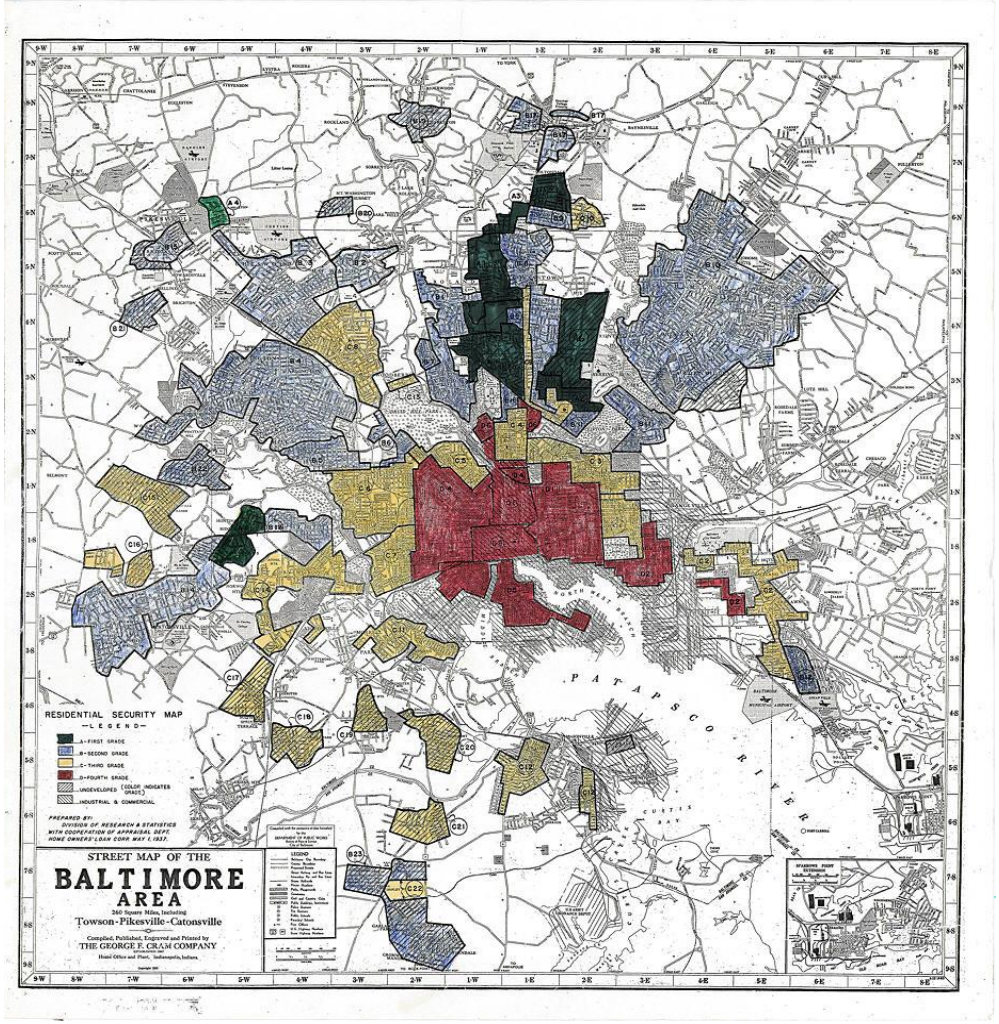
Housing Needs and Fair Housing in Baltimore

Mid-Atlantic Regional Convening on Habitat III
May 17, 2016

Housing Cost Burdens

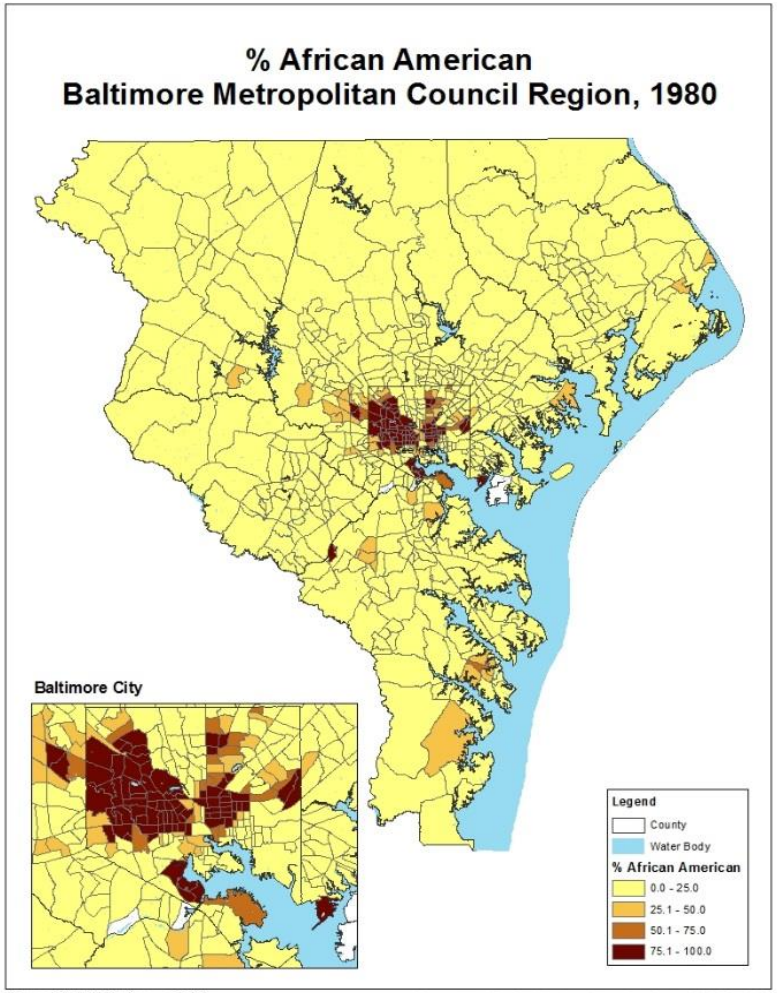
Income Level – HUD Name	% Median Family Income (MFI)	4-person Household Income	# Households	Examples	Severely Cost Burdened
Extremely Low-Income	Below 30%	Under $26,000	Approx. 90,000 26% of renters	• Single person on disability ($8,500/yr.) • Food prep worker with two dependents ($22,900/yr.) • Retail salesperson with three dependents ($24,900/yr.)	51,000 households
Very Low-Income	30-50%	$26,000-$43,000	Approx. 60,000 17% of renters	• Single teacher's assistant ($28,700/yr.) • Substitute teacher with two dependents ($35,000/yr.) • Cashier and carpenter's helper with three dependents ($45,600/yr.)	17,000 households
Low Income	50-80%	$43,000-$68,000	Approx. 66,000 19% of renters	• Single massage therapist ($39,070/yr.) • Home health aide and janitor, no dependents ($48,770/yr.) • Firefighter with two dependents ($57,320)	4,300 households

