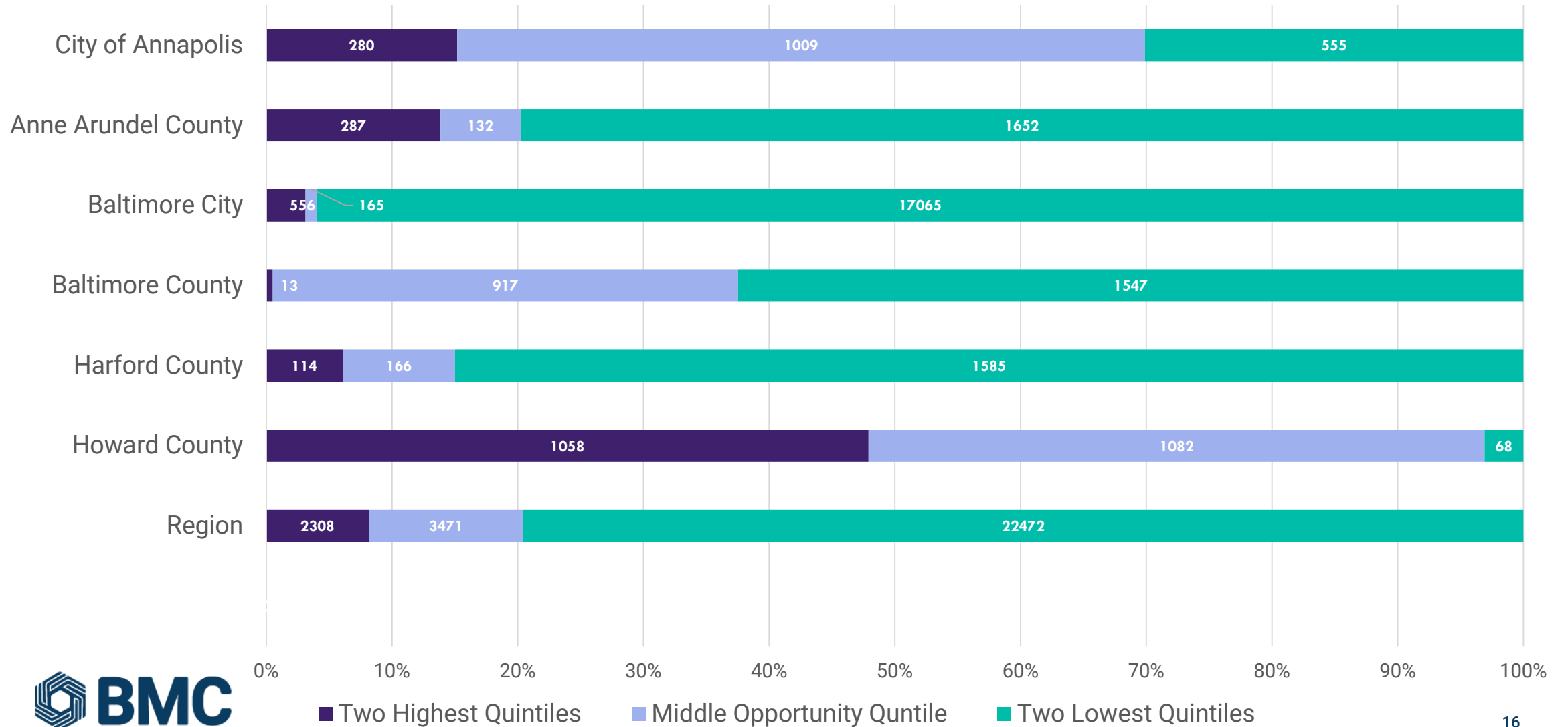
Voucher-Assisted Share of Rental Units

Voucher-Assisted Share of All Units

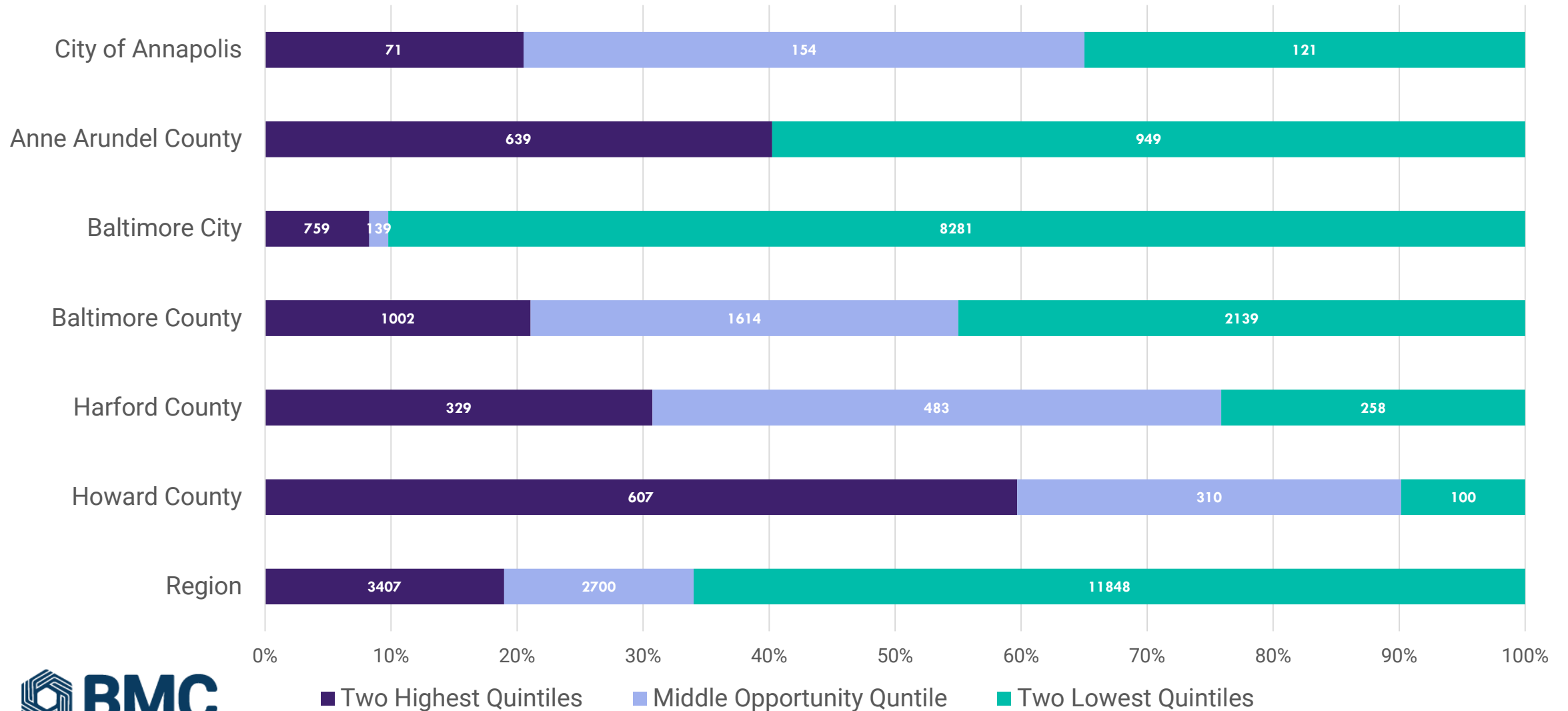
Racial Disparity in Homeownership



Baltimore-Area Assisted Housing Open to Families



Baltimore-Area Assisted Elderly Housing





Resident Fair Housing Survey

Fair Housing Analysis Resident Survey

