



**BALTIMORE  
METROPOLITAN  
COUNCIL**

*BUILDING A BETTER REGION TOGETHER*

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# Public Hearing on Draft 2025 Regional Fair Housing Plan

Baltimore Regional Fair Housing Group

February 18, 2025



# Welcome



- **Kim Zanti:** Regional Fair Housing Group Acting Chair (Howard County)
- **Melissa Maddox-Evans:** Regional Housing Authority Chair (Annapolis)
- **Chuck Martin:** Regional Community Reinvestment Manager, M&T Bank

**BALTIMORE METROPOLITAN COUNCIL**

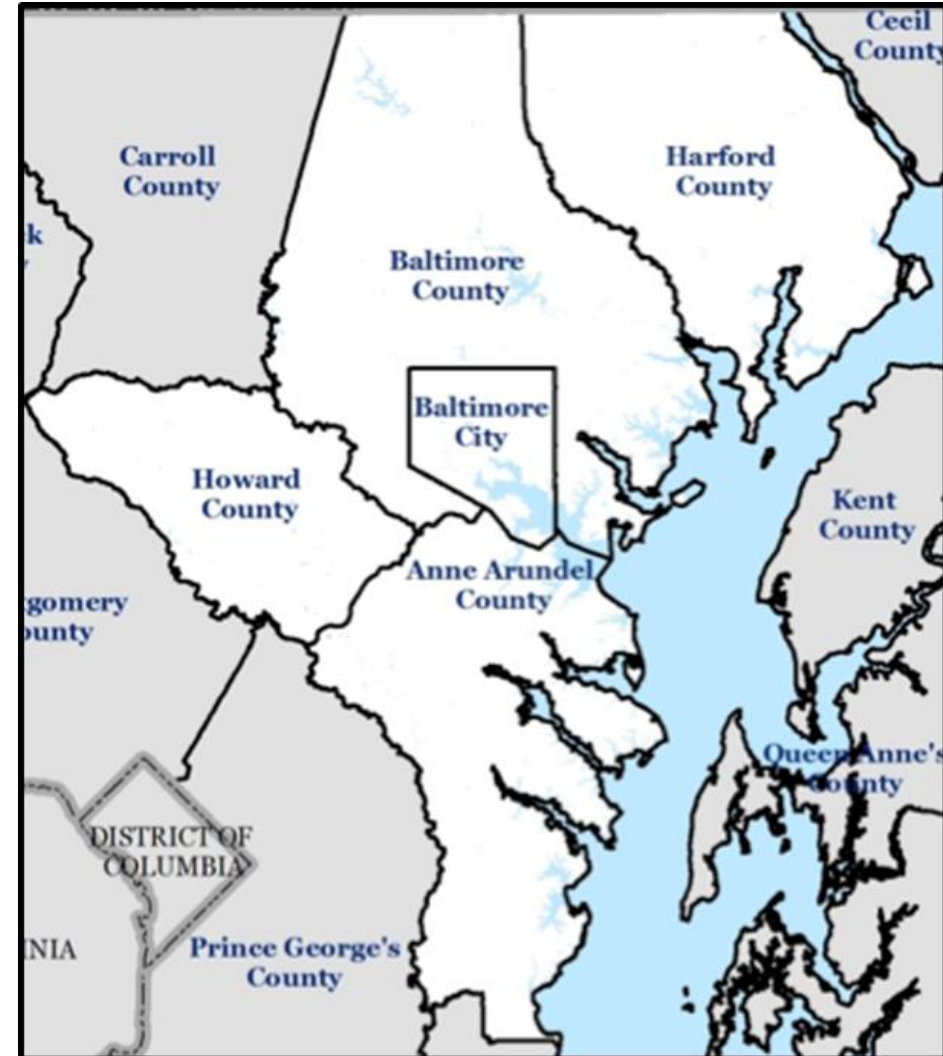
## 2025 DRAFT FAIR HOUSING PLAN

Participating Jurisdictions/ Agencies

# Baltimore Regional Fair Housing Group

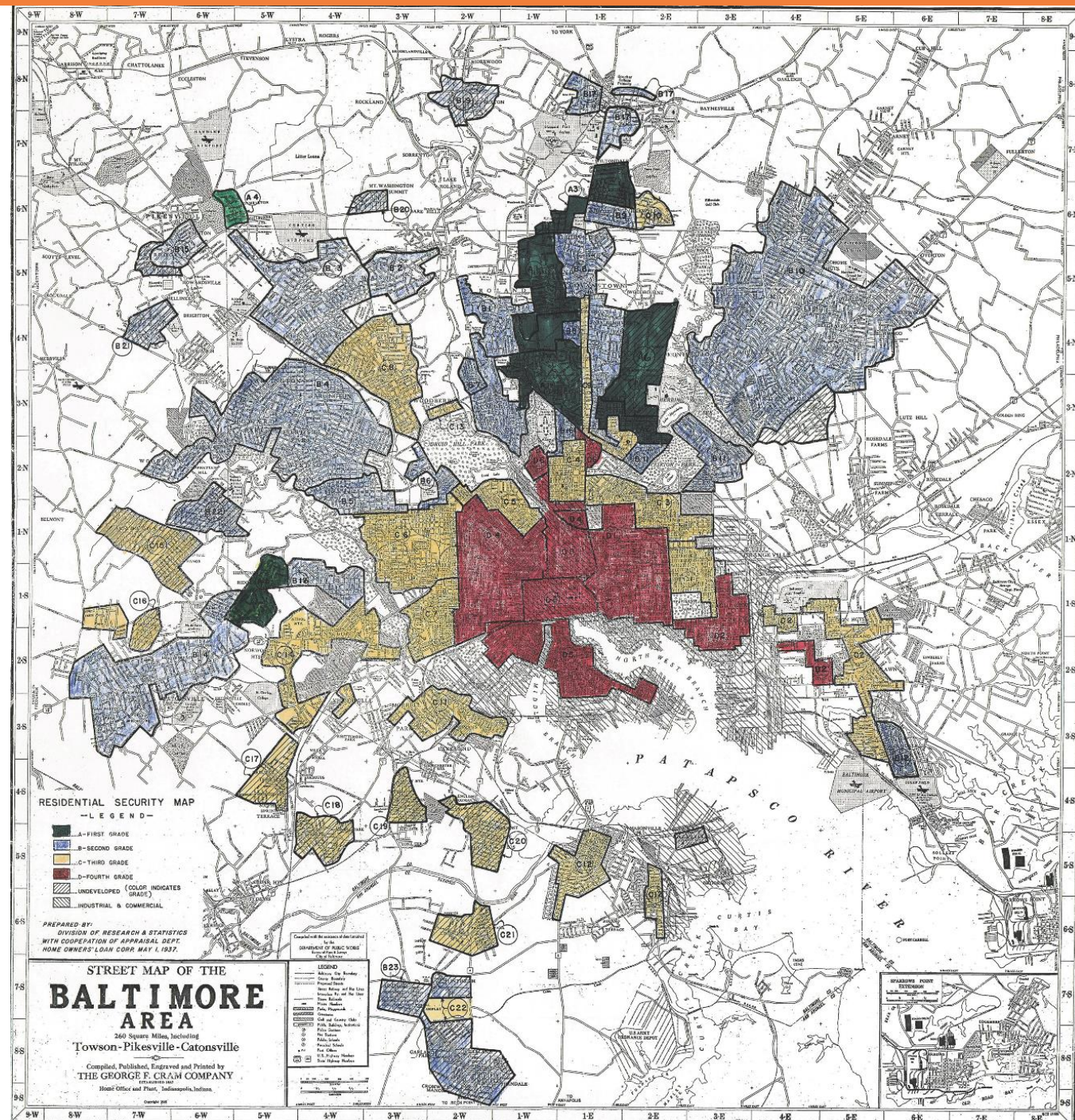


- Anne Arundel County and the Housing Commission of Anne Arundel County
- City of Annapolis and Housing Authority of the City of Annapolis
- City of Baltimore and Housing Authority of Baltimore City
- Baltimore County
- Harford County and the Havre de Grace Housing Authority
- Howard County and the Howard County Housing Commission



# 1937 Redlining Map of Baltimore

Homeowners Loan Corporation  
(HOLC)



# Affirmatively Furthering Fair Housing (AFFH)



Statutory duty in the federal 1968 Fair Housing Act:

“The Secretary of Housing and Urban Development shall ... administer the programs and activities relating to housing and urban development in a manner to affirmatively further the policies [of the Fair Housing Act].”

42 USC § 3608(d)

HUD passes this duty on to state and local grantees through annual certifications to receive funds.

# Thompson v. HUD

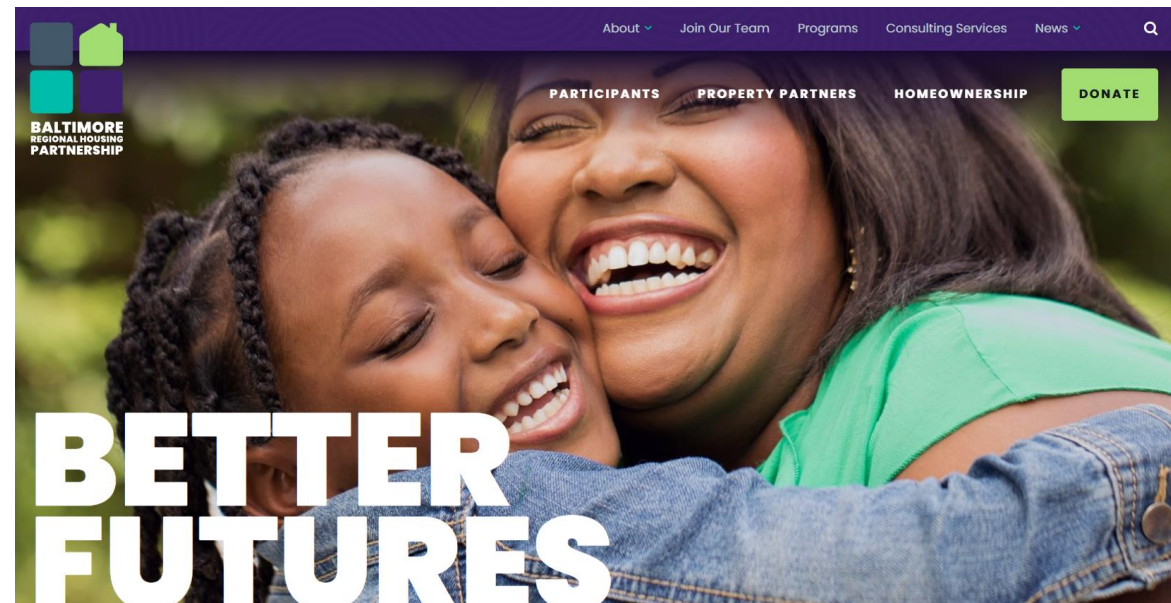
- HUD found liable for violating Fair Housing Act in 2005.
- Main remedy: Housing choice voucher mobility program for nearly 4,400 families run by Baltimore Regional Housing Partnership (BRHP).



## Judge criticizes pooling poor in city

By Eric Siegel  
Baltimore Sun • Jan 07, 2005 at 12:00 am

Declaring that Baltimore "should not be viewed as an island reservation for use as a container" for all of the area's poor, a federal judge ruled yesterday that the U.S. Department of Housing and Urban Development violated fair housing law by failing to take a regional approach to the desegregation of public housing.



# Choice Neighborhoods

- HUD-sponsored redevelopment, bringing opportunity to aging public housing sites.
- Currently underway at Perkins-Somerset-Oldtown (PSO) in Baltimore City (upper right).
- Plans underway for Harbour House/Eastport Terrace in Annapolis (lower right) and Poe Homes in Baltimore City.