Historic Discrimination



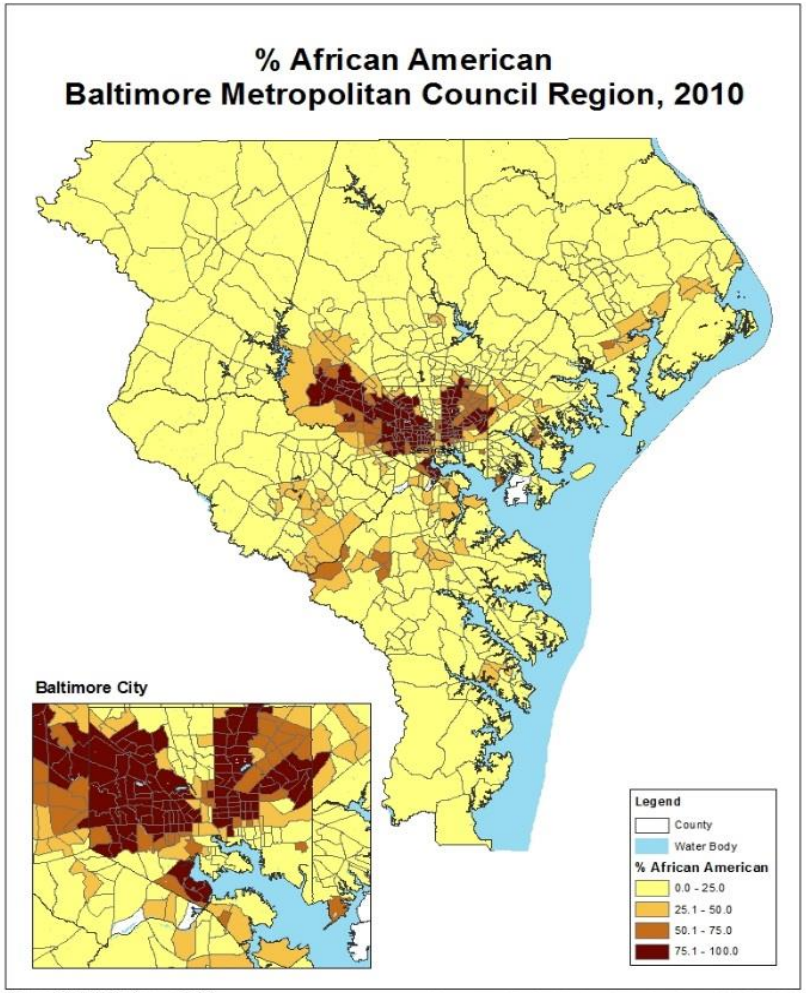
- 1937 Home Owners Loan Corporation “redlining” map
- Discouraged home loans in communities of color and integrated communities
- Recommended lowest rates in racially restricted white communities
- Federal Housing Administration (FHA) continued policies into 1960s.

