



**BALTIMORE  
METROPOLITAN  
COUNCIL**

*BUILDING A BETTER REGION TOGETHER*

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# 2025 Baltimore Regional Fair Housing Analysis

Second Large Meeting

July 17, 2024





# Welcome from our Co-Chairs

- **Chuck Martin:** Regional Community Reinvestment Manager, M&T Bank
- **Kimberly Rubens:** Chief of Policy & Research, Baltimore City Dept. of Housing & Community Development

BALTIMORE METROPOLITAN COUNCIL

## 2025 BALTIMORE REGIONAL FAIR HOUSING ANALYSIS

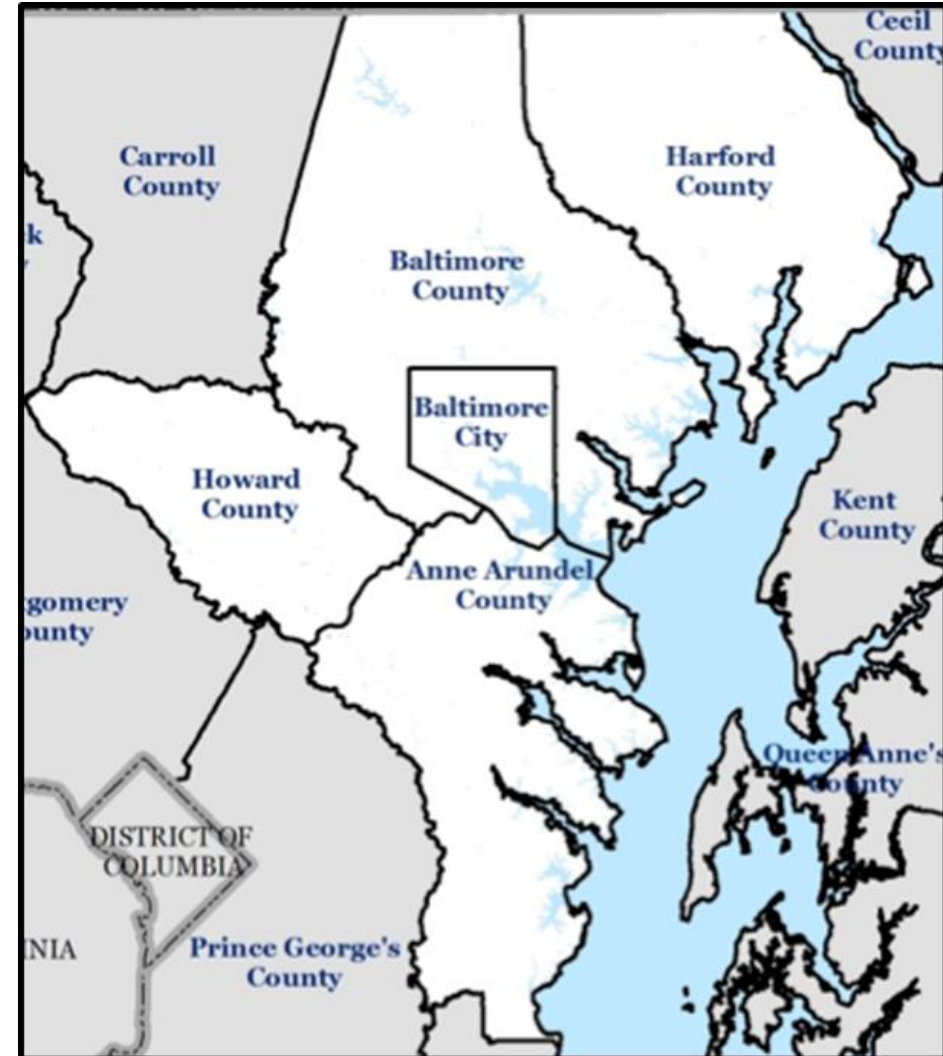
Participating Jurisdictions/Agencies

Logos include: City of Baltimore, Howard County, haca, HCAAC, and others.

# 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





# Timeline

- **May:** Kickoff Meeting and Initial Demographic Data
- **June:** Small Group Meetings and Disability Data
- **This July Meeting:** Second Large Meeting, Opportunity, Zoning & Land Use, and Enforcement
- **August:** Small Group Meetings, Disproportionate Housing Needs and Publicly Supporting Housing
- **September:** Third Large Meeting (ideally hybrid), Goals & Priorities
- **Late October/Early November:** Draft Released
- **November-December:** Feedback on Draft
- **January 2025:** Final Report Released



# Focus Groups in Progress

1. **Spanish Speakers** – working with Laurel Advocacy (Baltimore & Howard Counties), Southeast CDC (Baltimore City)
2. **East and West Baltimore residents** – need contacts
3. **Prospective Home-Buyers of Color** – Head Start families (primarily Baltimore County and Baltimore City)
4. **People with Disabilities** – Maryland Inclusive Housing
5. **Domestic Violence Victims** – YWCA (Anne Arundel), SARC (Harford)
6. **LGBTQ Residents** – have not heard back from PFLAG groups
7. **Young People** – need contacts
8. **Low Income/Assisted Housing Residents** – Interest will be gathered via survey promotion/crossover with other groups



# Resident Survey

Gathers information on residents' experiences with finding quality, affordable housing. Confidential, takes about 10 minutes to complete, chance to win a \$100 gift card.

English: <https://www.surveymonkey.com/r/BaltimoreFH24>

Español: <https://www.surveymonkey.com/r/BaltimoreFH24?lang=es>

Optional, will not affect placement on any waiting list or your ability to receive housing assistance.

Please invite others in your community to participate in the survey! Your input will play a meaningful role in shaping the Baltimore region's direction for housing. Anyone who takes the survey has the opportunity to enter a drawing for a \$100 Visa gift card.

If you have questions about the survey, you can email [lucy@rootpolicy.com](mailto:lucy@rootpolicy.com) or call 970-880-1415 x102.

# GEOGRAPHY OF OPPORTUNITY



# 2024 Opportunity Indicators

## 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

## 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

## Economic Opportunity

Unemployment Rate

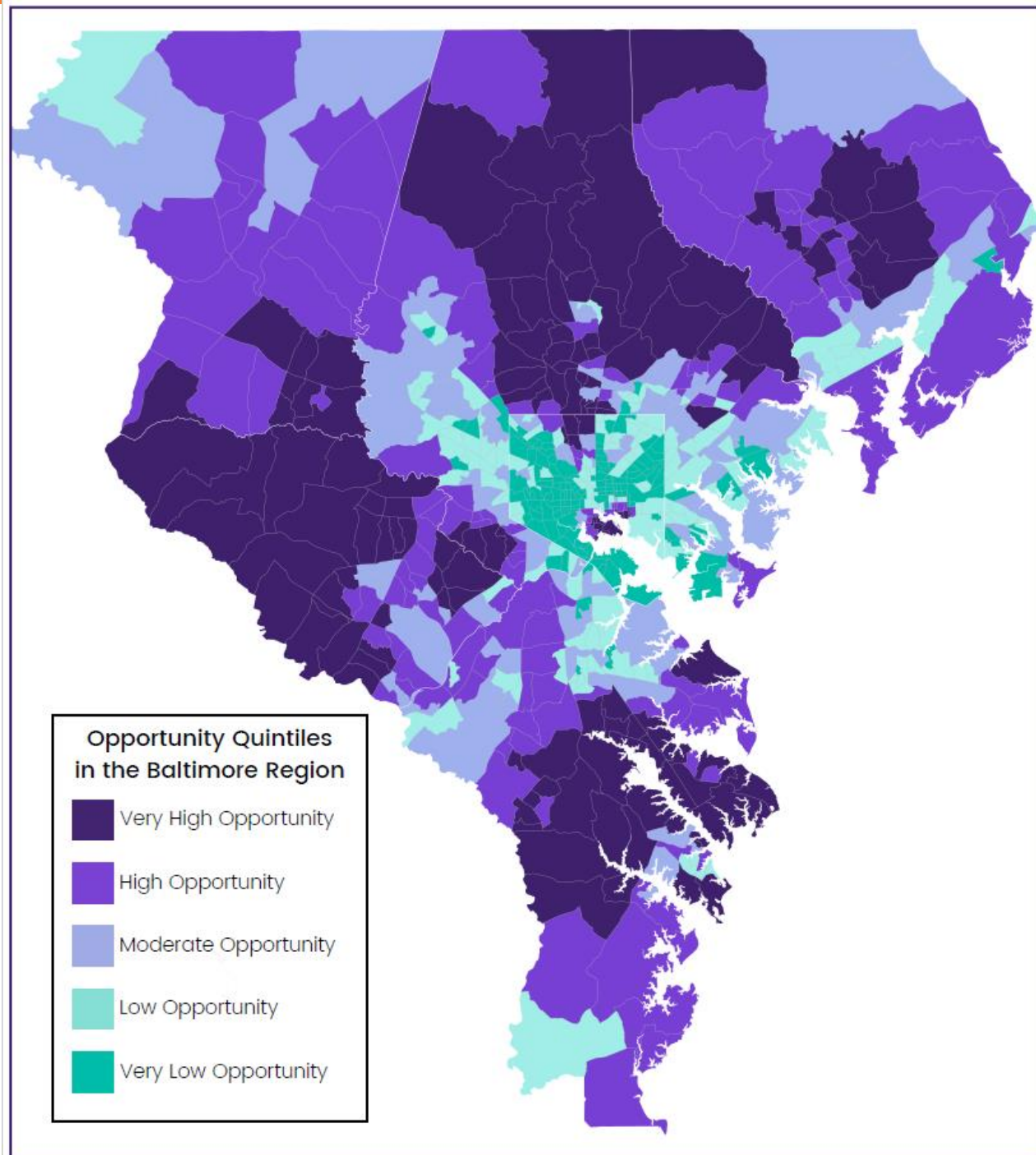
Mean Commute Time

High-Skill Employment



# 2024 Opportunity Map

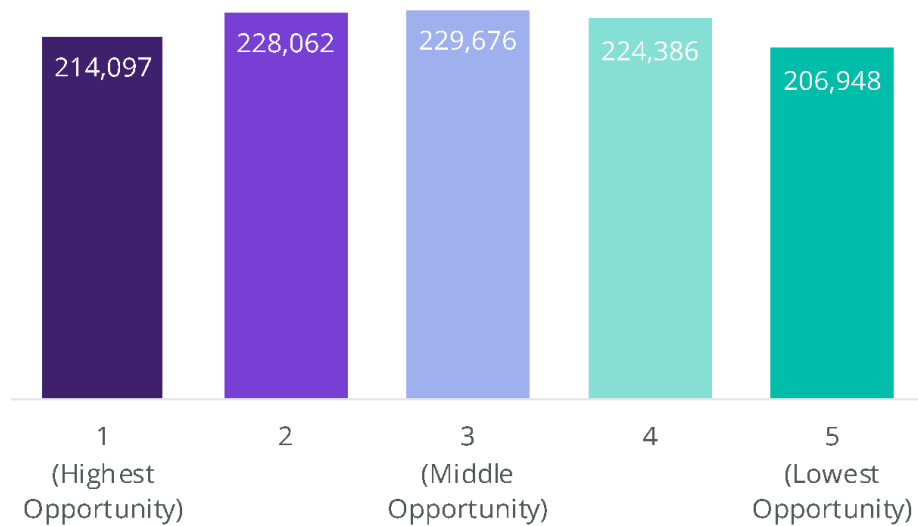
- Each Indicator weighted equally
- Lightest purple: Median opportunity for region
- More concentrated advantage as purple gets darker
- More concentrated disadvantage as green gets darker



