

# Analysis of the Green & Healthy Homes Initiative's Foreclosure Prevention Efforts in Baltimore

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## Introduction

The Green & Healthy Homes Initiative (GHHI) is a program of the Coalition to End Childhood Lead Poisoning (Coalition) that works to repair and improve housing in economically challenged communities. The Coalition's early integrated health and weatherization activities in Baltimore have served as a model for expansion of the green & healthy platform to numerous cities across the nation to make sure all families and children live in homes that are healthy, safe, energy-efficient and sustainable. The goal of GHHI is to create safer, healthier and more energy efficient homes so as to improve housing stability, quality of life, health, mental health and social and economic outcomes for families and communities.

GHHI seeks to bring together funding sources, erase bureaucratic boundaries and address all of the problems of a family home through integrated delivery of services. By aligning and coordinating various national, local and philanthropic resources, GHHI uses a multi-component intervention to address the multiple problems of each housing unit, while ensuring the work is safe for both residents and workers. Currently 19 communities nationwide have GHHI partnerships – 17 cities and two Native American Tribes – and 50 additional locations have requested the GHHI designation. GHHI national staff, based at the Coalition, assists site partners to align, interweave and coordinate funding, training and implementation as they create retrofitted Green & Healthy Homes.

In Baltimore, GHHI interventions have targeted populations that meet particular eligibility criteria: First, the residents (either renters or homeowners) must meet income requirements as determined by funders and qualify based either on area median income (AMI) or federal poverty level (FPL) guidelines. Second, residents (particularly children) with a medical condition that may be the result of a property condition (such as asthma or lead poisoning) and can be improved through remediating the property are given priority. Third, to go beyond a Healthy Homes criteria and receive a Green & Healthy Homes designation according to HUD's baseline criteria, intervention activities in the property must include at least one energy-efficiency/weatherization activity (such as installing insulation) and one health and safety activity (such as reducing allergens, mold and mildew, or pest management). Baltimore GHHI interventions typically exceed these baseline criteria.

This Open Society Foundation (OSF) funded work is the first to enable the Coalition to survey families on their housing finances and to measure the impact on housing stability. Although foreclosure counseling and referrals were not yet a part of the Coalition's services to families, families in GHHI units coordinated through Baltimore City Housing's LIGHT (Leading Innovation for a Green and Healthy Tomorrow)<sup>1</sup> program were screened for mortgage hardship and referred to potential counseling services.

Although foreclosure prevention was not a direct outcome of the GHHI intervention, the question asked for this project was whether the assistance did, in fact, preserve family stability in

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<sup>1</sup> The LIGHT Program is the partnership and coordination branch of Baltimore Housing's Division of Green, Healthy and Sustainable Homes [http://www.baltimorehousing.org/ghsh\\_light](http://www.baltimorehousing.org/ghsh_light)

their homes. The Baltimore Neighborhood Indicators Alliance – Jacob France Institute of the University of Baltimore (BNIA-JFI) provides accessible, reliable and actionable data and indicators that describe social, economic and quality of life issues impacting Baltimore City and its neighborhoods. BNIA-JFI coordinates data acquisition, warehousing, analysis and dissemination activities of a diverse group of citywide nonprofit organizations, city and state government agencies, neighborhoods, foundations, businesses and universities to help leaders throughout Baltimore City, the region, and the State make data-driven decisions. Since 2000, BNIA-JFI has tracked both longitudinally and geographically more than 120 indicators relevant to the quality of life in Baltimore’s neighborhoods. These indicators are collated for public dissemination in an annual report, *Vital Signs*, mapped and accessible online at [www.bniajfi.org](http://www.bniajfi.org) in “Community Area Profiles” to help communities and community-based organizations understand trends make results-based decisions about their neighborhoods.

These indicators are primarily created using administrative or purchased data sources. BNIA-JFI also using the *Vital Signs* data, can link records across datasets using a geographic identifier. This ability allows for specific analyses to be performed using either addresses that participated in a program, such as GHHI, or to provide greater context as to individual locations or individuals. In an effort to examine the effects of the GHHI program on families and housing conditions in Baltimore City, BNIA-JFI performed the following tasks.

- 1. Mapping of GHHI Program Participants**

Using a database of GHHI homes that received interventions, BNIA-JFI mapped these addresses and identified the neighborhoods in which they were located and if they were owner-occupied.

- 2. Examination of Neighborhood Conditions**

BNIA-JFI examined the clusters of GHHI program participants and developed a longitudinal database of neighborhood housing, crime and safety, sanitation, and child and family health indicators of the top five Community Statistical Areas (CSAs) where the GHHI participants are clustered.

- 3. Individual Property Housing Database Linking**

Using the GHHI database, BNIA-JFI linked these records to its longitudinal Vital Signs databases to assess housing stabilization activities. These databases included foreclosure data from the Baltimore City Circuit Court, home sales data from RBIntel, home rehabilitation permits, Vacant Home Notices (VHN), and housing violations from Baltimore City Housing. Specifics on the time period for the matching are provided in the Analysis of Housing Indicators section of this report.

- 4. GHHI Program Analysis**

Using the data collected, BNIA-JFI analyzed the GHHI program’s impact on housing conditions pre- and post-intervention.

## The Green & Healthy Homes Initiative

GHHI provided BNIA-JFI with a database of all properties that have participated in their program which means they received and completed an intervention from GHHI between September 2009 and March 2012. The initial database provided by GHHI contained a total of 583 properties. Of these properties, two were located in Baltimore County<sup>2</sup> and one property could not be geocoded (and therefore not able to be linked across other datasets). All three of these properties were excluded from the following analyses making the total number of properties to be included in the analyses to 580.

Of the 580 properties, 361 (62.2%) were categorized by GHHI as ‘high performance units’, meaning that the work done on these properties did not require or use any funding from the United States Department of Housing and Urban Development (HUD).

A majority of the GHHI program participants had their intervention completed in 2010 or 2011. Slightly less than 6% of the work on properties were completed in 2009, 54% were completed in 2010, 40% were completed in 2011, and less than 1% were completed in the first quarter of 2012 (see Table 1).

**Table 1**  
**Number of Properties**  
**Completing GHHI Program by Year**

	<b>Number of Properties</b>	<b>Percent of Total</b>
Total	580	
2001	1	0.2%
2009	34	5.9%
2010	313	54.0%
2011	229	39.5%
2012	3	0.5%

## Mapping of Program Participants and Owner-Occupancy Status

As the first step in analyzing the GHHI program participants, BNIA-JFI identified if the participating properties in the program were owner-occupied. The GHHI properties were matched to the 2010 Maryland Department of Planning Property View database which identified a total of 382 or 66% of the properties as being owner-occupied in 2010. The owner occupancy rate for Baltimore City in 2010 was 60.2%. The greatest numbers of owner-occupied properties were