Patterns of Racial Change



Source: BMC, U.S. Census, ESRI

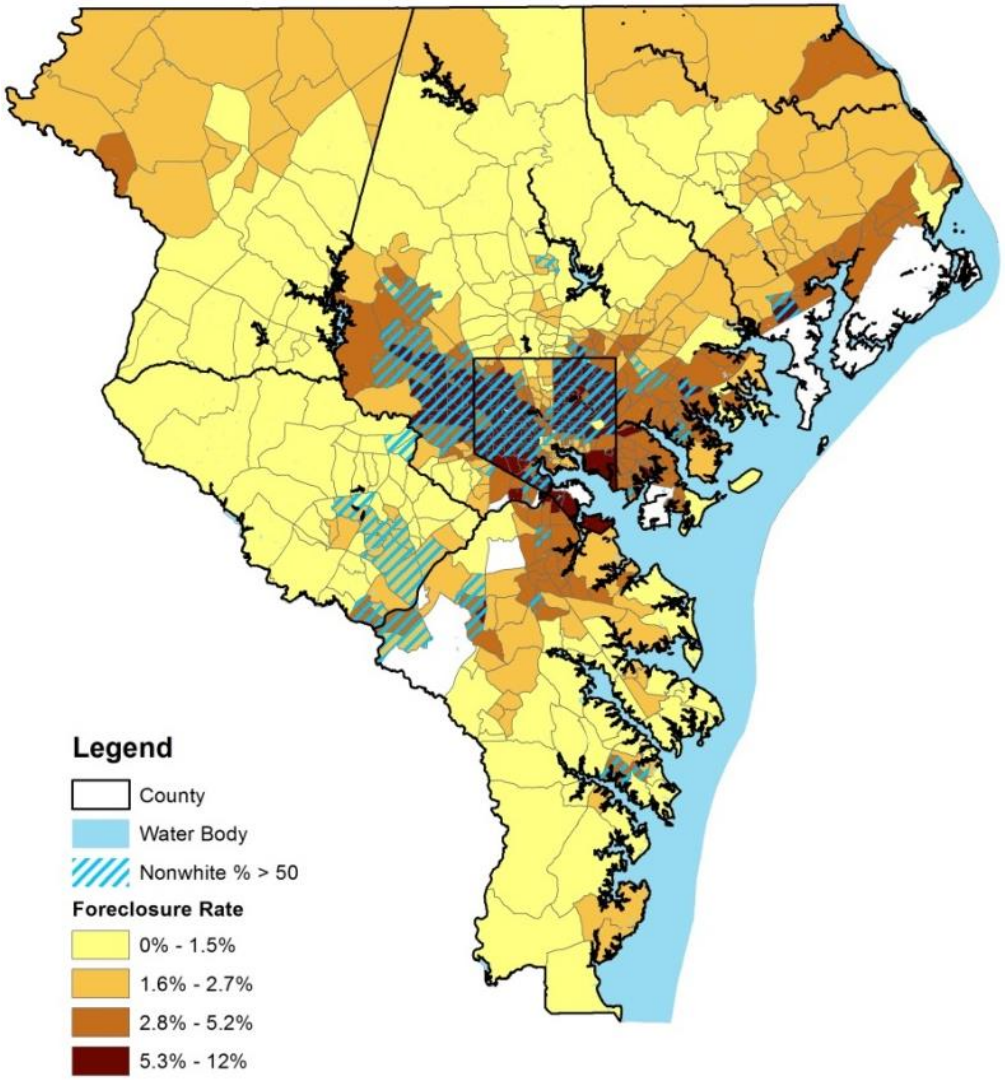
Map created by the Housing Strategies Group, NCSG, 2013