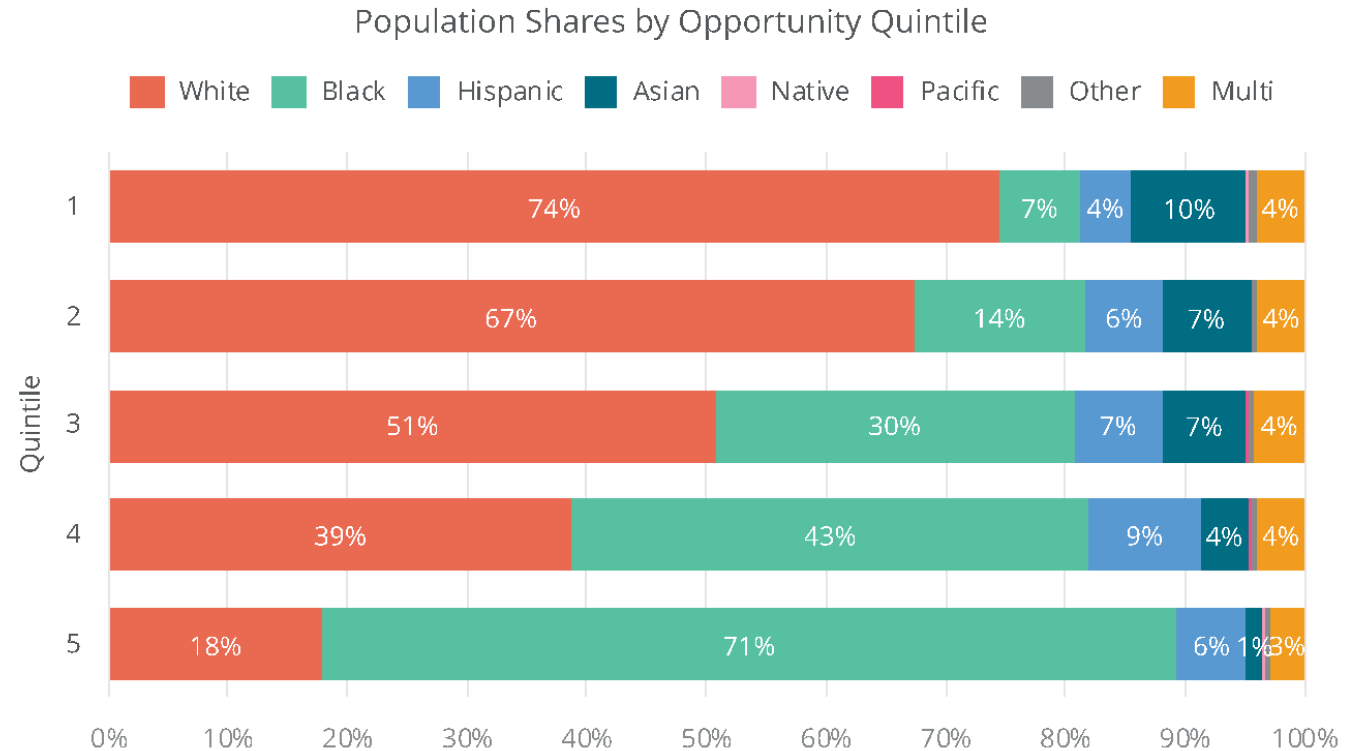
# Where Residents Live by BMC Opportunity Designation, 2022



Total Housing Units by Opportunity Quintile



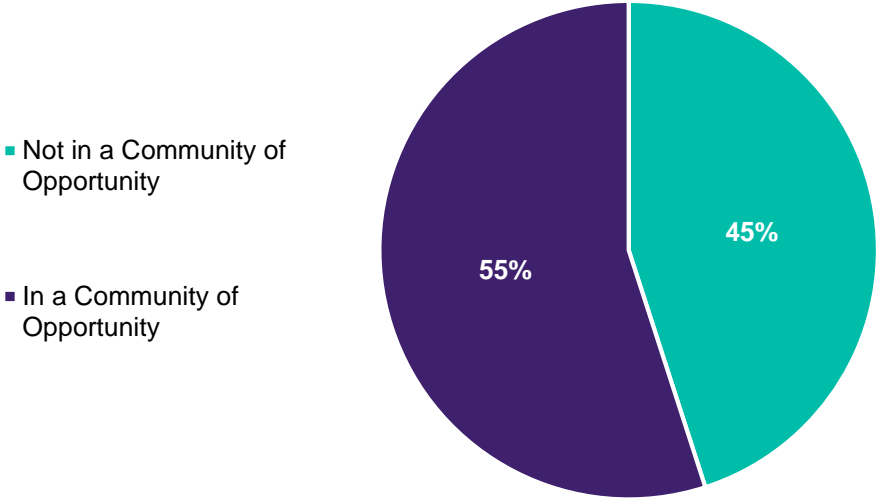
Population Shares by Opportunity Quintile



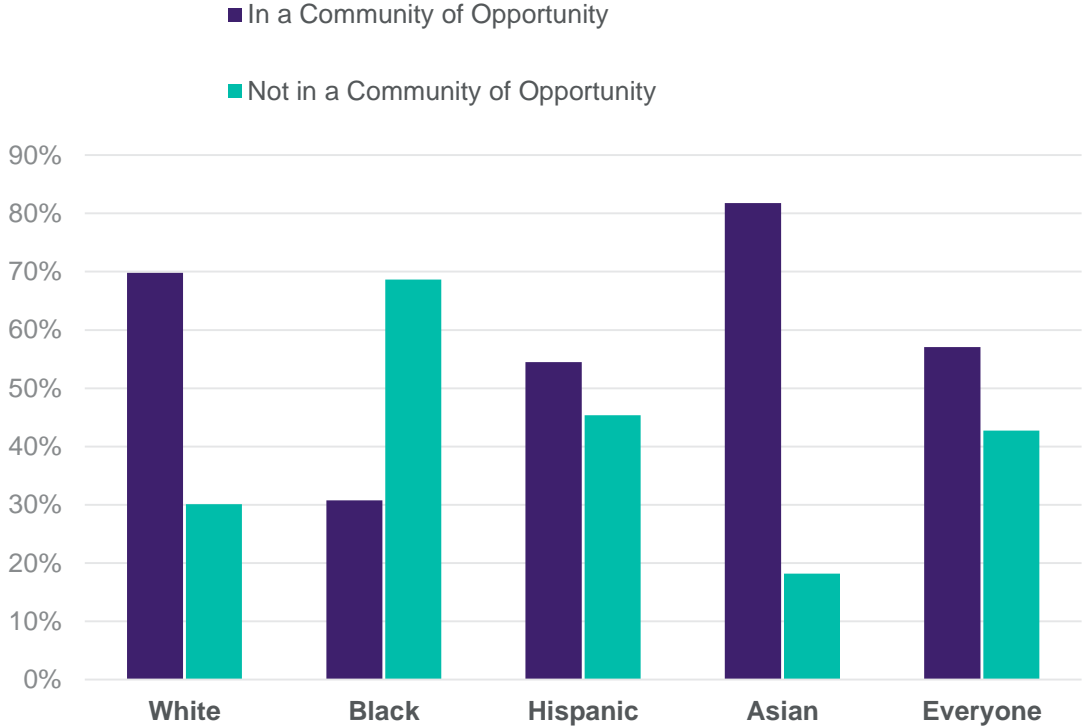
# Where Residents Live by DHCD Opportunity Designation, 2022



### Housing Units by Community of Opportunity



### Distribution by Race and Ethnicity



# RENTERS & EVICTIONS

# Change in Average Asking Rent, Multifamily Units



	Average Asking Rent				% Growth			
	2009	2014	2019	2024 YTD	2009-2014	2014-2019	2019-2024	2009-2024
<b>Baltimore Region</b>	\$1,063	\$1,193	\$1,311	\$1,587	12%	10%	21%	49%
<b>Anne Arundel County</b>	\$1,224	\$1,387	\$1,547	\$1,957	13%	12%	27%	60%
<b>Baltimore City</b>	\$1,007	\$1,131	\$1,213	\$1,396	12%	7%	15%	39%
<b>Baltimore County</b>	\$1,013	\$1,118	\$1,226	\$1,493	10%	10%	22%	47%
<b>Harford County</b>	\$961	\$1,092	\$1,236	\$1,550	14%	13%	25%	61%
<b>Howard County</b>	\$1,324	\$1,476	\$1,647	\$2,054	11%	12%	25%	55%
<b>Annapolis**</b>	\$1,297	\$1,451	\$1,597	\$2,079	12%	10%	30%	60%

Note: 2024 YTD data are current as of June 2024. Data for Annapolis\*\* may include units in immediately neighboring jurisdictions.  
Source: CoStar and Root Policy Research.

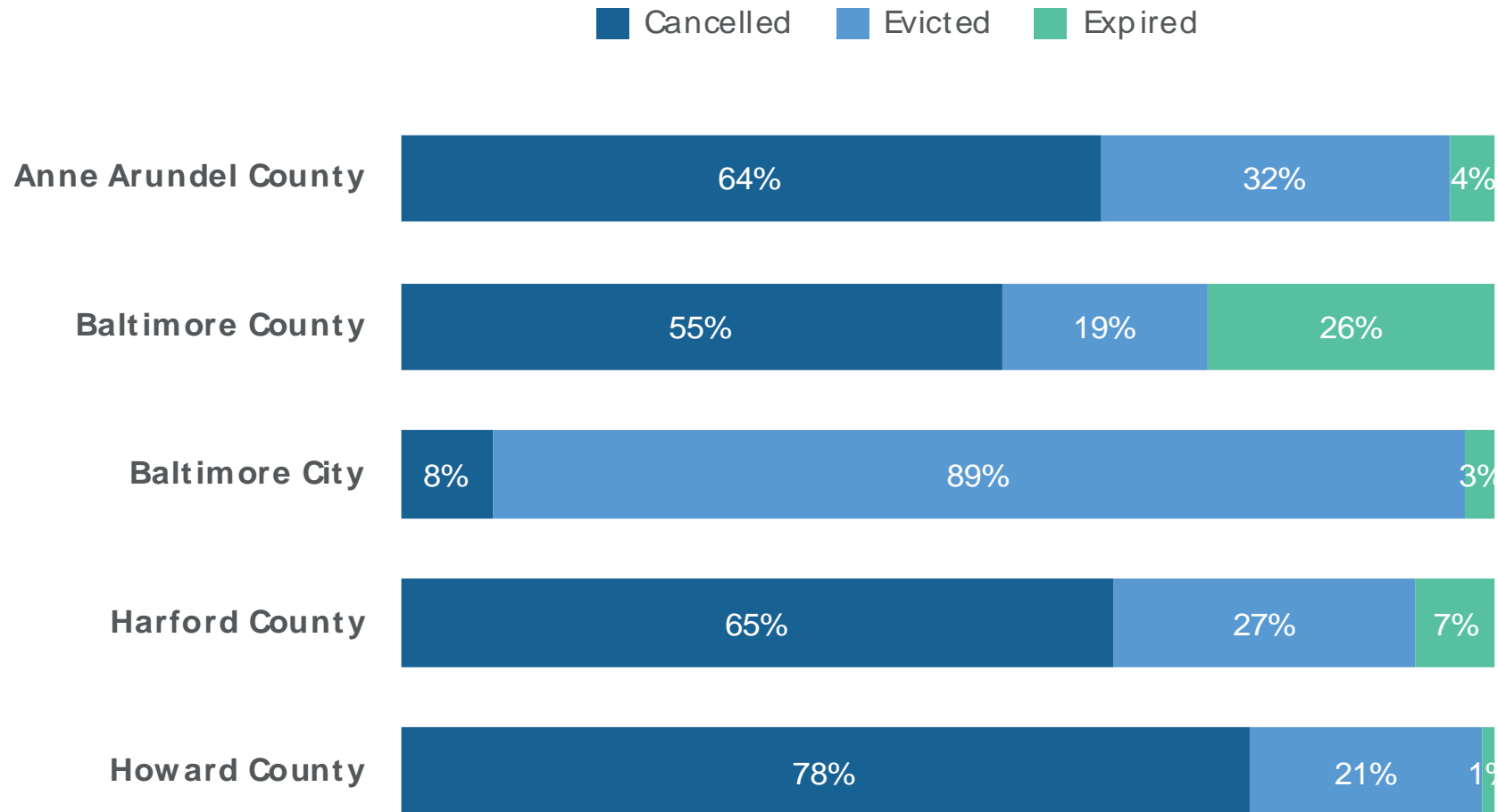
# Petitions for Warrants of Restitution, 2023-April 2024