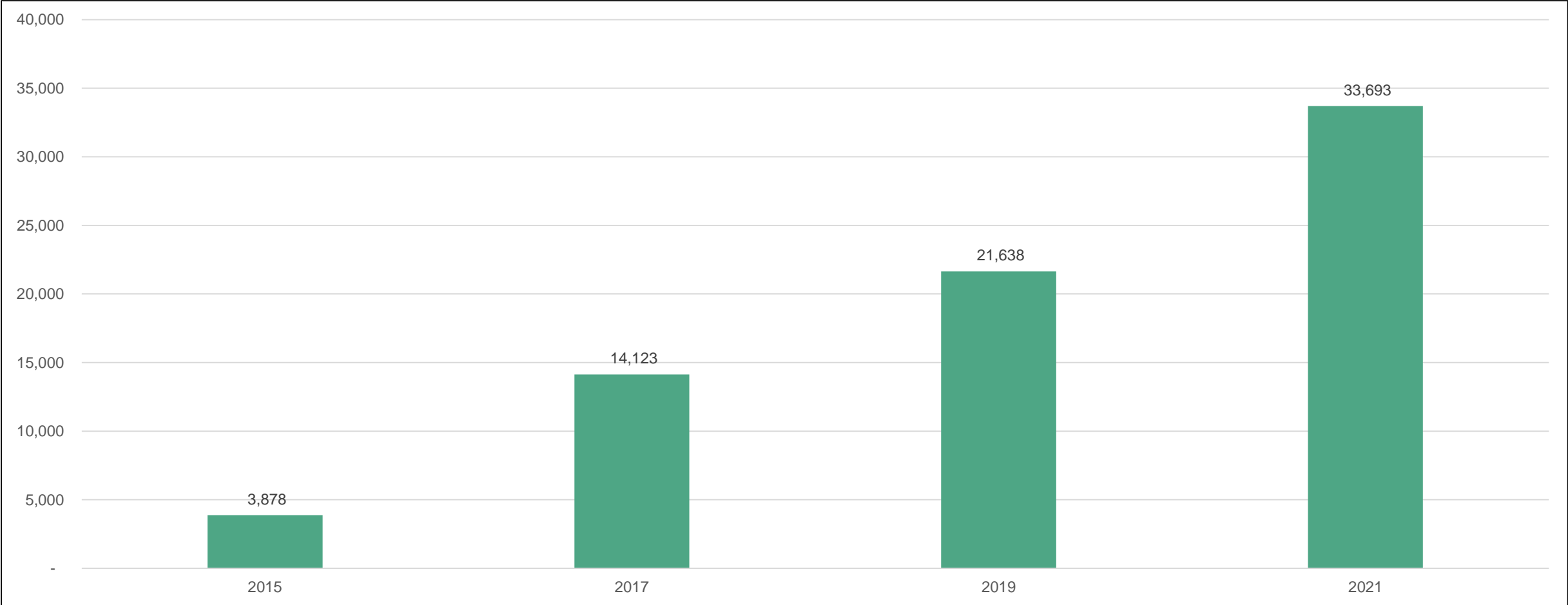


- **Fielded August 1 – September 30**
- **Promoted through public housing authorities, voucher administrators, nonprofit housing and service providers, local governments (thank you!)**
- **Responses**
 - 1,583 total responses (still need to clean for bots)
 - 43% Baltimore City, 22% Baltimore County, 18% Howard County, 7% Anne Arundel County, 3% Harford County
 - 66% rent, 19% precariously housed, 9% homeowners, 6% other/informal arrangements; 52% live in publicly-assisted housing or deed-restricted housing (including vouchers)
 - 46% report a disability, 63% have children under 18, 42% are single parents
 - 84% report their race as Black/African American, 10% White, 4% Native American, 2% Hispanic







