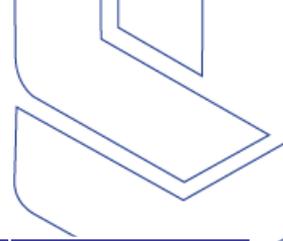


# Housing Needs and Fair Housing in Baltimore

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

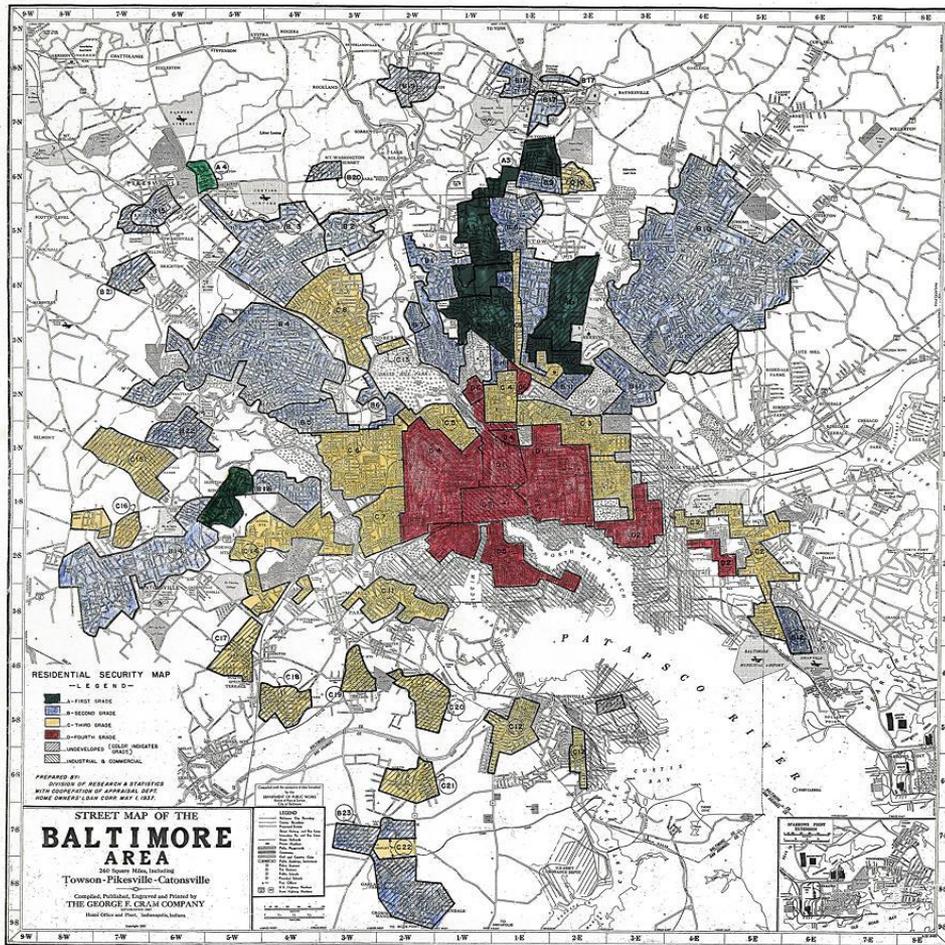


# Housing Cost Burdens



Income Level – HUD Name	% Median Family Income (MFI)	4-person Household Income	# Households	Examples	Severely Cost Burdened
<b>Extremely Low-Income</b>	Below 30%	Under \$26,000	Approx. 90,000 26% of renters	<ul style="list-style-type: none"> <li>• Single person on disability (\$8,500/yr.)</li> <li>• Food prep worker with two dependents (\$22,900/yr.)</li> <li>• Retail salesperson with three dependents (\$24,900/yr.)</li> </ul>	51,000 households
<b>Very Low-Income</b>	30-50%	\$26,000-\$43,000	Approx. 60,000 17% of renters	<ul style="list-style-type: none"> <li>• Single teacher's assistant (\$28,700/yr.)</li> <li>• Substitute teacher with two dependents (\$35,000/yr.)</li> <li>• Cashier and carpenter's helper with three dependents (\$45,600/yr.)</li> </ul>	17,000 households
<b>Low Income</b>	50-80%	\$43,000-\$68,000	Approx. 66,000 19% of renters	<ul style="list-style-type: none"> <li>• Single massage therapist (\$39,070/yr.)</li> <li>• Home health aide and janitor, no dependents (\$48,770/yr.)</li> <li>• Firefighter with two dependents (\$57,320)</li> </ul>	4,300 households