	Breach of Lease		Failure to Pay Rent		Tenant Holding Over		Wrongful Detainer		Total Petitions by Jurisdiction	
	n	%	n	%	n	%	n	%	n	%
<b>Anne Arundel County</b>	14	0%	6,053	98%	40	1%	39	1%	6,146	10%
<b>Baltimore County</b>	73	0%	27,953	99%	115	0%	110	0%	28,251	47%
<b>Baltimore City</b>	124	1%	19,686	96%	361	2%	367	2%	20,538	34%
<b>Harford County</b>	10	0%	2,211	97%	22	1%	38	2%	2,281	4%
<b>Howard County</b>	13	0%	2,642	98%	30	1%	19	1%	2,704	5%
<b>Region</b>	234	0%	58,545	98%	568	1%	573	1%	59,920	100%

Source: Maryland Department of Housing and Community Development Landlord and Tenant Eviction Dashboard.  
 For more information, see: [Microsoft Power BI \(powerbigov.us\)](https://powerbigov.us)

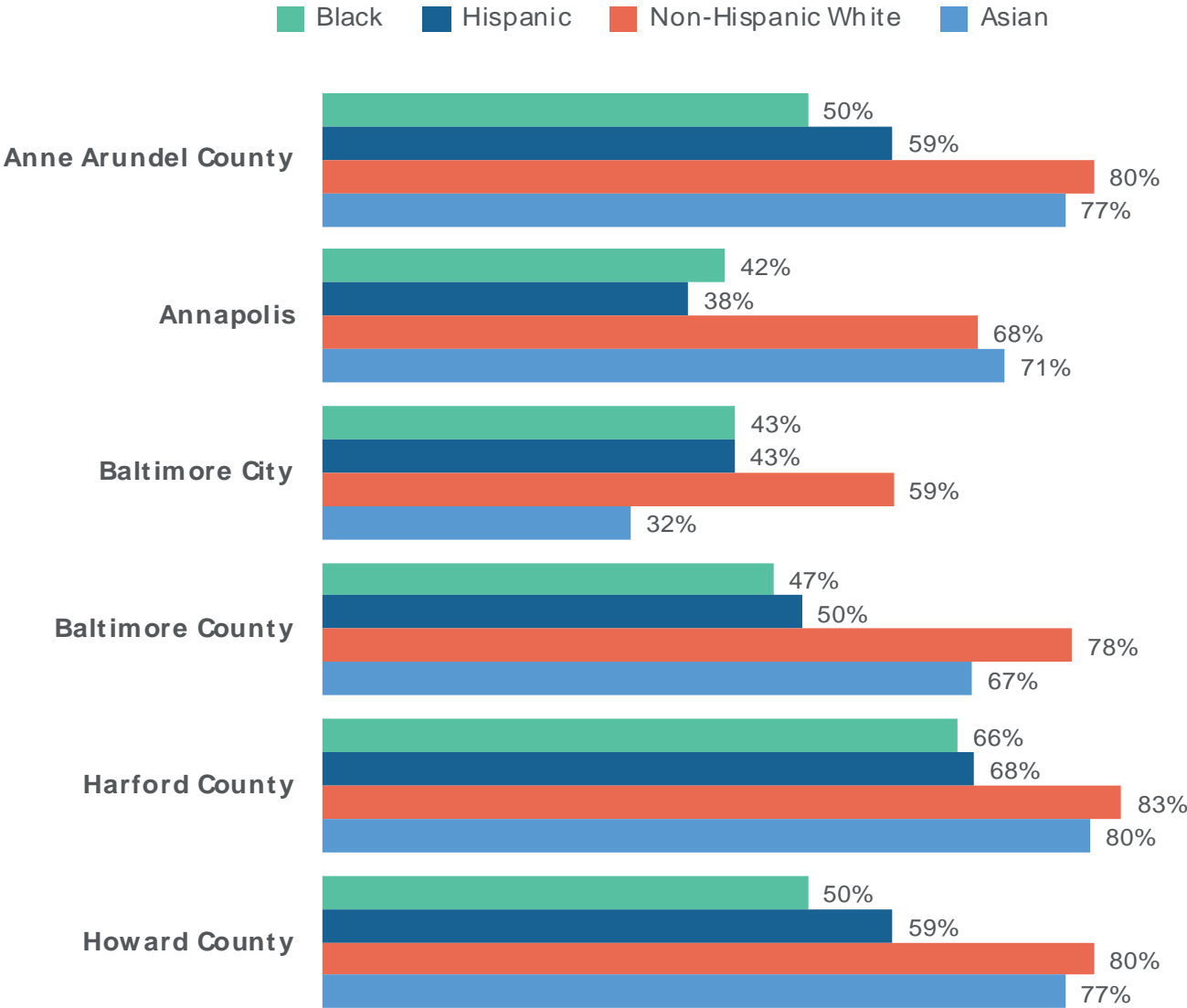
# Warrant of Restitution Outcomes



# HOMEOWNERSHIP & SUPPLY



# Homeownership by Race and Ethnicity

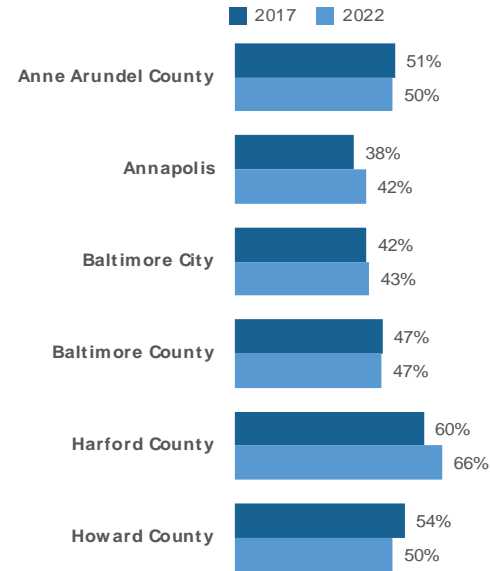


Source: 2022 5-year ACS and Root Policy Research.

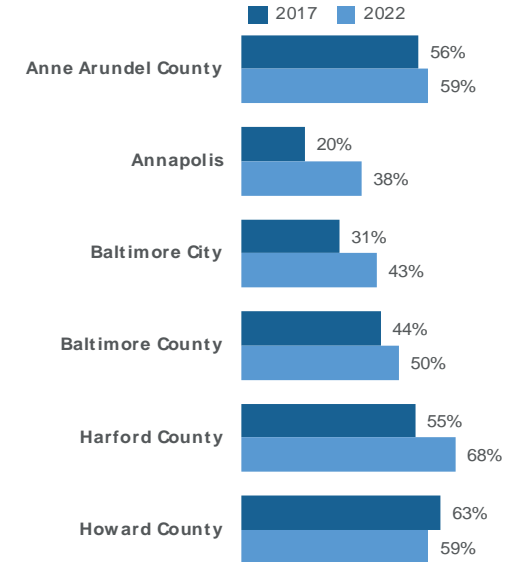
# Change in Homeownership by Race and Ethnicity 2017 and 2022