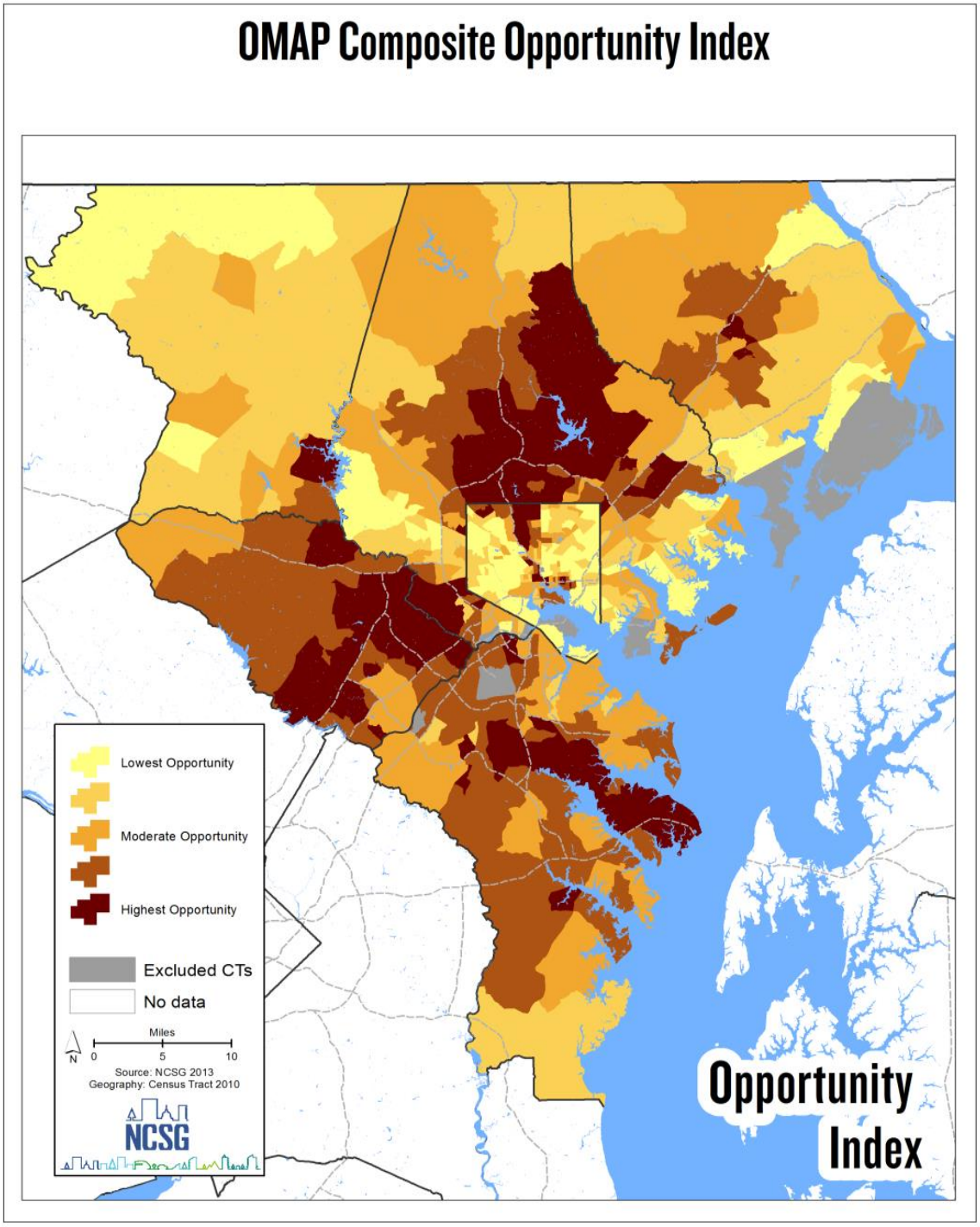
Source: BMC, U.S. Census, ESRI

Map created by the Housing Strategies Group, NCSG, 2013

Foreclosure and Race



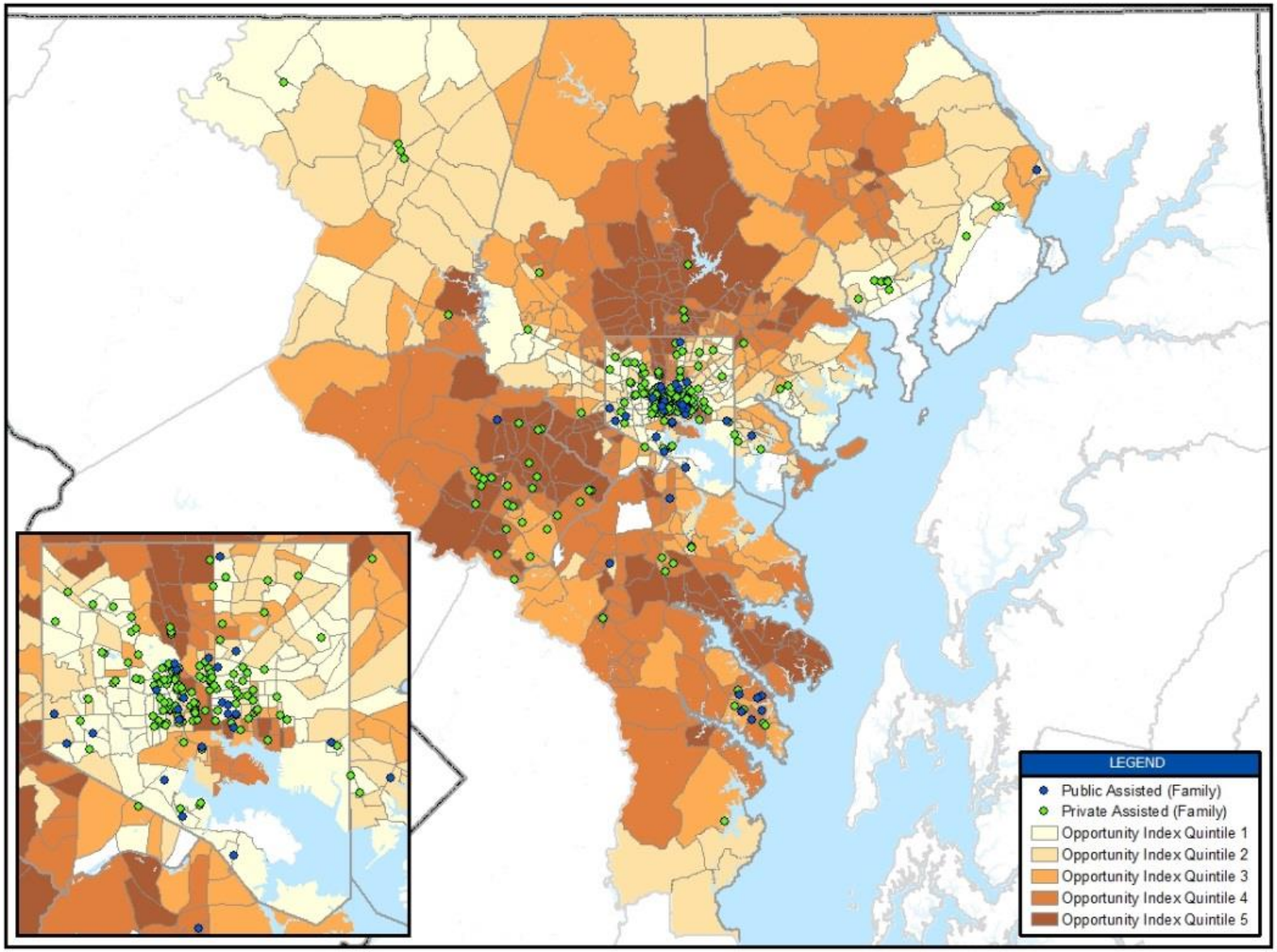
- Communities of color disproportionately affected by subprime loans & foreclosures that followed
- Baltimore City 2008 discrimination lawsuit against Wells Fargo resolved by 2012 settlement, including $7.5 million for City