# Historic Discrimination

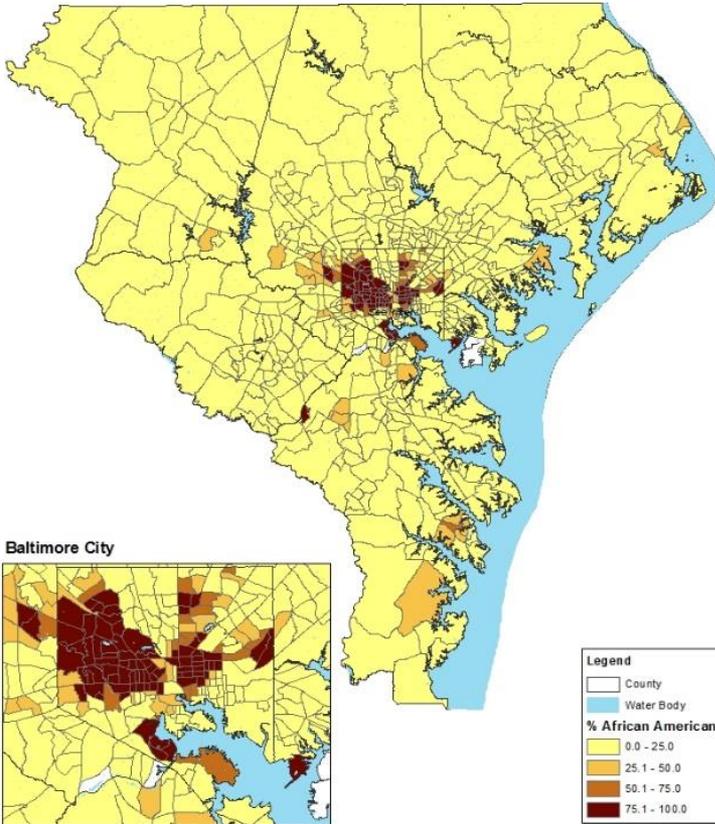


- 1937 Home Owners Loan Corporation “redlining” map
- Discouraged home loans in communities of color and integrated communities
- Recommended lowest rates in racially restricted white communities
- Federal Housing Administration (FHA) continued policies into 1960s.



# Patterns of Racial Change

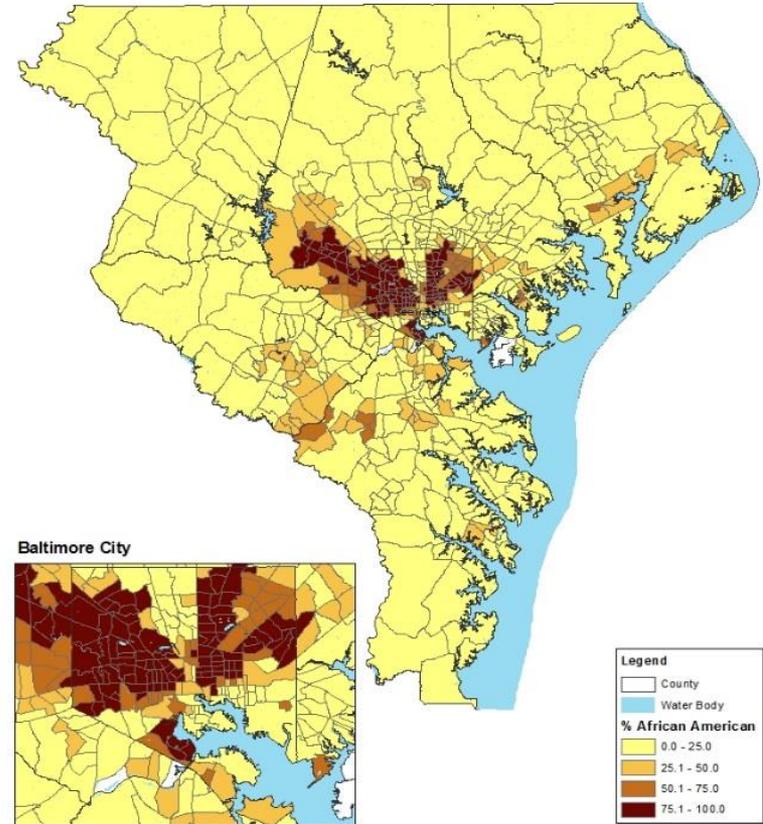
**% African American  
Baltimore Metropolitan Council Region, 1980**



