

Many experts, pundits, and even casual observers acknowledge that the national economic recession that began in 2007 has completely changed the nature of housing markets throughout the United States, with recovery towards a “new normal” still underway¹. Baltimore City’s neighborhoods have not been immune to the vagaries of the foreclosure crisis, declines in sales prices, tightening of mortgage markets and a general over-supply of housing regionally and nationally. Although *Vital Signs* reports have been tracking housing-related indicators since 2000, these recent housing market forces combined with other factors of neighborhood change in an urban setting required the development of a more robust set of indicators to truly assist neighborhoods preparing for ongoing change. The new additions to Housing & Community Development indicators should help neighborhoods track the following issues:

Nature of Sales: Mortgage-based sales generally suggest that the housing unit will be owner-occupied. Cash-based sales suggest investment transactions that may not be occupied by the buyer, or possibly not occupied at all². Bank-owned (REO) sales occur after a property owner has been foreclosed upon, which typically means that displacement has occurred.

Unoccupied vs. vacant: Vacant and abandoned housing is relatively easy to identify with boarded up windows and/or an official condemnation notice. Homes that are unoccupied or do not have anyone living in them are less obvious from appearance alone, but are a growing concern for many neighborhoods. Homes that the United States Postal Service no longer delivers mail to can be considered unoccupied.

Tax relief: Although Baltimore City has one of the highest property tax rates in the State of Maryland, many residents avail themselves to tax credit programs based on ownership status and/or income eligibility.

In *Vital Signs 11*, BNIA-JFI tracks thirteen existing and eight new indicators for Community Statistical Areas³ (CSAs) designed to follow the City’s housing and community development market. These indicators are grouped into the following categories: *market, affordability, tax credits, permits and code enforcement, and total residential properties.*

¹ “Stabilizing and Healing the Housing Market” in *Economic Report of the President* (2012), Chapter 4.

² Alan Mallach, “Depopulation, Market Collapse and Property Abandonment” in *Rebuilding America’s Legacy Cities*, Alan Mallach editor, 2012. The American Assembly.

³ CSAs are groups of census tracts that correspond to neighborhoods. See *Vital Signs 11* Introduction

Data

Data for *Vital Signs 11* Housing indicators comes from sources that can be grouped into the following categories:

City sources: Baltimore City Department of Housing, Baltimore City Circuit Court, Baltimore City Department of Finance

State sources: Maryland Department of Planning

Federal sources: United States Postal Service, Bureau of the Census, American Community Survey

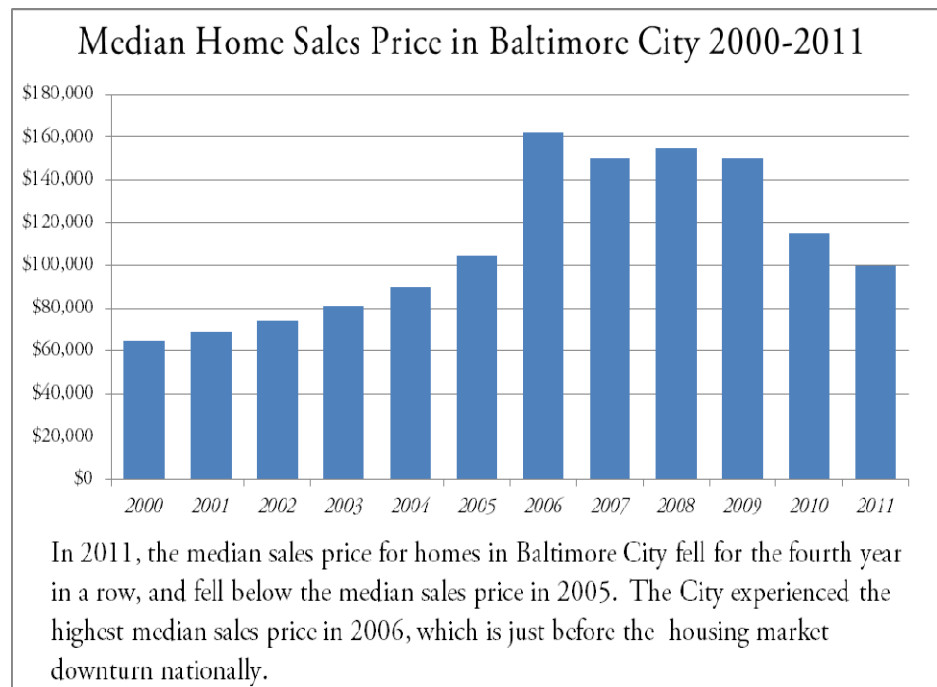
Proprietary sources: First American Real Estate Solutions, RBIntel

When possible, indicators are created by normalizing data by the number of residential properties to establish rates that allow for comparison across neighborhoods and over time.

Housing Market

Eight housing market indicators for Baltimore's neighborhoods are included in *Vital Signs 11*: *total number of homes sold; median price of homes sold; median number of days on market; percent of homes sold in foreclosure; percent of homes sold for cash; percent of properties under mortgage foreclosure; percentage of properties that are owner-occupied; and percent of residential properties that do not receive mail.*

- Between 2010 and 2011, the total number of homes sold in Baltimore City **decreased** by 12.3% from 5,913 to 5,188. The greatest decreases were experienced in Patterson Park North and East, and the Inner Harbor/Federal Hill. The median sales price of homes sold also **decreased** by 13% from \$115,000 to \$100,000. Large percentage **decreases** in home sales prices were



experienced in Oldtown/Middle East; Pimlico/Arlington/Hilltop; and Dickeyville/Franklintown.

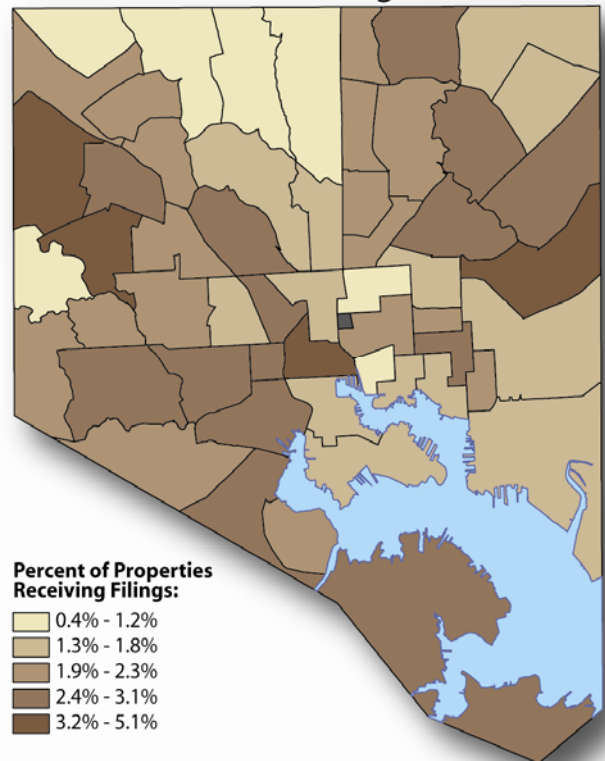
- Despite these overall decreases in 2011, 15 CSAs experienced an **increase** in the number of homes sold and 11 CSAs experienced an **increase** in the median value of homes that were sold from 2010 to 2011. However, these did not occur in the same neighborhoods. The greatest increase in the number of homes sold occurred in Midtown, North Baltimore/Guilford/Homeland, and Mt. Washington/Coldspring. The greatest percentage increase in median sales price occurred in Sandtown-Winchester/Harlem Park; Upton/Druid Heights; Greenmount East; and Poppleton/The Terraces/Hollins Market. (*see Data Story*)
- The median number of days that a house was listed on the market **decreased** from 101 in 2010 to 60 in 2011 for Baltimore City overall, and **decreased** in all 55 CSAs from 2010 to 2011. The CSAs where it took the least amount of time to sell a home in 2011 included: Greater Roland Park/Poplar Hill; the Waverlies; Claremont/Armistead; Clifton/Berea; and Highlandtown.
- The percentage of properties in Baltimore City receiving a mortgage foreclosure filing **decreased** from 2.2% in 2010 to 1.0% in 2011⁴. The lowest foreclosure rates occurred in Greater Roland Park/Poplar Hill (0.2%) and Cross-

Data Story: Median Home Price in the Community

The median home sales price shows the middle price at which homes are sold within one calendar year. The median price of homes sold is a more accurate indicator of housing prices than the average because it is less influenced by extremes at the high or the low end of the home price spectrum. This is an important indicator over time because the home is usually a family's most important asset. An increase in home value can be used to finance a college education or to supplement a retirement plan. In the community, an increase in home value tends to raise the value of the surrounding homes as well. A decline in median home value can lead to a decline in household assets. Southeastern Community Development Corporation is one organization serving Baltimore residents who are thinking about purchasing a home located in one of the Southeastern Baltimore communities. Our housing counselors guide people through the complicated process of finding and affording a home.

