



BRANDON M. SCOTT
MAYOR



— BALTIMORE CITY —
**DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT**

Baltimore City

Citywide Housing Plan Process Overview

Fall 2024

Agenda



1

Introduction

2

Affordable Housing Overview

3

Plan Overview

4

Discussion

Agenda

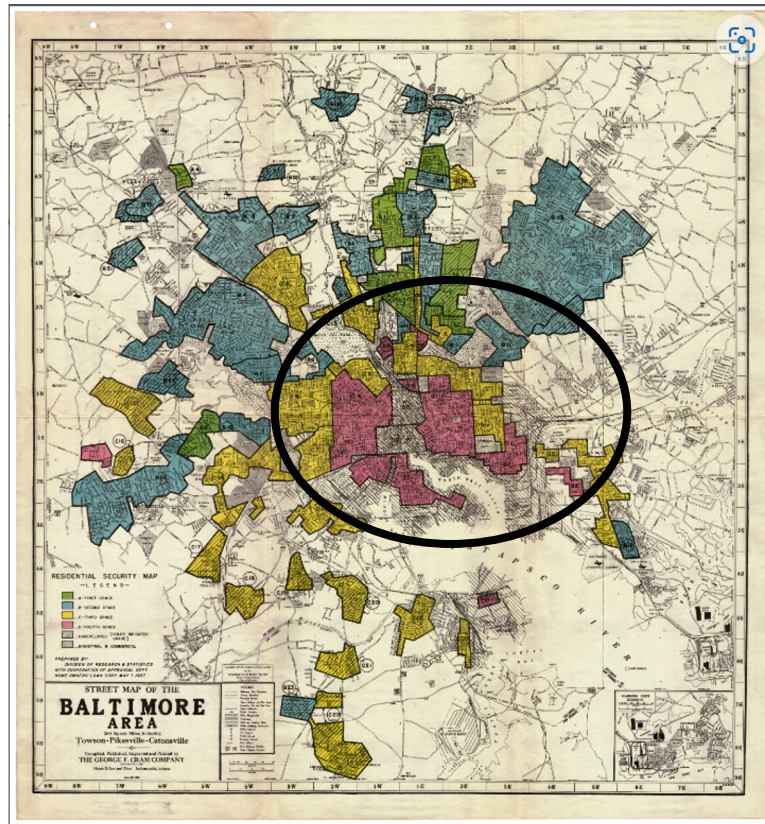


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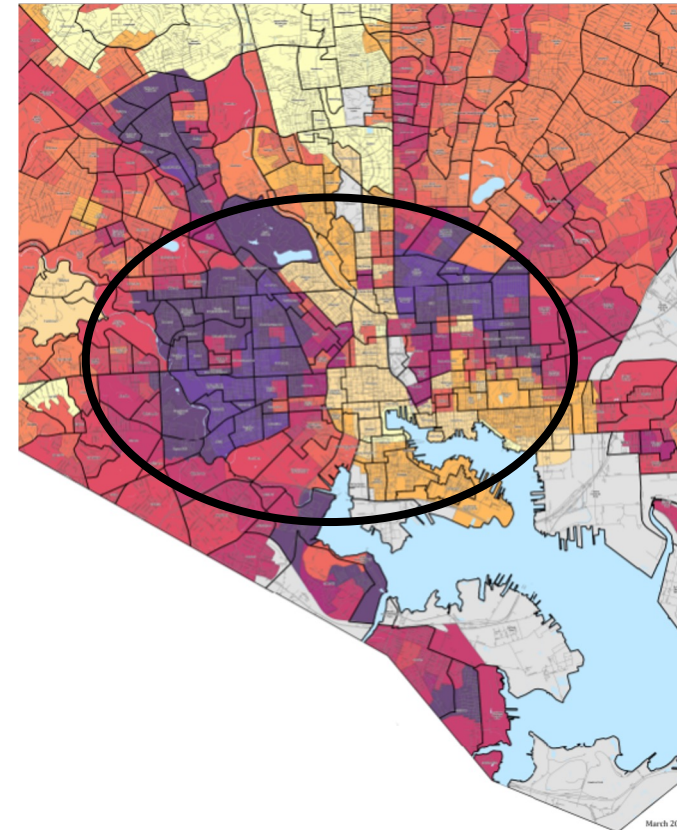
The decisions of the past are still impacting housing and communities today.