# Three Large Stakeholder Meetings



- **May 15 Virtual Kickoff:** 68 participants
- **July 17 Virtual Meeting:** 59 participants
- **October 1 Hybrid Meeting (pictured):** 64 participants – 36 in person, 28 over Zoom





# Three Working Groups & Co-Chairs

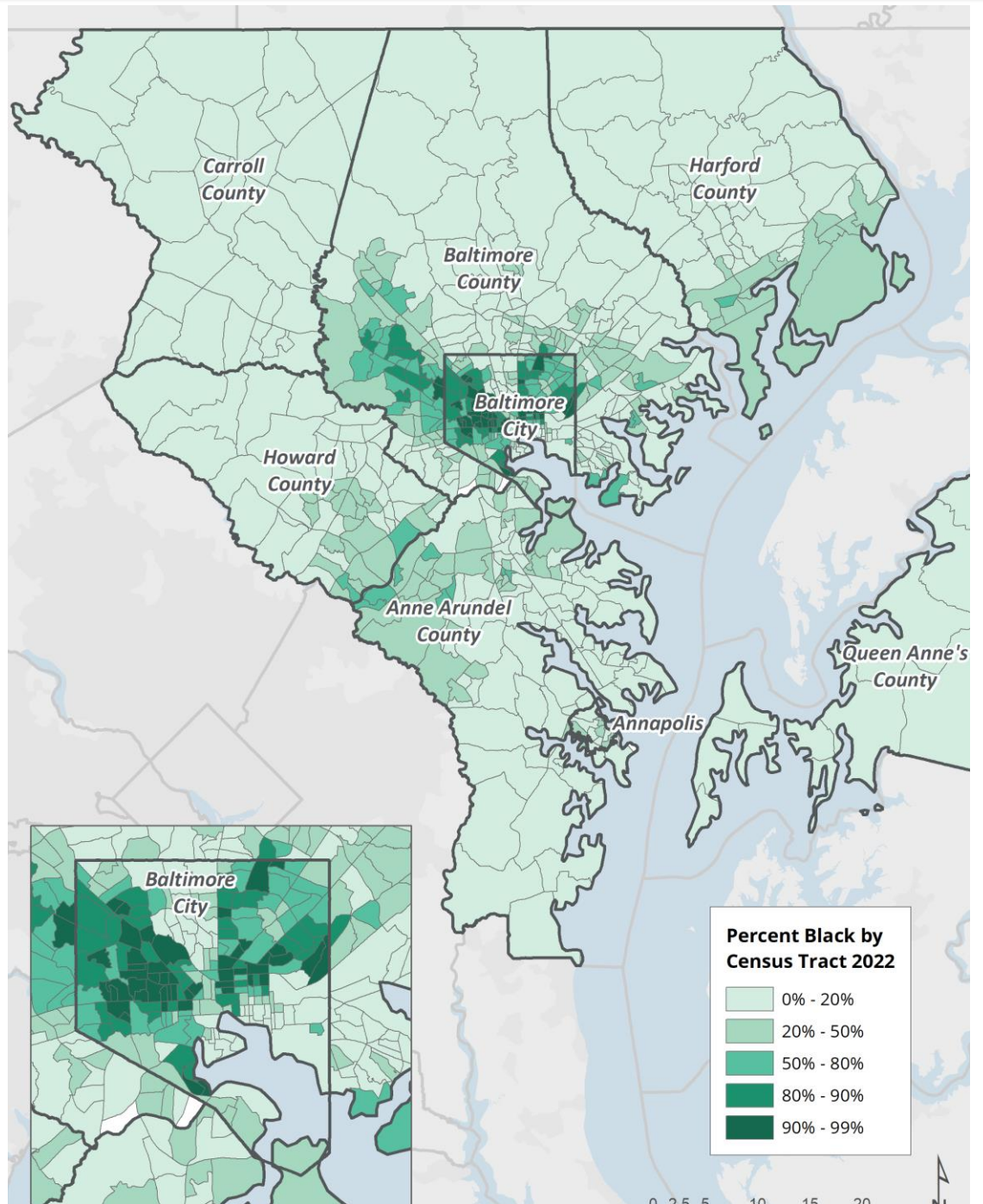
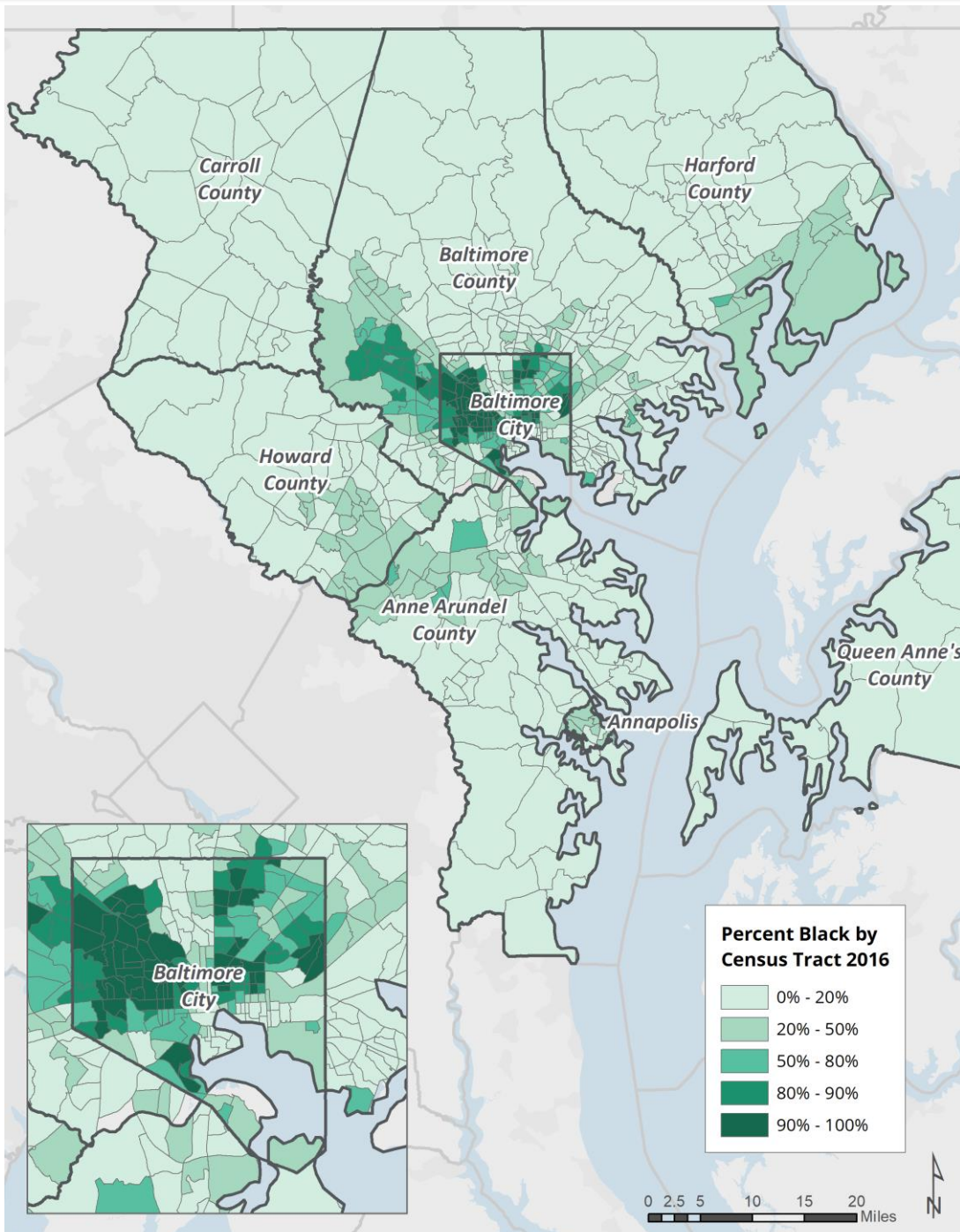


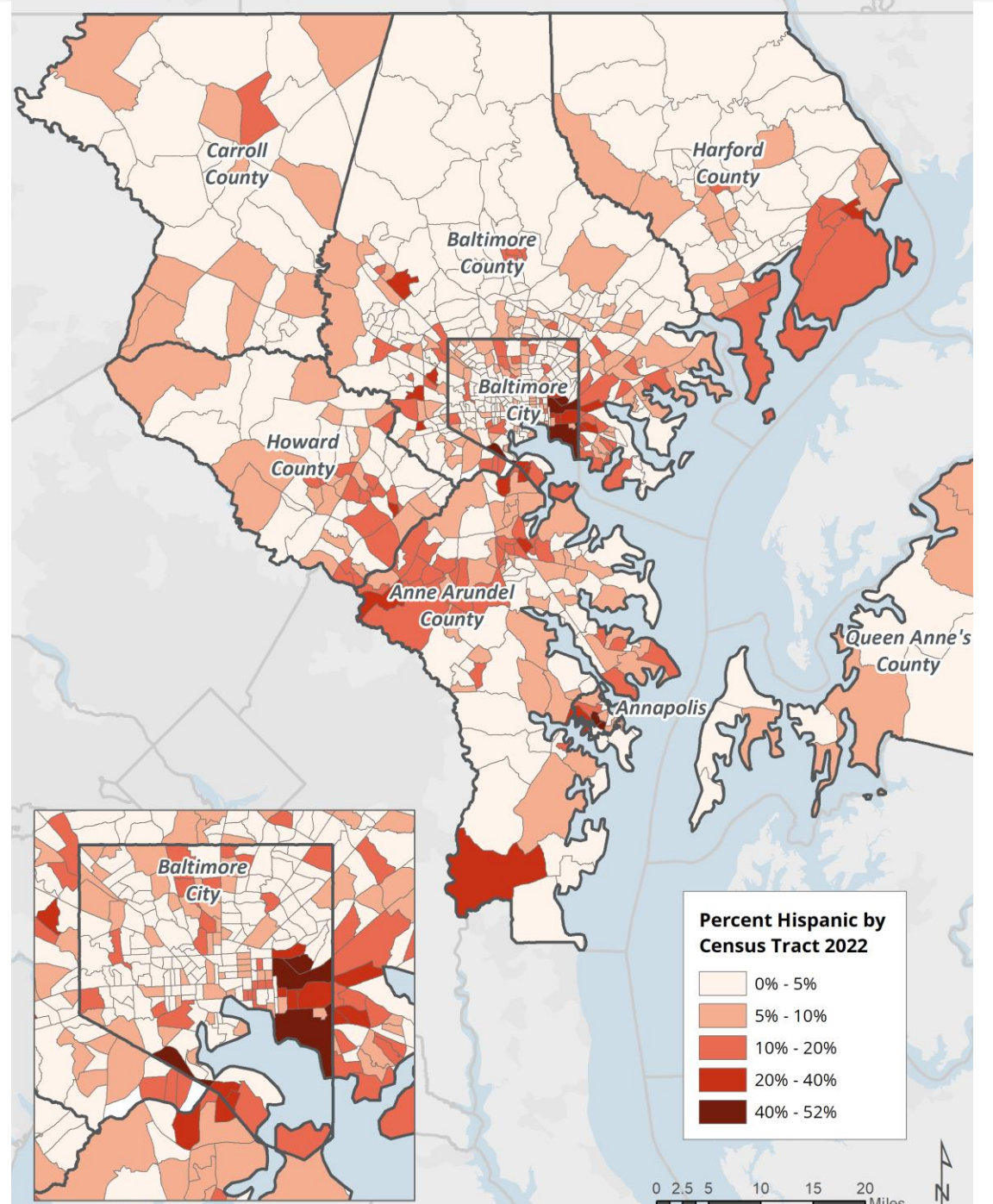
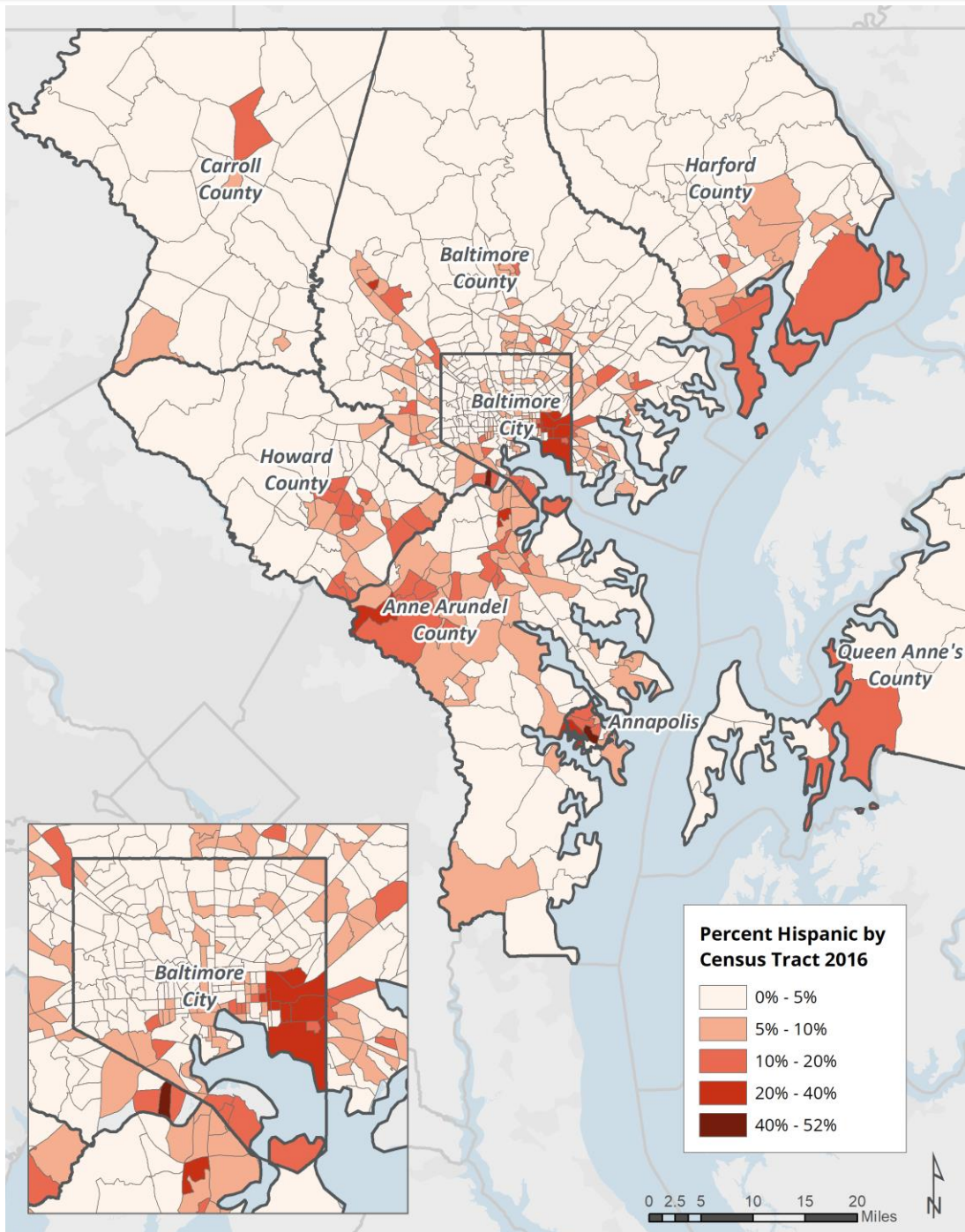
- **Fair Housing Enforcement in the Private Market**
  - David Skinner, Baltimore Co. Dept. of Housing & Community Development
  - Susan McClannahan, Equal Rights Center
- **Barriers to Fair Housing for Renters**
  - Lisa Sarro, Arundel Community Development Services
  - Stephenie Horton, Housing Authority of Baltimore City
  - John Butler, Maryland Legal Aid
- **Housing Supply and Siting of Affordable Housing**
  - Kelly Cimino, Howard County Dept. of Housing & Community Development
  - Pete Cimboric, Baltimore Regional Housing Partnership