Overall Housing Supply Information

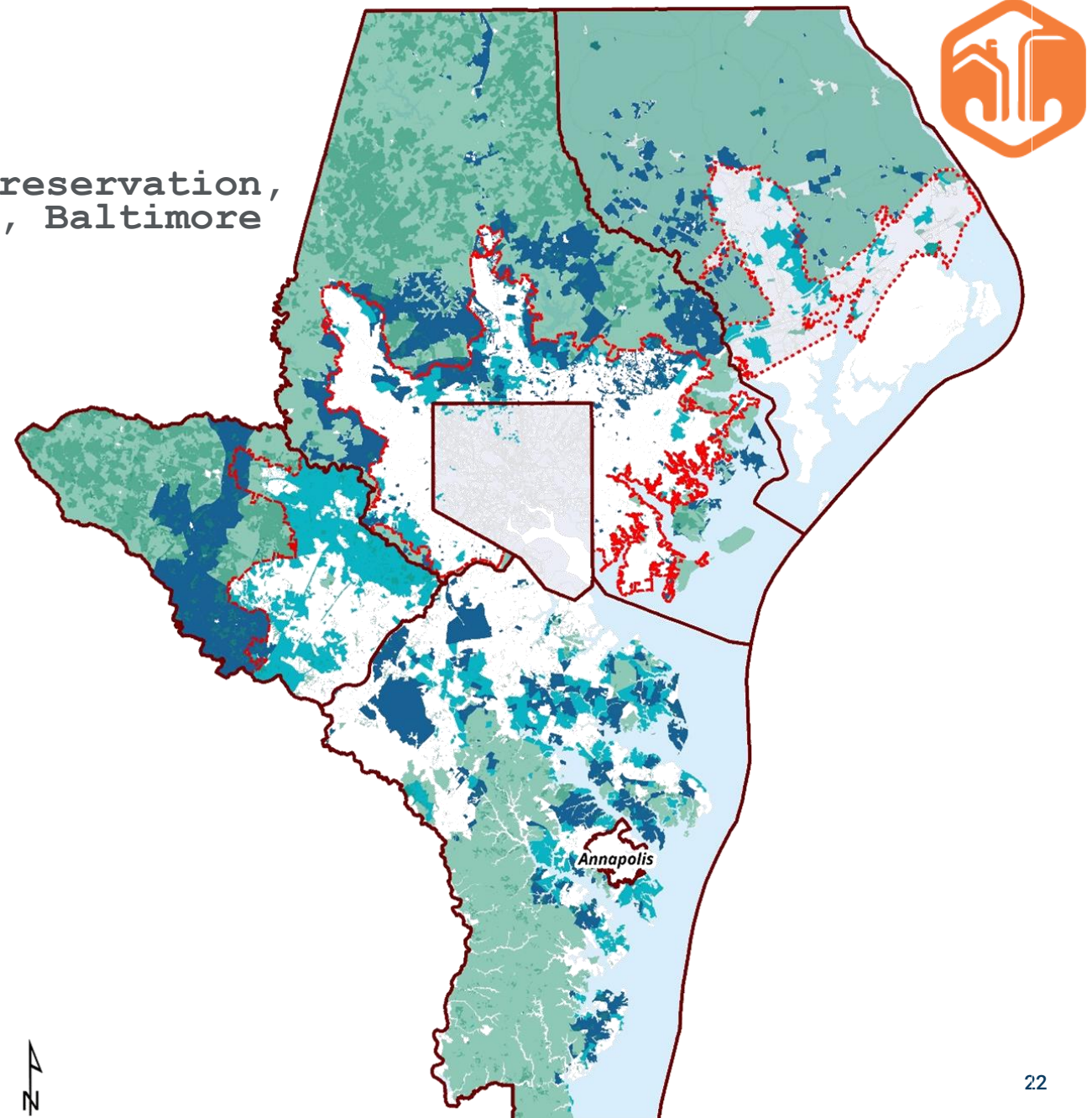
Baltimore-Area Housing Unit Shortage



Land Use and Zoning

Figure VIII-4.
Land Designated as Agricultural/Preservation,
Very Low Density, and Low Density, Baltimore
Region