1937: Residential Security Map



- KEY**
- **Green:** Most desirable
 - **Blue**
 - **Yellow**
 - **Red:** Hazardous

2024: Housing Market Typology Map



- KEY**
- **Yellow:** High median sales price (> \$287K)
 - **Orange**
 - **Red**
 - **Pink**
 - **Purple:** Low median sales price (< \$54K)

Today, the rate of ownership for Baltimore's Black residents is **43%**, whereas the rate of White ownership is **57%**.

Housing instability is a major problem for City residents, many of whom are cost-burdened and ultimately subject to eviction and foreclosure.



54%

of households can't afford rent for a 1-Bedroom Apartment.

30%

of homeowner households are cost-burdened.

3X

higher eviction count for Black households than white households.

1.7X

higher eviction rate in Baltimore City compared to Maryland, and 2.3x the National Average.

31%

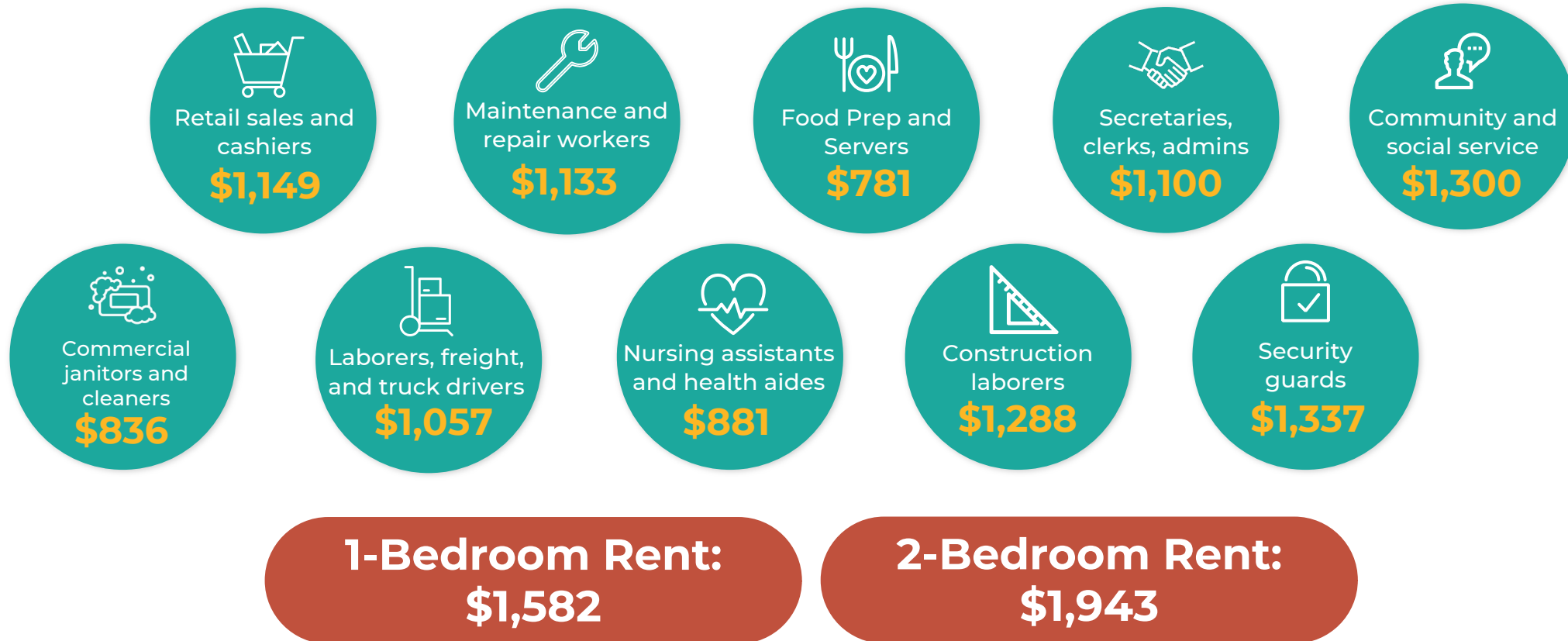
of Maryland's foreclosures took place in Baltimore City.

30K

applicants are on the Public Housing Waiting List.