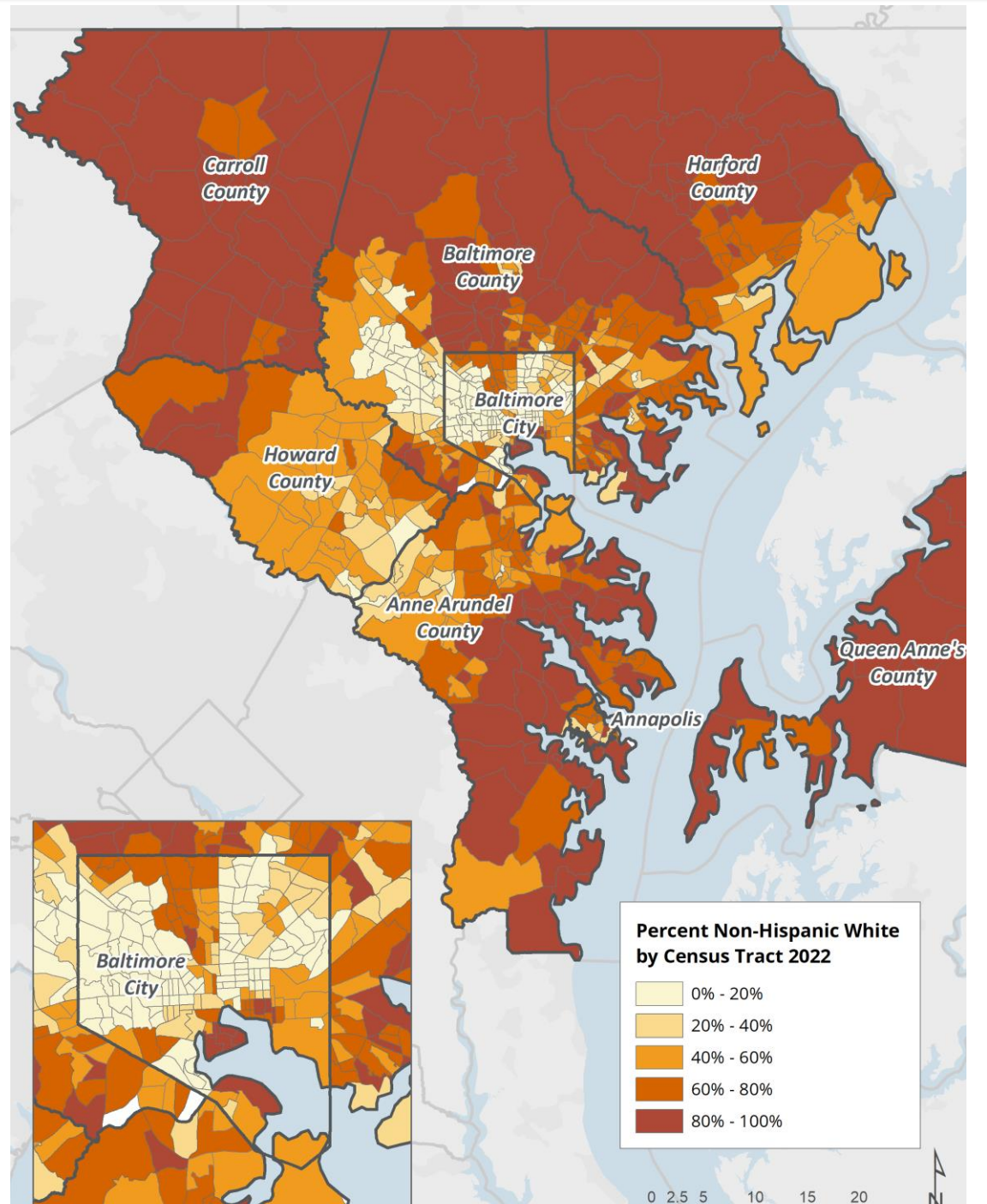
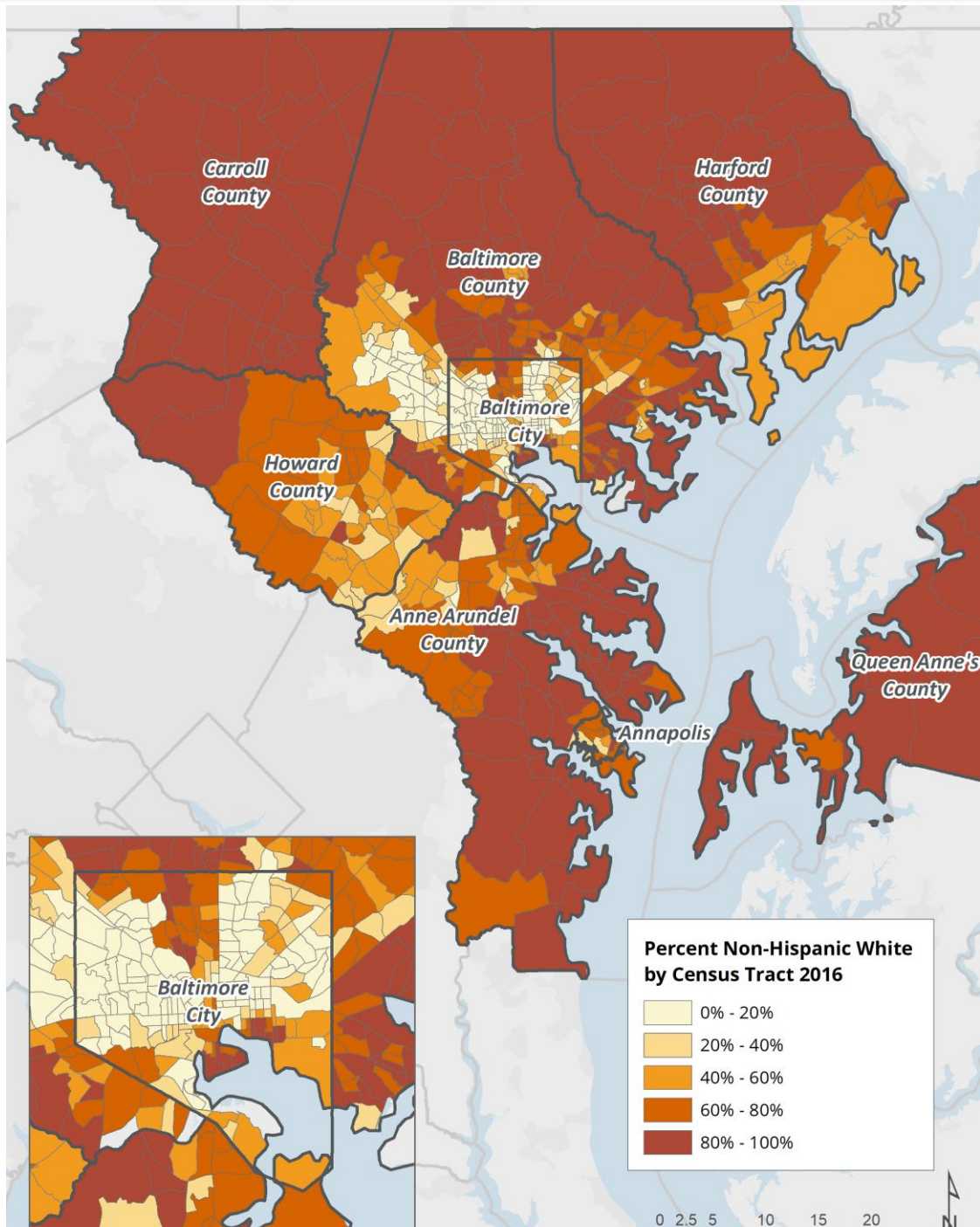
# Demographic Trends since 2020 Fair Housing Plan