Source: BMC, U.S. Census, ESRI

Map created by the Housing Strategies Group, NCSG, 2013

**% African American  
Baltimore Metropolitan Council Region, 2010**

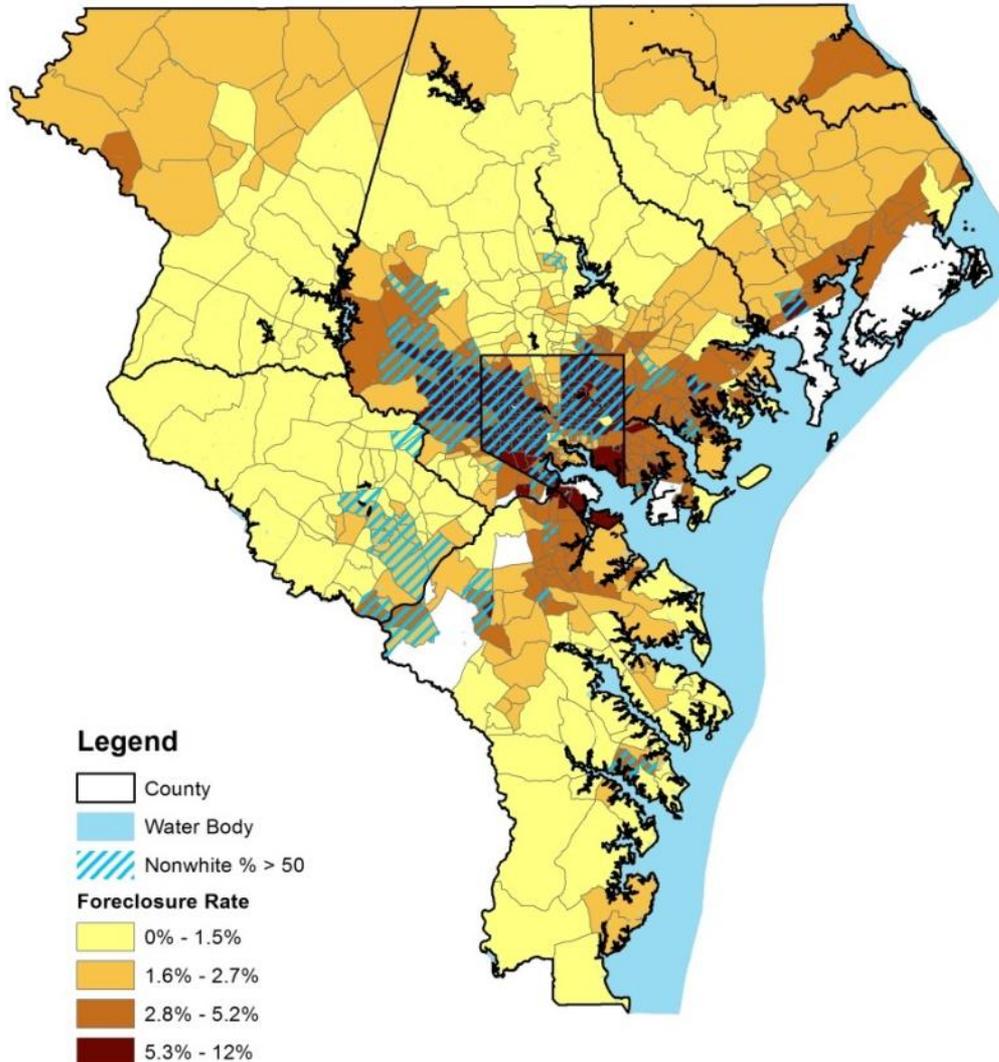


Source: BMC, U.S. Census, ESRI

Map created by the Housing Strategies Group, NCSG, 2013

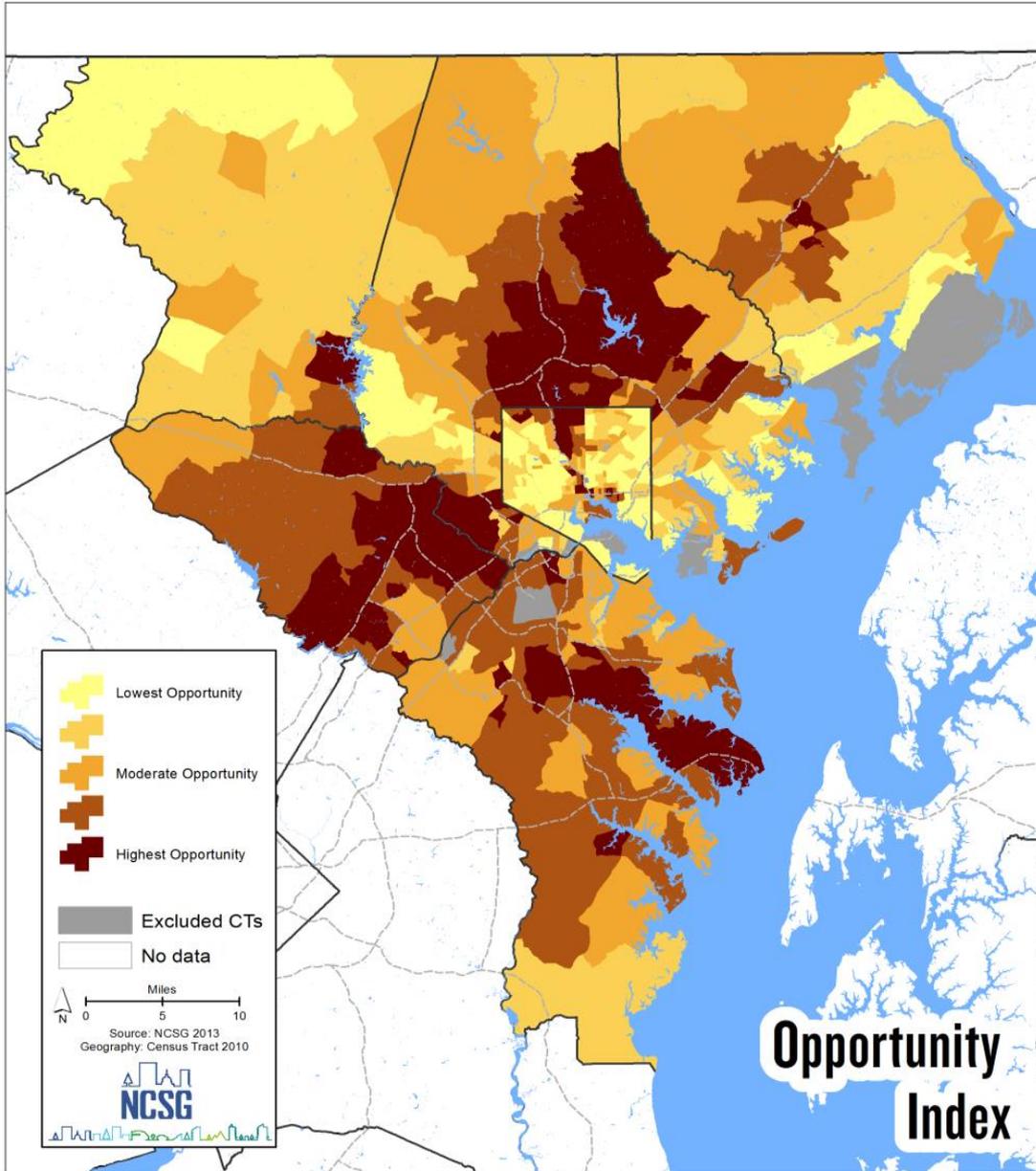