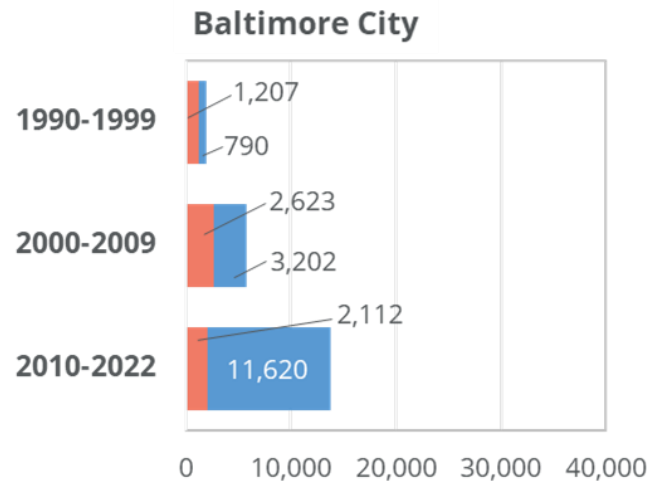
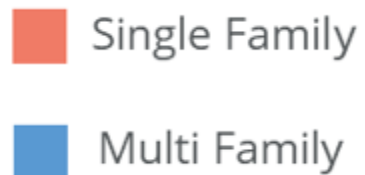
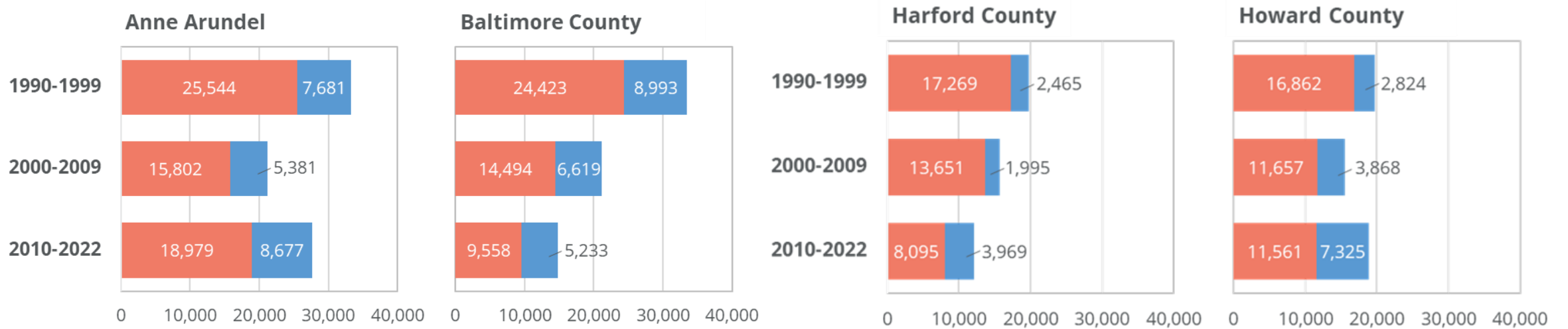
-  Priority Preservation Area, Rural Legacy Area, Protected Lands, Easements, and/or Agricultural
-  Very Low Residential (1 DU per acre)
-  Low Residential (>1-3 DUs per acre)
-  Designated Growth Areas