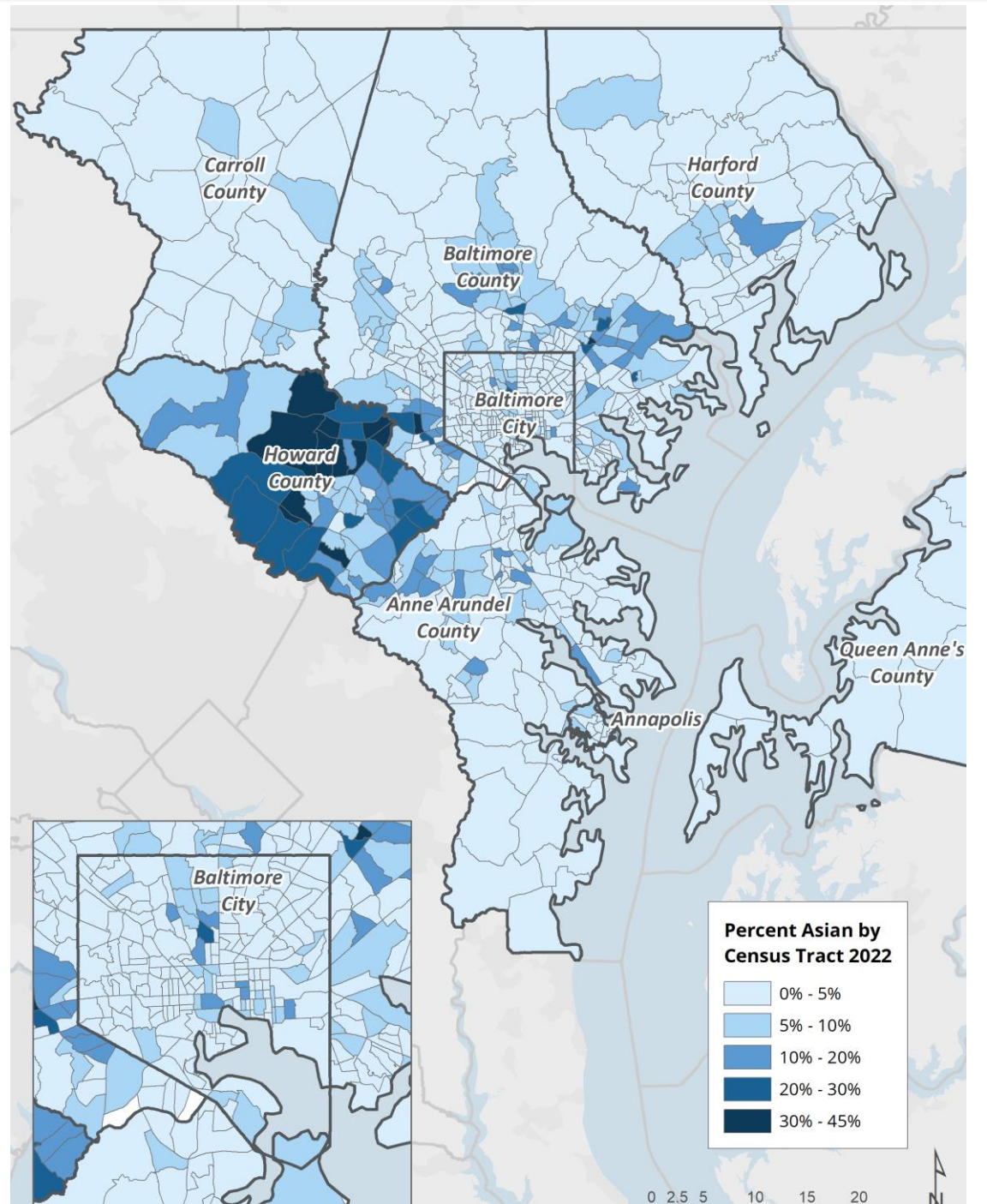
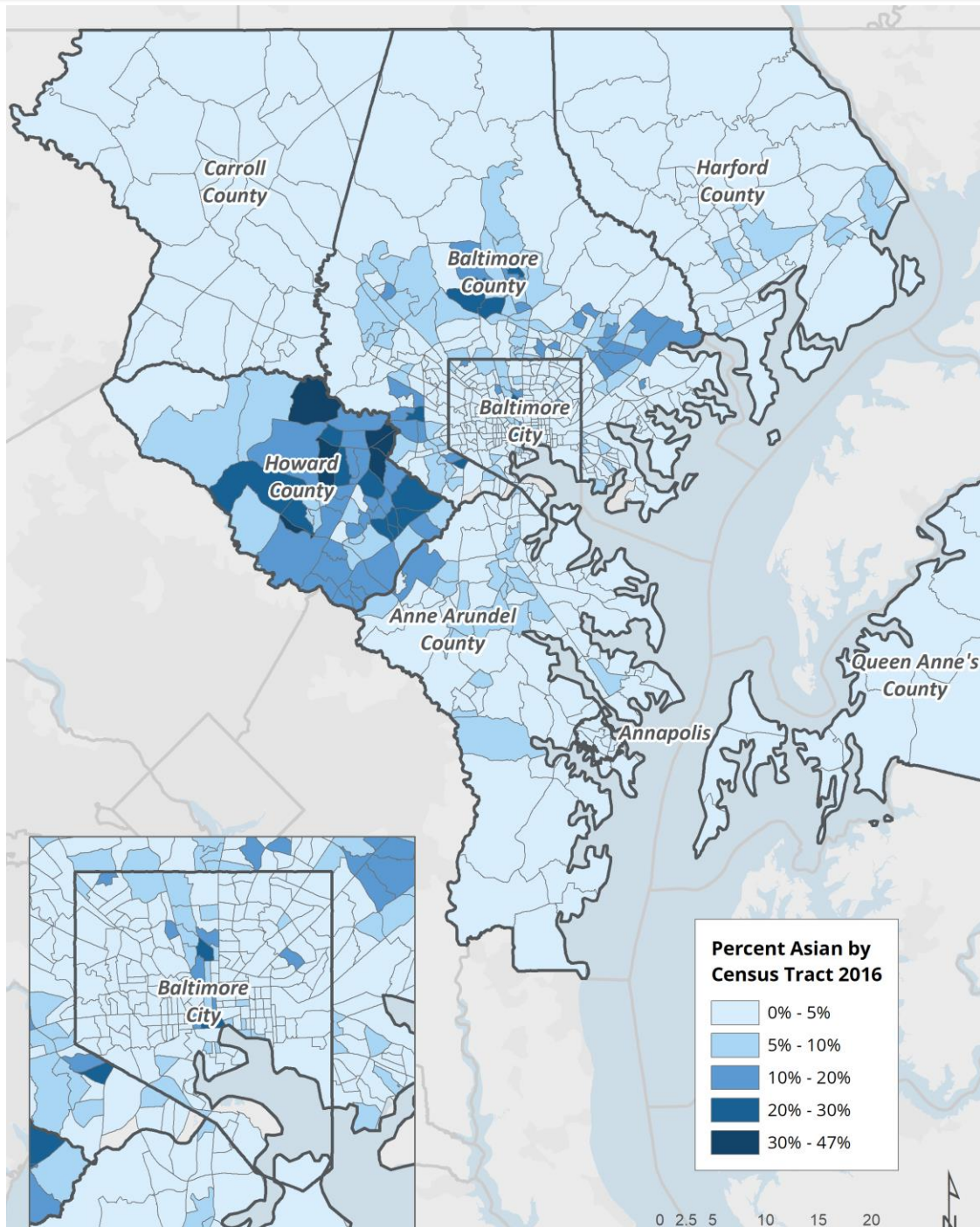


- Black segregation has declined slightly as population increased 1% and shifted to suburban areas 2016-2022.
- Hispanic population grew by 20% in those six years, increasing in a variety of census tracts, including some with large existing Hispanic population.
- Non-Hispanic White segregation declined slightly as people of color increased representation in mostly White census tracts.
- Concentration of Asian population in Howard County increased 2016-2022.



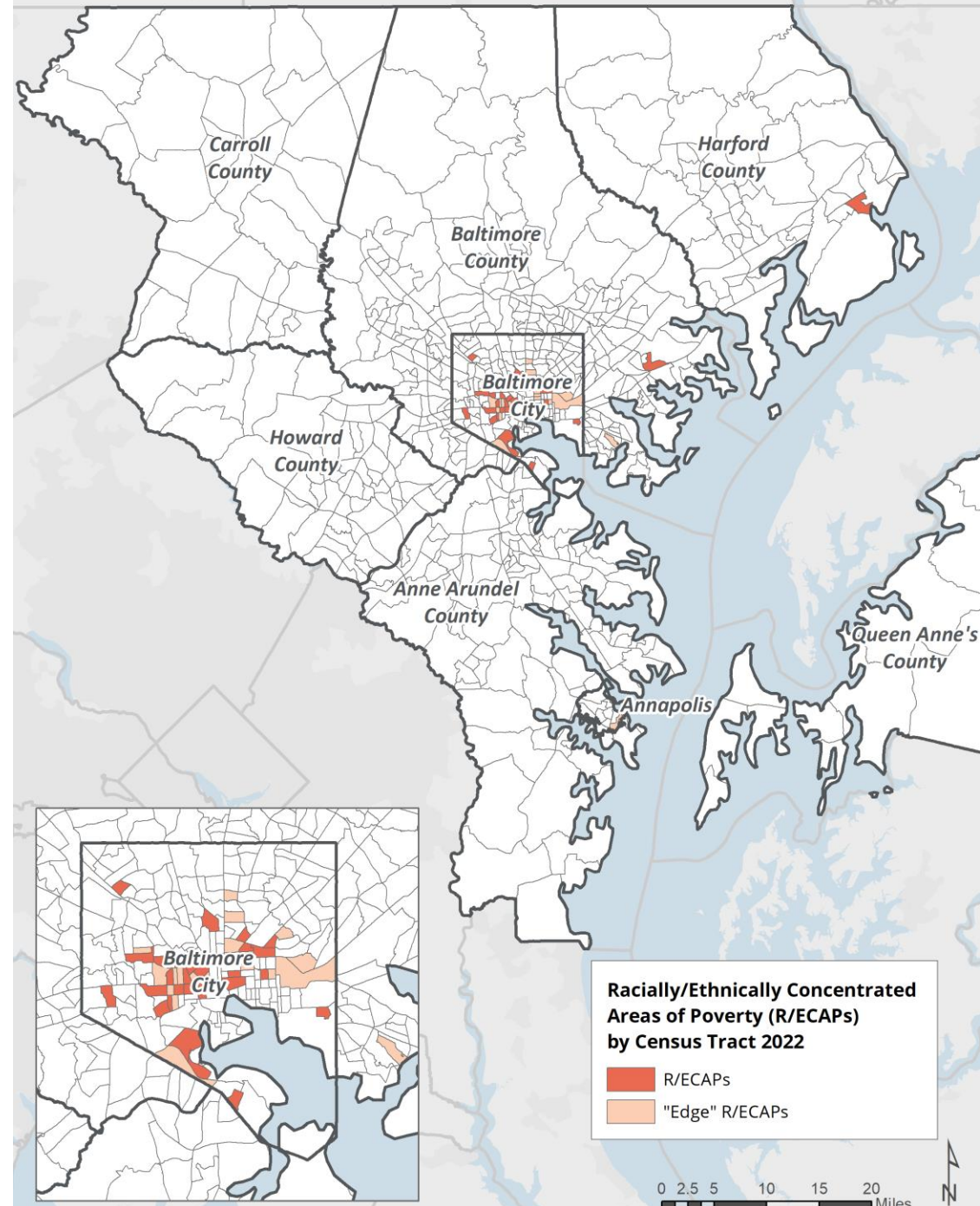






# Racially/Ethnically Concentrated Areas of Poverty (R/ECAPs)

- R/ECAPs are dark orange tracts at right.
  - >36.6% poverty (three times the region’s average)
  - >50% Non-White
- 30 census tracts in 2022 (28 in Baltimore City), compared to 29 in 2016 (all in City).
- New suburban R/ECAP tracts in Middle River and Aberdeen in 2022.
- 76% of R/ECAP residents are Black, only 31% of region as a whole.
- Edge R/ECAPs (light orange) have 29.3%-36.5% poverty (80%-99% of full R/ECAPs).
- R/ECAPs need investment, such as Reinvest Baltimore vacant home strategy, Red Line, education, affordability preservation.