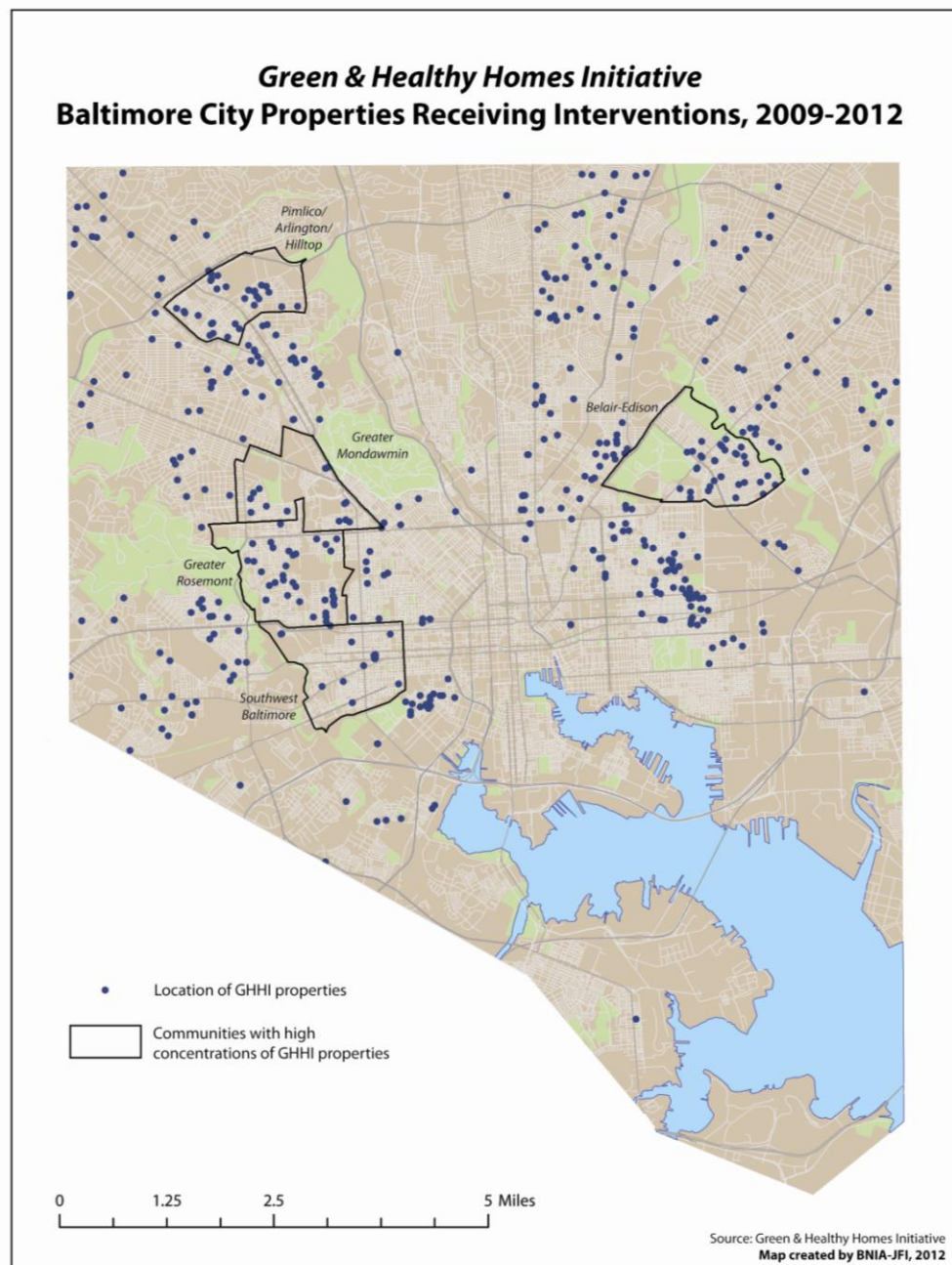
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<sup>2</sup> BNIA-JFI currently does not have the ability to provide record linking for properties located in Baltimore County.

located in Greater Rosemont (31) and Belair-Edison (30). The greatest numbers of non-owner-occupied properties were located in Greater Mondawmin (39) and Southwest Baltimore (30).

As a second step in the analysis of the GHHI program, BNIA-JFI used Geographic Information System (GIS) software to identify the neighborhoods where GHHI program participants were located (see Figure 1). BNIA-JFI matched each address to one of the 55 Community Statistical Areas<sup>3</sup> (CSAs) in Baltimore City to help identify where GHHI has clusters of properties that have participated in their program. Out of the City's 55 CSAs, 42 had properties where GHHI had completed its program. The largest number of properties were located in Greater Mondawmin (47 properties, 8.1%), Greater Rosemont (39 properties, 6.7%), Belair-Edison (35 properties, 6.0%), Southwest Baltimore (33 properties, 5.7%), and Pimlico/Arlington/Hilltop (30 properties, 5.2%).

**Figure 1: Mapping of GHHI Homes**



<sup>3</sup> CSAs are clusters of Baltimore City's neighborhoods organized along U.S. Census Tract boundaries. These CSAs are used for statistical display of data only, and are not to be confused with neighborhoods as defined by neighborhood residents and others. This clustering was necessary because many neighborhood boundaries do not align with standard statistical boundaries such as U.S. Census tracts.



**Table 2**  
**Community Statistical Areas where GHHI Program Participants are Located**

<b>CSA</b>	<b>Number</b>	<b>Percent</b>	<b>CSA</b>	<b>Number</b>	<b>Percent</b>
Total Participants	580				
Allendale/Irvington/S. Hilton	20	3.4%	Howard Park/West Arlington	7	1.2%
Beechfield/Ten Hills/West Hills	8	1.4%	Inner Harbor/Federal Hill	0	0.0%
Belair-Edison	35	6.0%	Lauraville	9	1.6%
Brooklyn/Curtis Bay/Hawkins Point	1	0.2%	Loch Raven	14	2.4%
Canton	0	0.0%	Madison/East End	26	4.5%
Cedonia/Frankford	24	4.1%	Medfield/Hampden/Woodberry/Remington	2	0.3%
Cherry Hill	0	0.0%	Midtown	3	0.5%
Chinquapin Park/Belvedere	10	1.7%	Midway/Coldstream	21	3.6%
Claremont/Armistead	7	1.2%	Morrell Park/Violetville	2	0.3%
Clifton-Berea	21	3.6%	Mount Washington/Coldspring	0	0.0%
Cross-Country/Cheswolde	6	1.0%	North Baltimore/Guilford/Homeland	1	0.2%
Dickeyville/Franklintown	0	0.0%	Northwood	10	1.7%
Dorchester/Ashburton	12	2.1%	Oldtown/Middle East	16	2.8%
Downtown/Seton Hill	0	0.0%	Orangeville/East Highlandtown	3	0.5%
Edmondson Village	9	1.6%	Patterson Park North & East	13	2.2%
Fells Point	0	0.0%	Penn North/Reservoir Hill	6	1.0%
Forest Park/Walbrook	9	1.6%	Pimlico/Arlington/Hilltop	30	5.2%
Glen-Fallstaff	15	2.6%	Poppleton/The Terraces/Hollins Market	0	0.0%
Greater Charles Village/Barclay	15	2.6%	Sandtown-Winchester/Harlem Park	12	2.1%
Greater Govans	15	2.6%	South Baltimore	0	0.0%
Greater Mondawmin	47	8.1%	Southeastern	0	0.0%
Greater Roland Park/Poplar Hill	0	0.0%	Southern Park Heights	25	4.3%
Greater Rosemont	39	6.7%	Southwest Baltimore	33	5.7%
Greenmount East	8	1.4%	The Waverlies	7	1.2%
Hamilton	2	0.3%	Upton/Druid Heights	0	0.0%
Harbor East/Little Italy	0	0.0%	Washington Village	20	3.4%
Harford/Echodale	8	1.4%	Westport/Mount Winans/Lakeland	6	1.0%
Highlandtown	3	0.5%			

## Neighborhood Conditions of Concentrated GHHI Properties

In an effort to better understand the neighborhood context in which GHHI efforts were clustered, BNIA-JFI prepared a profile using *Vital Signs* indicators, of the population, income, housing, child and family health, crime and sanitation derived from Census and administrative datasets, for each of the top five neighborhoods where homes have participated in the GHHI program – Greater Mondawmin, Greater Rosemont, Belair-Edison, Southwest Baltimore and Pimlico/Arlington/Hilltop. The data profiles for each of the five CSAs and Baltimore City are provided as Appendix 1. Overall, in comparison to the citywide averages, the top five neighborhoods where GHHI has focused their efforts have experienced greater population loss over

the past decade, have a lower household income, and face greater challenges to the housing stock and housing market. Figures provided in this section of the report are included in either the data profiles or in the tables below.