Housing Permits



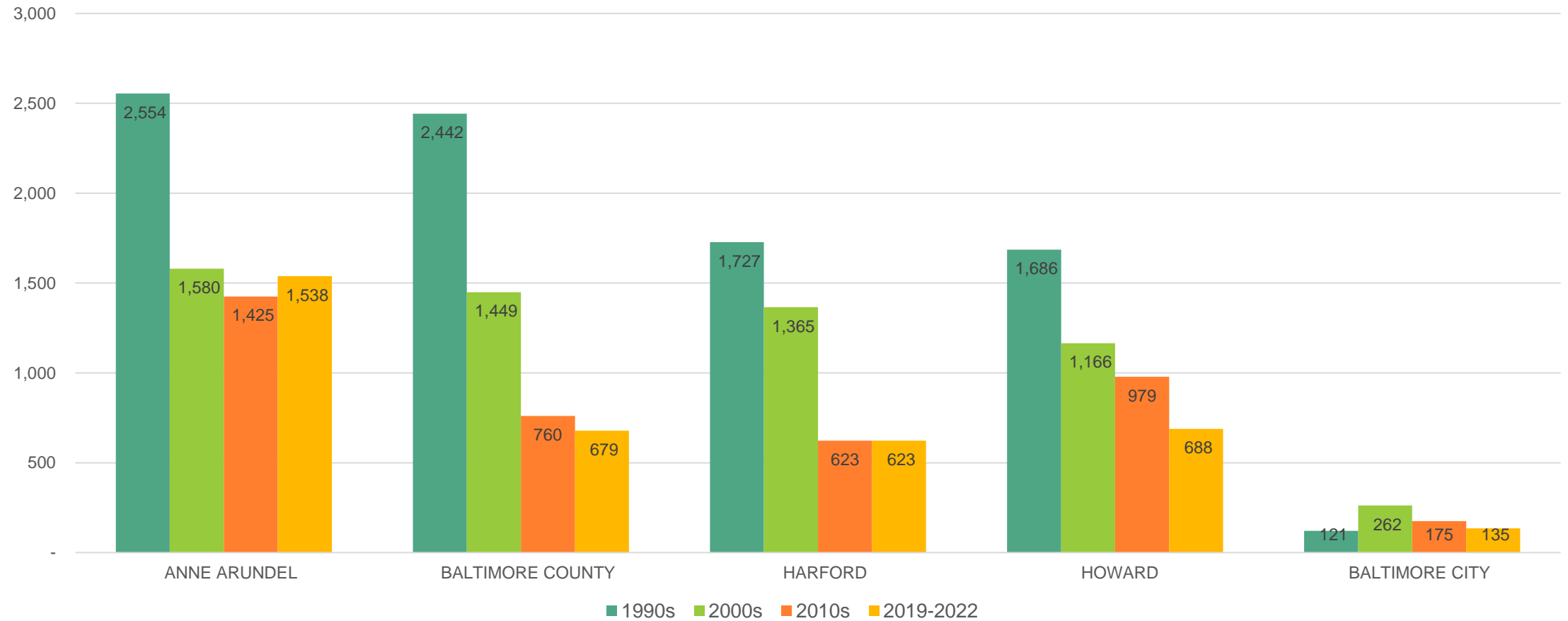
Figure VIII-6.
Single Family and Multifamily Permits from 1990-2022, All Jurisdictions