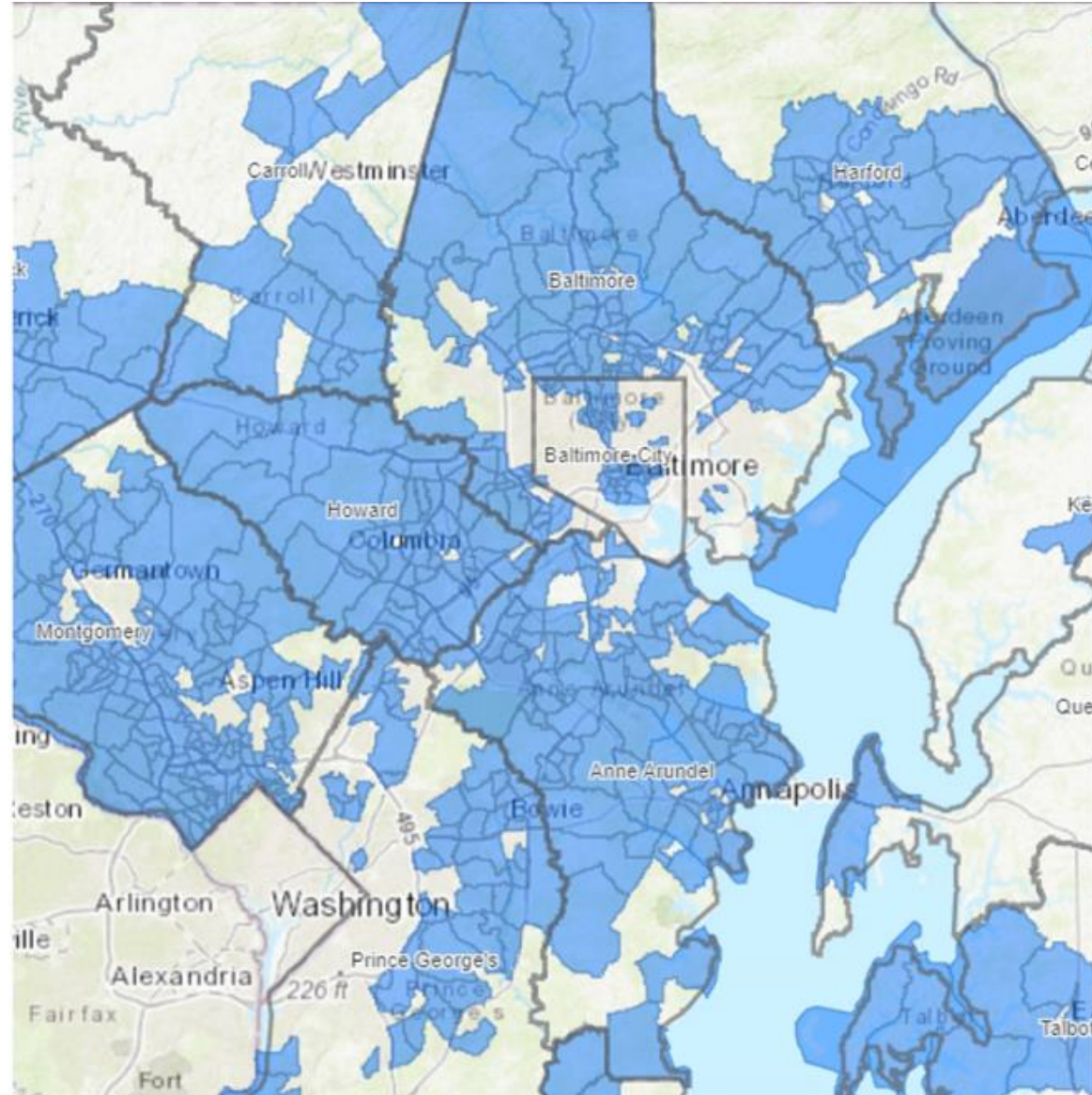


# Maryland Dept. of Housing & Community Development (DHCD) Opportunity Map



## Indicators

- **Community Health**
  - Median Household Income
  - Owner Occupancy Rate
  - Median Value of Owner-Occupied Homes
  - Population Growth 2010-2020
  - Poverty Rate
  - Vacancy Rate
- **Economic Opportunity**
  - Unemployment Rate
  - Mean Commute Time
- **Educational Opportunity**
  - Share with some college or associate's degree
  - Share with some high school, but no diploma

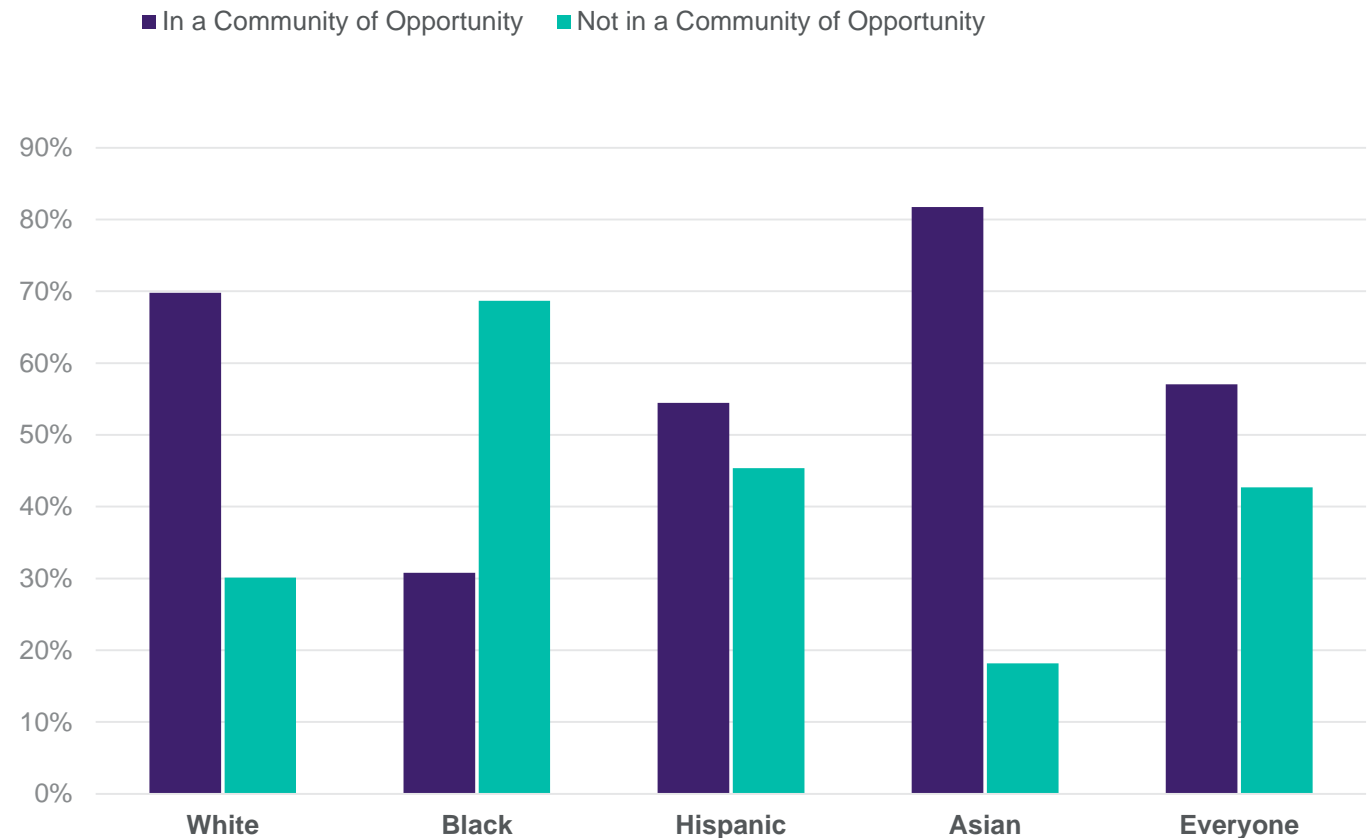




# Where Residents Live by Current Maryland DHCD Opportunity Designation, 2022



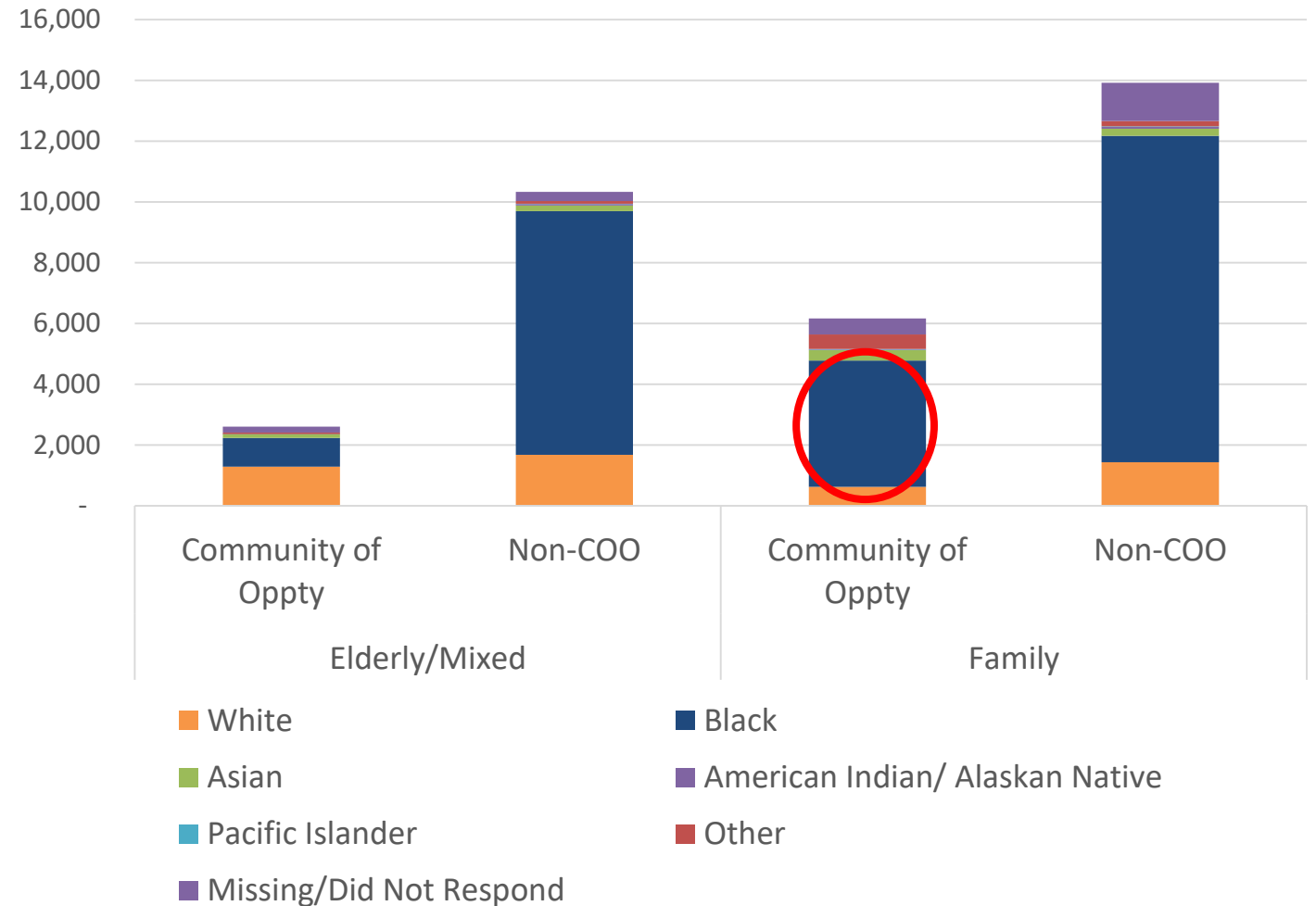
- Nearly every racial group in the Baltimore region lives predominantly in Communities of Opportunity, especially White and Asian residents.
- Black residents of our region are the exception, living more than 2:1 outside Communities of Opportunity



# 2021 LIHTC Resident Demographics by 2021 DHCD Communities of Opportunity (COO)



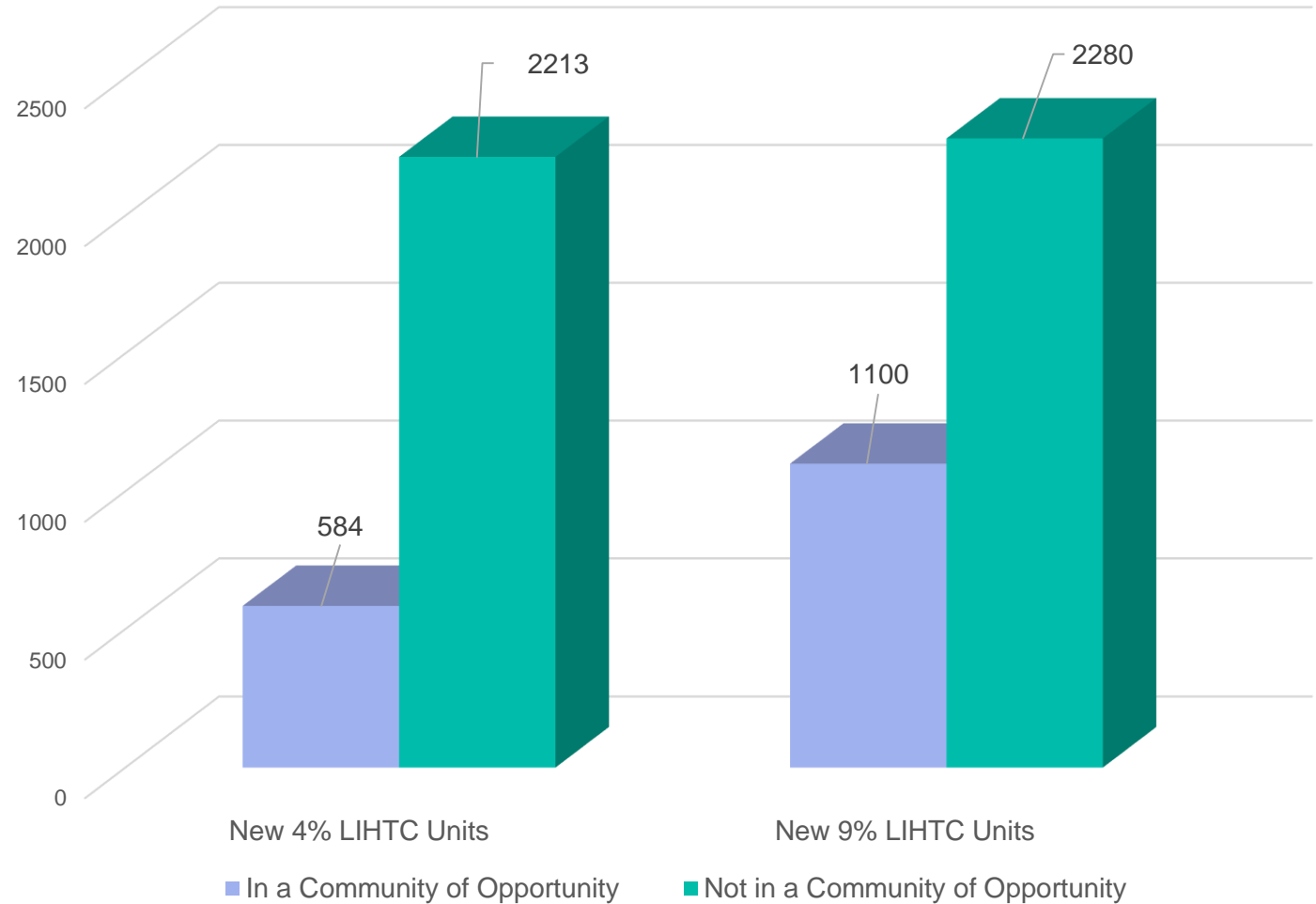
- LIHTC homes disproportionately serve Black residents of the region.
- LIHTC general occupancy developments in Baltimore-area Communities of Opportunity help Black families gain access to those areas (circled area).
- But most LIHTC homes, and Black residents of those homes, are still outside Communities of Opportunity.