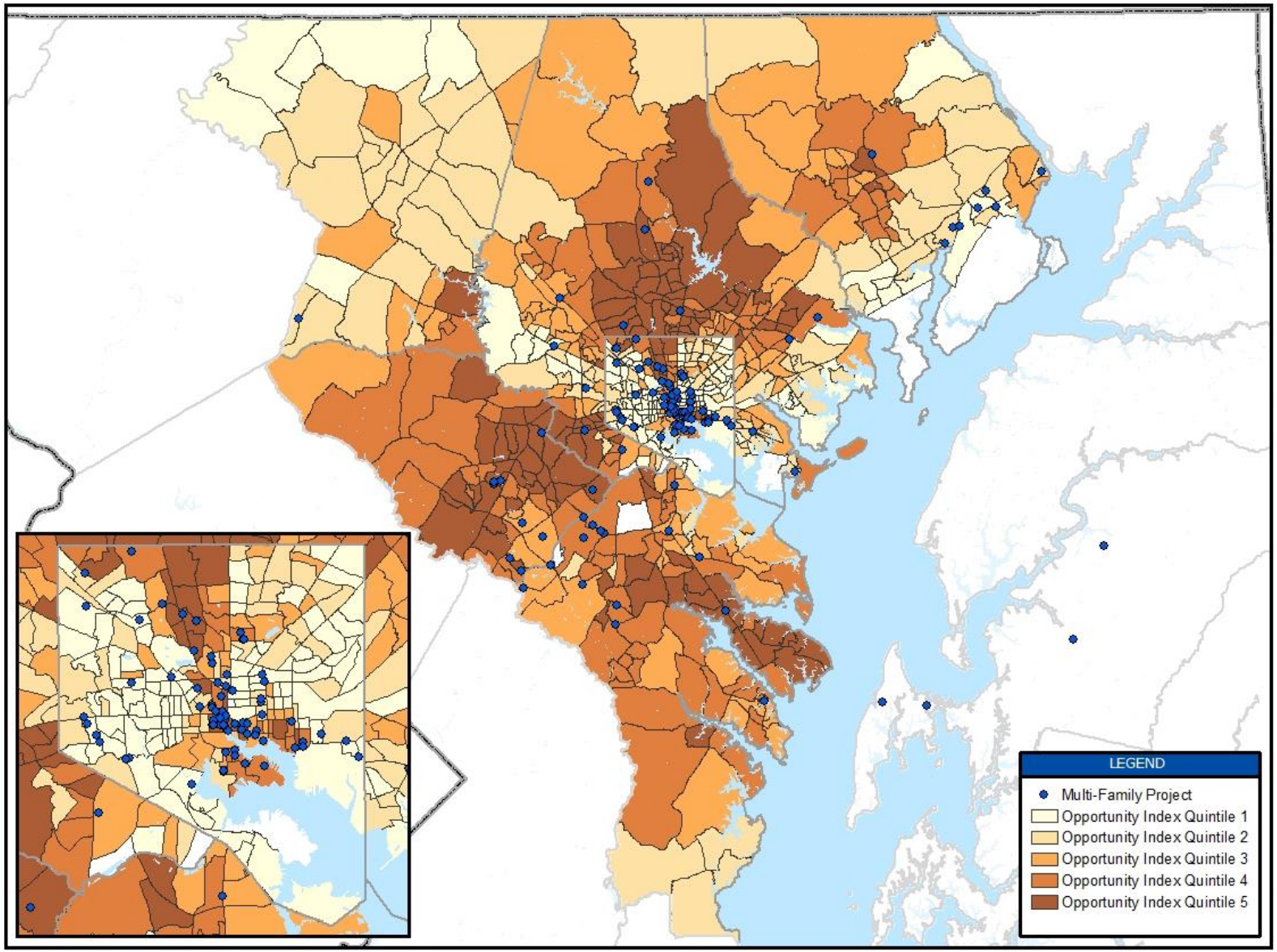
Indicators

- 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

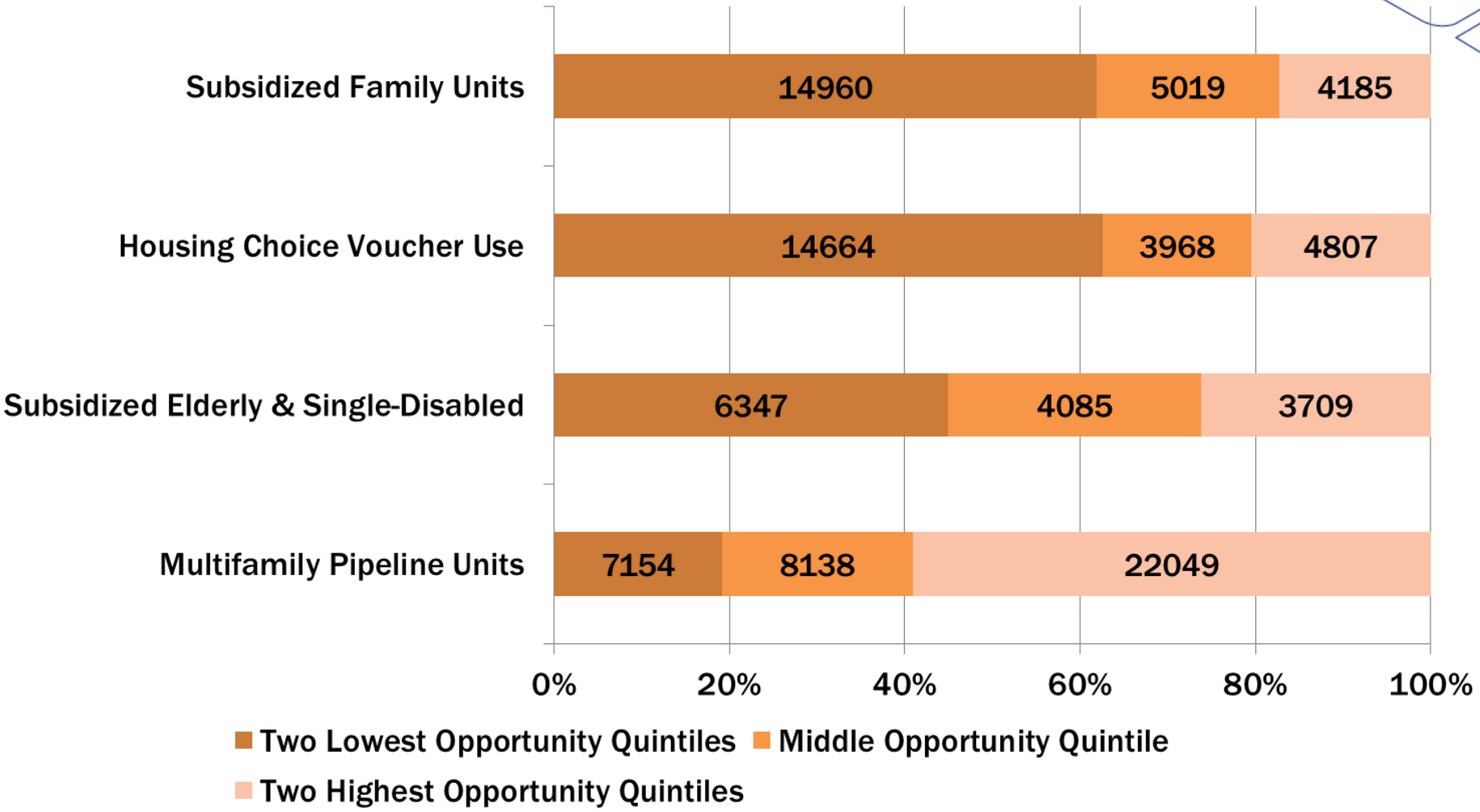