By the Southeastern Community Development Corporation

Percent of Properties with Foreclosure Filings, 2011



⁴ This decrease may in large part be due to changes in Maryland foreclosure regulations giving homeowners the ability to mediate a foreclosure proceeding, and the national foreclosure settlement that was being negotiated by 49 states and the federal government.

Country/Cheswolde (0.2%). The highest foreclosure rates occurred in Downtown/Seton Hill (3.9%) and Washington Village (2.9%). From 2010 to 2011, the foreclosure rates decreased in every CSA except for Washington Village. (*see Data Story*)

- Baltimore City's owner-occupancy rate **decreased** by 2.6% from 60.2% in 2010 to 57.6% in 2011; the owner-occupancy rate **declined** in all 55 CSAs. The CSAs with the highest rates of owner-occupancy were Northwood (82.5%) and Mt. Washington/Coldspring (80.9%).

Indicators reflecting the nature of homes sales (cash-based or under foreclosure) are new in *Vital Signs 11*. Data reported for 2011 represents "baseline" information for tracking over time and are not analyzed historically.

- In 2011, 50.8% of all homes sold in Baltimore were purchased with cash. In five CSAs, **over 90%** of the homes sold were purchased with cash; these CSAs were Madison/East End, Sandtown-Winchester/Harlem Park, Southern Park Heights, Clifton-Berea, and Southwest Baltimore. In 2011, there were two CSAs where **less than 20%** of the homes sold were purchased with cash: South Baltimore and Mt. Washington/Coldspring.
- In 2011, one out of every three homes sold (33.1%) were identified as being either in foreclosure or a real estate owned (REO) sale. In 10 CSAs, more than one out of every two homes sold were in foreclosure with Dickeyville/Franklinton having the **highest** percent (62.5%) of homes sold in foreclosure. Four CSAs had less than

Data Story: Foreclosures

Out of all the Maryland jurisdictions, Baltimore City has consistently had the 2nd-highest rate of foreclosures (behind Prince George's County). The housing crisis struck earlier in the city than other areas of the country – neighborhoods once plagued by redlining, and then blockbusting began showing the effects of predatory lending and underemployment a few years before the recession was officially declared. Some symptoms of foreclosure include abandonment, crime, decreased home values, and more families in need of social services. In addition, between 40-45% of foreclosures are on investor-owned properties, meaning that renters in the city are being affected as well as homeowners.

For these reasons, the Baltimore Homeownership Preservation Coalition (BHPC) was formed to mitigate the effects of foreclosure on families and neighborhoods in Baltimore City. Members include nonprofits, foundations, government agencies, realtors, banks, and other coalitions working on related issues. Tracking the foreclosure and home sales data provided by BNIA-JFI has enabled BHPC and our members to better target resources and outreach efforts around programs and other assistance, and to measure our progress. If you are at-risk for foreclosure, please contact the Maryland HOPE hotline (1-877-462-7555), where you will be directed to free, nonprofit professionals that will help you navigate this difficult process.

By the Baltimore Homeownership Preservation Coalition

10% of homes sold under foreclosure with Cross-Country/Cheswolde having the **lowest** percent (7.4%).

Another new indicator in *Vital Signs 11* is the percentage of residential addresses that do not receive mail from the United States Postal Service⁵. This indicator helps neighborhoods track the level of homes that are currently unoccupied.

- In Baltimore City, 7.5% of the residential addresses did not receive mail in both 2010 and 2011. From 2010 to 2011, the CSAs with the greatest **increase** in the percentage of addresses not receiving mail were Howard Park/West Arlington and Edmonson Village. The CSAs with the greatest **decrease** in the percentage of homes not receiving mail were led by decreases in Madison/East End and Patterson Park North and East.
- In 2011, the **highest** percentages of addresses not receiving mail were located in Midway/Coldstream (17.0%), Greenmount East (16.3%), and Penn North/Reservoir Hill (16.3%). The **smallest** percentages occurred in Dickeyville/Franklintown (0.9%) and Mt. Washington/Coldspring (1.0%).

Housing Affordability⁶

Housing costs are a burden for households on a fixed- or low-income, or that have experienced job loss or displacement, or where housing values are increasing rapidly. *Vital Signs 11* tracks the percentage of households paying 30% or more of their total household income on either mortgage or rent.

- In 2011, 40.5% of the households with mortgages paid more than 30% of their total household income on home-related expenses. Four CSAs reported that at least half of the homeowners spend more than 30% of their total income on housing: Edmonson Village (60.9%); Howard Park/West Arlington (60.1%); Downtown/Seton Hill (58.8%); and Cedonia/Frankford (53.3%).
- In 2011, 53.8% of the households that pay rent spent more than 30% of their total household income on housing-related expenses. The CSAs where the **greatest** percentage of renters paid in excess of 30% of their income on housing include: Midway/Coldstream (74.1%); Greater Rosemont (67.7%); Howard Park/West Arlington (67.5%); and Dorchester/Ashburton (66.0%). The CSAs with the **least** percentage of renters that paid more than 30% of their total household income on rent was in Canton (32.3%).

⁵ Addresses identified by the USPS as having been "vacant" or "No-Stat" may or may not be those that Baltimore City has issued a Vacant House Notice (see below).

⁶ Source for Housing Affordability indicators is the 2007-2011 American Community Survey (ACS).

Housing Tax Credits⁷

Baltimore City residential property owners can apply for two property tax credits in order for owner-occupants to manage fluctuations in assessed value (homestead tax credit) and to ensure their tax bill does not exceed a percentage of household gross income (homeowner's tax credit). Property owners must apply for these credits and many homeownership preservation strategies are aimed at raising awareness about the application cycles. *Vital Signs 11* tracks the percentage of properties that receive each of these credits to show the rate of uptake of these potential credits in different parts of the City.

- In 2011, the rate of residential properties receiving the Homestead Tax credit was 482 per 1,000 residential units in Baltimore City. The CSAs with the **highest** rates of residential properties that received the Homestead Tax credit were located in Northwood (786 per 1,000 residential units), Loch Raven (763 per 1,000 residential units), and Harford/Echodale (753 per 1,000 residential units). The CSAs with the **lowest** rates of residential properties that received the Homestead Tax credit were located in Poppleton/The Terraces/Hollins Market (133 per 1,000 residential units), Greenmount East (149 per 1,000 residential units), and Clifton-Berea (163 per 1,000 residential units).
- In 2011, the rate of residential properties that received the Homeowners Tax credit was 49 per 1,000 residential properties in Baltimore City. In 2011, the **highest** rates of Homeowners Tax credit were located in Edmonson Village (108 per 1,000 residential units), Southeastern (93 per 1,000 residential units), Orangeville/East Highlandtown (89 per 1,000 residential units) and Northwood (89 per 1,000 residential units). In 2011, there were six CSAs with less than 10 per 1,000 residential properties receiving the Homeowners Tax credit. The Downtown/Seton Hill CSA had the **lowest** - no residential units received the tax credit.

Data Fact:

In 2011, the Northwood CSA had the highest rate of both owner-occupancy and residential properties receiving the Homestead Tax Credit

Housing Permits and Code Enforcement

Baltimore Housing, the City's Department of Housing and Community Development, is responsible for issuing permits for rehabilitation, new construction and demolition as well as enforcing the building code and issuing violations. *Vital Signs 11* uses these datasets to track both investment in and neglect of a neighborhood's housing stock.

- In Baltimore City, the percentage of residential properties with rehabilitation permits in excess of \$5,000 **decreased** slightly from 2.5% in 2010 to 2.4% in 2011. The CSAs that had

⁷ Tax credit data has been provided by the Baltimore City Department of Finance

the **largest** percentage of properties receiving rehab permits was Poppleton/The Terraces/Hollins Market (8.3%), Mt. Washington/Coldspring (6.3%), and Oldtown/Middle East (6.0%). In 2011, the CSAs that had the **smallest** percentage of properties receiving rehab permits was Cherry Hill (0.5%), Sandtown-Winchester/Harlem Park (1.0%), Brooklyn/Curtis Bay/Hawkins Point (1.0%), and Downtown/Seton Hill (1.0%).

Two new indicators for *Vital Signs 11* include the *rates for new construction and demolition permits* (See *Data Story: The Role of Demolition*). These baseline indicators for 2011 will be tracked over time.

- In 2011, the City had an average of 0.7 new construction permits per 1,000 homes. The **greatest** rate of permits occurred in the Mt. Washington/Coldspring (7.7 per 1,000 homes), Claremont/Armistead (6.6 per 1,000 homes), and Beechfield/Ten Hills/West Hills (4.8 per 1,000 homes) CSAs.
- In 2011, the City had an average of 1.6 demolition permits per 1,000 homes. The **greatest** number of permits were issued in Poppleton/The Terraces/Hollins Market (25.6 per 1,000 homes), and Greenmount East (16.2 per 1,000 homes) CSAs.