# Baltimore-Area New General Occupancy 4% & 9% LIHTC Units Closed Financing since July 1, 2010



- 4% LIHTC create many new units of family affordable housing, but only 20% in current Baltimore-area COOs since 2010.
- Scoring incentives for 9% LIHTC are crucial for family affordability in Baltimore-area COOs, but still only 1/3 in COOs since 2010.



# 2024 Opportunity Map

## Educational Opportunity

Share College Educated

Share with High School Degree

Share Proficient English

Share Proficient Math

Student Growth Percentile English

Student Growth Percentile Math

Modified School Accountability Index

## Economic Opportunity

Unemployment Rate

Mean Commute Time

High-Skill Employment

## Community Strength

Single Parent Share of Households

Poverty Rate

Median Household Income

Owner Occupancy Rate

Vacancy Rate

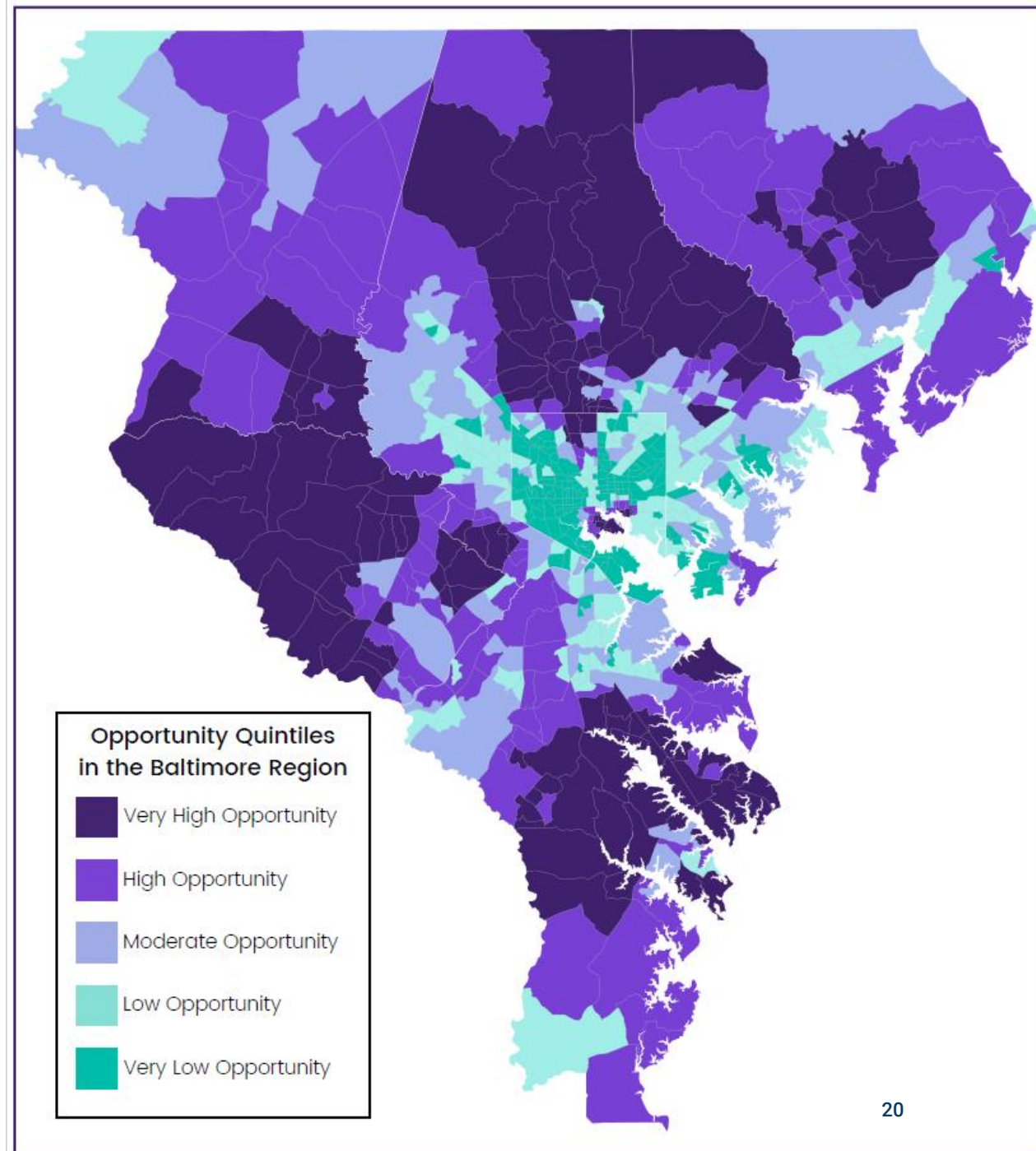
Median Value of Owner-Occupied Homes

Change in Rental Share of Units

Voucher-Assisted Share of Rental Units

Voucher-Assisted Share of All Units

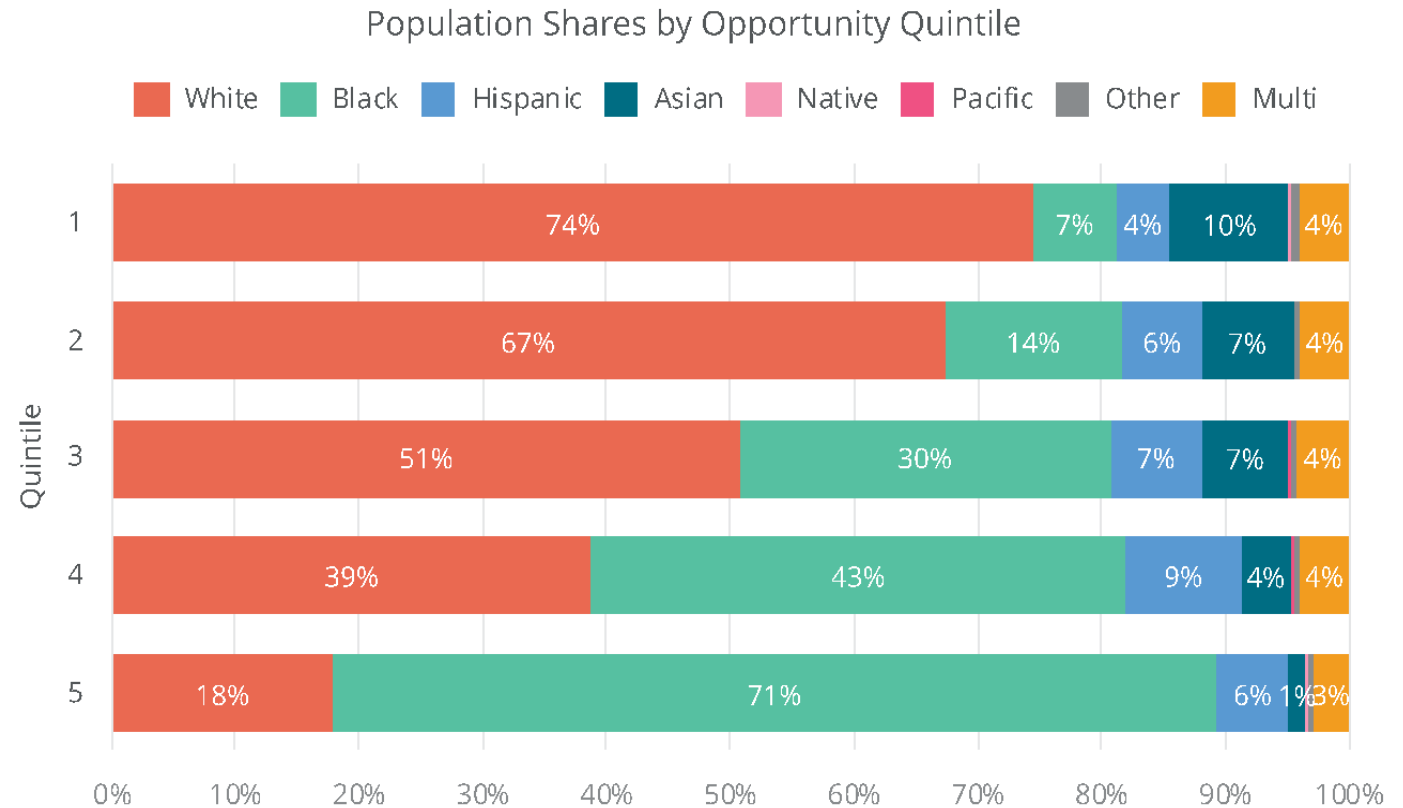
Racial Disparity in Homeownership



# Where Residents Live by Opportunity Quintile, 2022



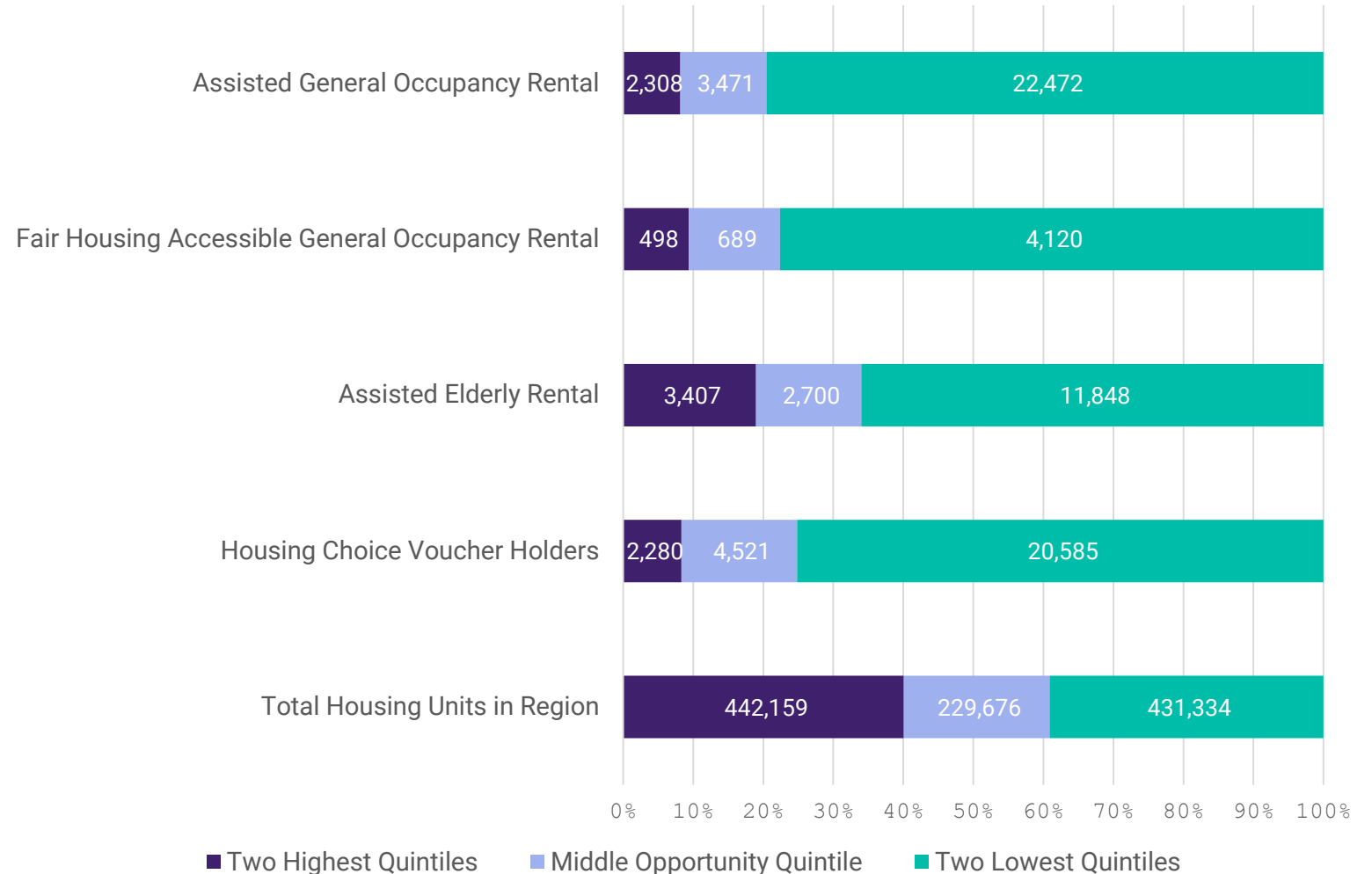
- Shares of White and Asian population increase with higher opportunity. (1 = highest opportunity)
- Shares of Black population increase with lower opportunity. (5 = lowest opportunity)
- Hispanic population more concentrated in middle quintiles.
- Multiracial population more evenly distributed.