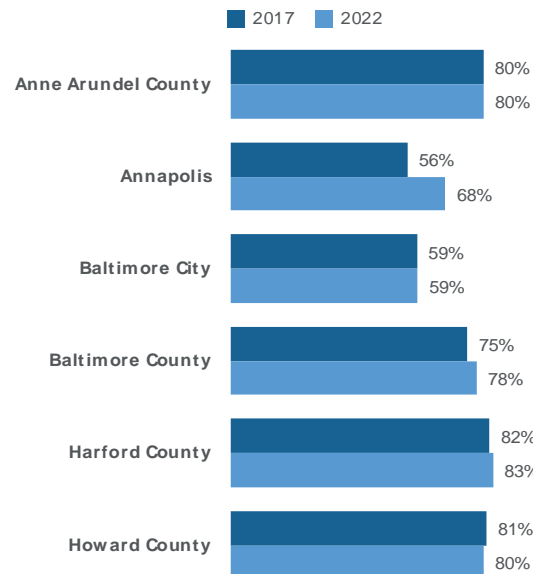
Black Ownership Rate



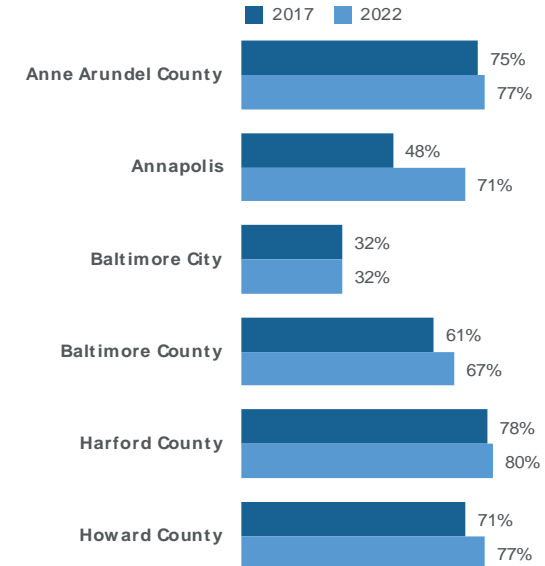
Hispanic Ownership Rate



Non-Hispanic White Ownership Rate

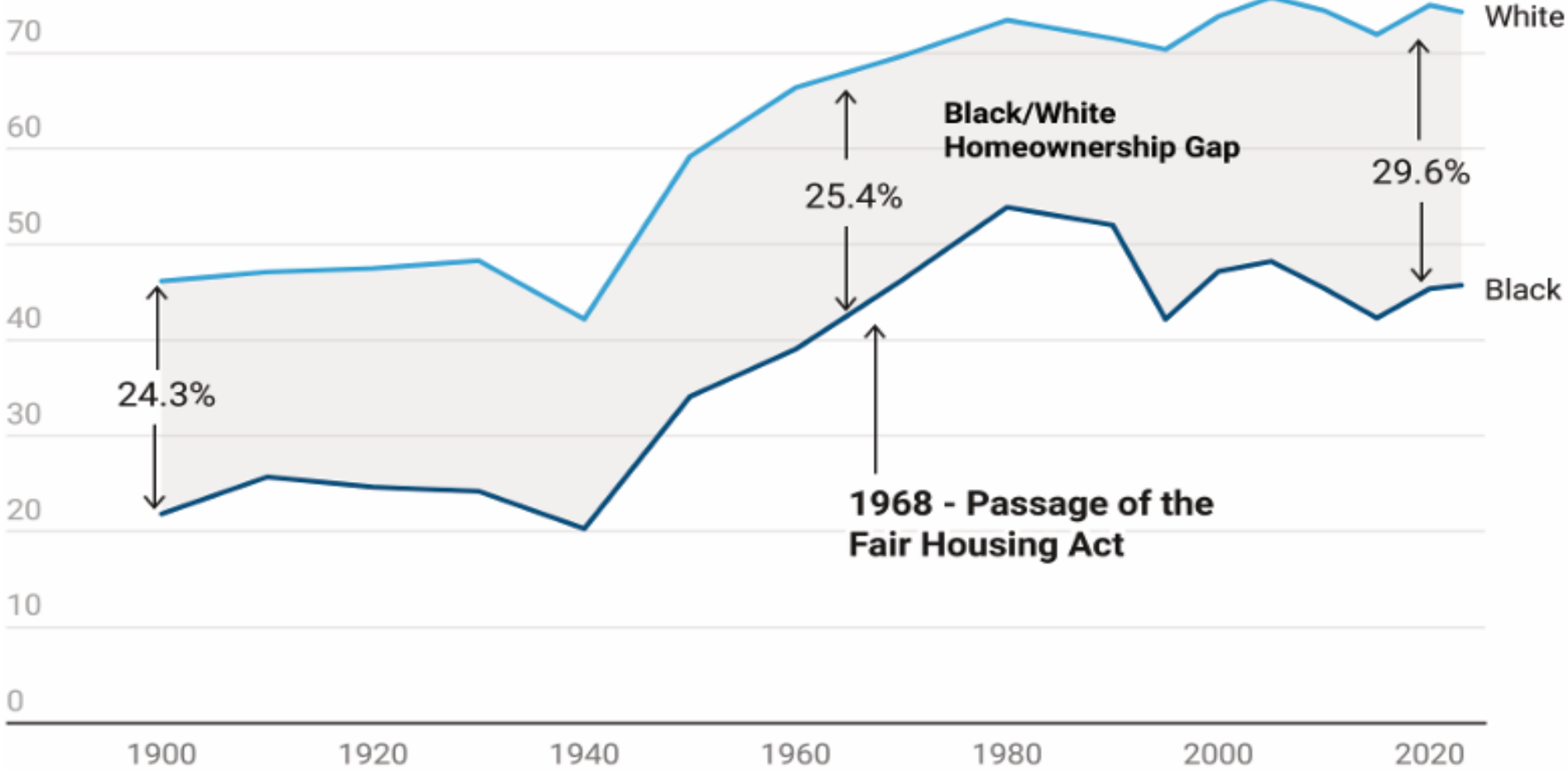


Asian Ownership Rate



Source: 2022 5-year ACS and Root Policy Research.

# U.S. Homeownership 1900-2020



# Solve Underproduction First: Closing the White vs. Black Wealth Gap



**Bryan Greene**  
Vice President  
Policy Advocacy  
National Association of  
REALTORS® (NAR)

More than a half-century ago, President Lyndon Johnson signed into law the landmark federal Fair Housing Act. Today the gap between Black and white homeownership rates is even larger than it was in the year of the law's passage. While discrimination persists, it is not the principal culprit of the homeownership gap we witness today. Past discriminatory practices, which include decades of institutionalized housing and lending discrimination, are a greater factor. Indeed, the racial wealth gap resulting from these practices makes it harder for families of color to qualify for loans and raise the up-front costs of buying a home, whether a buyer experiences unlawful discrimination or not.



**The greatest obstacle to closing the homeownership gap at this moment is the shortage of housing for purchase in this country.** We can't get more people into the homes of their dreams if there are no homes for them to buy. This problem

The current demand for the limited supply of homes for sale drives prices out of reach for many Americans, particularly for people of color. In February 2022, the National Association of REALTORS®

deficit is so large it would take more than a decade to build our way out of, even with accelerated new construction.

Many have understandably prioritized

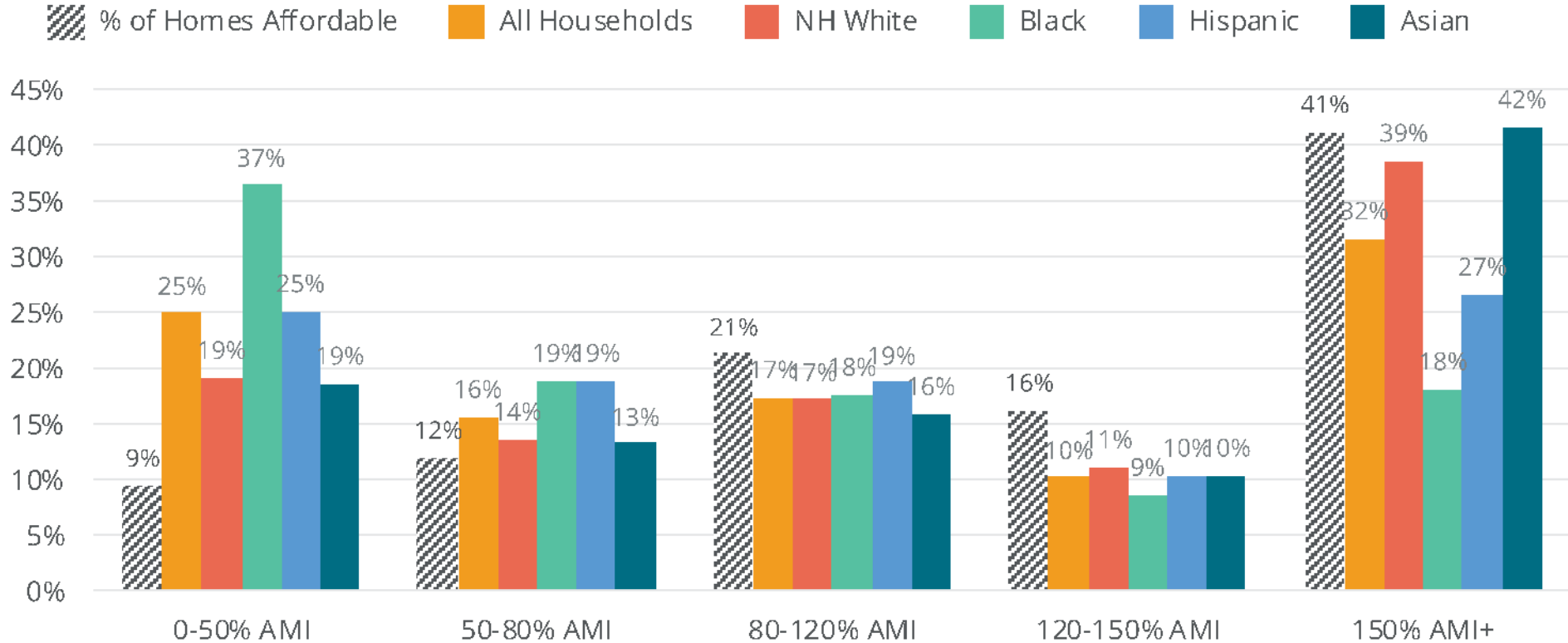


## Up for Growth 2022 Underproduction Report

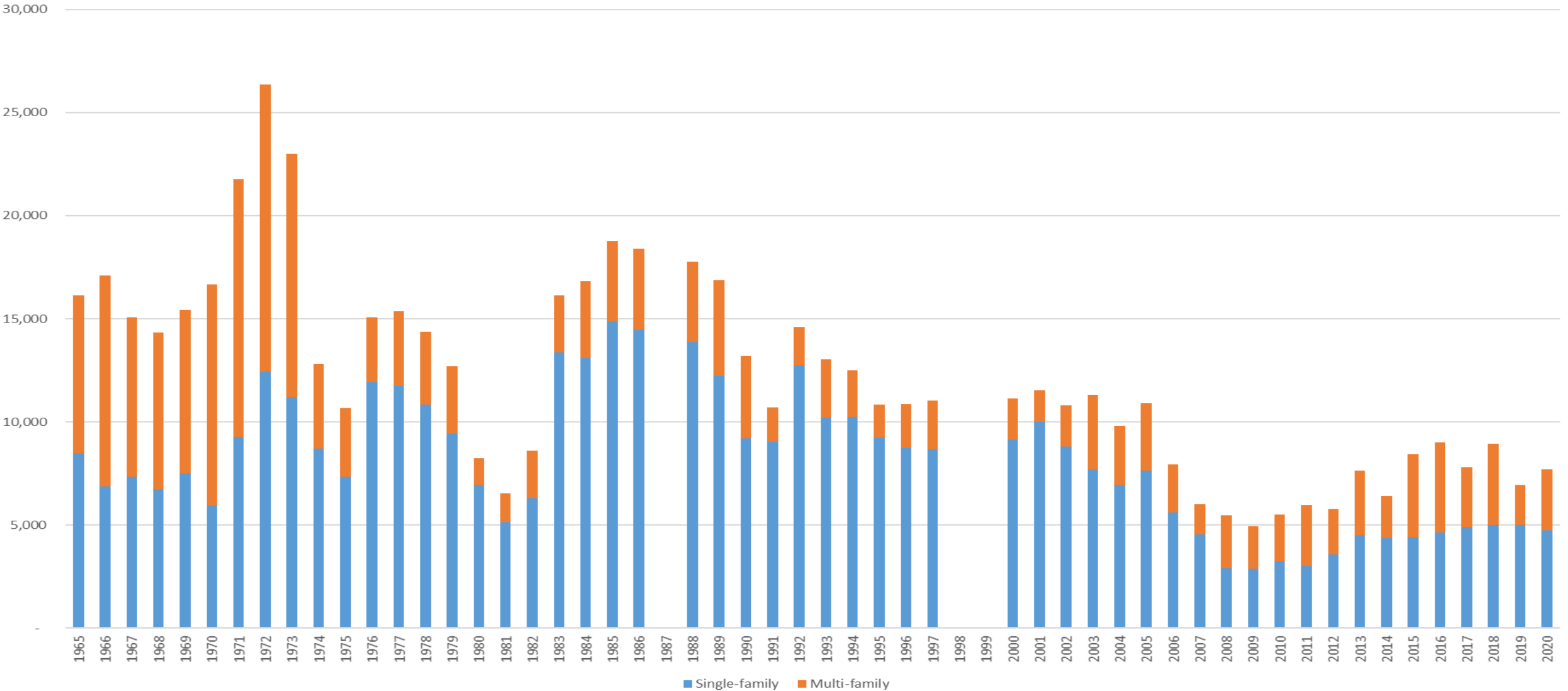
# Who Can Attain Homeownership based on Home Values and Income, 2022