From 2000 to 2010, the City's population declined by 4.6% and the number of households declined by 3.1%. Of the five top CSAs where homes participated in the GHHI program, only Belair-Edison had a slight population increase. Three of the CSAs (Greater Rosemont, Pimlico/Arlington/Hilltop, and Southwest Baltimore) lost more than 10% of its residents from 2000 to 2010 (See Table 3 below).

**Table 3**  
**Percentage Change in Population by CSA, 2000 to 2010**

	<b>Baltimore City</b>	<b>Belair-Edison</b>	<b>Greater Mondawmin</b>	<b>Greater Rosemont</b>	<b>Pimlico/Arlington/Hilltop</b>	<b>Southwest Baltimore</b>
Total Population	-4.6%	0.4%	-4.6%	-12.0%	-13.2%	-14.7%
Total Households	-3.1%	-0.6%	-8.7%	-13.4%	-8.1%	-16.0%
% African American	-0.3%	10.3%	-0.7%	-0.6%	0.5%	5.0%
% White	-1.4%	-9.5%	0.4%	0.2%	-0.8%	-7.1%
% Hispanic	2.5%	0.5%	0.3%	0.4%	0.5%	2.4%

Using 2006 – 2010 American Community Survey data, BNIA-JFI compared the median household income, percentage of population living in poverty, and the percentage of families with children under the age of 18 living in poverty for each of the five CSAs and Baltimore City (See Table 4 below). Compared to the city average, four of the five CSAs all had a lower median household income, a greater percentage of persons living in poverty, and higher percentage of families with children under the age of 18 living in poverty. Only Belair-Edison had a higher household income and lower percentage of persons and families with children living in poverty.

**Table 4**  
**Median Household Income and Poverty Rates by CSA for 2006 - 2010**

	<b>Baltimore City</b>	<b>Belair-Edison</b>	<b>Greater Mondawmin</b>	<b>Greater Rosemont</b>	<b>Pimlico/Arlington/Hilltop</b>	<b>Southwest Baltimore</b>
Median Household Income	\$38,346	\$42,921	\$37,034	\$28,810	\$28,815	\$28,514
% of Individuals Living Below Poverty	21.3%	14.9%	22.4%	31.7%	28.8%	33.9%
% of Families with Children Under 18 Living Below Poverty	24.6%	16.8%	28.8%	37.7%	35.7%	35.7%

While GHHI works to improve the health, safety, and energy efficiency of properties of low and moderate income residents, many of these homes require significant repairs in order to rehabilitate the property according to GHHI housing standards. The GHHI program aims to improve the internal conditions of the home, increase residential stability, and by repairing many

homes in turn, stabilize the neighborhood. BNIA-JFI tracked the following indicators of the housing market and housing conditions for the five CSAs and the City from 2007 to 2010:

- percentage of residential properties with rehabilitation permits over \$5,000
- total number of housing units sold
- median sales price of homes sold
- percentage of residential properties that are vacant and abandoned
- percentage of residential properties receiving a mortgage foreclosure filing
- percentage of residential properties with housing violations (See Table 5 below).

**Table 5**  
**Percentage Change in Selected Housing Indicators by CSA, 2007-2010**

	Baltimore City	Belair-Edison	Greater Mondawmin	Greater Rosemont	Pimlico/Arlington/Hilltop	Southwest Baltimore
% of Residential Properties with Rehabilitation Permits Exceeding \$5,000	-2.1%	-0.5%	-2.0%	-0.7%	-0.8%	-4.2%
Total Housing Units Sold	-50.1%	-62.2%	-56.1%	-52.7%	-62.1%	-56.7%
Median Price of Homes Sold	-23.3%	-52.5%	-62.1%	-62.9%	-39.9%	-65.4%
% of Residential Properties that are Vacant and Abandoned	0.2%	0.4%	0.2%	1.6%	2.3%	2.8%
% of Residential Properties Receiving a Mortgage Foreclosure Filing	0.4%	0.4%	-0.4%	-0.3%	-0.5%	0.4%
% of Residential Properties with Housing Violations	-0.1%	-0.2%	-2.5%	0.5%	0.8%	1.6%

Since the period of time analyzed for this project is concurrent with the overall housing market decline nationally, the trends for Baltimore City along each of these indicators were, not surprisingly, negative. The trends in these indicators for the 5 CSAs with clustered GHFI participants show mixed trends. Examples of this include:

- **Rehabilitations:** Southwest Baltimore was the only CSA to experience a greater decline than the City (-4.2% vs. -2.1%) in the percentage of properties with rehabilitation permits exceeding \$5,000 from 2007 to 2010;
- **Median Home Price:** All five of the CSAs experienced a **greater decline** in the median price of homes sold than the City from 2007 to 2010 and all five of the CSAs had a lower median sales price than the City average in 2010;
- **Vacant House Notices:** The percentage increase in vacant and abandoned housing in all 5 CSAs was **equal to or higher than** the City increase of 0.2%. In 2010, 4 of the CSAs, Greater Mondawmin, Greater Rosemont, Pimlico/Arlington/ Hilltop, and Southwest Baltimore, all had a greater percentage of residential properties that were vacant and abandoned than the City average which was 7.9%;

- **Foreclosure Filings:** The percentage increase in foreclosure filings in all 5 CSAs was **equal to or less than** the City increase of 0.4%. In 2010, Belair-Edison, Greater Rosemont, Pimlico/Arlington/Hilltop, and Southwest Baltimore had a greater percentage of homes with a mortgage foreclosure filing than the City average which was 2.2%.
- **Other Housing Violations:** The City experienced a reduction in the percentage of homes with other housing violations between 2007 and 2010; three CSAs experienced increases and two CSAs experienced decreases. In 2010, Greater Mondawmin, Greater Rosemont, Pimlico/Arlington/Hilltop, and Southwest Baltimore all had a greater percentage of residential properties that received housing violations compared to the City average which was 3.8%.

BNIA-JFI also examined several health and safety indicators comparing the GHHI clustered CSAs to the City average. Similar to housing indicators, many of the CSAs show mixed levels of health indicators when compared to the City as a whole in 2010 (see Table 6). Belair-Edison and Southwest Baltimore have significantly higher percentage of children tested for blood lead with elevated levels than the City. Greater Mondawmin, Greater Rosemont, and Southwest Baltimore had higher rates of both Part 1 and violent crime than the City average in every year from 2007 to 2010; in Belair-Edison, the Part 1 and violent crime rate was lower than the City's average. These indicators show that many of the neighborhoods where GHHI focuses their efforts are neighborhoods with varying levels of distress in the housing market and/or crime and health.

**Table 6**  
**Selected Child and Family Health and Crime Indicators by CSA, 2010**

	<b>Baltimore City</b>	<b>Belair- Edison</b>	<b>Greater Mondawmin</b>	<b>Greater Rosemont</b>	<b>Pimlico/Arlington/ Hilltop</b>	<b>Southwest Baltimore</b>
% of Children with Elevated Blood Lead Levels	1.6%	7.5%	0.0%	1.0%	0.0%	5.3%
Part 1 Crime Rate (per 1,000 Residents)	61.4	50.3	112.4	63.5	58.1	79.3
Violent Crime Rate (per 1,000 Residents)	15.6	13.3	24.8	19.5	23.4	28.8

## Analysis of Housing Indicators for GHHI Properties

Properties are selected for participation in the GHHI program using several criteria related to both the household and the property. The household criteria include whether the residents earn less than an income threshold or if any children living in the property have a medical condition (such as asthma or lead poisoning). Property criteria include an assessment of the property and identification of an energy efficiency/weatherization or health and safety problem that can be remediated.