Historical Single Family Permitting



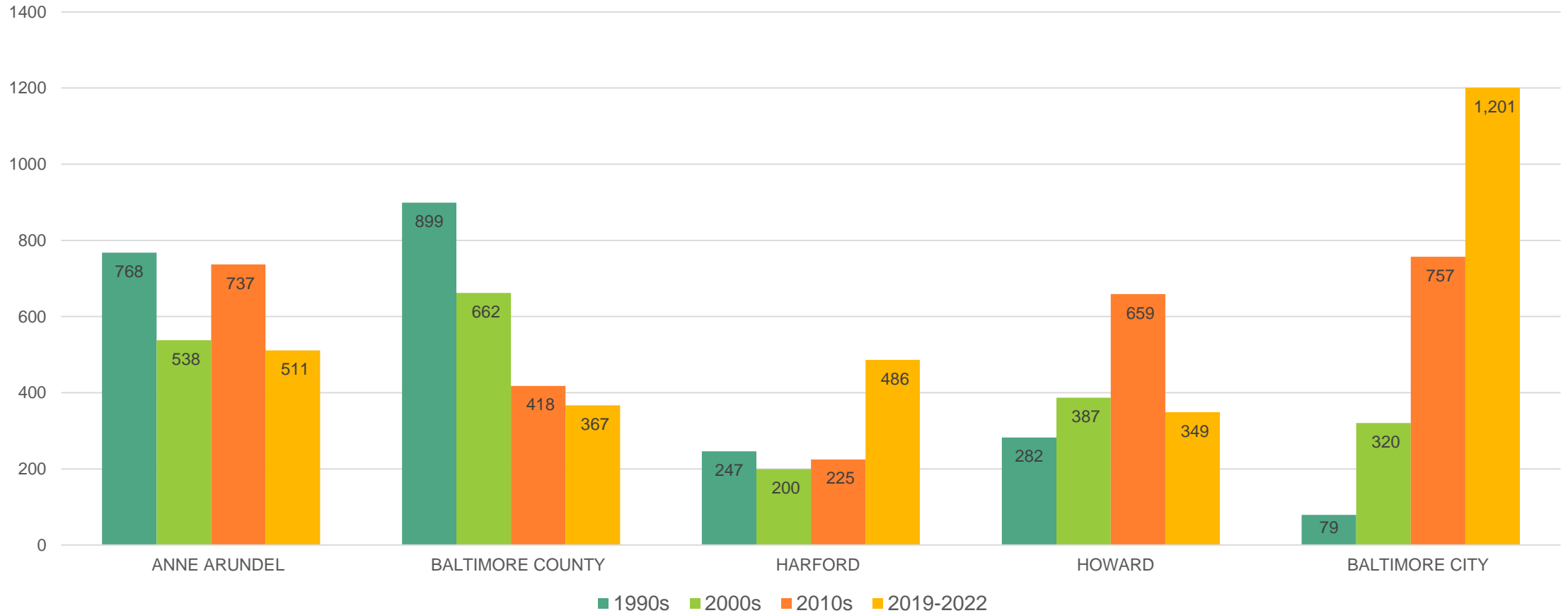
Average Annual Single Family Permits by Decade



Historical Multifamily Permitting



Average Annual Multifamily Permits by Decade





Working Groups Report-Out

Fair Housing Enforcement in the Private Market



- **Co-chairs:**
 - David Skinner, Baltimore County Dept. of Housing and Community Development (DHCD)
 - Susan McClannahan, Equal Rights Center
- **Meetings:**
 - July 9 and 26
 - August 16 and 30
 - September 13

Enforcement Working Group Purpose



The Enforcement Workgroup's objective is to explore and identify opportunities for increased and expanded fair housing enforcement across the Baltimore region.

Guiding questions:

- What are current challenges or barriers with fair housing enforcement in the Baltimore region?
- How can we increase fair housing enforcement in the Baltimore region?



Major Barriers to Fair Housing Enforcement

- A lack of public awareness of fair housing rights and how to report housing discrimination
- A lack of awareness by housing providers of their fair housing obligations
- Challenges and delays in the administrative complaint process
- Lack of a regional strategy to proactively confront housing discrimination

Opportunities to Increase Fair Housing Enforcement



1. Partner with housing counseling agencies and Public Housing Authorities to provide fair housing information and resources to local residents, including housing voucher holders and first time homebuyers.
2. Local governments and Public Housing Authorities offer annual fair housing trainings to housing providers.
3. MCCR and local human rights offices convene conversations on the administrative complaint process to identify potential difficulties in the complaint process and opportunities for improvement.

Opportunities to Increase Fair Housing Enforcement



4. Local jurisdictions conduct systemic fair housing testing across the region and take enforcement action when testing uncovers evidence of discrimination.
5. A coalition of local jurisdictions and stakeholders support the passage of the testing recording bill in the Maryland state legislature during the next legislative session.