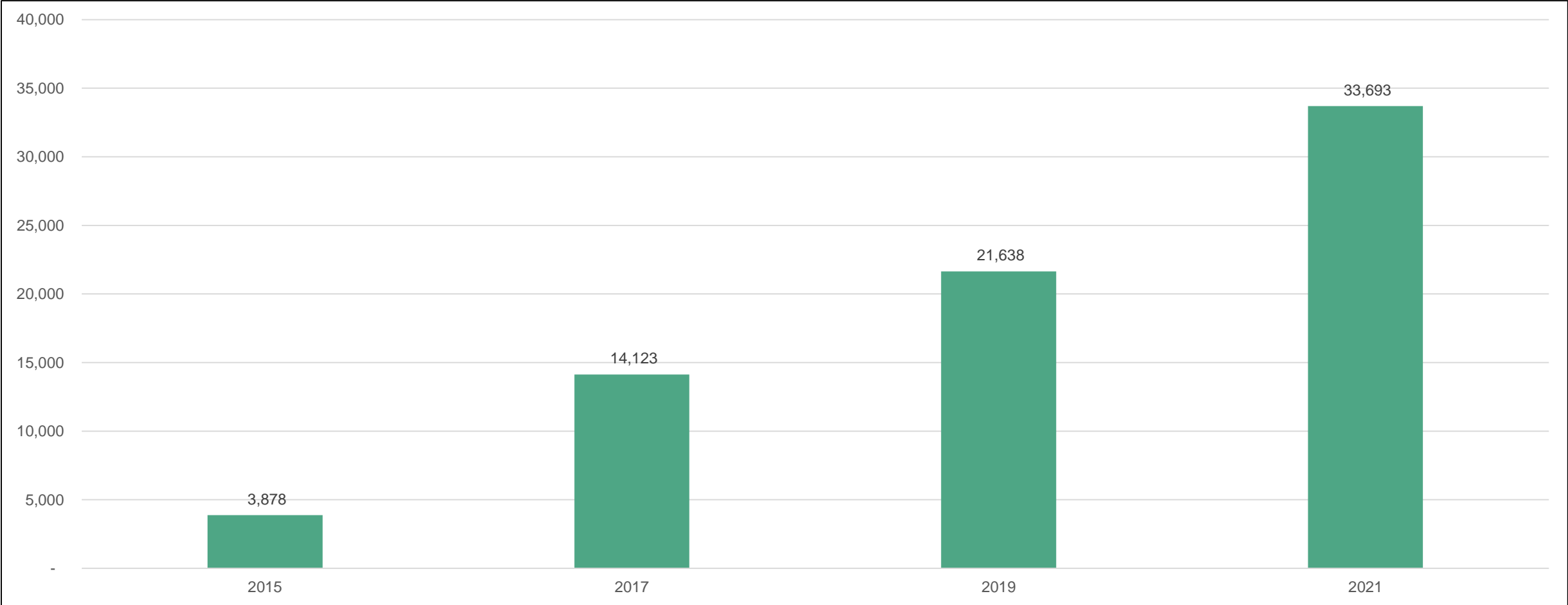
% of Homes Affordable to Buy v. % of Households who can Purchase



# Baltimore Metro Area Residential Units Permitted 1965-2020



# Baltimore-Area Housing Unit Shortage



# ZONING AND LAND USE ANALYSIS

Preliminary analysis



# Zoning and Land Use Analysis Methodology



- Jurisdiction zoning and land use shapefiles were accessed through open data portals.
- If not pre-designated by the jurisdiction in the shapefile, the following density assumptions were used:
  - Very low density (1 du per >1 acre)
  - Low density (1-10 du per acre)
  - Medium density (11-20 du per acre)
  - High density (>20 du per acre)
- “Other” categories include forest, agricultural, open space, and other mixed-use zones/land uses that were not identified as explicitly residential, commercial, or industrial.



# Primary Findings

- The City of Baltimore accounts for nearly 70% of the land zoned in the region for high density housing. The City accounts for 8% of all land in the region.
- The jurisdiction with the next highest proportion of land zoned for high density housing is Anne Arundel County (14%).
- Baltimore County makes up 42% of land in the region zoned for low density housing and 0.5% of the land for high density housing.



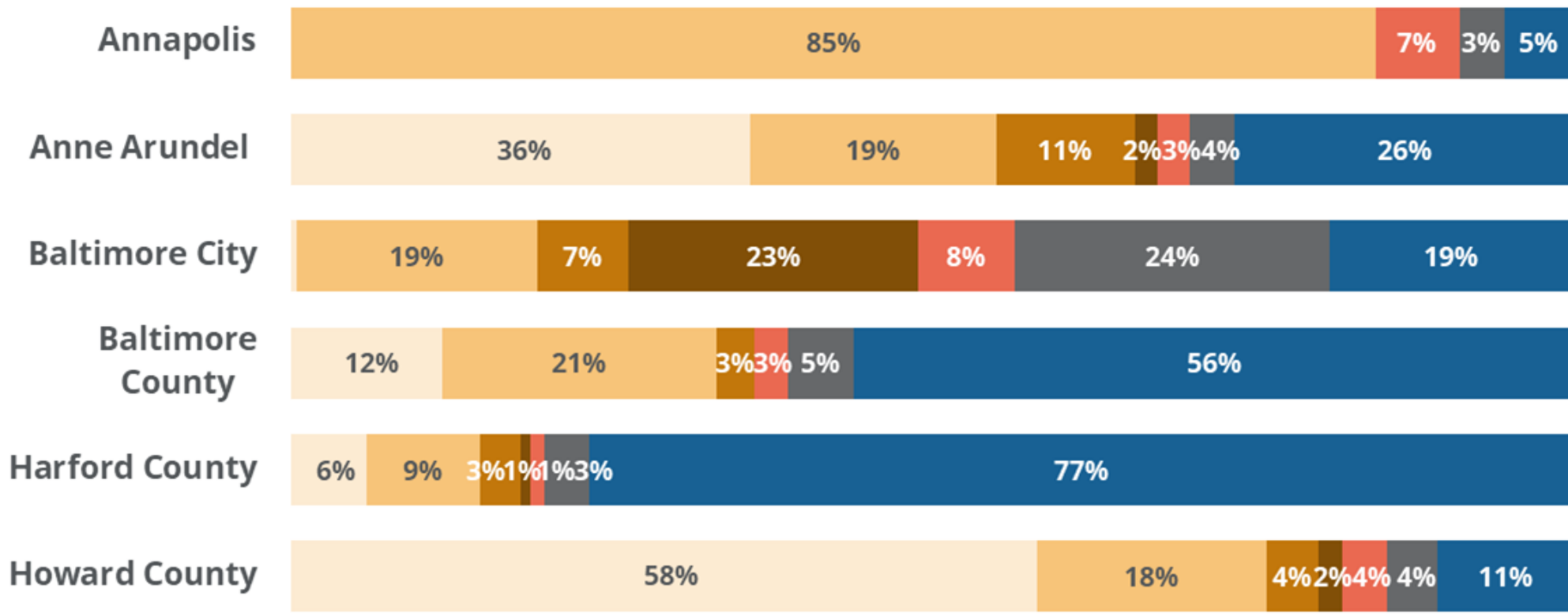
# Primary Findings

- Anne Arundel County (35%) and Howard County (39%) make up approximately three quarters of all land in the region zoned for very low density housing.
- Baltimore County (32%) makes up approximately a third of all land in the region zoned for commercial uses, followed by Baltimore City (22%).
- Industrial land makes up a third of all land zoned in Baltimore City (34%) .
- Baltimore County (43%) and Harford County (37%) have the greatest proportion of land designated as “Other.” Agriculture and resource preservation/conservation areas account for most of this land.

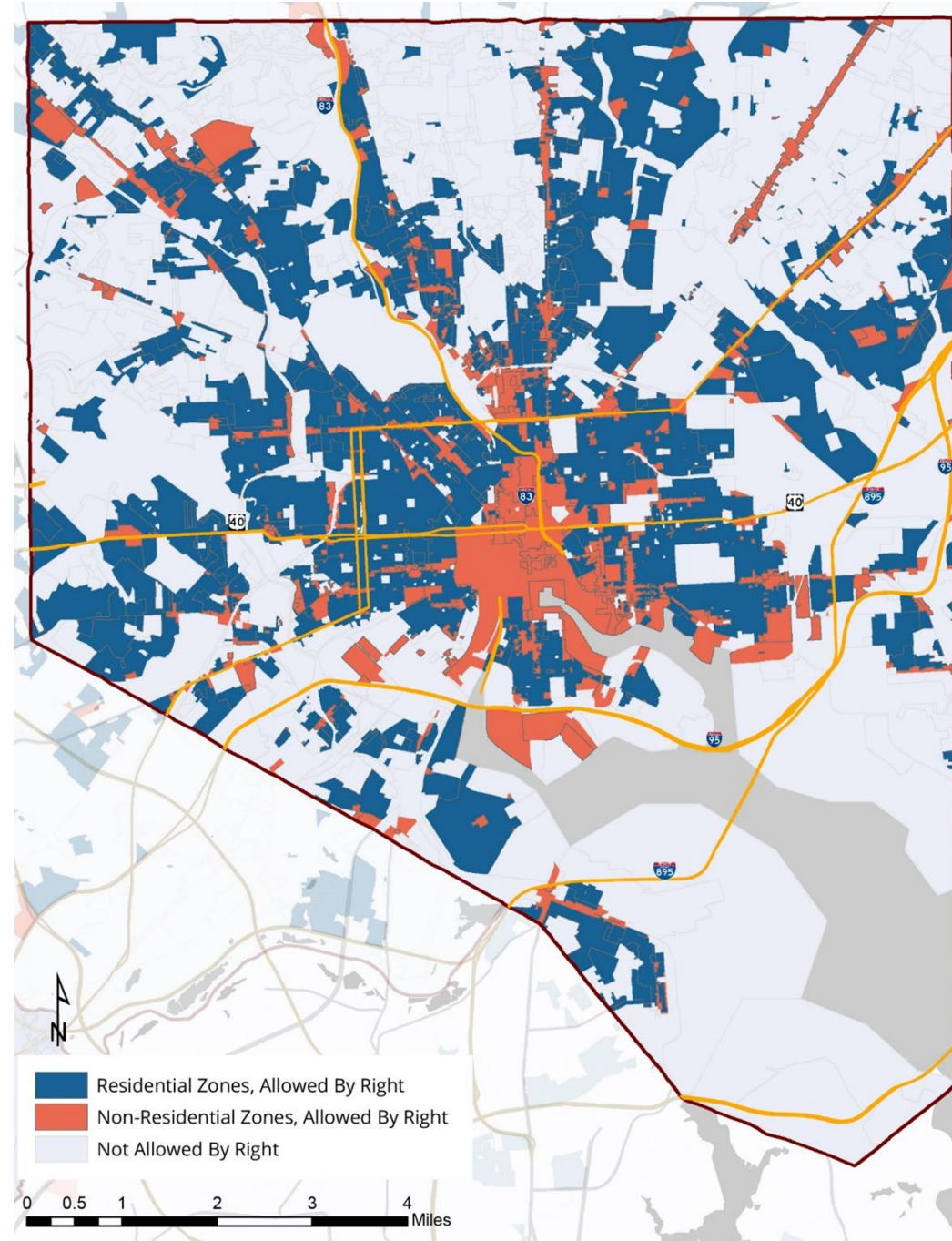
# Share of Land by Zoning Designation



■ Very Low Density 
 ■ Low Density 
 ■ Medium Density 
 ■ High Density 
 ■ Commercial 
 ■ Industrial 
 ■ Other