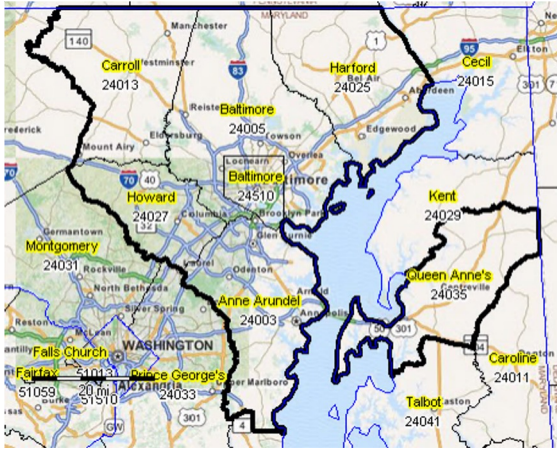
The gap between essential workers' wages and the cost of housing hinders Baltimoreans from gaining financial stability.

Workforce that cannot afford 1-Bedroom in Baltimore City based on median wage:



The housing that HUD designates as “affordable” is not affordable enough for Baltimoreans.

What it actually is:



Six County Area:

- Baltimore County
- Anne Arundel County
- Carroll County
- Harford County
- Howard County
- Queen Anne's County

The Baltimore-Columbia-Towson MSA

HUD Median Household Income to qualify for “Affordable” housing (80% AMI)

\$97,750

What we think it is:



Baltimore City, MD

Actual Median Household Income

\$55,198

Nearly 3 out of 4 households cannot afford even HUD-designated low-income housing.

Baltimore City has several affordable housing programs and multiple financing streams.



Mayor's Office of Homeless Services



Department of Planning



MAYOR'S OFFICE OF CHILDREN & FAMILY SUCCESS



Federally-Financed

- HOME Investment Program
- Housing Accelerator Fund
- Developer Incentive Program
- Emergency Assistance & Rehab Loans
- Community Development Block Grant (CDBG)
- Low-Income Housing Tax Credits (LIHTC) & LIHTC Gap financing
- Choice Neighborhood Grants
- Baltimore Shines

GO Bonds

- Community Catalyst Grants
- Neighborhood Impact Investment Fund
- Lead Hazard Reduction Program



Excise Taxes

- Community Land Trust
- Rent Support Long-Term Voucher
- Affordable Rental Housing Rehab
- Affordable Housing Trust Fund
- Tax Increment Financing (TIF)

Public-Private Partnerships

- Live Near Your Work
- Community Land Trusts
- Joint Housing Funds
- Vacants to Value

The quality and availability of affordable housing has continued to be an issue. But Baltimore City has made significant progress and investments in the last 4 years as VBNs steadily decline...



\$9M

Resident protections & Anti-displacement



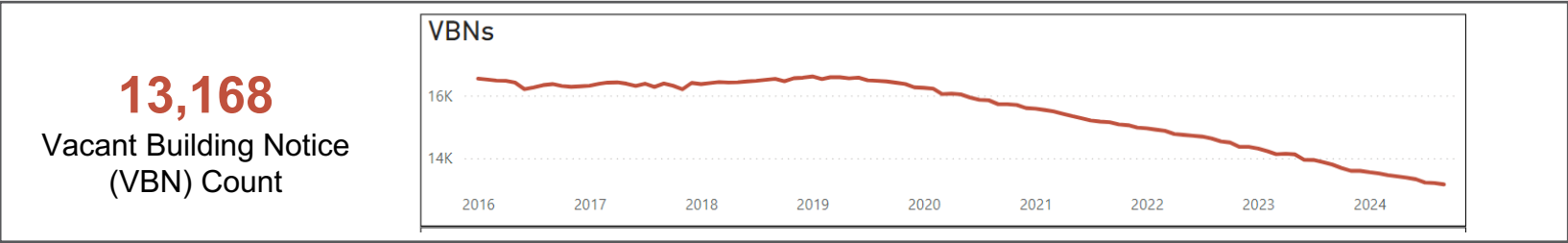
\$51M

Holistic approach to blight elimination



\$86M

Strategic capital investments




\$300M
City investment over 15 years to generate as much as \$3 billion in financing.