Data Story: The Role of Demolition in Community Revitalization

As has been well documented through campaigns such as the National Vacant Property Campaign (now the Center for Community Progress), abandoned properties drain money from nearby property owners, reduce tax revenue for the local jurisdiction and negatively affect quality of life in neighborhoods. For over 10 years, the Baltimore Neighborhood Indicators Alliance--Jacob France Institute has been tracking the percent of vacant housing in Baltimore's neighborhoods and the variation by neighborhood is significant. Overall, 7.8% (nearly 16,000) of the City's housing stock in 2011 had an official Vacant House Notice (VHN) violation on the building condemning the property as uninhabitable. In many neighborhoods, vacant housing is almost non-existent (Hamilton, Mt. Washington/Coldspring, Ten Hills). Over the past decade, a few neighborhoods saw a reduction in VHNs (Patterson Park, Fells Point). However, for the neighborhoods with the highest rates of VHNs in 2000, these neighborhoods saw even more increases by the end of the decade. In September 2012, the Brookings Institute released a report addressing the magnitude of the nation's vacant and abandoned housing problem and the role that demolition (in addition to rehabilitation) will need to play for stabilizing housing in the surrounding community. Market demand for housing in these neighborhoods is weak because of an oversupply of housing in areas of extreme population loss. In fact, based on the BNIA-JFI indicators, the threshold for new residents to move into neighborhoods with vacant housing is about 4%; all but one CSA with more than 4% vacant housing declined in population between 2000 and 2010. Baltimore City's Vacant to Values program Baltimore sets out 6 strategies for addressing the issue overall combining strategic code violations with demolition. In 2012, the City received a Clinton Global Initiative award for both rehabilitation and strategic demolition of vacant properties.

By the Baltimore Neighborhood Indicators Alliance-Jacob France Institute

- The percentage of homes receiving a vacant housing notice in Baltimore City **decreased** slightly from 7.9% in 2010 to 7.8% in 2011. There were 25 CSAs where the percentage of vacant and abandoned properties **declined**, led by Greenmount East and Madison East End. However, the percentage of vacant and abandoned properties **increased** in 30 CSAs led by Sandtown-Winchester/Harlem Park and Oldtown/Middle East.
- The CSAs with **highest** percentage of vacant and abandoned homes were Oldtown/Middle East (41.7%), Greenmount East (34.7%), Upton/Druid Heights (34.0%), and Sandtown-Winchester/Harlem Park (32.6%). In 2011, 19 CSAs had less than 1% vacant and abandoned properties.
- The percentage of properties receiving housing violations (other than vacant and abandoned) in Baltimore City **increased** from 3.8% in 2010 to 4.7% in 2011. From 2010 to 2011, 46 CSAs experienced an increase in the percentage of homes receiving a housing violation. The greatest **increases** were experienced in Downtown/Seton Hill, Greenmount East, and Westport/Mt. Winans/Lakeland.
- In 2011, the CSAs with the **largest** percentage of properties receiving a housing violation included: Greenmount East (19.2%); Clifton-Berea (12.7%); Upton/Druid Heights (12.1%), and Downtown/Seton Hill (11.3%). In 2011, there were five CSAs where less than 1% of the homes received a housing violation. These CSAs with the **lowest** percentage of housing violations were: Canton (0.4%); Mt. Washington/Coldspring (0.4%); South Baltimore (0.5%); Cross-Country/Cheswolde (0.6%); and Greater Roland Park/Poplar Hill (0.8%).

Since 2002 with then-Mayor Martin O'Malley's Project 5000 campaign, the City has been actively pursuing ownership of vacant and abandoned housing in order to streamline access to properties by communities and potential developers. *Vital Signs 11* includes *the percentage of vacant and abandoned properties owned by Baltimore City* as a new indicator. The 2011 data is a baseline rate.

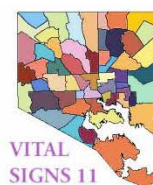
- In 2011, 19.7% of the vacant and abandoned properties were owned by the City. The CSAs with the **greatest** percentage of vacant and abandoned properties owned by the City were in the Downtown/Seton Hill (55.0%), Oldtown/Middle East (52.4%), Upton/Druid Heights (45.2%), and Greater Charles Village (10.9%) CSAs in 2011.

New Indicators in Vital Signs 11

Vital Signs 11, Housing includes eight new indicators: *percent of homes sold in foreclosure, percent of homes sold for cash, percent of residential properties with no mail delivery by USPS, homestead tax credits per 1,000 homes, homeowner's tax credits per 1,000 homes, number of new construction permits per 1,000 homes, number of demolition permits per 1,000 homes, and percent of vacant properties owned by Baltimore City.* The data included in *Vital Signs 11* will serve as the baseline for future comparisons, and as such is not comparable to previous data.

Baseline Rates in 2011 for Baltimore City: New Housing Indicators in Vital Signs 11

Percent of Homes Sold in Foreclosure	33.1%
Percent of Homes Sold for Cash	50.8%
Percent of Residential Properties with No Mail Delivery by USPS	7.5%
Homestead Tax Credits per 1,000 Homes	481.8
Homeowner's Tax Credits per 1,000 Homes	49.5
Number of New Construction Permits per 1,000 Homes	0.7
Number of Demolition Permits per 1,000 Homes	1.6
Percent of Vacant Properties Owned by Baltimore City	19.7%



Housing

Indicator Definitions & Rankings

For each indicator reported in *Vital Signs 11*, we provide the data source, the years for which it is reported, and the five CSAs with the highest and lowest values for the indicator; these may not correspond to positive or negative trends.

Housing Market Indicators

Total Number of Homes Sold

Measures housing market activity in an area.

Definition: The total number of homes and condominiums that are sold within a full calendar year. This includes both market and private transactions.

Source: *First American Real Estate Solutions (FARES), 2010, 2011*

Five Highest:

1. Patterson Park North & East
2. Inner Harbor/Federal Hill
3. Canton
4. Medfield/Hampden/Woodberry
5. South Baltimore

Five Lowest:

1. Cherry Hill
2. Dickeyville/Franklinton
3. Downtown/Seton Hill
4. Claremont/Armistead
5. Poppleton/The Terraces/Hollins Market

Median Price of Homes Sold

Measures the value of residential properties in an area.

Definition: The median home sales price is the middle value of the prices for which homes are sold (both market and private transactions) within a calendar year. The median value is used as opposed to the average so that both extremely high and extremely low prices do not distort the prices for which homes are sold. This measure does not take into account the assessed value of a property.

Source: *First American Real Estate Solutions (FARES), 2010, 2011*

Five Highest:

1. North Baltimore/Guilford/Homeland
2. Greater Roland Park/Poplar
3. Inner Harbor/Federal Hill
4. Mt. Washington/Coldspring
5. South Baltimore

Five Lowest:

1. Madison/East End
2. Clifton-Berea
3. Southwest Baltimore
4. Midway/Coldstream
5. Southern Park Heights

Median Number of Days on the Market

Measures the demand for housing in an area.

Definition: The median number of days that homes listed for sale sits on the public market in a given area. This time period is from the date it is listed for sale till the day the contract of sale is signed. Private (non-listed) home sale transactions are not included in this indicator. The median days on market is used as opposed to the average so that both extremely high and extremely low days on the market do not distort the length of time for which homes are listed on the market.

Source: *RBIntel, 2010, 2011*

Five Highest:

1. Cross-Country/Cheswolde
2. Downtown/Seton Hill
3. Cherry Hill
4. Upton/Druid Heights
5. Dickeyville/Franklintown

Five Lowest:

1. Greater Roland Park/Poplar Hill
2. The Waverlies
3. Claremont/Armistead
4. Clifton-Berea
5. Highlandtown

Percent of Homes Sold in Foreclosure

Measures sales of homes by banks owning foreclosed properties

Definition: This indicator reflects the portion of the homes and condominiums sold that were identified as being owned by the bank (REO) out of all residential properties sold in a calendar year.

Source: *RBIntel, 2010, 2011*

Five Highest:

1. Dickeyville/Franklintown
2. Penn North/Reservoir Hill
3. Washington Village
4. Allendale/Irvington/S. Hilton
5. Clifton-Berea

Five Lowest:

1. Cross-Country/Cheswolde
2. Mt. Washington/Coldspring
3. North Baltimore/Guilford/Homeland
4. South Baltimore
5. Inner Harbor/Federal Hill

Percent of Homes Sold for Cash

Measures the purchasing of homes in cash, without a mortgage.

Definition: This indicator reflects the portion of homes and condominiums sold for cash out of all residential properties sold in a calendar year.

These types of sales tend to signify investor-based purchases as homes purchased for cash either become rental properties or later sold again in an effort to generate a profit.

Source: *RBIntel, 2010, 2011*

Five Highest:

1. Madison/East End
2. Sandtown-Winchester/Harlem Park
3. Southern Park Heights
4. Clifton-Berea
5. Southwest Baltimore

Five Lowest:

1. South Baltimore
2. Mt. Washington/Coldspring
3. North Baltimore/Guilford/Homeland
4. Inner Harbor/Federal Hill
5. Canton

Percent of Properties Under Mortgage Foreclosure

Measures properties for which foreclosure proceedings are underway due to mortgage delinquencies.