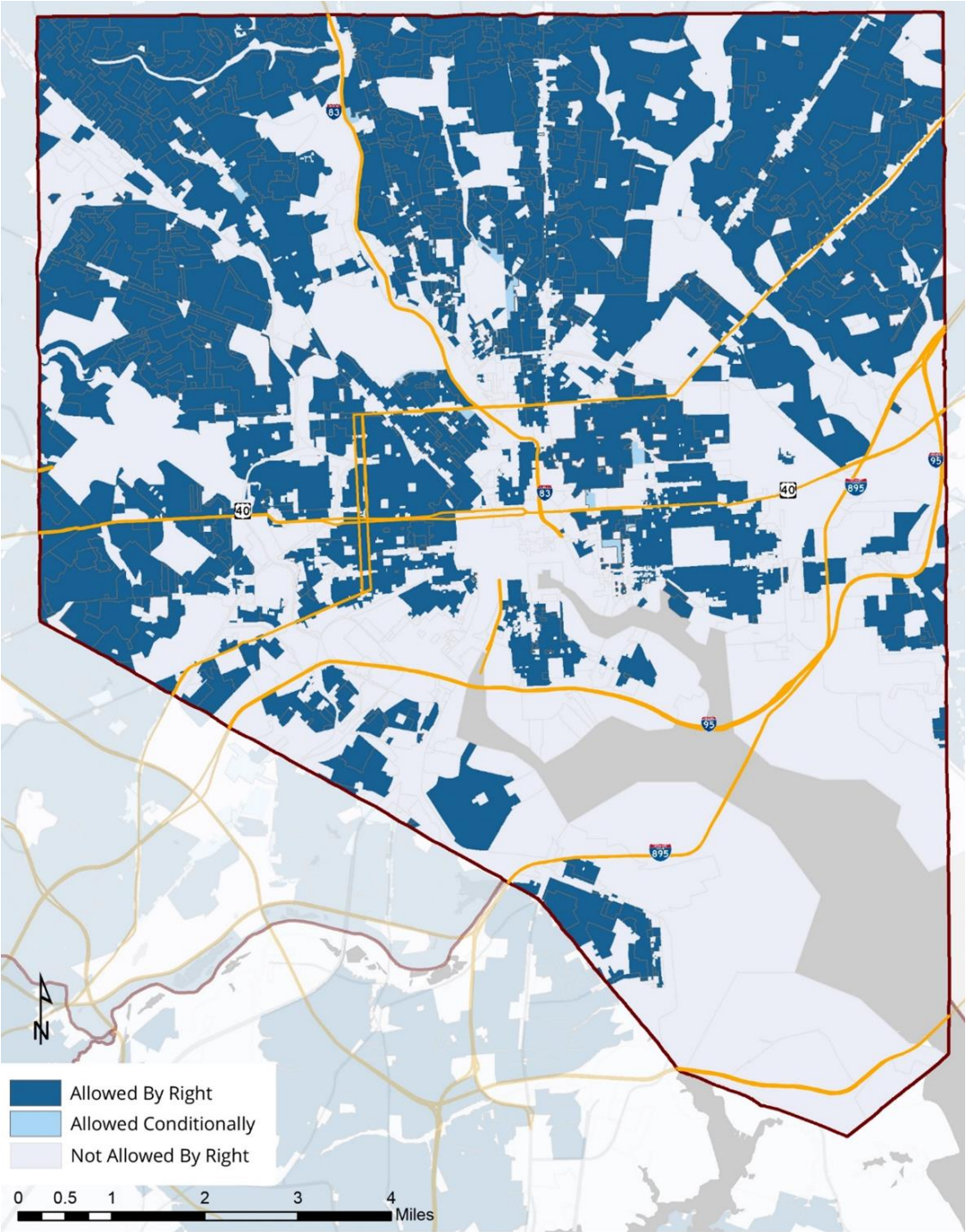


# Baltimore City: Multifamily by Right

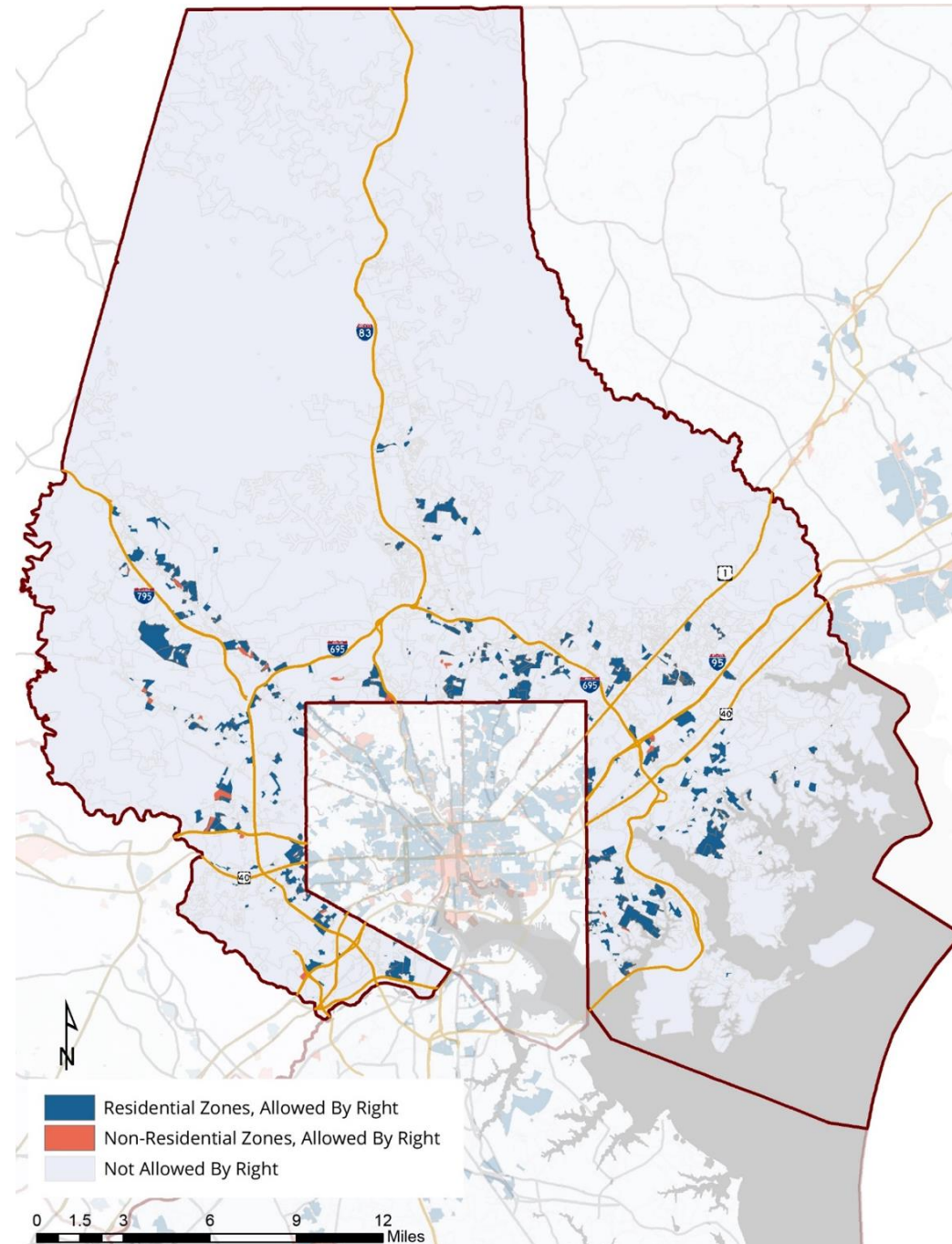




# Baltimore City: Single Family Detached

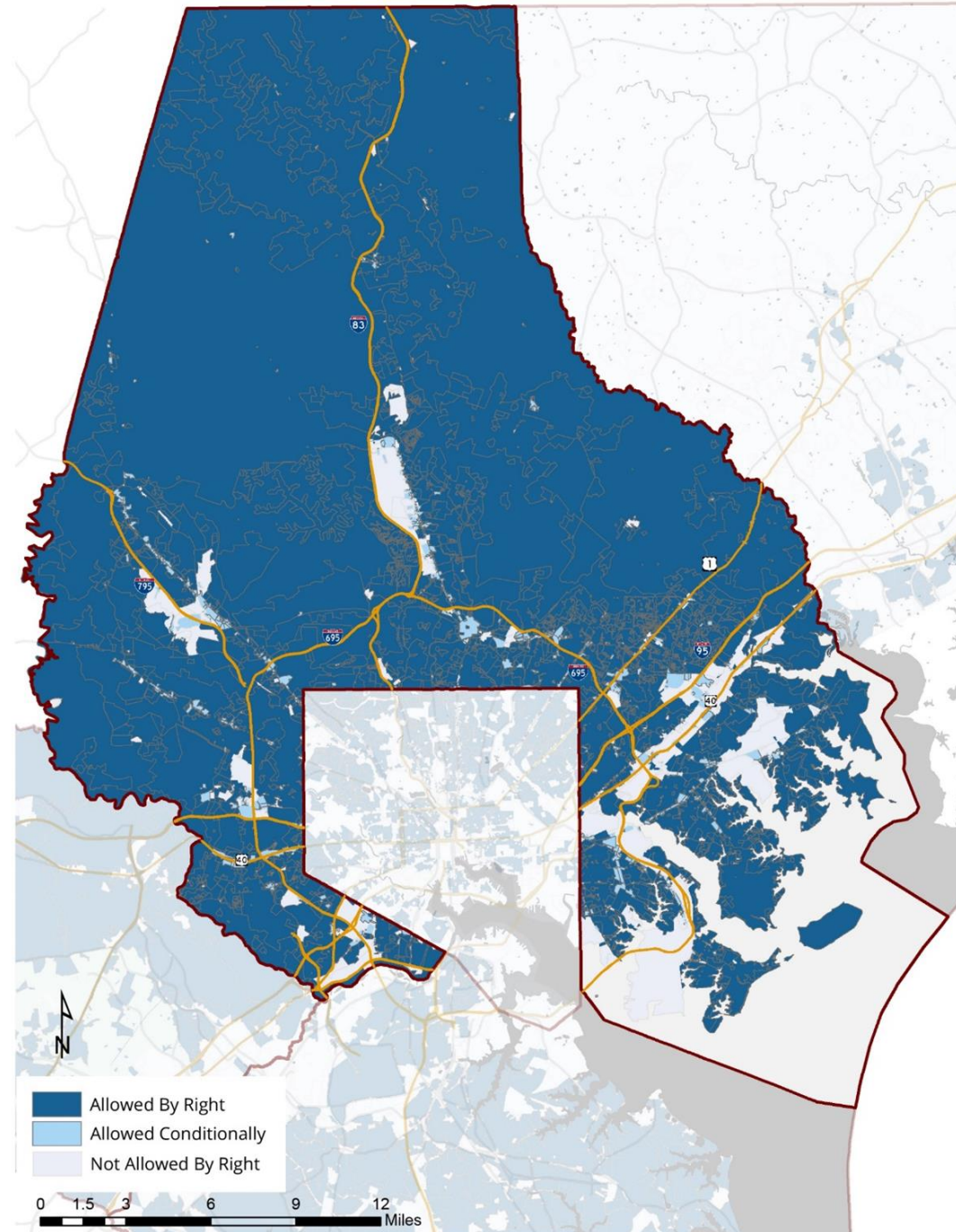