Subsidized Housing & Opportunity



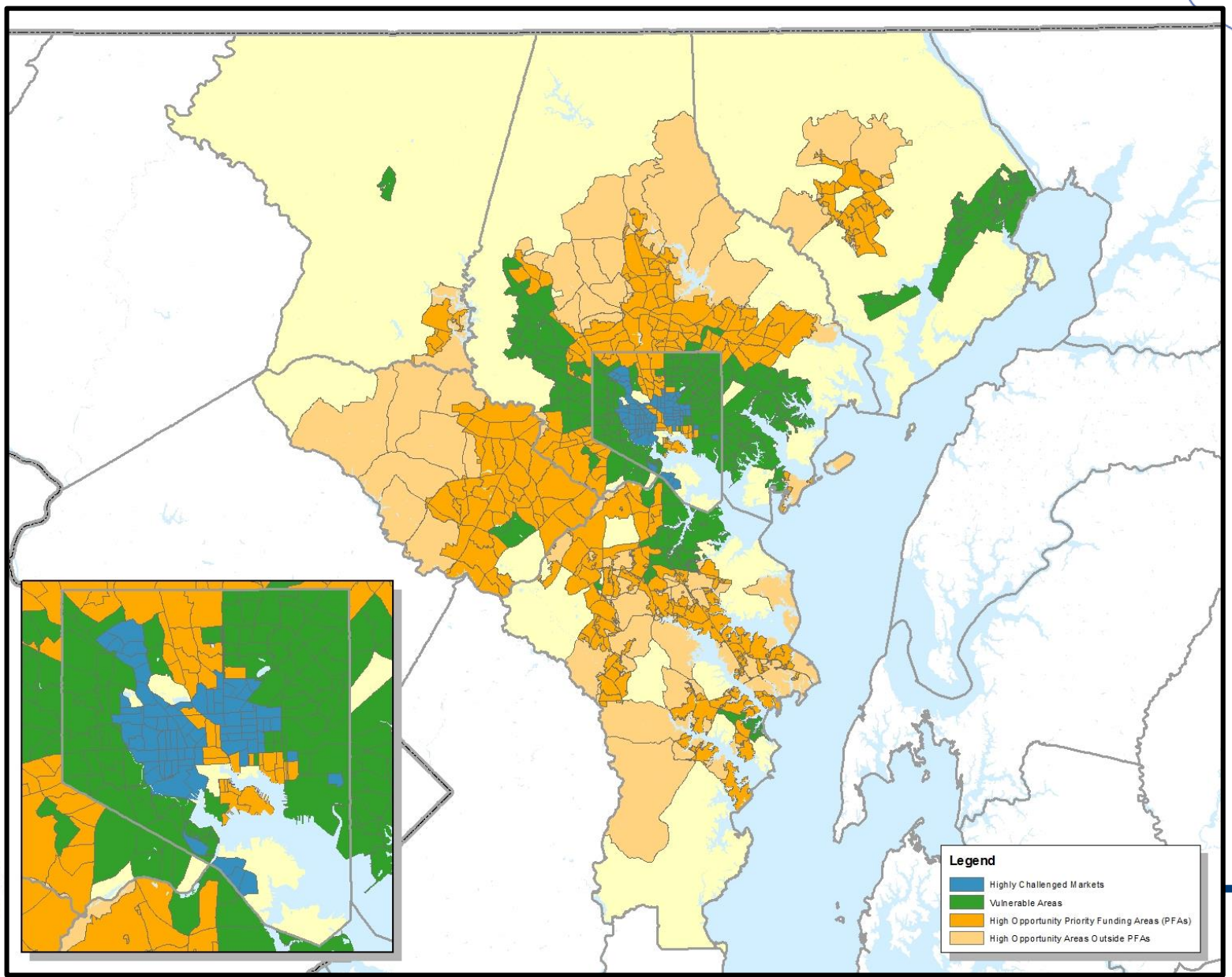
Planned Multifamily Housing



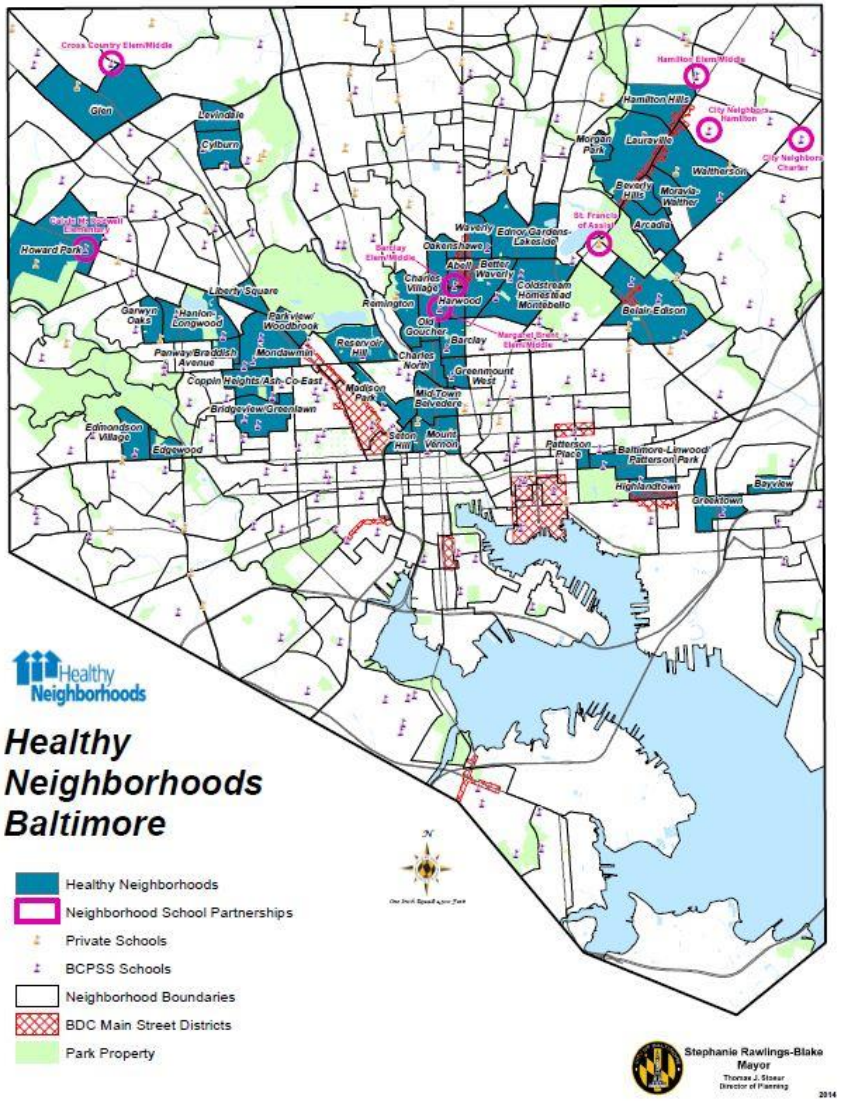
Housing and Opportunity