Definition: This indicator reflects the percentage of properties where the bank or lending company has filed a foreclosure proceeding with the Baltimore City Circuit Court out of all residential properties within an area in a calendar year. It is important to note that a property can receive more than one foreclosure filing within a year and also that the owner of a property must be in default of their mortgage at least 90 days before filing with the court system. Additionally, this is not a measure of actual foreclosures. Not every property that receives a filing results in a foreclosure.

Source: *Baltimore City Circuit Court, 2010, 2011*

Five Highest:

1. Downtown/Seton Hill
2. Washington Village
3. Belair-Edison
4. Poppleton/The Terraces/Hollins Market
5. Dorchester/Ashburton

Five Lowest:

1. Cross-Country/Cheswolde
2. Greater Roland Park/Poplar Hill
3. Dickeyville/Franklinton
4. North Baltimore/Guilford/Homeland
5. South Baltimore

Percent of Properties that are Owner-Occupied

Measures property occupancy by owners.

Definition: The percentage of homeowners that are the principal residents of a particular residential property out of all residential properties. It is important to note that a portion of these owner-occupied properties may be subdivided and have tenants that pay rent and are not included in the calculation.

Source: *Maryland Property View, 2010, 2011*

Five Highest:

1. Cross-Country/Cheswolde
2. Northwood
3. Mt. Washington/Coldspring
4. Harford/Echodale
5. Loch Raven

Five Lowest:

1. Madison/East End
2. Southwest Baltimore
3. Greenmount East
4. Poppleton/The Terraces/Hollins Market
5. Sandtown-Winchester/Harlem Park
Upton/Druid Heights

Percent of Addresses that Do Not Receive Mail (USPS No Stat)

Measures housing units where mail delivery has been discontinued.

Definition: The percentage of residential addresses for which the United States Postal Service has identified as being unoccupied (no mail collection) for a period of at least 90 days or longer. These properties may be habitable, but are not currently being occupied. It is important to note that a single residential property can contain more than one address.

Source: *United States Postal Service, Department of Housing and Urban Development, 2010, 2011*

Five Highest:

1. Midway/Coldstream
2. Greenmount East
3. Penn North/Reservoir Hill
4. Southwest Baltimore
5. Greater Mondawmin

Five Lowest:

1. Dickeyville/Franklinton
2. Mt. Washington/Coldspring
3. Cross-Country/Cheswolde
4. Loch Raven
5. North Baltimore/Guilford/Homeland

Housing Tax Credits Indicators

Rate of Properties Receiving Homestead Tax Credit

Measures homeownership and residential properties receiving a tax credit.

Definition: The number of residential properties that received the homestead tax credit per 1,000 residential properties within an area. The Homestead Credit limits the increase in taxable assessments each year to a fixed percentage. Every county and municipality in Maryland is required to limit taxable assessment increases to 10% or less each year, with the Baltimore City rate capped at 4%.

Source: Baltimore City Department of Finance, 2011

Five Highest:

1. Northwood
2. Loch Raven
3. Harford/Echodale
4. Mt. Washington/Coldspring
5. Beechfield/Ten Hills/West Hills

Five Lowest:

1. Poppleton/The Terraces/Hollins Market
2. Greenmount East
3. Clifton-Berea
4. Madison/East End
5. Sandtown-Winchester/Harlem Park

Rate of Properties Receiving Homeowners Tax Credit

Measures homeownership and residential properties receiving a tax credit.

Definition: The number of residential properties that received the homeowners tax credit per 1,000 residential properties within an area. The homeowner's tax credit sets a limit on the amount of property taxes any homeowner must pay based upon his or her income.

Source: Baltimore City Department of Finance, 2011

Five Highest:

1. Edmondson Village
2. Southeastern
3. Orangeville/East Highlandtown
4. Northwood
5. Howard Park/West Arlington

Five Lowest:

1. Downtown/Seton Hill
2. Midtown
3. Harbor East/Little Italy
4. Poppleton/The Terraces/Hollins Market
5. Greenmount East

Housing Permits and Code Enforcement Indicators

Percentage of Residential Properties with Rehabilitation Permits Exceeding \$5,000

Measure of interest, demand, and financial ability to invest in residential properties in an area.

Definition: This indicator reflects the portion of residential properties that have applied for and received a permit to renovate the interior and/or exterior of a property where the cost of renovation will exceed \$5,000. The threshold of \$5,000 is used to differentiate a minor and more significant renovation project.

Source: *Baltimore City Department of Housing, 2010, 2011*

Five Highest:

1. Poppleton/The Terraces/Hollins Market
2. Mt. Washington/Coldspring
3. Oldtown/Middle East
4. South Baltimore
5. Canton

Five Lowest:

1. Cherry Hill
2. Sandtown-Winchester/Harlem Park
3. Brooklyn/Curtis Bay/Hawkins Point
4. Downtown/Seton Hill
5. Westport/Mt. Winans/Lakeland

Rate of New Construction Permits

Measures new construction and residential investment in an area.

Definition: This indicator reflects the number of permits issued for new residential buildings per 1,000 existing residential properties within a community. The permits are analyzed by date of issue and not date of completion.

Source: *Baltimore City Department of Housing, 2011*

Five Highest:

1. Mt. Washington/Coldspring
2. Claremont/Armistead
3. Beechfield/Ten Hills/West Hills
4. South Baltimore
5. Patterson Park North & East

Five Lowest:

Twenty-one CSAs did not have any permits issued for new residential construction.

Percentage of Residential Properties that are Vacant and Abandoned

Measure of homes with an official Vacant House Notice (VHN) issued by Baltimore Housing.

Definition: This indicator reflects the portion of residential properties that have been classified as being vacant and abandoned by the Baltimore City Department of Housing out of all properties as identified by Maryland Property View.

Properties are classified as being vacant and abandoned if: the property is not habitable and appears boarded up or open to the elements; the property was designated as being vacant prior to the current year and still remains vacant; and the property is a multi-family structure where all units are considered to be vacant.

Source: *Baltimore City Department of Housing, 2010, 2011*

Five Highest:

1. Oldtown/Middle East
2. Greenmount East
3. Upton/Druid Heights
4. Sandtown-Winchester/Harlem Park
5. Southwest Baltimore

Five Lowest:

1. Mt. Washington/Coldspring
2. Loch Raven
3. Greater Roland Park/Poplar Hill
4. Cross-Country/Cheswolde
5. North Baltimore/Guilford/Homeland

Percentage of Vacant Properties Owned by Baltimore City

Measure of local government ownership of vacant residential properties.

Definition: The percent of properties that are classified as being vacant and abandoned that are owned by Baltimore city. Baltimore City has come to own these properties through a variety of ways including (but not limited to) eminent domain, unpaid tax or water bills, and purchase.

Source: *Baltimore City Department of Housing, 2011*

Five Highest:

1. Downtown/Seton Hill
2. Oldtown/Middle East
3. Upton/Druid Heights
4. Harbor East/Little Italy
5. Poppleton/The Terraces/Hollins Market

Five Lowest:

Fifteen CSAs have no vacant properties identified as being owned by Baltimore City.

Percentage of Residential Properties with Housing Violations

Measure of homes receiving housing violations (excluding vacancy).

Definition: This indicator reflects the portion of residential properties that have received at least one housing code violation from the Baltimore City Department of Housing out of all properties as identified by Maryland Property View.

Properties whose façade, structure, and/or surrounding area violate the City's Housing Code are issued a notice and are considered open till the property is found in compliance. A property may receive multiple violations.

Source: *Baltimore City Department of Housing, 2010, 2011*

Five Highest:

1. Greenmount East
2. Clifton-Berea
3. Upton/Druid Heights
4. Downtown/Seton Hill
5. Sandtown-Winchester/Harlem Park

Five Lowest:

1. Canton
2. Mt. Washington/Coldspring
3. South Baltimore
4. Cross-Country/Cheswolde
5. Greater Roland Park/Poplar Hill

Rate of New Demolition Permits

Measures residential demolition permits issued by area.

Definition: This indicator reflects the number of permits issued for the demolition of residential buildings per 1,000 existing residential properties within a community. The permits are analyzed by date of issue and not date of actual demolition.

Source: *Baltimore City Department of Housing, 2011*

Five Highest:

1. Poppleton/The Terraces/Hollins Market
2. Greenmount East
3. Southern Park Heights
4. Madison/East End
5. Oldtown/Middle East

Five Lowest:

Thirty-one CSAs did not have any permits issued for new residential construction.

Housing Affordability Indicators

Affordability Index - Mortgage

Measures housing burden for households with mortgages in an area.

Definition: The percentage of households that pay more than 30% of their total household income on mortgage and other housing-related expenses

Source: *American Community Survey, 2007-2011*

Five Highest:

1. Edmondson Village
2. Howard Park
3. Downtown/Seton Hill
4. Cedonia/Frankford
5. Allendale/Irvington/S. Hilton

Five Lowest:

1. Cherry Hill
2. Midtown
3. Harbor East/Little Italy
4. Greater Roland Park/Poplar Hill
5. Poppleton/The Terraces/Hollins Market

Affordability Index - Rent

Measures housing burden for households paying rent in an area.