# Baltimore County: Multifamily by Right



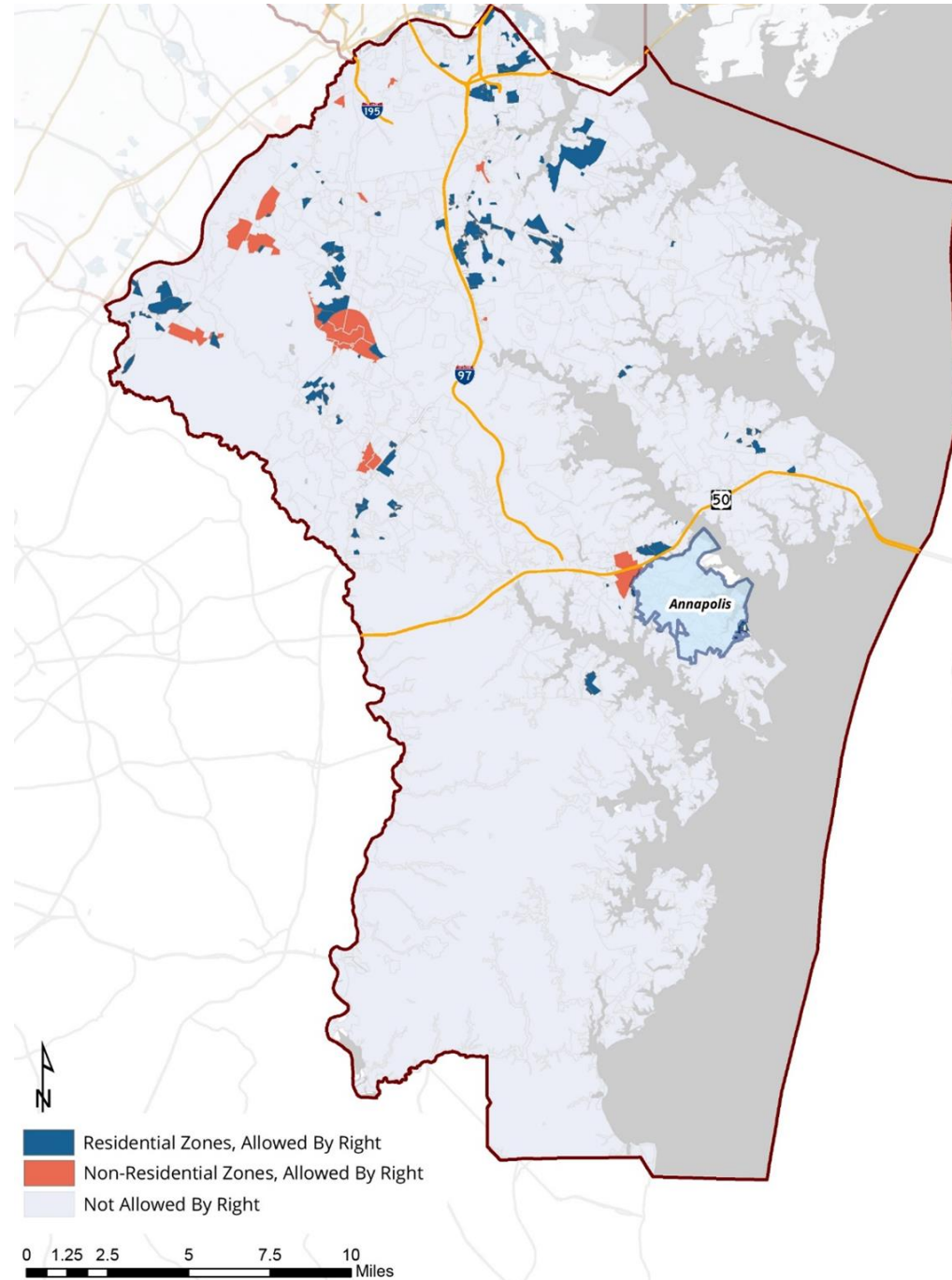


# Baltimore County: Single Family Detached

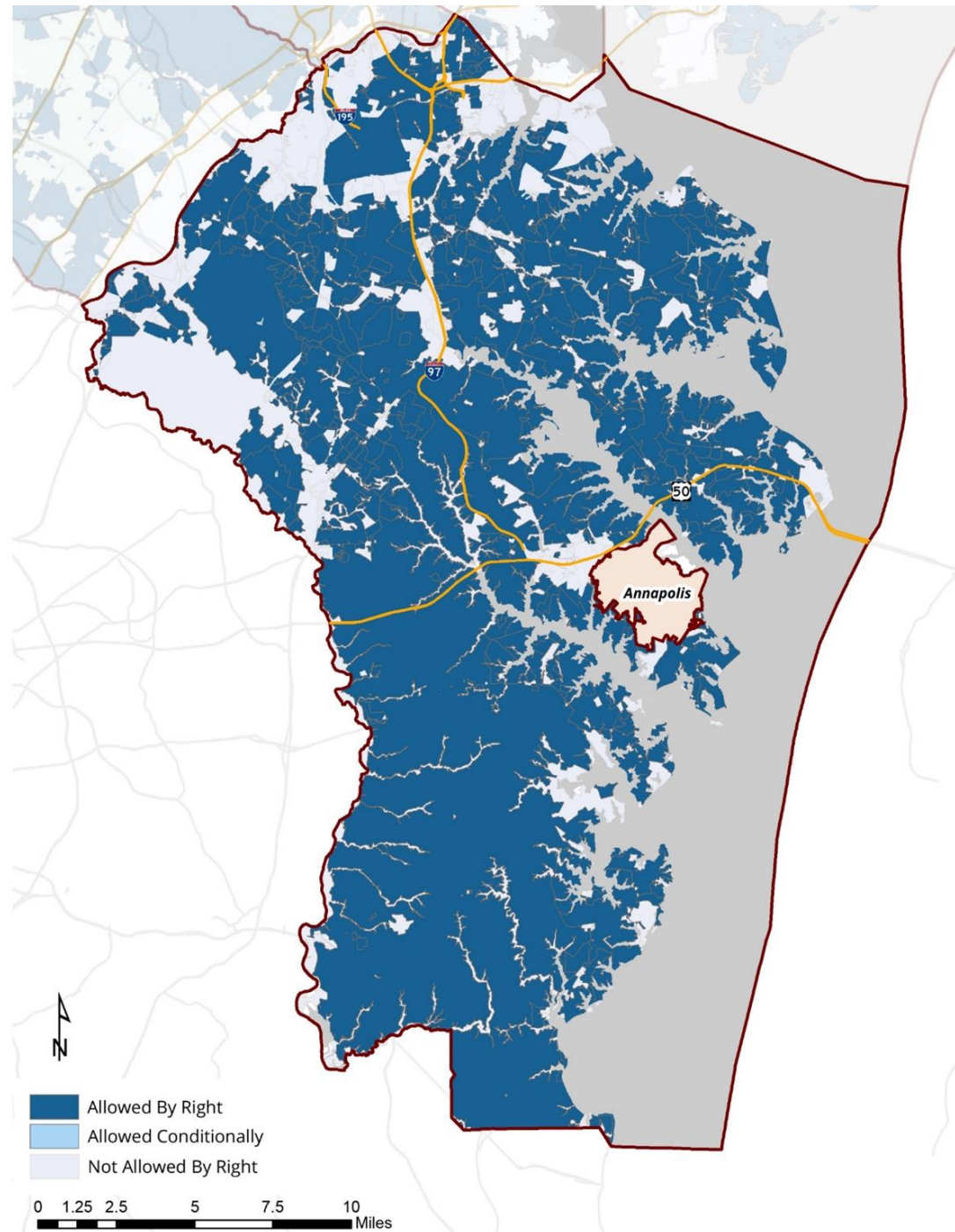




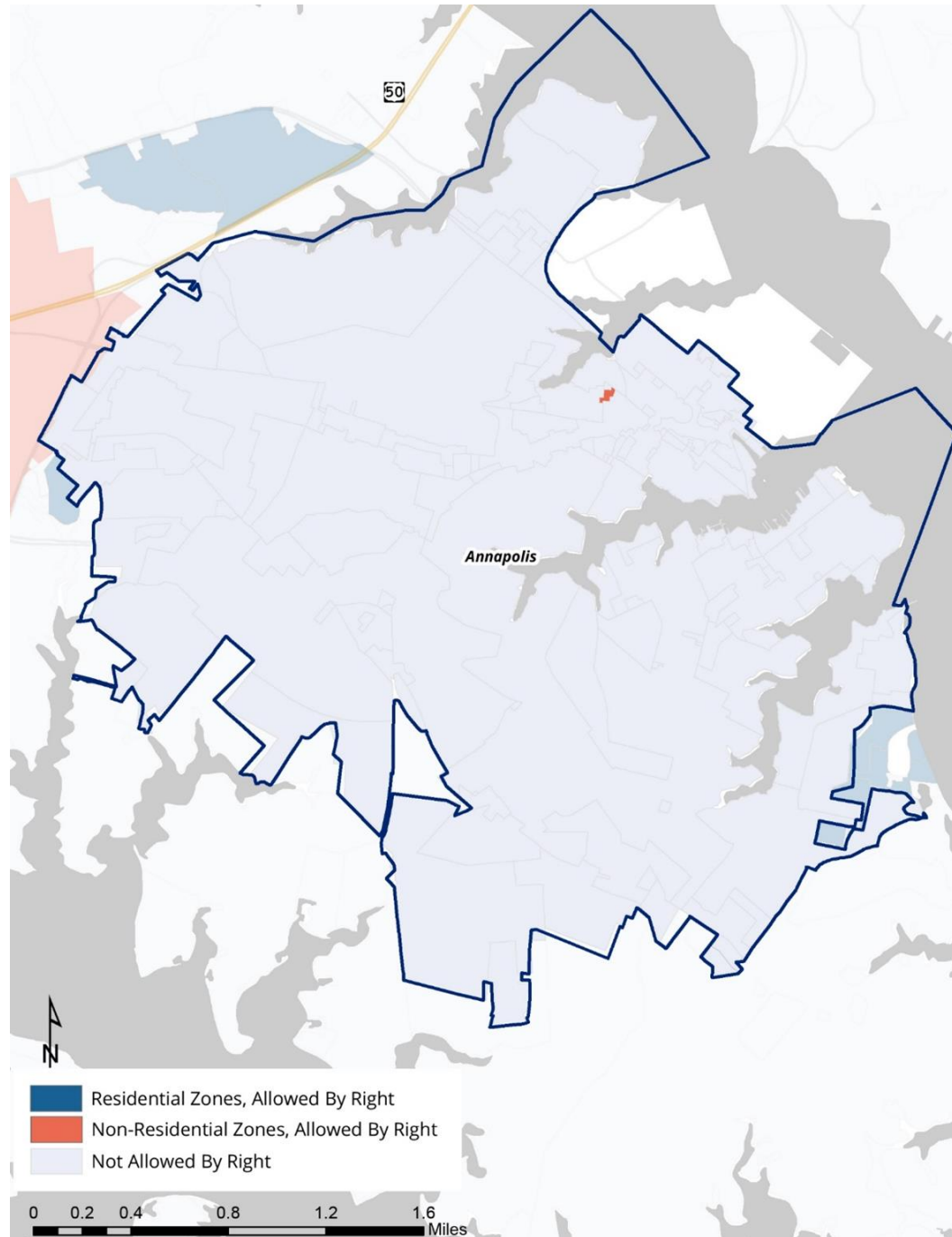
# Anne Arundel County: Multifamily by Right