Sources: American Community Survey, HUD, The Baltimore Banner, BaltimoreCity.gov

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Key Objectives for Baltimore's first Citywide Housing Plan

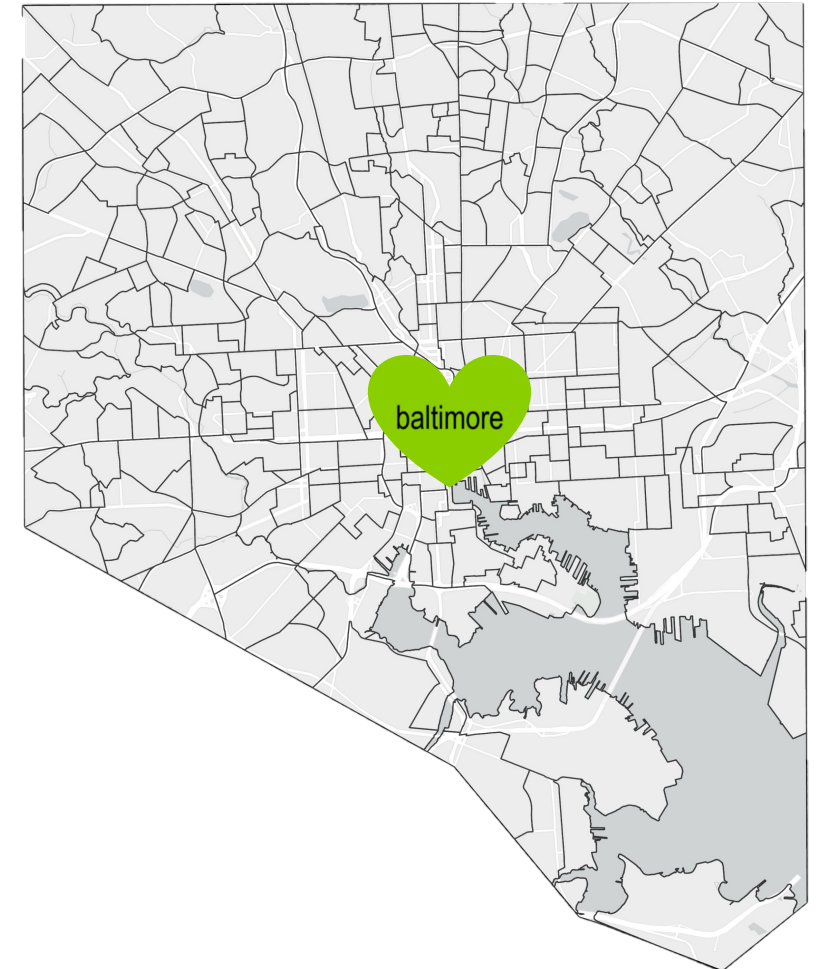
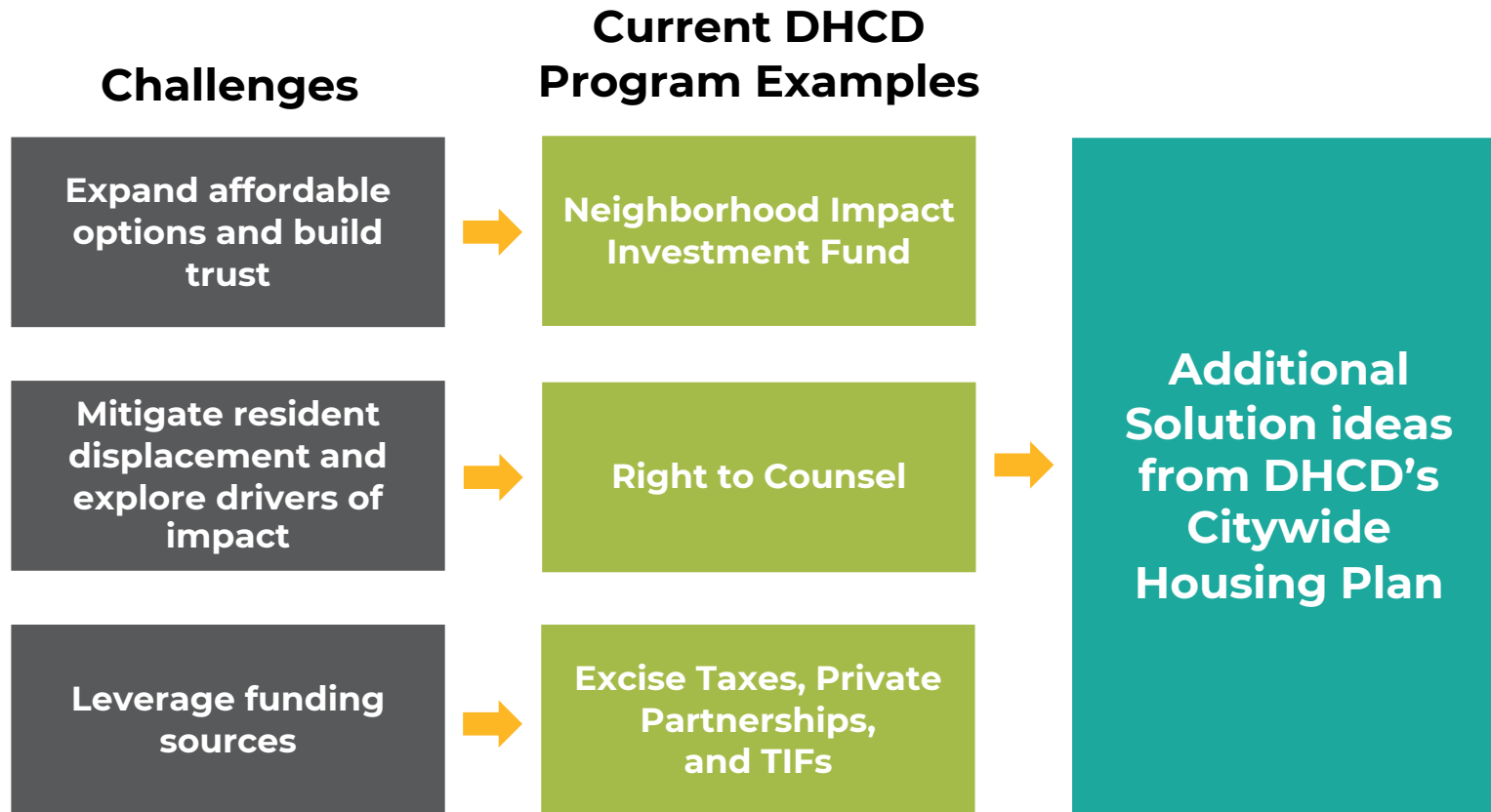