In an effort to examine if the GHHI program has been effective in helping to stabilize the housing for participants, BNIA-JFI matched participant properties to longitudinal databases to identify if a property that has participated in the GHHI program has received a foreclosure filing, been sold, obtained a rehabilitation permit over \$5,000, has been identified as being vacant and abandoned (VHN), or has received another type of housing violation notice. Each address was matched to any instance of sales, permits, VHN notices or violations occurring between 2008 and 2010. Foreclosure filings were matched from 2007 to 2011 because at the time a foreclosure filing is made on a property, the property has already been delinquent in paying the mortgage for at least three months if not longer.

### *Foreclosure Filings*

To better understand the impact of the GHHI intervention on foreclosure filings, properties were categorized as receiving a filing either pre- or post-intervention. Since many of the homes completed by the GHHI program in either 2010 or 2011, they were not matched to housing conditions post 2010 and therefore little information is available as to their conditions and if the program did in fact help to stabilize housing post-intervention.

Few of the properties where GHHI has intervened have received a foreclosure filing prior to or post-intervention. From 2007 to 2011, only 64 of the 580 properties (11.0%) received a foreclosure filing. Slightly over half (54.7%) of the properties that received a foreclosure filing were owner-occupied properties.

**Table 7**  
**Foreclosure Filings by Year and Occupancy Status for GHHI Properties**

	<b>Number of Filings</b>	<b>Owner Occupied</b>	<b>Percent of Year Total</b>	<b>Non-Owner Occupied</b>	<b>Percent of Year Total</b>
Total	64	35	54.7%	29	45.3%
2007	18	12	66.7%	6	33.3%
2008	16	6	37.5%	10	62.5%
2009	10	5	50.0%	5	50.0%
2010	10	6	60.0%	4	40.0%
2011	10	6	60.0%	4	40.0%

When examining the number of properties that had received a foreclosure filing pre- and post-intervention, we found that far fewer properties received a foreclosure filing after participating in the GHHI program than received a filing before participating in the program. Of the 580 properties, 42 received a filing in at least one year before participation, 6 received two filings prior to participation, and one property received a foreclosure filing three times prior to GHHI program participation. After participating in the GHHI program, five homes received a foreclosure filing and one home received a total of two foreclosure filings.

Across the total analysis period between 2007 and 2011, only eight of the 580 GHHI properties received more than one foreclosure filing. A total of five properties received a foreclosure filing *prior to and after* participation in the GHHI program. In each case, the home participated in the GHHI program in 2010 and received a filing in 2010 and in 2011. Only one property that participated in the program in 2010 received a filing in more than two years. This property, located in Edmonson Village, received a filing in 2009, 2010, and 2011.

**Table 8**  
**Number of Foreclosure Filings Pre- and Post- GHHI Participation**

<b>Year of Participation</b>	<b>Number of Filings Pre-</b>				<b>Number of Filings Post-</b>		
	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>0</b>	<b>1</b>	<b>2</b>
Total	531	42	6	1	574	5	1
2001	1	0	0	0	1	0	0
2009	31	2	1	0	33	0	1
2010	282	29	2	0	308	5	0
2011	214	11	3	1	229	0	0
2012	3	0	0	0	3	NA	NA

### *Home Sales*

From 2008 to 2010, Baltimore City experienced a 14% decline in the number of homes sold from 6,733 in 2008 to 5,913 in 2010. Very few (31 of the 580 properties) of the homes that participated in the GHHI program were sold between 2008 and 2010 with the largest number of sales (14 homes) occurring in 2009. For records matched in 2009 and 2010, BNIA-JFI was able to additionally identify the type of home sale (regular, foreclosure, or short sale). In 2009, three of the homes sold were in foreclosure and 11 were regular home sales. In 2010, five of the homes were in foreclosure, one was a short sale, and three were regular home sales.

**Table 9**  
**Home Sales, Type of Sale, Median Sales Price, and Days on Market for GHHI Properties Sold**

	Number of Sales	Percent of Total	Type of Sale				Median Sales Price	Median Days on Market
			Regular	Foreclosure	Short Sale	Not Available		
Total	31		14	8	1	8	\$66,500	113.0
2008	8	25.8%	0	0	0	8	\$138,950	103.5
2009	14	45.2%	11	3	0	0	\$79,950	109.0
2010	9	29.0%	3	5	1	0	\$50,000	120.0

BNIA-JFI was also able to identify the sales price for each of the homes sold that participated in the GHHI program. We found that the homes sold ranged greatly in price and this price seemed most related to the neighborhoods where the homes were located. The homes sold in 2008 ranged from \$43,000 to \$211,000, homes sold in 2009 ranged from \$20,000 to nearly \$300,000, and homes sold in 2010 ranged from \$20,000 to \$205,000. Six homes were sold for more than \$200,000 and were located in CSAs not in the GHHI clustered neighborhoods: Medfield/Hampden/Woodberry/Remington (one home), Patterson Park North and East (two homes), Madison/East End (two homes), and North Baltimore/Guilford/Homeland (one home).

*Rehabilitation Permits (Exceeding \$5,000)*

A large number of GHHI properties matched to permit records for rehabilitation projects exceeding \$5,000. The high rate of record-matching may be because 1) the GHHI intervention itself initiated a permit and 2) what might be considered one project requires multiple permits per Baltimore Housing regulations for separate electrical, mechanical and plumbing systems. In order to perform many remediation procedures in homes, such as roof repair, window or furnace replacement a permit is required. However, the intervention may have also triggered the ability to do non-GHHI related rehabilitation work on the home. In 2008, 14 properties received at least one rehab permit and of these, four properties received multiple permits. In 2009, 25 properties received rehab permits and of these, six properties received multiple permits. In 2010, the year in which over half of the properties completed the GHHI program, 217 homes received at least one rehab permit and 35 properties received multiple permits.

**Table 10**  
**Number of Homes Receiving Rehabilitation Permits**  
**and Total Number of Permits Exceeding \$5,000 Issued by Year**

	<b>Number of GHHI Properties</b>	<b>Number of Homes</b>	<b>Percent of Total</b>	<b>Number of Permits</b>	<b>Percent of Total</b>
Total	347	256	73.8%	356	102.6%
2008	0	14	NA	23	NA
2009	34	25	73.5%	35	102.9%
2010	313	217	69.3%	298	95.2%

In 2009, 73.5% of the homes that participated in the program received a rehab permit. In 2010, 69.3% of the homes that participated in the GHHI program received a rehab permit that exceeded \$5,000 and 35 properties received more than one rehabilitation permit that exceeded \$5,000.

#### *Vacant and Abandoned Properties*

GHHI properties were matched to Vacant House Notice (VHN) records issued by the Baltimore City Department of Housing when a dwelling is determined to be uninhabitable (see Table 11). Of the 580 properties that participated in the GHHI program at any point, 24 were identified as being vacant and abandoned in 2008, 22 were identified as vacant and abandoned in 2009, and 13 were identified as vacant and abandoned in 2010. GHHI only performs work on homes that have an occupant. However, certain investment properties, which applied for window replacement through their former LEAP program, were classified as vacant and abandoned prior to clearance, but eventually had persons residing within them. It remains the responsibility of the property owner to abate the VHN and is not the responsibility of GHHI.