Definition: This indicator reflects the percentage of households that pay more than 30% of their total household income on rent and related expenses out of all households in an area.

Source: *American Community Survey, 2007-2011*

Five Highest:

1. Midway/Coldstream
2. Greater Rosemont
3. Howard Park/West Arlington
4. Dorchester/Ashburton
5. Forest Park/Walbrook

Five Lowest:

1. Canton
2. South Baltimore
3. Highlandtown
4. Cross-Country/Cheswolde
5. Fells Point

Total Residential Properties

Number of Residential Properties

The number of residential properties is used as a denominator in several of the indicators.

Definition: This indicator reflects the total number of residential properties located within an area as identified by Maryland Property View. It is important to note that that this indicator is a count of properties (single family homes, condominiums, and duplexes) and that a property can be comprised of multiple housing units.

Source: *Maryland Property View, 2010, 2011*

Five Highest:

1. Southwest Baltimore
2. Greater Rosemont
3. Medfield/Hampden/Woodberry
4. Patterson Park North & East
5. Belair-Edison

Five Lowest:

1. Dickeyville/Franklinton
2. Downtown/Seton Hill
3. Claremont/Armistead
4. Cherry Hill
5. Poppleton/The Terraces/Hollins Market

Housing Market

Community Statistical Area (CSA)	Total Number of Homes Sold			Median Sales Price			Median Number of Days on the Market		
	2010	2011	Change (10-11)	2010	2011	Change (10-11)	2010	2011	Change (10-11)
Allendale/Irvington/S. Hilton	118	80	-32.2	\$42,500	\$30,000	-29.4	85	55	-35.3
Beechfield/Ten Hills/West Hills	72	84	16.7	\$142,250	\$120,000	-15.6	102	74	-27.5
Belair-Edison	153	127	-17.0	\$56,000	\$44,000	-21.4	94	66	-29.8
Brooklyn/Curtis Bay/Hawkins Point	104	86	-17.3	\$58,005	\$42,950	-26.0	108	68	-37.5
Canton	230	199	-13.5	\$251,000	\$231,000	-8.0	82	58	-29.3
Cedonia/Frankford	195	171	-12.3	\$103,225	\$88,000	-14.7	99	71	-27.9
Cherry Hill	9	8	-11.1	\$69,000	\$61,050	-11.5	141	92	-34.8
Chinquapin Park/Belvedere	74	59	-20.3	\$117,450	\$130,000	10.7	103	78	-24.3
Claremont/Armistead	16	18	12.5	\$139,000	\$135,000	-2.9	135	43	-68.1
Clifton-Berea	87	76	-12.6	\$13,250	\$16,050	21.1	71	45	-37.3
Cross-Country/Cheswolde	53	69	30.2	\$165,000	\$143,500	-13.0	121	109	-9.5
Dickeyville/Franklintown	4	8	100.0	\$245,000	\$140,625	-42.6	219	81	-63.2
Dorchester/Ashburton	84	73	-13.1	\$68,150	\$80,000	17.4	120	75	-37.5
Downtown/Seton Hill	20	17	-15.0	\$210,450	\$157,600	-25.1	111	106	-5.0
Edmondson Village	70	39	-44.3	\$49,100	\$41,000	-16.5	95	79	-17.4
Fells Point	170	173	1.8	\$215,500	\$205,000	-4.9	123	60	-51.0
Forest Park/Walbrook	81	87	7.4	\$60,250	\$50,000	-17.0	122	63	-48.4
Glen-Falstaff	90	73	-18.9	\$102,600	\$90,000	-12.3	120	60	-50.0
Greater Charles Village/Barclay	110	108	-1.8	\$146,000	\$135,000	-7.5	90	73	-18.9
Greater Govans	92	61	-33.7	\$47,094	\$37,000	-21.4	99	50	-49.5
Greater Mondawmin	75	52	-30.7	\$34,000	\$41,950	23.4	88	69	-21.6
Greater Roland Park/Poplar Hill	90	98	8.9	\$380,000	\$335,000	-11.8	111	37	-66.5
Greater Rosemont	190	141	-25.8	\$29,700	\$20,000	-32.7	102	50	-50.7
Greenmount East	93	54	-41.9	\$12,900	\$19,000	47.3	117	76	-35.0
Hamilton	120	123	2.5	\$139,175	\$105,975	-23.9	106	58	-45.3
Harbor East/Little Italy	46	42	-8.7	\$242,500	\$202,500	-16.5	111	49	-56.3
Harford/Echodale	124	139	12.1	\$154,950	\$134,500	-13.2	98	76	-22.4
Highlandtown	145	135	-6.9	\$215,000	\$191,500	-10.9	107	46	-57.5
Howard Park/West Arlington	71	60	-15.5	\$115,000	\$74,250	-35.4	105	51	-51.2
Inner Harbor/Federal Hill	313	263	-16.0	\$275,000	\$280,000	1.8	99	56	-43.9
Lauraville	129	111	-14.0	\$137,000	\$92,900	-32.2	106	67	-36.8
Loch Raven	99	88	-11.1	\$134,000	\$94,000	-29.9	99	57	-42.1
Madison/East End	110	77	-30.0	\$25,000	\$16,000	-36.0	123	53	-56.7
Medfield/Hampden/Woodberry/Remington	223	187	-16.1	\$164,950	\$139,000	-15.7	97	58	-40.2
Midtown	81	105	29.6	\$195,000	\$190,000	-2.6	83	77	-7.2
Midway/Coldstream	86	75	-12.8	\$24,500	\$17,500	-28.6	85	55	-34.9
Morrell Park/Violetville	73	68	-6.8	\$103,000	\$63,250	-38.6	91	63	-30.8
Mt. Washington/Coldspring	32	52	62.5	\$280,000	\$250,000	-10.7	115	79	-31.3
North Baltimore/Guilford/Homeland	151	174	15.2	\$347,500	\$352,000	1.3	122	57	-53.3
Northwood	83	85	2.4	\$138,000	\$115,000	-16.7	96	55	-42.7
Oldtown/Middle East	48	67	39.6	\$173,750	\$57,500	-66.9	111	79	-29.3
Orangeville/East Highlandtown	107	98	-8.4	\$84,000	\$70,000	-16.7	108	59	-45.8
Patterson Park North & East	424	270	-36.3	\$189,950	\$114,750	-39.6	102	63	-38.2
Penn North/Reservoir Hill	117	84	-28.2	\$44,000	\$39,950	-9.2	101	59	-41.6
Pimlico/Arlington/Hilltop	72	67	-6.9	\$48,094	\$21,500	-55.3	80	52	-35.0
Poppleton/The Terraces/Hollins Market	41	31	-24.4	\$48,000	\$69,900	45.6	116	53	-54.1
Sandtown-Winchester/Harlem Park	107	120	12.1	\$12,886	\$26,000	101.8	90	56	-38.3
South Baltimore	186	179	-3.8	\$250,500	\$250,000	-0.2	82	59	-28.0
Southeastern	49	46	-6.1	\$79,000	\$90,000	13.9	87	67	-22.5
Southern Park Heights	107	83	-22.4	\$21,000	\$18,800	-10.5	82	57	-31.1
Southwest Baltimore	187	153	-18.2	\$22,500	\$17,000	-24.4	89	58	-35.0
The Waverlies	74	60	-18.9	\$84,950	\$56,100	-34.0	98	42	-56.9
Upton/Druid Heights	61	59	-3.3	\$20,100	\$30,000	49.3	117	88	-24.8
Washington Village/Pigtown	109	86	-21.1	\$70,000	\$58,450	-16.5	100	57	-42.7
Westport/Mt. Winans/Lakeland	53	33	-37.7	\$62,250	\$39,000	-37.3	103	48	-53.4
Baltimore City	5,913	5,188	-12.3	\$115,000	\$100,000	-13.0	101	60	-40.3

For more information on these indicators please visit <http://www.bnijfi.org>.