- 1 Set measurable production & preservation goals:** These will be data-driven, concrete, and tracked for the next 15 years.
- 2 Establish North Star principles:** These will inform all aspects of the plan, and be used as benchmarks when making housing policy and funding programs moving forward.
- 3 Create a cohesive anti-displacement framework:** This will be woven throughout all recommendations, inform next steps, and will be informed by stakeholder engagement feedback on gaps in existing services.
- 4 Reflect all residents:** DHCD has and remains committed to equitable, community-driven development without displacement. Feedback collected through stakeholder engagement channels will be incorporated into this plan.

As outlined, available housing is not adequately affordable and largely in need of repair. DHCD's actionable, community-driven housing plan will address this gap.



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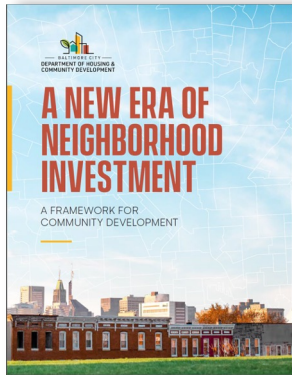


The plan will establish a long-term, implementation-oriented strategy for affordable housing, city-wide.

Existing Housing and Development Efforts

Addressing Baltimore's Vacant Properties at Scale

December 11, 2023



Housing Plan Components

Review existing housing plans and programs

Housing Market & Economic Analysis

Community Development Barriers Analysis

Stakeholder Engagement

Goal Setting

Financial Modeling



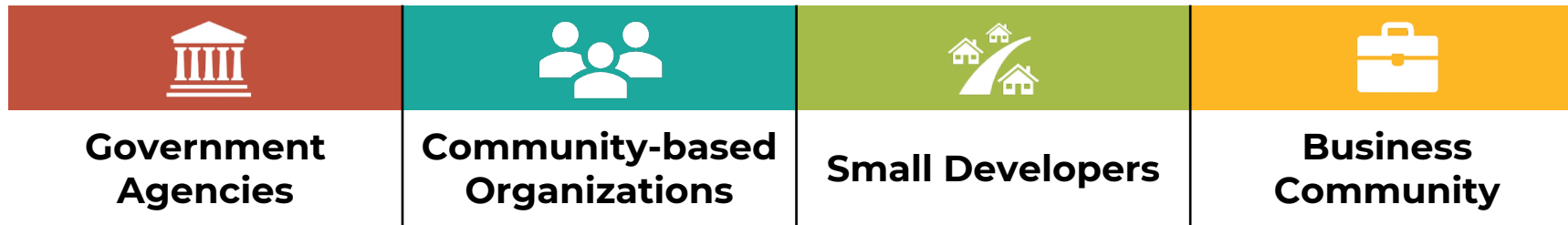
First Housing Plan for Baltimore City
Q1 2025 Anticipated Release