**Table 11**  
**Number of Vacant Properties by Year**

	<b>Number of Homes</b>	<b>Percent of Total</b>
Total	59	
2008	24	40.7%
2009	22	37.3%
2010	13	22.0%



Analyzing issuance of VHN with the time of the GHHI intervention shows some differences in the number of properties that were classified as being vacant and abandoned pre- and post-participation in the GHHI program. The record matching performed by BNIA-JFI identified six properties vacant in at least one year prior to the GHHI program participation, eight were classified as vacant and abandoned in two years prior to the GHHI program and twelve were vacant and abandoned for three years prior to the GHHI program. After participating in the GHHI program, one home was classified as being vacant and abandoned for one year post-intervention and no properties were classified as being vacant and abandoned for two years post-intervention.

**Table 12**  
**Number of Vacant Housing Notices Pre- and Post- GHHI Participation**

<b>Year of Participation</b>	<b>Number of Notices Pre-</b>				<b>Number of Notices Post-</b>		
	<b>0</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>0</b>	<b>1</b>	<b>2</b>
Total	554	6	8	12	579	1	0
2001	1	0	0	0	1	0	0
2009	33	1	0	0	33	1	0
2010	296	3	7	7	313	0	0
2011	221	2	1	5	229	NA	NA
2012	3	0	0	0	3	NA	NA

There may be a lag after the home participates in the GHHI program and when abatement of the VHN occurs that may explain why the one property participating in the program remained classified as vacant and abandoned. Additionally, this analysis does not take into account the status of any property post 2010 and over 40% of the properties participated in the GHHI program in 2011 and 2012.

### *Housing Violations*

Homes can also receive a variety of other (non-VHN) housing violation notices. These notices, issued by the Baltimore City Department of Housing, can occur for broken windows, uncut grass, trash in yards, and for numerous other reasons. Of the homes that participated in the GHHI program, nine properties received a violation in 2008, zero properties received a violation in 2009, and 25 properties received a violation in 2010 (see Table 13). GHHI program works to reduce the number of homes with housing code violations in neighborhoods challenged by disinvestment and vacancies. It is possible that as a result of GHHI interventions these properties are now free of housing code violations, and are maintained by their owners or occupants. Future analysis can focus on examining GHHI properties receiving housing violations in 2011 and beyond.

**Table 13**  
**Number of Housing Violations by Year**

	<b>Number of Homes</b>	<b>Percent of Total</b>
Total	53	
2008	9	17.0%
2009	19	35.8%
2010	25	47.2%

## Conclusion

GHHI seeks to positively impact the health and safety of vulnerable populations through improving the energy efficiency, health and safety of their housing. The indirect impact of the GHHI program is expected to contribute to neighborhood stabilization where the participant properties are located. Through the analysis of homes participating in the GHHI program in Baltimore City, BNIA-JFI has found that the program tends to operate in low-to-moderate income neighborhood markets and does improve the housing stability for program participants. Overall, the GHHI program may have the greatest impact on helping to stabilize neighborhoods through 1) reducing potential home foreclosures and vacant housing notices and 2) increasing the further rehabilitation investment by property owners.

BNIA-JFI matched GHHI properties to several longitudinal housing datasets. Through this matching, BNIA-JFI found the following:

1. Foreclosures

A relatively small percentage (11%) of properties participating in the GHHI program received a foreclosure filing between 2007 and 2011. Even with a declining number of properties in Baltimore City overall receiving a foreclosure filing, even fewer GHHI properties (a total of six) received a filing after participating in the GHHI program. By addressing issues that may be of significant maintenance expense or by helping to reduce housing costs, such as utilities expenses, households can better afford their housing and may reduce the number of properties that receive a foreclosure filing.

2. Vacant homes

Slight more than ten percent (10.2%) of the properties that participated in the GHHI program were identified as being vacant and abandoned from 2008 to 2010. While several of these properties were identified as being vacant and abandoned more than one year prior to participating in the GHHI program, only one property was identified as being vacant after participating in the program. Although GHHI only performs work in occupied housing,

certain investment properties, which applied for window replacement through their former LEAP program, were classified as vacant and abandoned prior to acceptance. Eventually these properties, had persons residing within them. It remains, however, the responsibility of the property owner to abate the VHN and is not the responsibility of GHHI.

### 3. Housing violations

Less than ten percent (9.1%) of the properties that participated in the GHHI program received a housing violation notice (other than a vacant house notice) from 2008 to 2010. The GHHI program works to reduce the number of homes with housing code violations in neighborhoods challenged by disinvestment. It is possible that as a result of GHHI interventions these properties are now free of housing code violations, and are maintained by their owners or occupants. The relatively low level of housing violations indicates that there is interest in the part of either renters or the owners of the property that they are working to maintain the appearance and condition of the property.

### 4. Home sales

Just over five percent of the homes that participated in the GHHI program were identified as having a home sale during the study period. Since many of the homes could not be matched to a possible home sale after participation in 2010, it is unclear if the low number of home sales indicates whether residents are choosing to remain in their home (helping to improve residential stability) or are waiting for an improved housing market in the hopes of getting a higher price on their property.

### 5. Rehabilitation Permits

Nearly three-fourths (73.8%) of the 580 GHHI properties received at least one rehabilitation permit over the course of the study period. These permits indicate that either the remediation procedures required a permit or that the intervention triggered the ability to do non-related rehabilitation work in the home. Additionally, these permits are for work estimated to cost in excess of \$5,000, meaning that these permits are for work that is considered to be of significant size and scope. Future work could seek to better identify whether the permit was related to the project or if the permitted work occurred after the end of the intervention to better identify if the program spurred additional investment in the properties.

## Recommendations

Access to programs such as the Green & Healthy Homes Initiative represents an important point at which the property owner can get assistance in home maintenance and repair; the intervention provides much needed investment as well as strategic education and property assessment for the owner (as well as the occupant, if a rental property). As a result of matching properties that have participated in the GHHI program with several housing datasets, the following observations and recommendations can be offered:

## 1. Owner Occupancy

Two-thirds (66.0%) of the properties that participated in the GHHI program were identified as being owner-occupied. This is slightly higher than the owner-occupancy rate for Baltimore City in 2010 (60.2%). Future participation in GHHI may need to consider the approach for rental units as Baltimore City follows a national trend of an increasing renter population. Renters/landlords may not be aware of or eligible for the GHHI program, meaning that increased awareness of the GHHI program may create greater interest in program participation. Additionally, if owners of rental properties participate in the GHHI program, there may be the potential that these owners, after the property is remediated, then seek to either increase the rent on their tenants or seek to sell their property. Rental protections may need to be provided to prevent situations such as these from occurring.

## 2. Clustering

While GHHI worked with properties in 42 of Baltimore City's 55 CSAs, nearly one-third (31.7%) of the properties were located within five CSAs. By seeking to cluster the properties where GHHI performs work, they may be better able to partner with City agencies, foundations, and community groups working within the same neighborhoods. This may better enable GHHI to further leverage its ability to strengthen the City's neighborhoods and impact vulnerable populations.

## 3. Neighborhoods

Properties (and the residents of these properties) that have received GHHI interventions typically have met certain program-eligibility requirements. Aligning GHHI resources with other place-based initiatives addressing neighborhood stabilization will help build upon existing programs and partnerships to identify reinforcing activities. By establishing priority neighborhoods for properties that participate in the GHHI program can link participants to more integrated services with respect to neighborhood programs.