Housing Market

Community Statistical Area (CSA)	Percent of Homes Sold in Foreclosure (REO)	Percent of Homes Sold for Cash	Percent of Properties Under Mortgage Foreclosure		
	2011	2011	2010	2011	Change (10-11)
Allendale/Irvington/S. Hilton	53.5	78.2	2.6	1.3	-1.3
Beechfield/Ten Hills/West Hills	38.5	32.1	2.1	1.0	-1.2
Belair-Edison	41.1	66.7	3.2	1.7	-1.4
Brooklyn/Curtis Bay/Hawkins Point	42.6	73.4	2.8	1.3	-1.5
Canton	14.0	26.6	1.8	0.5	-1.3
Cedonia/Frankford	42.6	45.4	2.9	1.3	-1.6
Cherry Hill	15.4	61.5	2.0	1.0	-1.0
Chinquapin Park/Belvedere	24.2	40.3	2.0	0.9	-1.1
Claremont/Armistead	31.6	52.6	4.7	0.8	-3.9
Clifton-Berea	53.1	90.6	1.7	0.5	-1.2
Cross-Country/Cheswolde	7.4	55.6	0.9	0.2	-0.7
Dickeyville/Franklintown	62.5	50.0	1.5	0.3	-1.2
Dorchester/Ashburton	45.9	55.3	2.8	1.5	-1.3
Downtown/Seton Hill	16.7	55.6	5.1	3.9	-1.2
Edmondson Village	42.1	63.2	2.3	0.9	-1.4
Fells Point	21.8	29.9	1.6	0.8	-0.8
Forest Park/Walbrook	45.1	62.6	4.5	1.5	-3.1
Glen-Falstaff	30.0	57.5	2.2	0.9	-1.3
Greater Charles Village/Barclay	27.1	46.9	1.6	1.0	-0.6
Greater Govans	47.4	69.2	2.1	1.1	-1.0
Greater Mondawmin	41.4	74.1	2.1	1.1	-1.0
Greater Roland Park/Poplar Hill	12.4	33.3	0.4	0.2	-0.2
Greater Rosemont	52.5	86.5	2.3	1.0	-1.3
Greenmount East	34.1	88.6	1.2	0.4	-0.8
Hamilton	41.6	41.6	3.1	1.2	-1.9
Harbor East/Little Italy	31.3	43.8	1.2	0.5	-0.7
Harford/Echodale	30.7	30.7	2.6	1.3	-1.3
Highlandtown	25.3	31.2	2.2	1.0	-1.2
Howard Park/West Arlington	47.8	53.6	3.8	0.9	-3.0
Inner Harbor/Federal Hill	10.6	21.6	1.3	0.4	-0.9
Lauraville	35.8	46.7	2.5	1.3	-1.2
Loch Raven	29.3	36.0	2.7	1.0	-1.7
Madison/East End	45.5	93.9	2.4	1.0	-1.4
Medfield/Hampden/Woodberry/Remington	16.4	35.0	1.6	0.7	-0.9
Midtown	17.7	40.0	1.6	1.4	-0.2
Midway/Coldstream	48.2	85.9	2.1	0.9	-1.2
Morrell Park/Violetville	44.9	44.9	2.3	1.5	-0.9
Mt. Washington/Coldspring	7.8	19.6	0.9	0.5	-0.4
North Baltimore/Guilford/Homeland	8.0	21.1	0.8	0.3	-0.5
Northwood	32.1	32.1	2.1	0.8	-1.3
Oldtown/Middle East	28.6	47.6	1.9	0.6	-1.3
Orangeville/East Highlandtown	34.6	54.6	1.8	0.7	-1.0
Patterson Park North & East	34.8	41.8	2.9	1.1	-1.8
Penn North/Reservoir Hill	58.4	71.4	2.8	1.4	-1.4
Pimlico/Arlington/Hilltop	52.2	82.1	2.3	0.9	-1.4
Poppleton/The Terraces/Hollins Market	37.9	58.6	3.0	1.5	-1.5
Sandtown-Winchester/Harlem Park	46.1	92.1	1.6	0.8	-0.8
South Baltimore	8.5	19.2	1.4	0.4	-1.1
Southeastern	25.5	41.2	1.6	1.2	-0.4
Southern Park Heights	52.7	91.9	1.9	0.9	-1.0
Southwest Baltimore	51.1	90.0	2.5	0.9	-1.6
The Waverlies	43.1	51.7	2.3	1.3	-1.0
Upton/Druid Heights	51.1	76.6	2.5	0.7	-1.8
Washington Village/Pigtown	54.5	60.4	2.6	2.9	0.3
Westport/Mt. Winans/Lakeland	37.8	71.1	2.5	0.8	-1.7
Baltimore City	33.1	50.8	2.2	1.0	-1.2

For more information on these indicators please visit <http://www.bnijafi.org>.

Housing Market

Community Statistical Area (CSA)	Percent of Properties that are Owner-Occupied			Percent of Residential Properties that do not Receive Mail			Total Residential Properties		
	2010	2011	Change (10-11)	2010	2011	Change (10-11)	2010	2011	Change (10-11)
Allendale/Irvington/S. Hilton	66.0	61.6	-4.4	9.0	8.7	-0.3	5,568	5,551	-0.3
Beechfield/Ten Hills/West Hills	82.7	79.5	-3.2	2.3	2.6	0.4	3,557	3,575	0.5
Belair-Edison	67.2	64.8	-2.4	6.2	6.7	0.5	6,295	6,296	0.0
Brooklyn/Curtis Bay/Hawkins Point	50.4	46.2	-4.2	8.9	8.8	-0.1	4,283	4,259	-0.6
Canton	69.9	67.9	-2.0	7.7	7.4	-0.3	4,013	4,017	0.1
Cedonia/Frankford	79.2	76.5	-2.7	4.8	5.2	0.4	6,294	6,290	-0.1
Cherry Hill	54.7	53.0	-1.7	3.1	3.3	0.2	988	985	-0.3
Chinquapin Park/Belvedere	74.0	70.3	-3.7	6.0	5.3	-0.7	2,694	2,688	-0.2
Claremont/Armistead	76.6	70.9	-5.7	3.6	3.9	0.3	725	755	4.1
Clifton-Berea	35.8	34.4	-1.5	9.5	8.8	-0.8	4,783	4,756	-0.6
Cross-Country/Cheswolde	84.4	83.4	-1.0	1.7	1.9	0.2	2,914	2,918	0.1
Dickeyville/Franklintown	70.9	45.6	-25.3	0.9	0.9	0.1	333	319	-4.2
Dorchester/Ashburton	73.6	67.8	-5.8	8.8	9.1	0.2	3,421	3,421	0.0
Downtown/Seton Hill	43.3	40.7	-2.6	4.8	4.7	-0.1	670	670	0.0
Edmondson Village	70.9	64.8	-6.1	7.8	8.4	0.6	2,843	2,835	-0.3
Fells Point	53.2	51.5	-1.7	7.0	6.8	-0.2	4,058	4,073	0.4
Forest Park/Walbrook	63.4	59.9	-3.5	11.5	11.3	-0.2	2,883	2,881	-0.1
Glen-Falstaff	78.5	75.6	-2.9	4.1	4.3	0.2	3,691	3,685	-0.2
Greater Charles Village/Barclay	44.9	43.6	-1.3	5.0	5.4	0.4	3,675	3,675	0.0
Greater Govans	64.4	60.6	-3.8	8.5	8.5	0.0	3,720	3,730	0.3
Greater Mondawmin	55.3	51.6	-3.7	12.7	12.6	-0.1	3,439	3,437	-0.1
Greater Roland Park/Poplar Hill	76.7	73.2	-3.6	2.7	2.6	-0.1	3,030	3,020	-0.3
Greater Rosemont	50.9	48.1	-2.8	10.5	10.3	-0.1	7,267	7,212	-0.8
Greenmount East	30.2	29.3	-0.9	16.6	16.3	-0.3	4,100	4,087	-0.3
Hamilton	83.1	79.3	-3.8	5.4	5.8	0.4	4,368	4,367	0.0
Harbor East/Little Italy	41.9	40.6	-1.3	4.6	5.0	0.3	1,596	1,595	-0.1
Harford/Echodale	84.5	80.6	-3.9	4.9	4.6	-0.3	5,076	5,045	-0.6
Highlandtown	61.9	59.8	-2.1	8.8	8.3	-0.5	3,163	3,168	0.2
Howard Park/West Arlington	78.0	74.7	-3.3	6.4	7.1	0.6	3,165	3,157	-0.3
Inner Harbor/Federal Hill	63.5	61.5	-2.0	3.6	3.4	-0.3	5,894	5,927	0.6
Lauraville	79.0	76.0	-3.0	7.1	6.9	-0.2	4,480	4,474	-0.1
Loch Raven	81.5	80.5	-1.0	2.2	2.1	-0.1	4,229	4,230	0.0
Madison/East End	26.9	24.5	-2.4	13.0	11.2	-1.8	3,220	3,445	7.0
Medfield/Hampden/Woodberry/Remington	68.7	64.5	-4.2	5.0	5.1	0.1	6,750	6,739	-0.2
Midtown	41.9	41.7	-0.3	6.7	6.9	0.2	3,279	3,283	0.1
Midway/Coldstream	40.9	39.2	-1.7	16.5	17.0	0.4	4,176	4,161	-0.4
Morrell Park/Violetville	77.2	71.3	-5.9	4.4	4.4	0.0	3,165	3,150	-0.5
Mt. Washington/Coldspring	83.6	80.9	-2.7	0.9	1.0	0.1	1,825	1,822	-0.2
North Baltimore/Guilford/Homeland	76.4	74.5	-1.9	2.1	2.2	0.0	5,099	5,093	-0.1
Northwood	84.2	82.5	-1.7	3.4	3.9	0.5	4,670	4,670	0.0
Oldtown/Middle East	41.0	39.2	-1.8	4.6	4.4	-0.2	1,423	1,430	0.5
Orangeville/East Highlandtown	56.9	53.9	-3.0	9.1	8.7	-0.4	3,505	3,509	0.1
Patterson Park North & East	48.8	47.3	-1.5	13.5	12.2	-1.3	6,342	6,347	0.1
Penn North/Reservoir Hill	39.2	38.2	-1.0	15.9	16.3	0.4	2,976	2,976	0.0
Pimlico/Arlington/Hilltop	56.1	54.5	-1.6	10.0	10.0	0.1	3,980	3,962	-0.5
Poppleton/The Terraces/Hollins Market	33.4	31.2	-2.2	11.2	11.0	-0.3	1,367	1,370	0.2
Sandtown-Winchester/Harlem Park	33.0	31.4	-1.6	11.9	12.4	0.5	6,076	6,079	0.0
South Baltimore	71.1	70.0	-1.1	4.2	3.7	-0.5	3,307	3,311	0.1
Southeastern	69.2	62.8	-6.4	5.0	4.9	0.0	1,841	1,821	-1.1
Southern Park Heights	48.3	46.0	-2.3	11.9	12.1	0.2	4,037	4,030	-0.2
Southwest Baltimore	29.4	27.2	-2.2	14.7	14.2	-0.4	8,243	8,254	0.1
The Waverlies	63.5	61.5	-2.1	6.4	6.3	-0.1	2,692	2,692	0.0
Upton/Druid Heights	32.4	31.4	-1.0	11.6	12.1	0.5	2,179	2,159	-0.9
Washington Village/Pigtown	46.5	43.7	-2.8	12.5	12.0	-0.5	2,752	2,758	0.2
Westport/Mt. Winans/Lakeland	55.8	52.6	-3.2	6.6	6.3	-0.3	2,146	2,137	-0.4
Baltimore City	60.2	57.6	-2.6	7.5	7.5	0.0	202,265	202,309	0.0