# Publicly Assisted Access to Opportunity



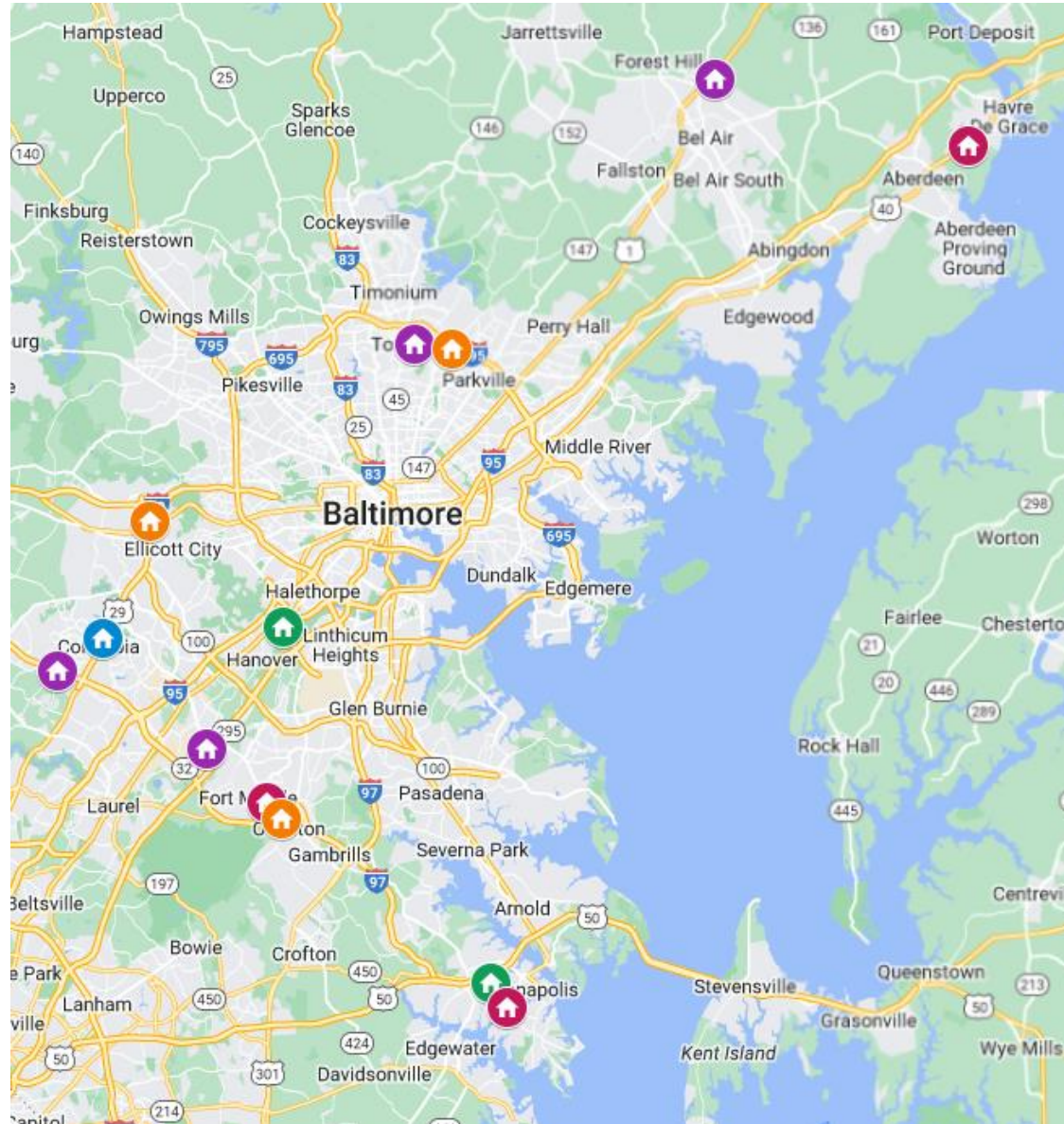
- Total homes in region (bottom bar) are evenly distributed among opportunity quintiles.
- Publicly assisted homes are more weighted to two lowest opportunity quintiles.
- Among publicly assisted homes, those restricted to elderly have greatest access to higher opportunity areas.
- Assisted homes open to families and persons with disabilities, along with those leased by voucher holders, are least likely to be in the highest three opportunity quintiles.



# Regional Project-Based Voucher (PBV) Program



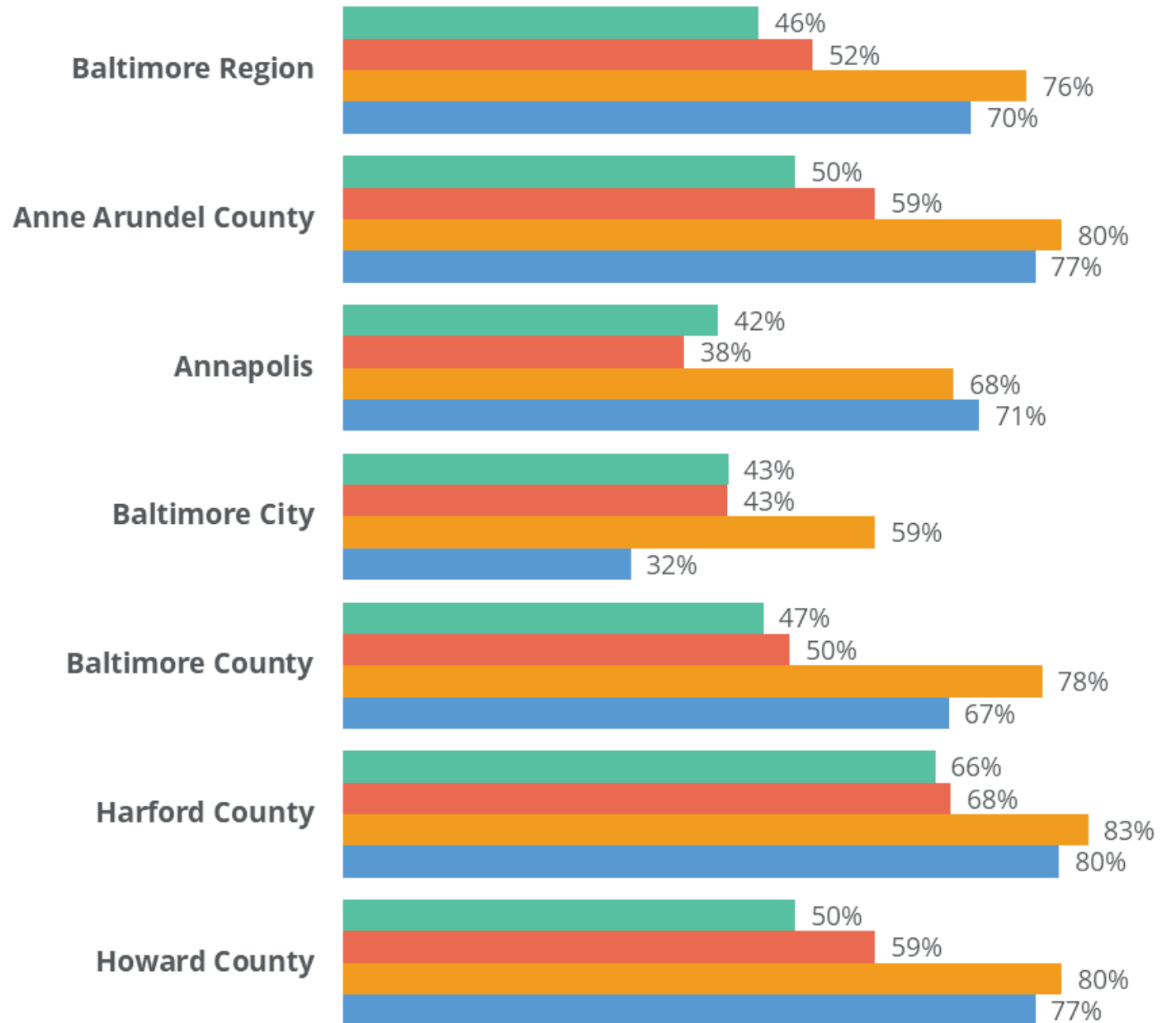
- 150 vouchers committed to 13 developments in COOs – more than 1,000 total homes.
- 49 low-income families now living in six developments.
- 2015 HUD seed grant funded mobility counseling for current residents, but now expended.
- **RFPs paused, pending solution to sustain mobility counseling.**



# Racial Homeownership Gaps

- 30-point regional gap between Non-Hispanic white residents and Black residents – similar to national gaps.
- 2018-2022 American Community Survey

Black Hispanic Non-Hispanic White Asian





# Solve Underproduction First: Closing the White vs. Black Wealth Gap



**Bryan Greene**  
Vice President  
Policy Advocacy  
National Association of  
REALTORS® (NAR)

More than a half-century ago, President Lyndon Johnson signed into law the landmark federal Fair Housing Act. Today the gap between Black and white homeownership rates is even larger than it was in the year of the law's passage. While discrimination persists, it is not the principal culprit of the homeownership gap we witness today. Past discriminatory practices, which include decades of institutionalized housing and lending discrimination, are a greater factor. Indeed, the racial wealth gap resulting from these practices makes it harder for families of color to qualify for loans and raise the up-front costs of buying a home, whether a buyer experiences unlawful discrimination or not.



**The greatest obstacle to closing the homeownership gap at this moment is the shortage of housing for purchase in this country.** We can't get more people into the homes of their dreams if there are no homes for them to buy. This problem

The current demand for the limited supply of homes for sale drives prices out of reach for many Americans, particularly for people of color. In February 2022, the National Association of REALTORS®

deficit is so large it would take more than a decade to build our way out of, even with accelerated new construction.

Many have understandably prioritized



## Up for Growth 2022 Underproduction Report

“The greatest obstacle to closing the homeownership gap at this moment is the shortage of housing for purchase in this country.”

# Regional Action Steps: Capacity & Rental Options



## Enhance Regional Fair Housing Capacity

1. Continue to support housing policy coordination staffing at BMC.
2. Continue to convene Housing Committee – local and state housing agencies and practitioners and advocates.

## Increase and preserve quality rental housing options, including high opportunity

3. Sustain Regional Project-Based Voucher Program; identify funding for mobility counseling
4. Continue to urge Maryland DHCD to adjust 9% Low Income Housing Tax Credit scoring so that:
  - Half of 9% LIHTC come to Baltimore region (proportional to need), and of those:
  - 65% support developments open to families in opportunity areas
  - Remaining 35% contribute to comprehensive revitalization strategies, including HUD-designated Choice Neighborhoods
5. Continue to convene Regional Preservation Task Force to preserve rental affordability.
6. Every jurisdiction requires health & safety inspections and rental licensing & makes that information readily accessible.
7. Every jurisdiction makes clear what rental maintenance codes require, how to report problems, and makes inspection reports immediately available.
8. Connect with Maryland's new Office of Tenant and Landlord Affairs to facilitate referrals.