## 4. Additional Analysis

With four of every ten properties participating in the GHHI program after 2010 and an additional 54% participating in 2010, it is suggested that GHHI seeks to re-examine housing outcomes for these properties again in the future. This will help to establish whether the GHHI program has not only aided in stabilizing neighborhoods where they have worked, but to see the longer-term impacts of their work. Using a longer time horizon since properties have participated in the program will allow for all indicators used to be examined pre- and post-intervention. Additionally, future analyses can seek to either: create geographic comparison areas (either within a city or across cities); or examine the neighborhood conditions at a smaller geographic level.

## Appendix 1: Community Statistical Area Data Profiles

Baltimore City Profile, 2007-2010					
Population	2000		2010		% Change 00-10
Total Population	651,154		620,961		-4.6
Total Households	257,996		249,903		-3.1
% of Households with related Children under 18 years old	32.0		27.9		-4.1
% African American	64.0		63.7		-0.3
% White	31.0		29.6		-1.4
% Hispanic	1.7		4.2		2.5
% Other	0.2		1.8		1.6
% Age 0-17	24.8		21.5		-3.3
% Age 18-24	14.8		12.6		-2.2
% Age 24-44	29.9		29.0		-0.9
% Age 45-64	17.3		25.2		7.9
% Age 65+	13.2		11.7		-1.5
Socioeconomic	2000		2006-2010		% Change 00-06/10
Median Household Income	\$30,078		\$38,346		NA
% of Individuals Living Below Poverty	22.9		21.3		NA
% of Families with Children Under 18 Living Below Poverty	26.2		24.6		NA
Housing	2007	2008	2009	2010	% Change 07-10
% of Residential Properties with Rehabilitation Permits Exceeding \$5,000	4.6	3.4	2.6	2.5	-2.1
Total Housing Units Sold	11,853	6,733	4,834	5,913	-50.1
Median Price of Homes Sold (in \$)*	\$150,000	\$150,000	\$145,000	\$115,000	-23.3
Median Number of Days on the Market	83.0	101.0	102.0	100.5	21.1
% of Residential Properties that are Vacant and Abandoned	7.8	8.0	7.9	7.9	0.2
% of Housing Units that are Owner-Occupied	60.7	60.1	59.1	60.2	-0.5
% of Residential Properties Receiving a Mortgage Foreclosure Filing	1.8	1.9	3.0	2.2	0.4
% of Residential Properties with Housing Violations	3.9	2.9	3.1	3.8	-0.1
Child and Family Health	2007	2008	2009	2010	% Change 07-10
Number of Children Tested for Presence of Lead in their Blood	17,781	18,682	19,043	19,702	10.8
% of Children with Elevated Blood Lead Levels	3.7	3.1	1.8	1.6	-2.1
% of Births Delivered at Term	86.0	86.3	86.7	86.5	0.5
Teen Birth Rate	69.2	66.1	60.1	51.1	-18.1
% of Births Where Mother Received Early Prenatal Care				57.0**	NA
Crime	2007	2008	2009	2010	% Change 07-10
Part 1 Crime Rate (per 1,000 Residents)	62.9	62.8	59.6	61.4	-1.4
Violent Crime Rate (per 1,000 Residents)	16.6	16.3	15.3	15.6	-1.0
Sanitation	2007	2008	2009	2010	% Change 07-10
Rate of Dirty Streets and Alleys (per 1,000 Residents)	85.1	85.8	59.5	75.8	-9.3
Rate of Clogged Storm Drains (per 1,000 Residents)	5.7	5.2	4.3	4.9	-0.8

\*Home sale prices not inflation adjusted

\*\*Change in data collection methodology for 2010; not comparable to previous years.

## Appendix 1: Community Statistical Area Data Profiles

Belair-Edison Profile, 2007-2010					
Population	2000		2010		% Change 00-10
Total Population	17,346		17,416		0.4
Total Households	6,214		6,174		-0.6
% of Households with related Children under 18 years old	44.0		39.9		-4.1
% African American	77.0		87.3		10.3
% White	19.7		10.2		-9.5
% Hispanic	0.7		1.2		0.5
% Other	0.1		0.5		0.3
% Age 0-17	29.8		27.1		-2.7
% Age 18-24	9.0		10.9		1.9
% Age 24-44	30.5		26.3		-4.2
% Age 45-64	21.6		27.7		6.2
% Age 65+	9.1		7.9		-1.2
Socioeconomic	2000		2006-2010		% Change 00-06/10
Median Household Income	\$36,512		\$42,921		NA
% of Individuals Living Below Poverty	13.4		14.9		NA
% of Families with Children Under 18 Living Below Poverty	14.7		16.8		NA
Housing	2007	2008	2009	2010	% Change 07-10
% of Residential Properties with Rehabilitation Permits Exceeding \$5,000	1.8	1.4	1.1	1.4	-0.5
Total Housing Units Sold	405	217	127	153	-62.2
Median Price of Homes Sold (in \$)*	\$118,000	\$105,000	\$99,750	\$56,000	-52.5
Median Number of Days on the Market	70.0	96.0	95.5	94.0	34.3
% of Residential Properties that are Vacant and Abandoned	1.0	1.6	1.7	1.4	0.4
% of Housing Units that are Owner-Occupied	71.0	69.9	67.9	67.2	-3.8
% of Residential Properties Receiving a Mortgage Foreclosure Filing	2.8	2.7	4.1	3.1	0.4
% of Residential Properties with Housing Violations	2.4	2.2	2.9	2.2	-0.2
Child and Family Health	2007	2008	2009	2010	% Change 07-10
Number of Children Tested for Presence of Lead in their Blood	0	50	0	200	NA
% of Children with Elevated Blood Lead Levels	0.0	0.0	0.0	7.5	NA
% of Births Delivered at Term	80.4	78.7	86.0	84.0	3.6
Teen Birth Rate	70.7	68.0	65.3	67.6	-3.1
% of Births Where Mother Received Early Prenatal Care				63.9**	NA
Crime	2007	2008	2009	2010	% Change 07-10
Part 1 Crime Rate (per 1,000 Residents)	52.7	46.2	41.5	50.3	-2.4
Violent Crime Rate (per 1,000 Residents)	15.3	14.2	13.8	13.3	-2.0
Sanitation	2007	2008	2009	2010	% Change 07-10
Rate of Dirty Streets and Alleys (per 1,000 Residents)	113.5	192.3	107.7	90.2	-23.3
Rate of Clogged Storm Drains (per 1,000 Residents)	3.7	6.3	3.6	4.1	0.3

\*Home sale prices not inflation adjusted

\*\*Change in data collection methodology for 2010; not comparable to previous years.