# Foreclosure and Race



- 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

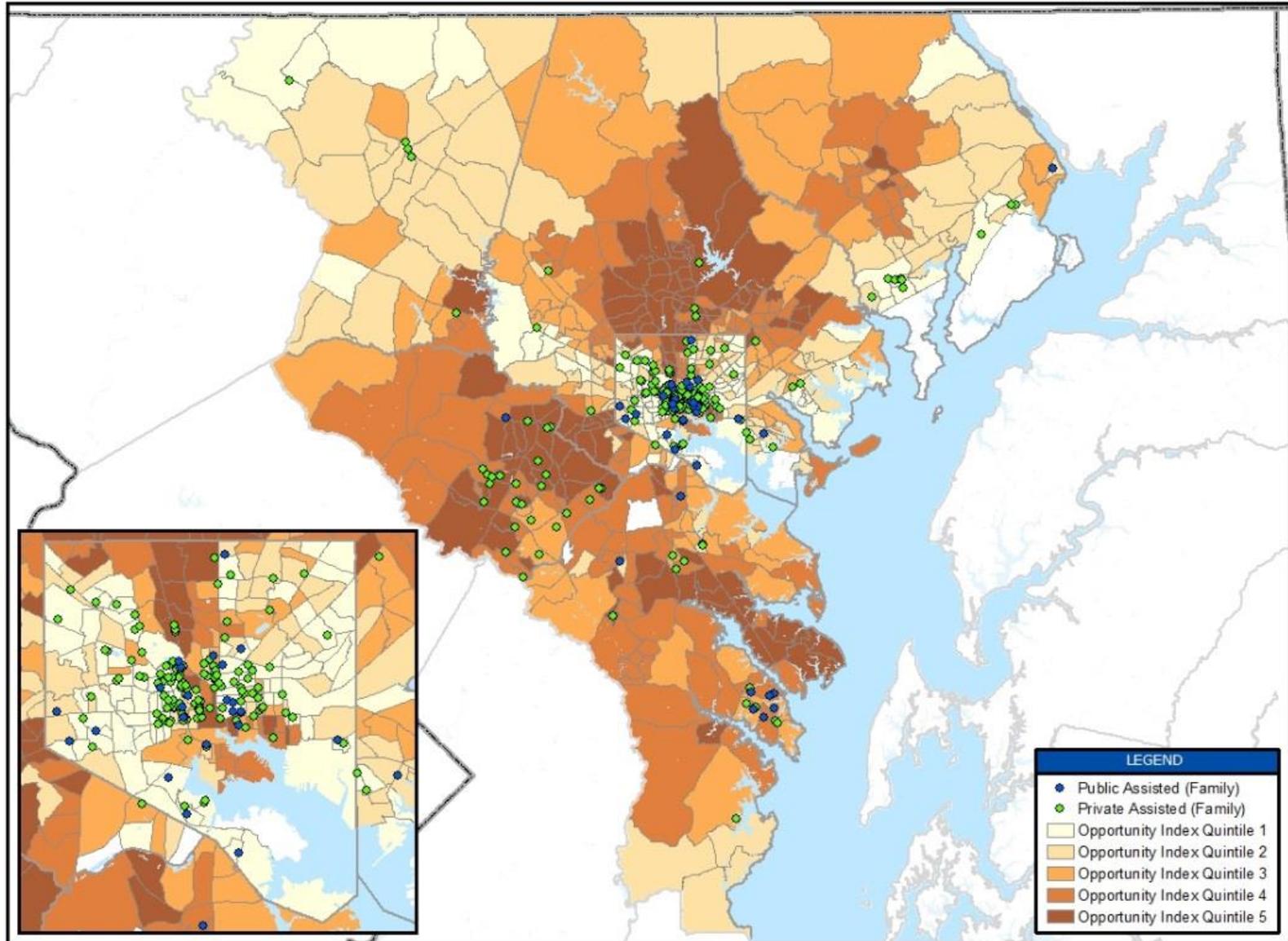
# OMAP Composite Opportunity Index



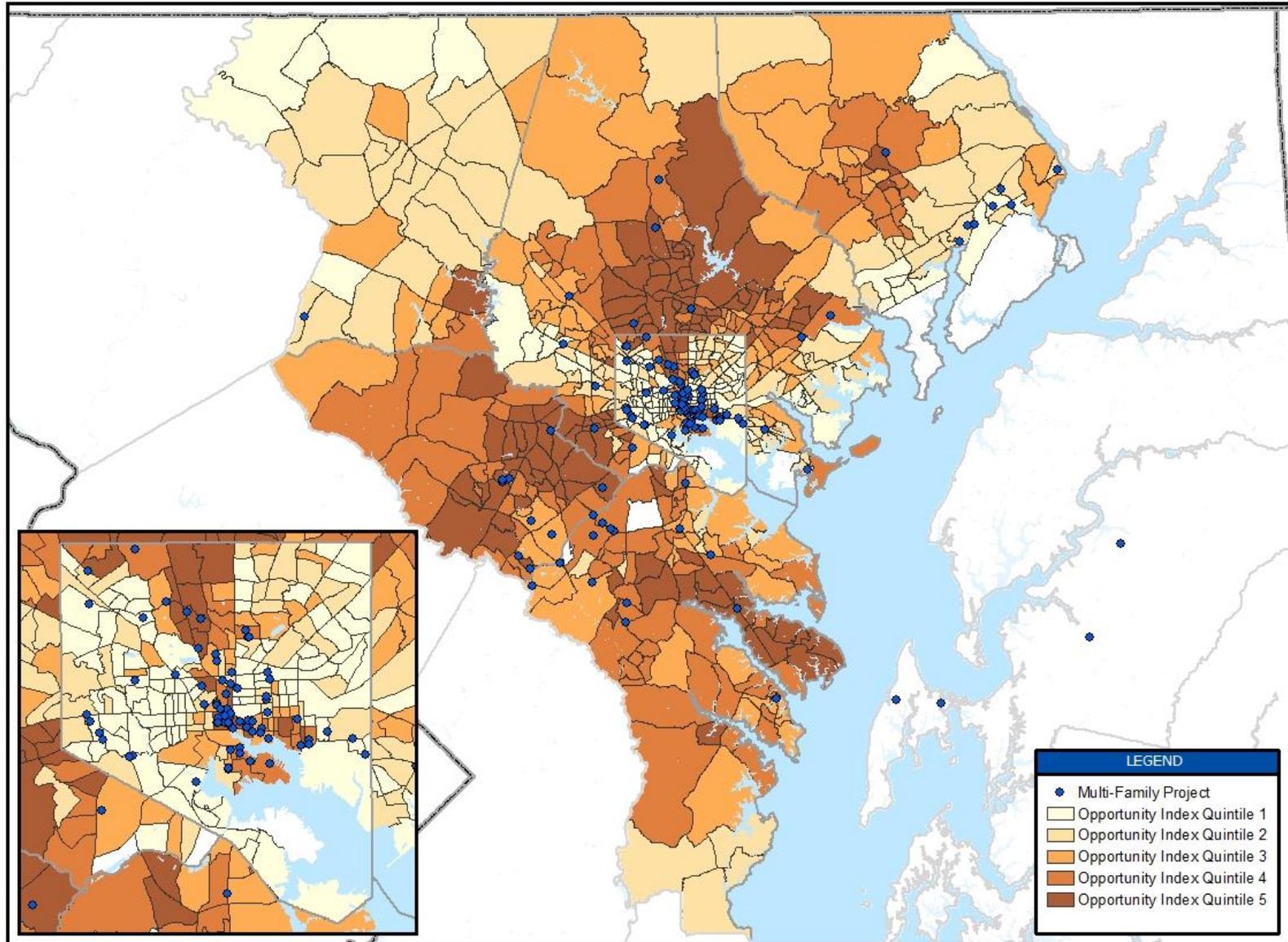
# Indicators

- 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

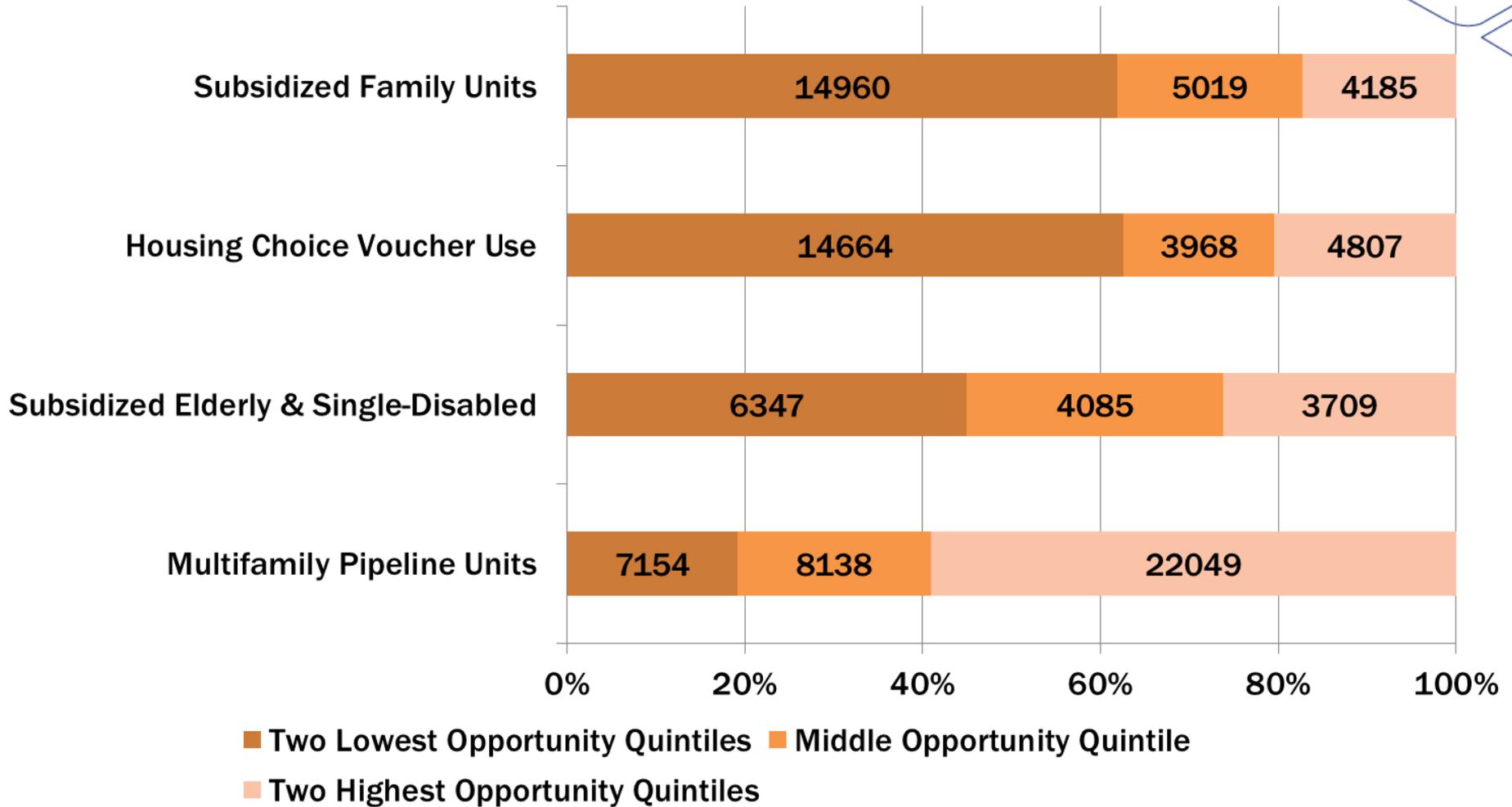