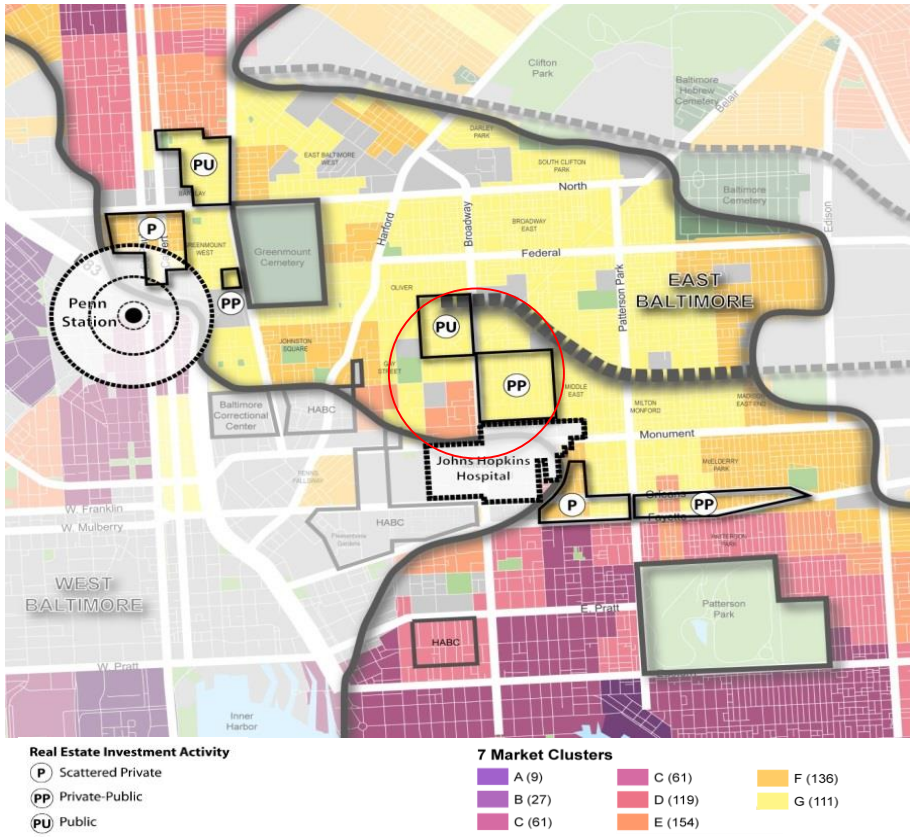
Place-Based Strategies

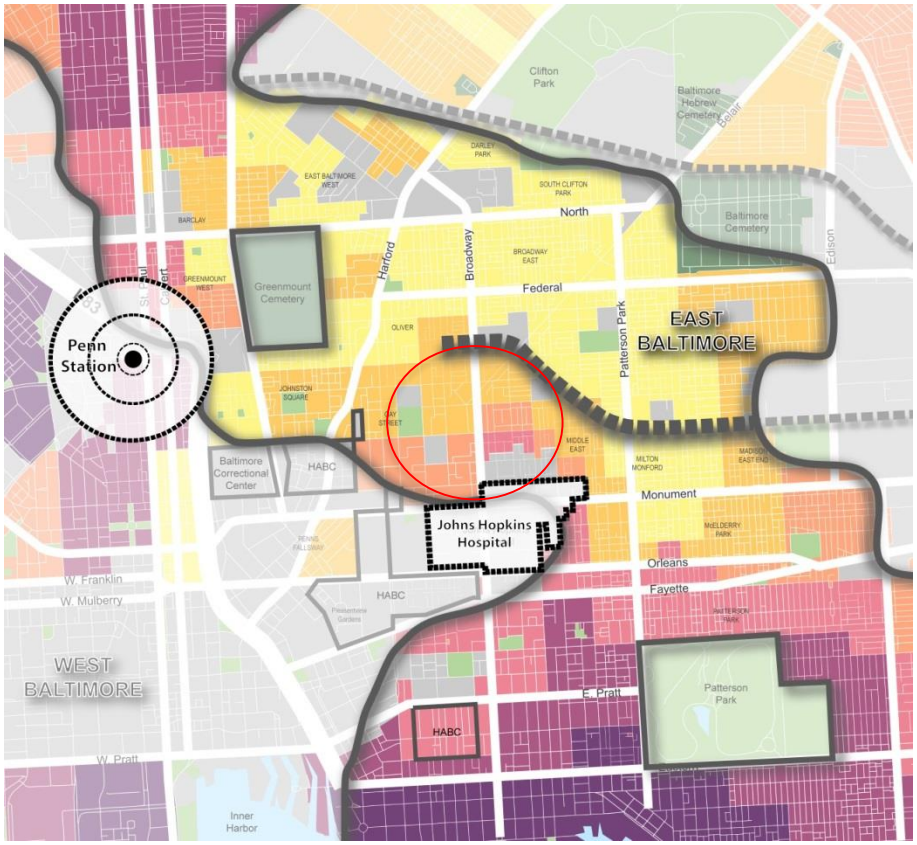


Bolster Vulnerable Communities