We have launched a robust stakeholder engagement process to collect insights from the public.

Stakeholder Engagement Channels



Baltimore City Housing Plan Advisory Committee



Housing Plan Milestones



Fall Town Halls

Date / Time	Location
Monday, September 23 rd 6pm – 8pm	Cherry Hill Elementary School
Saturday, October 5 th 10am – 12pm	Baltimore Polytechnic Institute

Survey



BALTIMORE CITY
DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT

INVITES YOU TO ATTEND

HOUSING PLAN TOWN HALL MEETINGS

YOUR VOICE MATTERS!
The Baltimore City Department of Housing and Community Development is developing a new Housing Plan to clearly articulate an action-oriented, data-driven, and community-centered, long-term vision for affordable housing across the city. Please join us at a Town Hall meeting.

HELP US DEVELOP A CITY-WIDE HOUSING PLAN
We need all communities in Baltimore to participate in our stakeholder engagement conversations. Widespread input will enable the Department of Housing and Community Development to create a comprehensive city-wide housing plan.

TWO WAYS YOU CAN GET INVOLVED:

- Attend the upcoming town halls in person or virtually.**
These meetings are open to the public.
MONDAY, SEPTEMBER 23 | 6PM - 8PM
@ Cherry Hill Elementary/ Middle School
(801 Bridgeview Road
Baltimore, MD 21225)
• VIRTUAL LINK: bit.ly/DHCDTownHall
- Take the Survey:**
bit.ly/DHCDHousingSurvey

SATURDAY, OCTOBER 5 | 10AM - 12PM
@ Baltimore Polytechnic Institute
(1400 W. Cold Spring Lane
Baltimore, MD 21209)
• VIRTUAL LINK: bit.ly/DHCDTownHall2

TO LEARN MORE
Visit dhcd.baltimorecity.gov

BALTIMORE CITY
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LES INVITA A ASISTIR

REUNIONES COMUNARIAS DEL PLAN DE VIVIENDAS

¡SU VOZ IMPORTANTE!
El Departamento de Viviendas y Desarrollo Comunitario de la ciudad de Baltimore está desarrollando el primer Plan de Viviendas para toda la ciudad que articula claramente una visión para viviendas asequibles en toda la ciudad. Es una visión a lo largo plazo, orientada a la acción, y basada en la comunidad y los datos. Por favor, únase nosotros en una reunión comunitaria.

AYÚDANOS A DESARROLLAR UN PLAN DE VIVIENDAS PARA TODA LA CIUDAD
Necesitamos que todas las comunidades de Baltimore participen en nuestras conversaciones. Una amplia participación permitirá que el Departamento de Vivienda y Desarrollo Comunitario cree un plan para toda la ciudad.

DOS MANERAS DE PARTICIPAR:

- Asista a las próximas reuniones públicas en persona o de forma virtual. Estas reuniones están abiertas al público y con interpretación al español.
LUNES 23 DE SEPTIEMBRE | 6PM - 8PM
@ Cherry Hill Elementary/ Middle School
(801 Bridgeview Road
Baltimore, MD 21225)
• ENLACE VIRTUAL: bit.ly/DHCDTownHall
- Responda a la encuesta:
bit.ly/DHCDHousingSurvey

SABADO 5 DE OCTUBRE | 10:00 A 12:00 H
@ Instituto Politécnico de Baltimore
(1400 W. Cold Spring Lane Baltimore, MD 21209)
• ENLACE VIRTUAL: bit.ly/DHCDTownHall2

PARA SABER MÁS
dhcd.baltimorecity.gov

Take Survey Here:

https://survey.guidehouse.com/jfe/form/SV_9srwer2zA9z1tCS



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Discussion