# Subsidized Housing & Opportunity



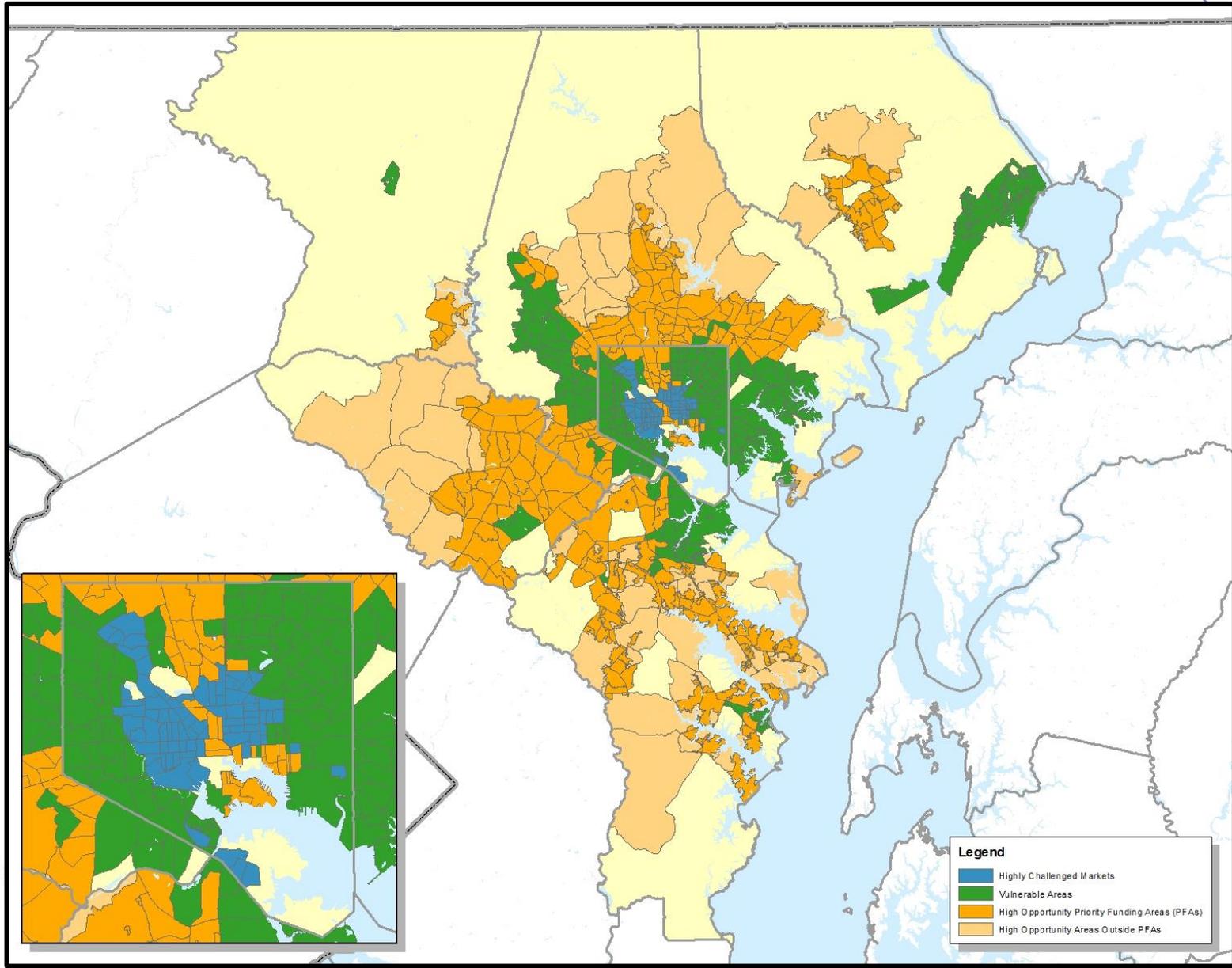
# Planned Multifamily Housing



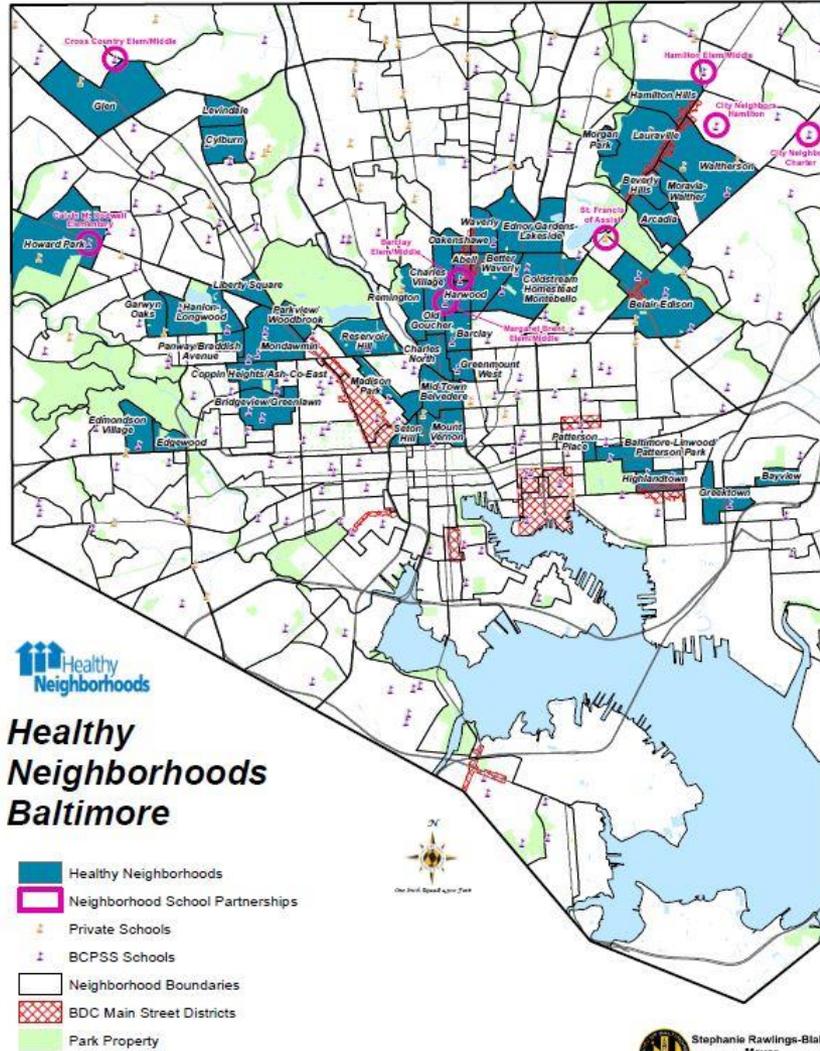
# Housing and Opportunity



# Place-Based Strategies



# Bolster Vulnerable Communities



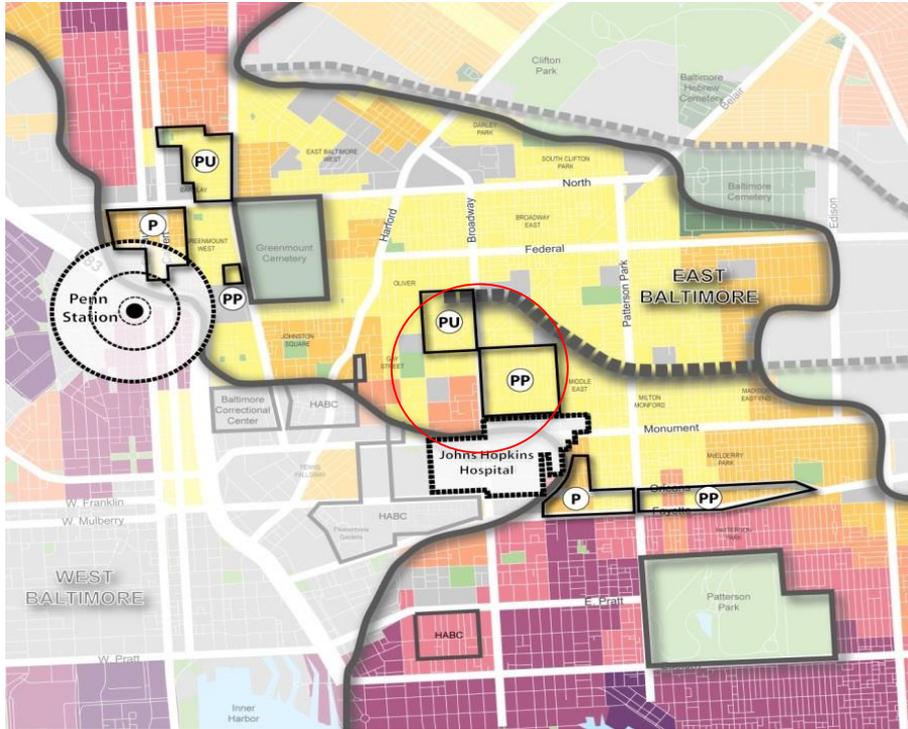
  
**Healthy  
 Neighborhoods  