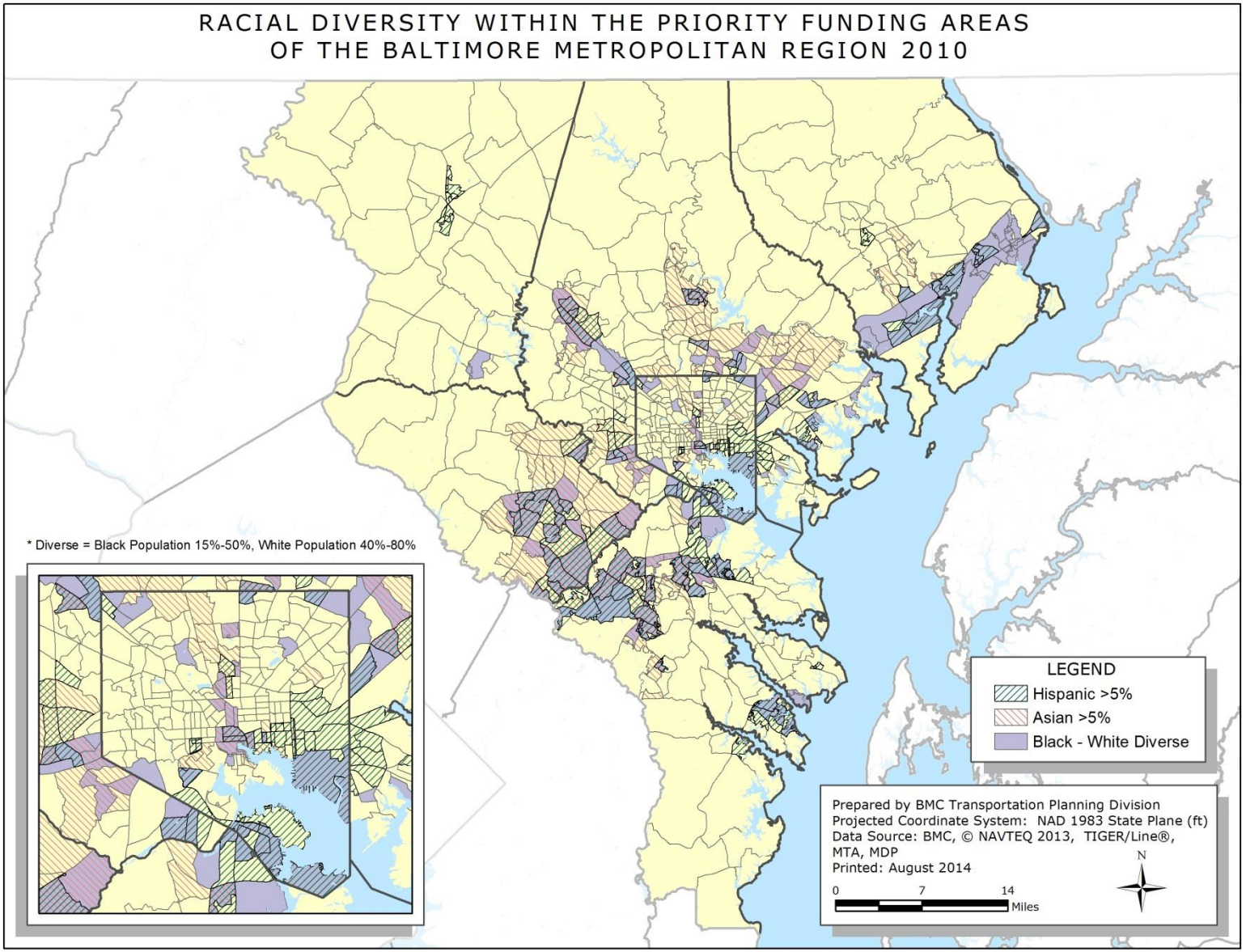


Oliver Investments & Strategy





Sustain Diverse Communities



Thank You

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