Working Group: Barriers to Fair Housing for Renters



- **Co-chairs:**
 - John Butler, Maryland Legal Aid
 - Stephenie Horton, Housing Authority of Baltimore City
 - Lisa Sarro, Arundel Community Development Services
- **Meetings:**
 - June 5
 - July 24
 - August 21
 - September 4 & 24

Barriers to Fair Housing for Renters



Fair housing barriers for renters in the Baltimore region disproportionately affect members of protected classes. For example, African Americans make up 49% of renters in the region overall, compared to 32% of all households.

The Fair Housing for Renters Workgroup Investigated:

1. Impediments to **locating and securing** rental housing
2. Impediments to keeping stable housing by **preventing/reducing harm of evictions**
3. Impediments to ensuring rental housing is **safe & healthy**

Barriers to Fair Housing for Renters



Impediments to Locating and Securing Rental Housing

1. Soaring rent prices, lack of affordable properties
2. Years' long wait for housing vouchers and subsidized housing
3. Poor rental history, criminal record, credit report used to deny admission
4. Difficulty finding properties, lack of housing navigators or anyone to guide search
5. Inability to come up with security deposit & first month's rent
6. High cost of (sometimes multiple) application fees

Impediments to Keeping Housing, Preventing Evictions

1. Living on financial edge – one financial hardship can lead to eviction
2. Significant, successive rent increases
3. Lack of eviction prevention funds or other safety net to prevent evictions
4. Lease nonrenewal for no reason
5. Speed of court process and eviction process; no access to rental license, inspection records; tenants don't know rights
6. Constructive evictions (forced to leave due to bad conditions) & actual retaliatory evictions

Barriers to Fair Housing for Renters



Impediments to Ensuring Rental Housing is Safe & Healthy

1. Inability to easily access City/County process for reporting and following up on reports about property conditions; hard to find/understand property maintenance requirements (varies by jurisdiction)
2. Inability to efficiently obtain City/County maintenance inspection reports re property conditions; high cost of private inspectors
3. Lack of rigorous enforcement of maintenance codes by local jurisdiction
4. Inability to access information about rental property licensing status, can't efficiently obtain license (varies by jurisdiction)
5. Fear of or actual retaliation for reporting property maintenance violations
6. Lack of free or affordable legal representation in rent escrow court cases

Opportunities to Increase Fair Housing for Renters



- 1. Securing Housing:** Enact legislation to make the recent HUD and DHCD guidance for criminal history and credit checks applicable to all housing providers to reduce those factors being a barrier to admission, or urge all housing providers to apply that guidance.
- 2. Securing Housing:** Educate renters about recent shielding laws for prior eviction cases and connect them with legal counsel to ensure eligible cases are shielded.
- 3. Eviction Prevention/Amelioration:** continue/reinstate Eviction Prevention Programs or expand safety net programs so one financial hardship does not result in eviction; implement programs to assist low-income renters with application fees, security deposits & first month's rent; provide tenants with advance notice of eviction dates and an opportunity to reclaim property.

Opportunities to Increase Fair Housing for Renters



4. **Conditions:** Ensure that renters can easily determine what property maintenance codes require for rental properties; make the process for reporting property maintenance issues clear and efficient, and make the inspection process transparent, with reports easily accessible to renters.
5. **Rigorously enforce maintenance codes.**
6. **Conditions:** Require licensing of all residential rental properties, and at least annual health and safety inspections.
7. **Conditions/Eviction Prevention:** Make residential rental licenses and their history immediately accessible to the public (online database at the local level or centralized at the State level).

Housing Supply and Siting of Affordable Housing



- **Co-chairs:**

- Pete Cimboric, Baltimore Regional Housing Partnership
- Kelly Cimino, Howard County Dept. of Housing and Community Development (DHCD)

- **To tackle:**

- What are the constraints on adding new habitable homes to our region's inventory?
- How do those overlap with our opportunity maps and other considerations, like access to jobs & transit and revitalization?
- How should we prioritize the location of new affordable housing?

- **Meetings:**

- July 12
- September 25
- October 11

For More Information

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