## Appendix 1: Community Statistical Area Data Profiles

Greater Mondawmin Profile, 2007-2010					
Population	2000		2010		% Change 00-10
Total Population	9,770		9,322		-4.6
Total Households	3,795		3,466		-8.7
% of Households with related Children under 18 years old	32.0		29.3		-2.8
% African American	97.4		96.7		-0.7
% White	0.8		1.2		0.4
% Hispanic	0.7		0.9		0.3
% Other	0.1		0.4		0.3
% Age 0-17	24.1		21.2		-2.9
% Age 18-24	10.7		15.5		4.9
% Age 24-44	24.7		22.0		-2.7
% Age 45-64	21.7		26.0		4.3
% Age 65+	19.0		15.3		-3.6
Socioeconomic	2000		2006-2010		% Change 00-06/10
Median Household Income	\$27,105		\$37,034		NA
% of Individuals Living Below Poverty	26.0		22.4		NA
% of Families with Children Under 18 Living Below Poverty	28.3		28.8		NA
Housing	2007	2008	2009	2010	% Change 07-10
% of Residential Properties with Rehabilitation Permits Exceeding \$5,000	3.3	4.0	2.1	1.3	-2.0
Total Housing Units Sold	171	76	60	75	-56.1
Median Price of Homes Sold (in \$)*	\$89,625	\$97,000	\$82,800	\$34,000	-62.1
Median Number of Days on the Market	66.5	107.0	107.5	88.0	32.3
% of Residential Properties that are Vacant and Abandoned	10.1	10.7	11.1	10.3	0.2
% of Housing Units that are Owner-Occupied	57.0	57.5	56.5	55.3	-1.7
% of Residential Properties Receiving a Mortgage Foreclosure Filing	2.5	1.3	3.8	2.1	-0.4
% of Residential Properties with Housing Violations	7.4	3.9	3.7	4.9	-2.5
Child and Family Health	2007	2008	2009	2010	% Change 07-10
Number of Children Tested for Presence of Lead in their Blood	110	225	38	203	84.5
% of Children with Elevated Blood Lead Levels	5.5	7.6	0.0	0.0	-5.5
% of Births Delivered at Term	79.8	90.3	82.0	78.4	-1.4
Teen Birth Rate	96.3	50.5	84.9	42.9	-53.4
% of Births Where Mother Received Early Prenatal Care				49.6**	NA
Crime	2007	2008	2009	2010	% Change 07-10
Part 1 Crime Rate (per 1,000 Residents)	80.7	85.4	95.9	112.4	31.8
Violent Crime Rate (per 1,000 Residents)	27.4	25.4	26.0	24.8	-2.7
Sanitation	2007	2008	2009	2010	% Change 07-10
Rate of Dirty Streets and Alleys (per 1,000 Residents)	140.0	127.1	115.8	90.6	-49.4
Rate of Clogged Storm Drains (per 1,000 Residents)	11.0	6.9	7.2	5.9	-5.1

\*Home sale prices not inflation adjusted

\*\*Change in data collection methodology for 2010; not comparable to previous years.

## Appendix 1: Community Statistical Area Data Profiles

Greater Rosemont Profile, 2007-2010					
Population	2000		2010		% Change 00-10
Total Population	21,877		19,259		-12.0
Total Households	7,956		6,893		-13.4
% of Households with related Children under 18 years old	38.5		34.4		-4.1
% African American	97.7		97.1		-0.6
% White	0.6		0.7		0.2
% Hispanic	0.6		1.0		0.4
% Other	0.1		0.3		0.2
% Age 0-17	27.9		26.1		-1.7
% Age 18-24	8.4		11.0		2.6
% Age 25-44	25.7		22.3		-3.3
% Age 45-64	20.9		27.6		6.8
% Age 65+	17.2		12.9		-4.4
Socioeconomic	2000		2006-2010		% Change 00-06/10
Median Household Income	\$24,682		\$28,810		NA
% of Individuals Living Below Poverty	26.2		31.7		NA
% of Families with Children Under 18 Living Below Poverty	28.9		37.7		NA
Housing	2007	2008	2009	2010	% Change 07-10
% of Residential Properties with Rehabilitation Permits Exceeding \$5,000	2.7	2.7	2.3	2.0	-0.7
Total Housing Units Sold	402	200	102	190	-52.7
Median Price of Homes Sold (in \$)*	\$80,000	\$69,950	\$54,675	\$29,700	-62.9
Median Number of Days on the Market	79.0	80.0	85.0	101.5	28.5
% of Residential Properties that are Vacant and Abandoned	13.3	14.4	14.7	14.9	1.6
% of Housing Units that are Owner-Occupied	55.1	53.0	51.4	50.9	-4.2
% of Residential Properties Receiving a Mortgage Foreclosure Filing	2.7	2.5	3.4	2.3	-0.3
% of Residential Properties with Housing Violations	5.1	4.2	3.7	5.6	0.5
Child and Family Health	2007	2008	2009	2010	% Change 07-10
Number of Children Tested for Presence of Lead in their Blood	605	354	216	479	-20.8
% of Children with Elevated Blood Lead Levels	6.1	2.8	2.9	1.0	-5.1
% of Births Delivered at Term	85.3	88.8	86.3	87.1	1.8
Teen Birth Rate	119.3	101.1	110.2	80.8	-38.5
% of Births Where Mother Received Early Prenatal Care				52.3**	NA
Crime	2007	2008	2009	2010	% Change 07-10
Part 1 Crime Rate (per 1,000 Residents)	54.4	57.8	52.2	63.5	9.1
Violent Crime Rate (per 1,000 Residents)	19.7	19.3	18.7	19.5	-0.1
Sanitation	2007	2008	2009	2010	% Change 07-10
Rate of Dirty Streets and Alleys (per 1,000 Residents)	111.2	102.1	77.0	114.4	3.2
Rate of Clogged Storm Drains (per 1,000 Residents)	8.0	7.1	4.1	6.0	-2.0

\*Home sale prices not inflation adjusted

\*\*Change in data collection methodology for 2010; not comparable to previous years.



## Appendix 1: Community Statistical Area Data Profiles

Pimlico/Arlington/Hilltop Profile, 2007-2010					
Population	2000		2010		% Change 00-10
Total Population	13,606		11,816		-13.2
Total Households	4,860		4,464		-8.1
% of Households with related Children under 18 years old	37.1		31.1		-6.0
% African American	94.3		94.8		0.5
% White	3.7		3.0		-0.8
% Hispanic	0.6		1.1		0.5
% Other	0.1		0.4		0.4
% Age 0-17	27.2		23.1		-4.1
% Age 18-24	8.2		9.7		1.5
% Age 24-44	25.0		21.7		-3.2
% Age 45-64	24.5		28.2		3.7
% Age 65+	15.1		17.3		2.2
Socioeconomic	2000		2006-2010		% Change 00-06/10
Median Household Income	\$26,012		\$28,815		NA
% of Individuals Living Below Poverty	26.7		28.8		NA
% of Families with Children Under 18 Living Below Poverty	30.3		35.7		NA
Housing	2007	2008	2009	2010	% Change 07-10
% of Residential Properties with Rehabilitation Permits Exceeding \$5,000	2.5	2.2	2.5	1.7	-0.8
Total Housing Units Sold	190	113	52	72	-62.1
Median Price of Homes Sold (in \$)*	\$79,988	\$75,000	\$62,578	\$48,094	-39.9
Median Number of Days on the Market	85.0	112.0	89.0	80.0	-5.9
% of Residential Properties that are Vacant and Abandoned	10.8	12.3	12.6	13.1	2.3
% of Housing Units that are Owner-Occupied	57.4	57.3	55.6	56.1	-1.3
% of Residential Properties Receiving a Mortgage Foreclosure Filing	2.8	2.4	3.1	2.3	-0.5
% of Residential Properties with Housing Violations	3.5	3.8	3.4	4.3	0.8
Child and Family Health	2007	2008	2009	2010	% Change 07-10
Number of Children Tested for Presence of Lead in their Blood	321	267	250	0	-100.0
% of Children with Elevated Blood Lead Levels	4.4	1.9	0.0	0.0	-4.4
% of Births Delivered at Term	77.9	79.0	86.7	83.4	5.6
Teen Birth Rate	84.9	67.9	92.5	63.7	-21.2
% of Births Where Mother Received Early Prenatal Care				51.0**	NA
Crime	2007	2008	2009	2010	% Change 07-10
Part 1 Crime Rate (per 1,000 Residents)	53.2	48.7	50.3	58.1	4.8
Violent Crime Rate (per 1,000 Residents)	17.1	16.0	16.7	23.4	6.4
Sanitation	2007	2008	2009	2010	% Change 07-10
Rate of Dirty Streets and Alleys (per 1,000 Residents)	87.2	86.8	56.4	79.0	-8.1
Rate of Clogged Storm Drains (per 1,000 Residents)	8.5	3.2	3.5	4.1	-4.5

\*Home sale prices not inflation adjusted

\*\*Change in data collection methodology for 2010; not comparable to previous years.