 Baltimore**

 **Stephanie Rawlings-Blake**  
 Mayor  
 Thomas J. Stear  
 Director of Planning

2014



# Oliver Investments & Strategy

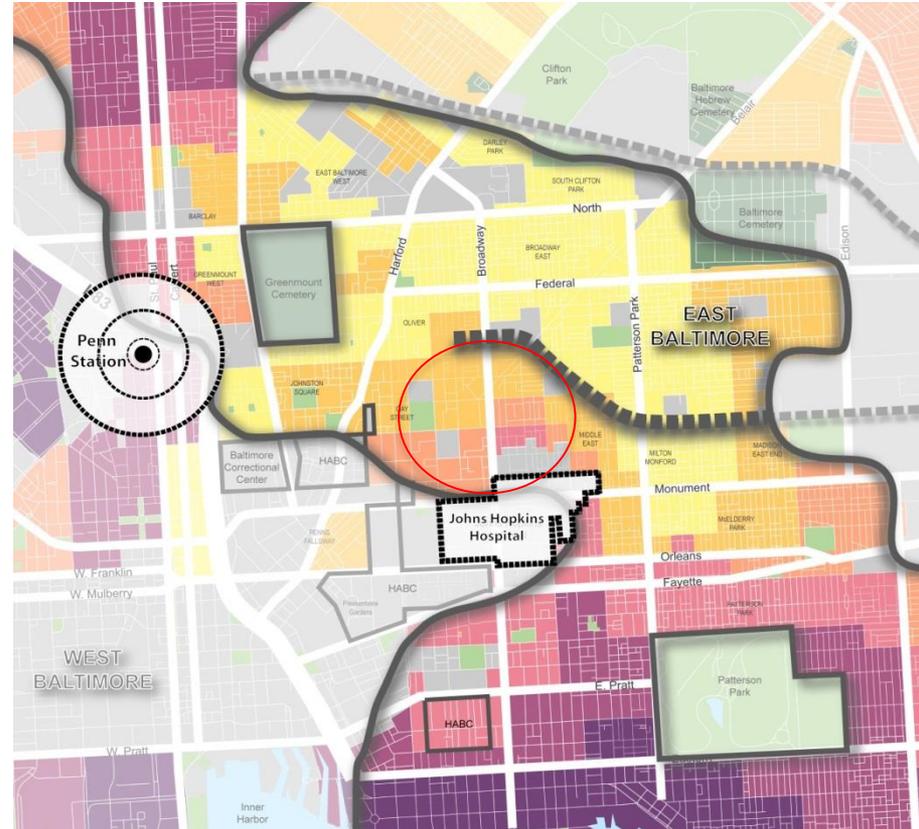


#### Real Estate Investment Activity

- (P)** Scattered Private
- (PP)** Private-Public
- (PU)** Public

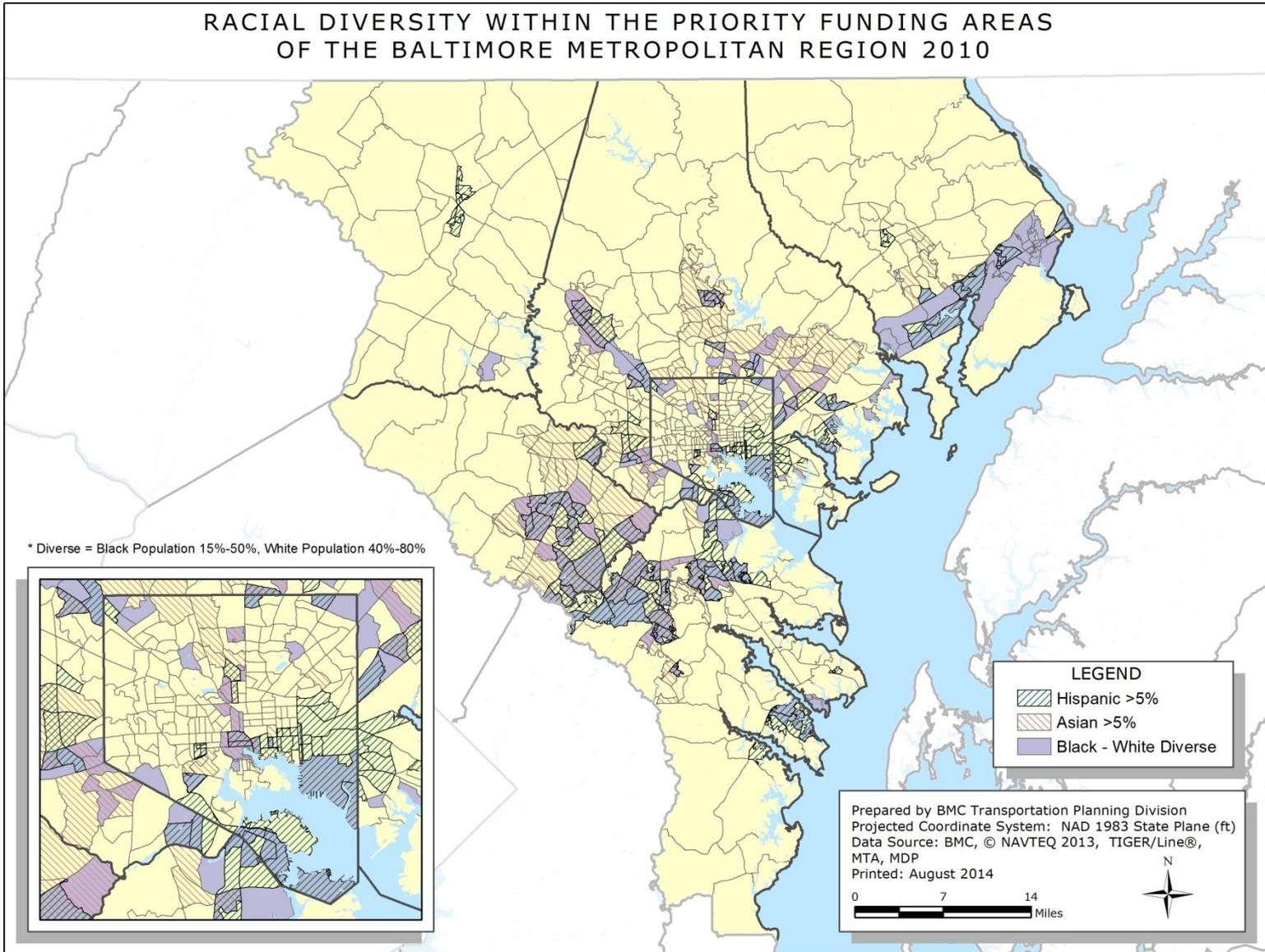
#### 7 Market Clusters

- |                  |                  |                  |
|------------------|------------------|------------------|
| <b>(A)</b> (9)   | <b>(C)</b> (61)  | <b>(F)</b> (136) |
| <b>(B)</b> (27)  | <b>(D)</b> (119) | <b>(G)</b> (111) |
| <b>(E)</b> (154) |                  |                  |

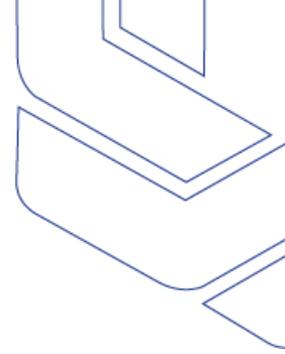


# Sustain Diverse Communities

RACIAL DIVERSITY WITHIN THE PRIORITY FUNDING AREAS  
OF THE BALTIMORE METROPOLITAN REGION 2010



# Thank You



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Baltimore Metropolitan Council

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