For more information on these indicators please visit <http://www.bnijfi.org>.

Housing Affordability		
Community Statistical Area (CSA)	Affordability Index - Mortgage	Affordability Index - Rent
	2007-2011	2007-2011
Allendale/Irvington/S. Hilton	49.3	53.3
Beechfield/Ten Hills/West Hills	44.8	52.1
Belair-Edison	43.2	65.3
Brooklyn/Curtis Bay/Hawkins Point	42.1	51.6
Canton	35.7	32.3
Cedonia/Frankford	53.3	62.8
Cherry Hill	25.3	47.7
Chinquapin Park/Belvedere	34.2	55.6
Claremont/Armistead	48.7	49.0
Clifton-Berea	42.8	59.2
Cross-Country/Cheswolde	48.1	42.0
Dickeyville/Franklintown	34.7	55.3
Dorchester/Ashburton	46.7	66.0
Downtown/Seton Hill	58.8	45.6
Edmondson Village	60.9	52.2
Fells Point	37.9	43.3
Forest Park/Walbrook	47.8	65.4
Glen-Falstaff	43.0	51.3
Greater Charles Village/Barclay	34.9	49.4
Greater Govans	36.6	64.3
Greater Mondawmin	38.1	58.6
Greater Roland Park/Poplar Hill	27.4	48.7
Greater Rosemont	45.7	67.7
Greenmount East	46.6	63.8
Hamilton	39.1	49.7
Harbor East/Little Italy	26.5	60.3
Harford/Echodale	37.0	57.4
Highlandtown	38.9	41.3
Howard Park/West Arlington	60.1	67.5
Inner Harbor/Federal Hill	29.4	46.8
Lauraville	44.4	58.8
Loch Raven	39.0	50.6
Madison/East End	35.6	58.2
Medfield/Hampden/Woodberry/Remington	32.0	47.2
Midtown	26.1	47.2
Midway/Coldstream	35.2	74.1
Morrell Park/Violetville	35.6	44.2
Mt. Washington/Coldspring	29.9	48.3
North Baltimore/Guilford/Homeland	29.9	54.1
Northwood	37.5	54.0
Oldtown/Middle East	49.1	44.5
Orangeville/East Highlandtown	48.6	54.5
Patterson Park North & East	35.2	56.9
Penn North/Reservoir Hill	48.5	56.7
Pimlico/Arlington/Hilltop	42.2	52.5
Poppleton/The Terraces/Hollins Market	29.3	60.0
Sandtown-Winchester/Harlem Park	38.3	58.3
South Baltimore	35.9	38.5
Southeastern	41.1	55.8
Southern Park Heights	47.4	53.3
Southwest Baltimore	41.6	55.9
The Waverlies	39.7	62.7
Upton/Druid Heights	37.7	58.4
Washington Village/Pigtown	46.4	54.4
Westport/Mt. Winans/Lakeland	41.1	51.3
Baltimore City	40.5	53.8

For more information on these indicators please visit <http://www.bniajfi.org>.

Housing Tax Credits		
Community Statistical Area (CSA)	Homestead Tax Credits per 1,000 Residential Properties	Homeowner Tax Credits per 1,000 Residential Properties
	2011	2011
Allendale/Irvington/S. Hilton	599.9	69.0
Beechfield/Ten Hills/West Hills	740.4	56.5
Belair-Edison	613.7	57.5
Brooklyn/Curtis Bay/Hawkins Point	382.0	51.0
Canton	448.3	46.6
Cedonia/Frankford	720.5	69.3
Cherry Hill	510.7	67.0
Chinquapin Park/Belvedere	674.9	61.0
Claremont/Armistead	543.1	46.4
Clifton-Berea	162.7	30.7
Cross-Country/Cheswolde	732.0	71.6
Dickeyville/Franklintown	551.7	37.6
Dorchester/Ashburton	691.0	86.5
Downtown/Seton Hill	210.5	0.0
Edmondson Village	662.8	107.9
Fells Point	349.6	37.1
Forest Park/Walbrook	532.8	56.2
Glen-Falstaff	629.0	75.2
Greater Charles Village/Barclay	369.5	21.2
Greater Govans	591.7	75.6
Greater Mondawmin	438.5	45.7
Greater Roland Park/Poplar Hill	608.3	19.9
Greater Rosemont	357.3	50.9
Greenmount East	149.0	8.3
Hamilton	733.2	77.6
Harbor East/Little Italy	234.5	5.6
Harford/Echodale	753.0	78.7
Highlandtown	466.9	60.6
Howard Park/West Arlington	703.5	88.4
Inner Harbor/Federal Hill	426.7	32.7
Lauraville	684.4	59.7
Loch Raven	762.7	64.3
Madison/East End	164.9	10.2
Medfield/Hampden/Woodberry/Remington	552.8	53.4
Midtown	333.8	4.0
Midway/Coldstream	217.0	24.5
Morrell Park/Violetville	701.6	82.5
Mt. Washington/Coldspring	743.7	28.0
North Baltimore/Guilford/Homeland	600.4	18.5
Northwood	785.7	88.7
Oldtown/Middle East	297.2	11.9
Orangeville/East Highlandtown	525.8	88.9
Patterson Park North & East	372.1	38.4
Penn North/Reservoir Hill	320.6	25.5
Pimlico/Arlington/Hilltop	268.3	60.1
Poppleton/The Terraces/Hollins Market	132.9	7.3
Sandtown-Winchester/Harlem Park	175.5	13.5
South Baltimore	452.4	53.5
Southeastern	575.5	92.8
Southern Park Heights	295.3	32.8
Southwest Baltimore	202.5	18.3
The Waverlies	541.2	44.6
Upton/Druid Heights	192.7	11.1
Washington Village/Pigtown	378.5	37.4
Westport/Mt. Winans/Lakeland	485.7	56.2
Baltimore City	481.8	49.5

For more information on these indicators please visit <http://www.bniajfi.org>.