# Anne Arundel County: Single Family Detached

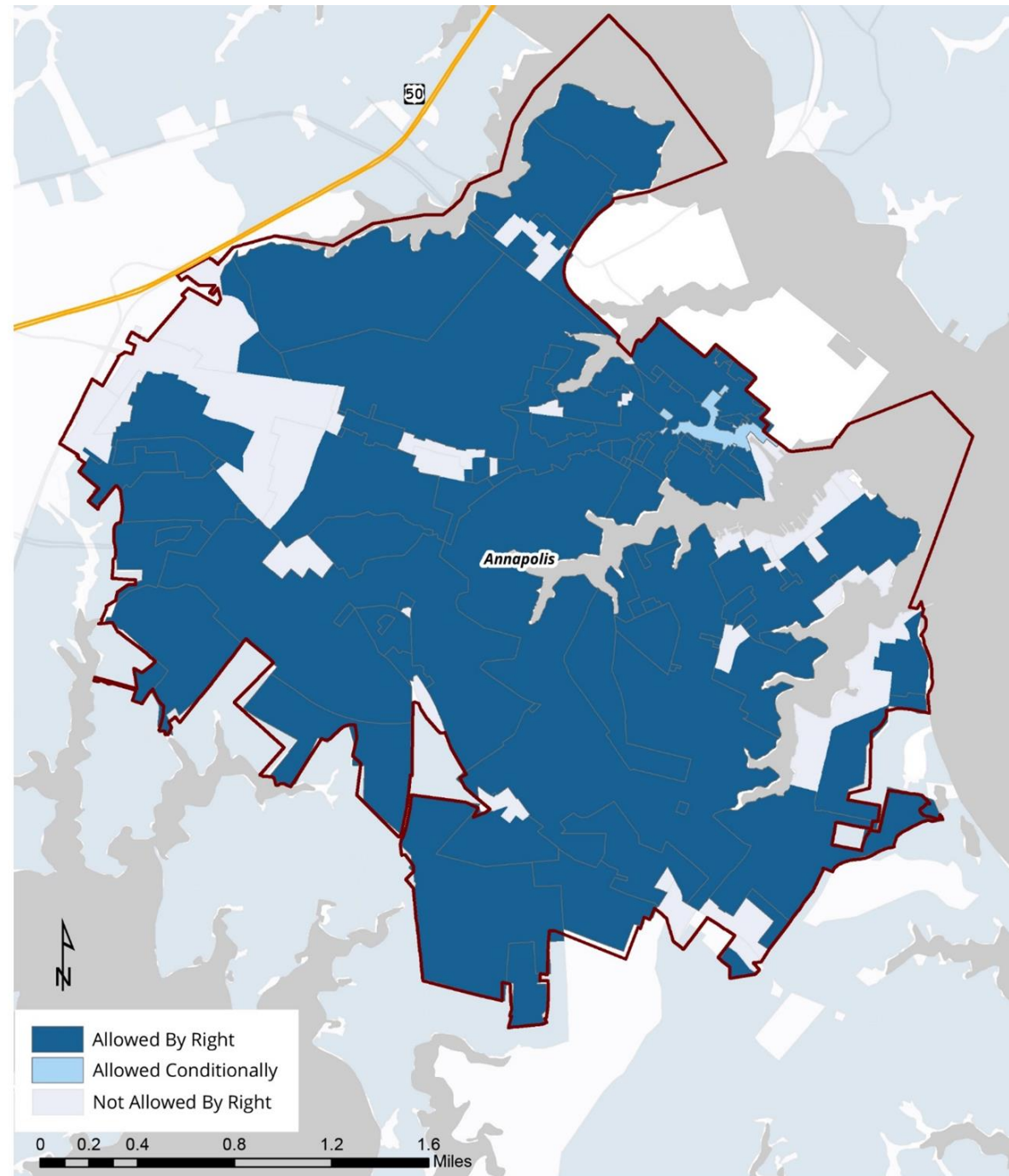


# Annapolis: Multifamily by Right

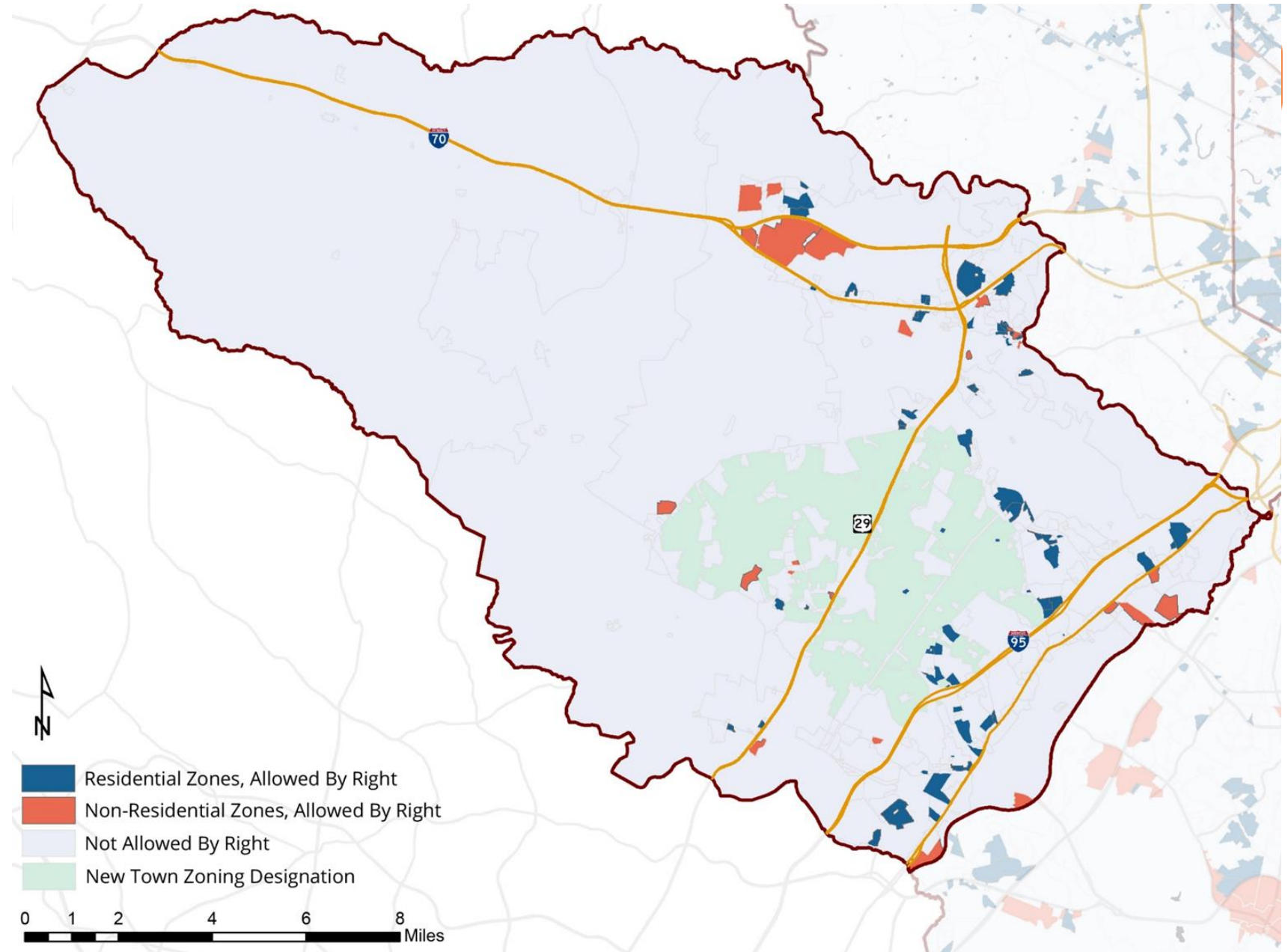




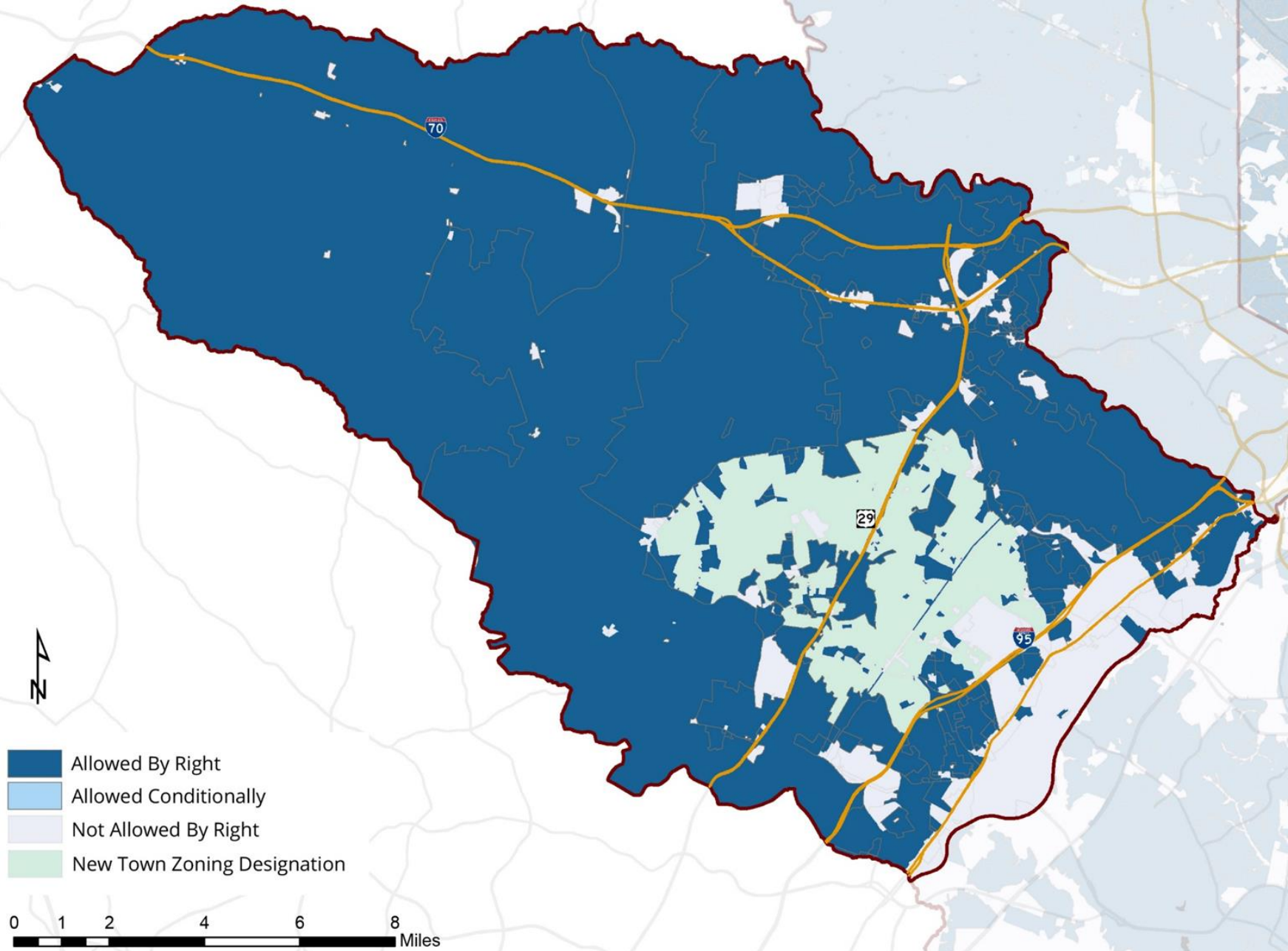
# Annapolis: Single Family Detached



# Howard County: Multifamily by Right



# Howard County: Single Family Detached



# WORKING GROUPS

# Enforcement in the Private Market



## Co-Chaired by:

- Susan McClannahan, Equal Rights Center
- David Skinner, Baltimore County Dept. of Housing and Community Development (DHCD)

## Objective

To explore and identify opportunities for increased/expanded fair housing enforcement across the Baltimore region, recommending goals & action steps to the jurisdictions engaged in the 2025 Regional Analysis of Impediments (AI) to Fair Housing Choice.

## Upcoming Virtual Meetings

- All Fridays, 12:00-1:00 pm
- July 26
- August 16
- August 30
- September 13



# Enforcement in the Private Market



## Methodology:

1. **Flexible Approach:** Allow goals and challenges to emerge organically from the working group's discussions. This ensures that the group identifies what is most important based on current insights.
2. **Data Collection:** Focus on interpreting available data from enforcement agencies and providing insights.
3. **Collaboration:** Work with various stakeholders to ensure all relevant perspectives are considered and integrated into the final recommendations.
4. **Insights and Recommendations:** Use the group's findings to develop actionable goals and recommendations for fair housing enforcement in the 2025 Regional AI.

# Barriers to Fair Housing for Renters



## Co-Chaired by:

- John Butler, Legal Aid Bureau
- Stephenie Horton, Housing Authority of Baltimore City
- Lisa Sarro, Arundel Community Development Services

# Housing Supply and Siting of Affordable Housing



## Co-Chaired by:

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

# For More Information

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