## Appendix 1: Community Statistical Area Data Profiles

Southwest Baltimore Profile, 2007-2010					
Population	2000		2010		% Change 00-10
Total Population	20,965		17,885		-14.7
Total Households	7,482		6,288		-16.0
% of Households with related Children under 18 years old	39.8		35.6		-4.1
% African American	71.2		76.2		5.0
% White	24.6		17.6		-7.1
% Hispanic	1.2		3.6		2.4
% Other	0.1		2.1		2.0
% Age 0-17	29.9		27.1		-2.9
% Age 18-24	9.3		11.0		1.7
% Age 24-44	28.8		25.3		-3.5
% Age 45-64	20.4		26.6		6.3
% Age 65+	11.6		10.0		-1.6
Socioeconomic	2000		2006-2010		% Change 00-06/10
Median Household Income	\$23,070		\$28,514		NA
% of Individuals Living Below Poverty	35.6		33.9		NA
% of Families with Children Under 18 Living Below Poverty	30.3		35.7		NA
Housing	2007	2008	2009	2010	% Change 07-10
% of Residential Properties with Rehabilitation Permits Exceeding \$5,000	5.8	5.6	2.6	1.6	-4.2
Total Housing Units Sold	432	215	106	187	-56.7
Median Price of Homes Sold (in \$)*	\$65,000	\$70,000	\$45,000	\$22,500	-65.4
Median Number of Days on the Market	92.0	111.5	106.0	88.5	-3.8
% of Residential Properties that are Vacant and Abandoned	22.4	22.9	24.0	25.2	2.8
% of Housing Units that are Owner-Occupied	32.3	31.4	29.8	29.4	-2.9
% of Residential Properties Receiving a Mortgage Foreclosure Filing	2.2	2.3	3.3	2.5	0.4
% of Residential Properties with Housing Violations	6.3	3.5	4.7	7.9	1.6
Child and Family Health	2007	2008	2009	2010	% Change 07-10
Number of Children Tested for Presence of Lead in their Blood	705	337	179	506	-28.2
% of Children with Elevated Blood Lead Levels	9.5	3.6	1.4	5.3	-4.2
% of Births Delivered at Term	84.1	84.2	85.9	85.8	1.7
Teen Birth Rate	98.1	112.6	98.1	82.4	-15.8
% of Births Where Mother Received Early Prenatal Care				50.0**	NA
Crime	2007	2008	2009	2010	% Change 07-10
Part 1 Crime Rate (per 1,000 Residents)	66.4	67.7	60.7	79.3	12.9
Violent Crime Rate (per 1,000 Residents)	24.1	25.7	24.1	28.8	4.7
Sanitation	2007	2008	2009	2010	% Change 07-10
Rate of Dirty Streets and Alleys (per 1,000 Residents)	198.4	212.9	119.3	253.6	55.1
Rate of Clogged Storm Drains (per 1,000 Residents)	9.6	5.9	5.9	5.4	-4.2

\*Home sale prices not inflation adjusted

\*\*Change in data collection methodology for 2010; not comparable to previous years.

# Appendix 1: Community Statistical Area Data Profiles

CSA Data Profile - Source Sheet		
Population	Defintion	Source
Total Population		U.S. Census
Total Households		U.S. Census
% of Households with related Children under 18		U.S. Census
% African American		U.S. Census
% White		U.S. Census
% Other		U.S. Census
% Hispanic		U.S. Census
% Age 0-17		U.S. Census
% Age 18-24		U.S. Census
% Age 24-44		U.S. Census
% Age 45-64		U.S. Census
% Age 65+		U.S. Census
Socioeconomic	Defintion	Source
Median Household Income		U.S. Census, American Community Survey (ACS)
% of Individuals Living Below Poverty		U.S. Census, American Community Survey (ACS)
% of Families with Children Under 18 Living Below Poverty		U.S. Census, American Community Survey (ACS)
Housing	Defintion	Source
% of Residential Properties with Rehabilitation Permits Exceeding \$5,000	The percentage of residential properties where investment in interior or exterior maintenance exceeded \$5,000 out of all residential properties (reported by Maryland Property View).	Baltimore City Housing
Total Housing Units Sold	The number of single family homes and condominiums sold in an area for the given year.	First American Real Estate Solutions (FARES)
Median Price of Homes Sold (in \$)*	The selling price of a home that falls in the middle of the most expensive and least expensive home sale price in that area.	First American Real Estate Solutions (FARES)
Median Number of Days on the Market	The number of days it takes to sell a property on the public market that falls in the middle of the least days a property was on the market and the most days a property was on the market.	Metropolitan Regional Information Systems (MRIS)
% of Residential Properties that are Vacant and Abandoned	Percent of vacant and abandoned homes out of all residential properties in that area that year (as reported by Maryland Property View). Properties are considered vacant/abandoned by Baltimore City if the property is not habitable.	Baltimore City Housing
% of Housing Units that are Owner-Occupied	The percentage of homeowners who are the principle residents of the home out of all housing units.	Maryland Property View
% of Residential Properties Receiving a Mortgage Foreclosure Filing	The percentage of properties receiving a mortgage foreclosure filing out of all residential properties in that area (as reported by Maryland Property View).	Baltimore City Circuit Court, Maryland Judiciary Case Search System
% of Residential Properties with Housing Violations	Percent of residential buildings whose facade, structure, and/or surrounding area violate the Baltimore City Housing Code out of all residential properties (as reported by Maryland Property View; this indicator excludes vacant properties).	Baltimore City Housing
Child and Family Health	Defintion	Source
Number of Children Tested for Presence of Lead in their Blood	The number of children ages 0-6 tested for the presence of lead in their blood.	State Department of the Environment, Lead Poisoning Prevention Program
% of Children with Elevated Blood Lead Levels	Percent of children age 0-6 tested for blood lead and found to have elevated blood lead levels.	State Department of the Environment, Lead Poisoning Prevention Program
% of Births Delivered at Term	The percentage of babies born at full term (37-42 weeks gestation) that year.	Maryland Department of Health and Mental Hygiene (DHMH)
Teen Birth Rate	The number of teen ages 15-19 who gave birth per 1,000 teens (as reported by 2000 and 2010 Census).	Maryland Department of Health and Mental Hygiene (DHMH)
% of Births Where Mother Received Early Prenatal Care**	The percentage of births where the mother received prenatal care in the first trimester of pregnancy that year.	Maryland Department of Health and Mental Hygiene (DHMH)
Crime	Defintion	Source
Part 1 Crime Rate (per 1,000 Residents)	The number of reported homicide, aggravated assault, rape, robbery, burglary, larceny, and auto theft incidents per 1,000 residents (as reported by 2000 and 2010 Census).	Baltimore City Police Department
Violent Crime Rate (per 1,000 Residents)	The number of reported homicide, aggravated assault, and rape incidents per 1,000 residents (as reported by 2000 and 2010 Census).	Baltimore City Police Department
Sanitation	Defintion	Source
Rate of Dirty Streets and Alleys (per 1,000 Residents)	The number of reported incidents of dirty streets and alleys per 1,000 residents (as reported by 2000 and 2010 Census).	Baltimore CitiStat
Rate of Clogged Storm Drains (per 1,000 Residents)	The number of reported incidents of clogged storm drains per 1,000 residents (as reported by 2000 and 2010 Census).	Baltimore CitiStat

\*Home sale prices not inflation adjusted

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