Housing Permits and Enforcement					
Community Statistical Area (CSA)	Percent of Residential Properties with Rehab Permits Over \$5,000			Number of New Construction Permits per 1,000 Properties	Number of Demolition Permits per 1,000 Properties
	2010	2011	Change (10-11)	2011	2011
Allendale/Irvington/S. Hilton	1.3	1.6	0.3	0.0	0.4
Beechfield/Ten Hills/West Hills	1.9	3.1	1.2	4.8	0.0
Belair-Edison	1.4	1.9	0.6	0.0	0.0
Brooklyn/Curtis Bay/Hawkins Point	1.3	1.0	-0.3	0.5	0.9
Canton	4.0	5.3	1.3	0.3	0.0
Cedonia/Frankford	1.9	1.6	-0.3	0.5	0.2
Cherry Hill	0.4	0.5	0.1	0.0	0.0
Chinquapin Park/Belvedere	2.3	1.8	-0.5	0.0	0.4
Claremont/Armistead	1.5	2.7	1.1	6.6	0.0
Clifton-Berea	1.7	1.2	-0.5	0.0	4.8
Cross-Country/Cheswolde	2.8	2.8	0.0	0.7	0.0
Dickeyville/Franklintown	3.9	2.2	-1.7	0.0	0.0
Dorchester/Ashburton	1.9	2.4	0.5	0.6	0.3
Downtown/Seton Hill	0.9	1.0	0.1	0.0	4.5
Edmondson Village	2.1	1.7	-0.4	0.4	0.0
Fells Point	4.4	3.7	-0.7	0.3	1.0
Forest Park/Walbrook	3.8	2.7	-1.1	0.7	1.0
Glen-Falstaff	2.7	1.2	-1.6	2.2	0.3
Greater Charles Village/Barclay	2.7	2.9	0.2	0.0	0.3
Greater Govans	1.5	1.4	-0.1	0.0	2.4
Greater Mondawmin	1.3	1.8	0.5	0.0	3.5
Greater Roland Park/Poplar Hill	3.6	3.7	0.1	0.3	0.3
Greater Rosemont	2.0	1.4	-0.6	0.4	0.1
Greenmount East	2.9	2.1	-0.9	0.0	16.2
Hamilton	1.9	2.2	0.3	0.9	0.0
Harbor East/Little Italy	1.4	1.6	0.1	0.0	0.0
Harford/Echodale	1.9	1.9	0.0	0.6	0.2
Highlandtown	4.4	4.7	0.3	0.3	0.6
Howard Park/West Arlington	2.8	3.1	0.3	1.6	1.0
Inner Harbor/Federal Hill	3.9	3.7	-0.2	0.5	0.5
Lauraville	2.0	2.6	0.5	0.9	0.0
Loch Raven	1.5	1.2	-0.3	0.7	0.0
Madison/East End	3.7	2.8	-0.9	0.0	7.6
Medfield/Hampden/Woodberry/Remington	2.4	1.9	-0.4	0.9	1.0
Midtown	3.9	3.9	0.0	0.3	0.3
Midway/Coldstream	2.0	1.6	-0.4	0.0	1.7
Morrell Park/Violetville	1.1	1.4	0.2	1.0	0.3
Mt. Washington/Coldspring	3.1	6.5	3.5	7.7	0.6
North Baltimore/Guilford/Homeland	3.5	3.5	0.0	1.0	0.2
Northwood	1.4	1.4	0.0	0.4	0.0
Oldtown/Middle East	4.9	6.0	1.1	0.7	5.6
Orangeville/East Highlandtown	1.5	1.7	0.2	0.3	1.4
Patterson Park North & East	4.9	5.0	0.1	2.2	0.2
Penn North/Reservoir Hill	3.8	2.5	-1.3	0.3	0.0
Pimlico/Arlington/Hilltop	1.7	1.5	-0.2	0.0	2.5
Poppleton/The Terraces/Hollins Market	2.6	8.3	5.6	0.0	25.6
Sandtown-Winchester/Harlem Park	1.6	1.0	-0.7	0.0	0.5
South Baltimore	6.0	5.4	-0.6	3.0	0.9
Southeastern	2.0	2.3	0.2	0.6	0.6
Southern Park Heights	2.2	1.6	-0.6	0.0	7.9
Southwest Baltimore	1.7	1.5	-0.2	0.2	4.4
The Waverlies	2.4	2.0	-0.4	0.4	0.4
Upton/Druid Heights	5.0	2.1	-2.9	0.0	2.3
Washington Village/Pigtown	4.0	3.0	-1.0	0.0	0.0
Westport/Mt. Winans/Lakeland	1.8	1.2	-0.6	0.0	0.5
Baltimore City	2.5	2.4	-0.1	0.7	1.6

For more information on these indicators please visit <http://www.bnaijfi.org>.

Housing Permits and Enforcement

Community Statistical Area (CSA)	Percent of Properties that are Vacant and Abandoned			Percent of Vacant Properties Owned by Baltimore City	Percent of Properties with Housing Violations		
	2010	2011	Change (10-11)	2011	2010	2011	Change (10-11)
Allendale/Irvington/S. Hilton	4.3	4.7	0.4	3.0	5.0	5.3	0.3
Beechfield/Ten Hills/West Hills	0.3	0.4	0.1	6.7	2.0	3.1	1.1
Belair-Edison	1.5	1.7	0.2	0.9	2.2	3.2	1.0
Brooklyn/Curtis Bay/Hawkins Point	3.7	4.2	0.4	2.7	3.7	4.3	0.5
Canton	0.9	0.7	-0.3	0.0	0.6	0.4	-0.2
Cedonia/Frankford	0.7	0.6	-0.1	2.6	1.6	2.6	1.0
Cherry Hill	3.4	3.7	0.3	5.4	2.9	5.2	2.2
Chinquapin Park/Belvedere	0.3	0.6	0.2	0.0	2.3	3.8	1.5
Claremont/Armistead	0.0	0.3	0.3	0.0	3.3	2.8	-0.5
Clifton-Berea	24.5	23.7	-0.8	17.4	11.3	12.7	1.4
Cross-Country/Cheswolde	0.1	0.2	0.1	0.0	0.4	0.6	0.2
Dickeyville/Franklintown	1.5	1.4	-0.1	0.0	4.5	5.0	0.5
Dorchester/Ashburton	3.3	3.2	-0.1	4.3	2.5	2.5	-0.1
Downtown/Seton Hill	8.4	8.9	0.6	55.0	7.2	11.3	4.2
Edmondson Village	2.6	2.9	0.3	5.8	3.8	6.2	2.3
Fells Point	1.0	1.1	0.1	0.0	2.1	1.9	-0.1
Forest Park/Walbrook	5.6	5.7	0.1	0.6	5.1	5.1	0.0
Glen-Falstaff	0.7	0.8	0.1	0.0	1.1	1.3	0.2
Greater Charles Village/Barclay	9.6	9.0	-0.6	42.7	3.6	6.3	2.7
Greater Govans	4.1	4.0	-0.1	16.0	3.2	4.5	1.3
Greater Mondawmin	10.3	10.3	0.0	6.5	4.9	5.5	0.6
Greater Roland Park/Poplar Hill	0.1	0.1	0.0	0.0	0.5	0.8	0.3
Greater Rosemont	14.9	15.5	0.5	7.9	5.6	7.0	1.4
Greenmount East	38.6	34.7	-3.9	31.4	15.5	19.2	3.6
Hamilton	0.3	0.5	0.2	0.0	1.6	2.1	0.5
Harbor East/Little Italy	1.6	1.7	0.1	18.5	2.8	2.5	-0.3
Harford/Echodale	0.2	0.3	0.1	0.0	1.5	1.9	0.4
Highlandtown	1.0	1.1	0.1	0.0	1.4	1.4	0.1
Howard Park/West Arlington	2.0	2.0	0.0	3.0	2.6	2.2	-0.4
Inner Harbor/Federal Hill	0.6	0.5	-0.1	3.7	0.4	1.1	0.8
Lauraville	0.7	0.8	0.2	0.0	1.3	2.1	0.8
Loch Raven	0.1	0.1	-0.1	0.0	1.4	2.2	0.9
Madison/East End	25.7	22.7	-3.0	17.3	3.7	3.9	0.2
Medfield/Hampden/Woodberry/Remington	1.0	0.9	-0.1	20.0	1.3	2.4	1.1
Midtown	5.3	4.7	-0.6	40.4	5.3	5.1	-0.1
Midway/Coldstream	16.6	16.2	-0.4	11.0	7.0	9.0	2.0
Morrell Park/Violetville	1.6	1.6	0.0	0.0	2.5	2.7	0.2
Mt. Washington/Coldspring	0.1	0.1	0.0	0.0	0.1	0.4	0.4
North Baltimore/Guilford/Homeland	0.2	0.2	0.0	0.0	1.0	1.3	0.3
Northwood	0.2	0.3	0.1	0.0	1.0	1.6	0.6
Oldtown/Middle East	40.1	41.7	1.5	52.4	4.9	6.0	1.1
Orangeville/East Highlandtown	1.4	1.3	0.0	2.1	1.1	2.1	0.9
Patterson Park North & East	5.3	4.6	-0.7	8.9	2.2	1.8	-0.4
Penn North/Reservoir Hill	16.4	16.1	-0.3	8.8	8.1	9.8	1.7
Pimlico/Arlington/Hilltop	13.1	13.0	-0.1	23.9	4.3	6.5	2.2
Poppleton/The Terraces/Hollins Market	18.7	16.6	-2.2	39.7	7.2	9.5	2.3
Sandtown-Winchester/Harlem Park	31.0	32.6	1.6	21.1	10.5	10.2	-0.2
South Baltimore	1.0	0.5	-0.5	0.0	0.2	0.5	0.2
Southeastern	0.5	0.7	0.1	0.0	0.7	2.0	1.3
Southern Park Heights	17.7	17.4	-0.3	27.8	8.4	10.2	1.8
Southwest Baltimore	25.2	25.0	-0.2	10.7	7.9	9.8	1.9
The Waverlies	3.5	3.7	0.2	7.9	4.0	4.5	0.5
Upton/Druid Heights	35.5	34.0	-1.5	45.2	11.3	12.1	0.8
Washington Village/Pigtown	8.7	7.9	-0.9	6.4	2.7	3.0	0.3
Westport/Mt. Winans/Lakeland	8.1	8.4	0.4	39.7	3.5	6.5	3.1
Baltimore City	7.9	7.8	-0.2	19.7	3.8	4.7	0.9

For more information on these indicators please visit <http://www.bnajfi.org>.