## Regional Action Steps: Address racial homeownership disparities

9. Ensure that homeownership info, as practicable, is easily accessible from BMC and local government websites.
10. Carry out any appropriate local government role in recommendations of Maryland Task Force on Property Appraisal and Valuation Equity
11. Convene planning and housing directors every six months to explore the most workable ways to address the estimated shortage of more than 32,000 habitable homes in the region.

# Regional Action Steps: Address barriers to access to opportunity



12. Support State funding for Reinvest Baltimore plan to rehab vacant homes in Baltimore City, build the Red Line, and implement the Blueprint for Maryland's Future.
13. Support improved public transit access to suburban job centers and opportunity areas with multifamily housing
14. Support State incentives to make Choice Neighborhoods redevelopments successful.
15. Update portability education booklet and distribute booklet and show video at all Housing Choice Voucher briefings.
16. Submit a multi-housing-authority application for any future HUD tenant-based mobility counseling resources that become available.
17. Continue to analyze Maryland DHCD's LIHTC occupancy data to ensure that people of color, people with disabilities, and voucher holders are able to access opportunity areas.
18. Continue to use State-require memoranda of understanding to help voucher holders access developments in Communities of Opportunity.

# Regional Action Steps: Expand fair housing resources and compliance



19. Provide optimally effective fair housing information at voucher participant briefings.
20. Encourage housing counseling agencies to include bolstered fair housing information.
21. Expand fair housing trainings for property owners and managers to include:
22. Report annually and regionally on fair housing inquiries, docketed complaints by protected class, as well as outcomes, including financial compensation. Evaluate results.
23. Convene conversations with the Maryland Commission on Civil Rights (MCCR) and local fair housing enforcement agencies on the complaint process in order to identify any barriers and opportunities for improvement.
24. Coordinating regionally, set robust fair housing paired testing goals in each jurisdiction and track enforcement outcomes.
25. Support a change to Maryland law to allow recording of fair housing tests.
26. Conduct training for local government and public housing authority officials on the duty to affirmatively further fair housing following each State election cycle.

# City of Annapolis: Awareness and Disability



## 1. Enhance fair housing resources and compliance through awareness

- Continue to distribute info in English and Spanish on individuals' rights and landlords' responsibilities.
- Improve info on Annapolis Fair Housing Law for landlords who apply for licensing.
- Improve language access for city's non-English speakers, especially Latino community.
- Improve voucher holders' awareness of source of income protection.

## 2. Revise City Zoning Code to expand choice for persons with disabilities

- Improve City's regulation of group homes for persons with disabilities so not to impede the creation of group homes, limiting housing choice for the disabled in Annapolis
- Review regulations to ensure rules are required to support health and safety without potentially impacting protected classes.

# City of Annapolis: Rental and Ownership Opportunities



## 3. Encourage development of additional affordable rental housing

- Provide incentives to private and nonprofit housing providers to develop plans to construct new affordable and accessible rental and owner-occupied housing.
- Continue to support rehabilitation of existing homes to become decent, safe, and sound rental and owner-occupied housing that is affordable and accessible to lower-income households.

## 4. Increase ownership opportunities for under-represented households

- Improve approval rates for home mortgage loans.
- Work with lenders and provide resources to reduce denial of home mortgage applications based on credit history.

# Anne Arundel: Expand options and opportunities



1. Invest in creating affordable & accessible rental units in Communities of Opportunity, especially in transit zones.
2. Invest in preservation of existing stock of affordable rental units.
3. Implement & monitor county's new inclusionary housing ordinance.
4. Review opportunities to use County Surplus Land for affordable housing development.
5. Support continued use of Small Area Fair Market Rents for Housing Choice Voucher Program.
6. Reduce regulatory barriers to affordable housing development
7. Continue & expand resources for case management, housing search assistance, & other supportive services to sustainable house low and very low income households.
8. Address disparities in homeownership rates by race & ethnicity through housing counseling, down payment/mortgage assistance, and targeted outreach.
9. Increase supply of affordable, accessible homes for both homeownership and rental through acquisition and rehabilitation.
10. Increase supply of affordable rental units by leveraging the County's Accessory Dwelling Unit law.



# Anne Arundel: Quality Rental Housing & Fair Housing Compliance & Education



## **Address barriers to safe, health, & quality rental housing**

11. Create rental licensing law that includes single-family/scattered site units & provides some transparency to public.
12. Educate landlords about Maryland DHCD's new tenant selection guidance.
13. Ensure renters have advance notice of eviction and research & support opportunity to reclaim personal property after eviction.
14. Continue at some level eviction prevention and shelter-diversion programs.

## **Enhance fair housing resources, compliance, and education efforts**

15. Continue to employ targeted testing program to improve fair housing compliance.
16. Ensure availability of fair housing training videos, etc. for housing providers, counselors, et al.
17. Annual fair housing training for housing providers & others who receive County housing funds.
18. Coordinate fair housing training for local government leaders after each State-level election.
19. Support passage of State bill to allow recording of fair housing tests.
20. Office of Equity and Human Rights continues its enforcement and outreach/educational activities.

# Baltimore City: Fair Housing Capacity & Rental Housing Options



## Support local fair housing capacity

1. Create partnership between DHCD, HABC, and Office of Equity and Civil Rights.
2. Ensure that HOME-funded developers create & implement meaningful affirmative marketing plans.
3. Continue to support Limited English Proficiency fair housing education.
4. Pass and implement single stair reform in Baltimore City Housing Code.

## Increase and preserve quality rental housing options

5. Preserve existing publicly subsidized affordable rental housing in areas where it will remain viable.
6. Produce new subsidized affordable rental housing across a range of geographies, including opportunity areas and where it will have a significant revitalizing impact on the area.
7. Continue to use HOME funds, LIHTC, & other resources to produce wheelchair accessible affordable housing in excess of amount required by federal regulation.
8. Support implementation of recently passed Inclusionary Housing Ordinance.
9. Implement Healthy Opportunities Program to improve, through housing mobility, outcomes for children with medical conditions, such as asthma, who are in HABC households.
10. HABC will consider applying for Mainstream vouchers when HUD issues NOFAs.

# Baltimore City: Homeownership and Fair Housing Enforcement



## **Continue to address homeownership disparities for under-represented households**

11. Continue to foster homeownership opportunities for underrepresented households through down payment and settlement assistance and Housing Choice Voucher homeownership.
12. Continue to support homeownership counseling, both purchase and default.

## **Facilitate access to fair housing enforcement**

13. Provide optimally effective fair housing information at Housing Choice Voucher participant briefings.
14. Create a Know Your Rights curriculum for presentation to the public as part of an educational series offered in Baltimore City Public Libraries

# Baltimore County: Establish & Amend Policies



## 1. Establish over-arching fair housing policy.

1. Ensure that there is a statement of policy in Master Plan 2030 and zoning regulations.
2. Incorporate provisions to expand locations available to multifamily housing in zoning revisions.
3. Adopt an inclusionary housing ordinance.
4. Revise HOME and CDBG priorities to promote rental homes for families outside racially or ethnically concentrated areas.
5. Track number of attainable housing units by household type.
6. Prioritize families living in areas of African-American concentration for HCV mobility program.
7. Reduce barriers to development or financial assistance for workforce/attainable housing.

## 2. Amend policy and program documents to affirmatively further fair housing.

1. Revise HOME policies to remove potential impediments to creating rental units in non-concentrated areas.
2. Incorporate HUD's Site and Neighborhood Selection requirements into County's HOME agreements.
3. Amend affirmative marketing standards so County decides standards for effectiveness.
4. Ensure that HOME agreements for developers encompass federal Site and Selection requirements.

# Baltimore County: Programs, Boards, Opportunity



## **3. Increase access to County programs for persons with limited English proficiency.**

1. Complete four-factor analysis of needs and language access plan.
2. Update Section 8 Administrative Plan to include policy determinations from four-factor analysis.
3. Continue to provide language services (interpreters, translators, etc.) as-needed.

## **4. Ensure broad representation on County boards and commissions.**

1. Survey current board members on a voluntary basis re: race, gender, ethnicity, and disability status.
2. Affirmatively recruit protected class members to fill vacancies on appointed board and commissions.
3. Encourage Greater Baltimore Board of Realtors to ensure Realtors reflect County's diversity.

## **5. Increase supply of housing attainable to households <80% AMI in opportunity areas.**

1. Increase Section 8 payment standard for higher-cost areas of the County.
2. Expand incentives for property owners to build new apartment buildings or substantially rehabilitate existing buildings for lower-income families in areas of opportunity.

# Baltimore County: Persons with Disabilities, Enforcement, Home Ownership



## **6. Expand availability of housing options for persons with disabilities.**

1. Better publicize policy to increase voucher payment standard for accessible units.
2. Partner with developers to increase attainable, accessible homes in opportunity areas.
3. Maintain list of landlords with accessible units & assist persons with disabilities to lease.

## **7. Improve process for receiving, investigating, & recording fair housing complaints.**

1. Expand County protections on familial status and sexual orientation to better match State.
2. Continue outreach to landlords, owners, rental agents, and real estate agents.
3. Support fair housing testing, Language Access Planning, investigating discrimination, etc.

## **8. Mitigate extent to which mortgage loan denials and high-cost lending disproportionately affect minority populations.**

1. Help HUD-certified counselors work with partner organizations to help clients repair credit.
2. Continue homeownership education and outreach, with attention to protected classes.
3. Determine if local agency has capacity to conduct mortgage lending testing on basis of race.

# Harford County: Fair Housing Capacity, Access to Opportunity, Increasing Homeownership



## **Enhance regional fair housing capacity**

1. Continue to support housing policy coordination staffing at BMC to coordinate implementation of this plan and reporting to HUD.
2. BMC continue to convene Housing Committee – local and state housing agencies and practitioners and advocates.

## **Address barriers to equalizing access to opportunity**

3. Invest in older communities to support revitalization, commerce, jobs, and homeownership and to preserve affordable housing units.
4. Continue to fund affordable housing for families, primarily in opportunity areas.

## **Increase ownership opportunities for underrepresented households**

5. Continue to foster opportunities for homeownership throughout the County, including housing counseling and down payment assistance for first time homebuyers.

# Harford County: Quality Rental Options, Fair Housing Resources & Compliance



## **Increase and preserve quality rental housing options**

6. Support Regional Project-Based Voucher Program managed by BMC, including free mobility counseling for participants who choose to live in Harford County PBV housing.
7. Enforce Harford County livability code to improve quality of existing rental housing.
8. Promote Family Self Sufficiency (FSS) program and connect clients with transportation and employment opportunities

## **Expand fair housing resources and compliance**

9. Coordinate with Maryland Office of Tenant and Landlord Affairs to provide under-represented households access to their rights and protections as tenants through the Renters' Rights and Stabilization Act.
10. Streamline communication between offices of Housing and Community Services to better connect residents with fair housing complaints to the appropriate resources.



# Howard County: Rental Options, Fair Housing Resources and Compliance



## Increase rental housing options

1. Consider policies adopted in Howard County's General Plan, HoCo by Design, that can be implemented to increase rental housing unit creation and/or preservation throughout the County.
2. Open up new land use opportunities through zoning changes and/or donated land.
3. Continue or increase funding for creating units and/or subsidizing rents in opportunity areas.
4. Continue to monitor voucher payment standards and rents and provide mobility counseling.
5. Consider opportunities for acquisition of properties in geographically diverse areas to assist with creation and preservation of affordable housing options outside of older Columbia areas.
6. Support regional goals for awarding of 9% Low Income Housing Tax Credits.

## Expand fair housing resources and compliance

7. Support fair housing enforcement, testing, education and outreach in the County. Coordinate regionally to support the fair housing program at Economic Action Maryland and locally to support the Howard County Office of Human Rights and Equity.

# Howard County: Access to Opportunity, Ownership, Persons with Disabilities



## **Address barriers to equalizing access to opportunity**

8. Invest in older communities to support revitalization, commerce, jobs, and homeownership as well as preserve affordable housing units, especially in areas along transportation routes.
9. Continue to support efforts to nurture and sustain racially integrated communities in Howard County, such as the Columbia Housing Center.

## **Increase ownership opportunities for under-represented households**

10. Engage lenders in discussions about homeownership and mortgage lending disparities and how to address them. Work with realtors to develop steps to increase the homeownership rate in the County, particularly for minorities and underrepresented residents.
11. Seek opportunities to develop mixed-income homeownership projects.

## **Expand fair housing choice for persons with disabilities**

12. Facilitate affordable senior housing and housing for persons with disabilities by offering financial incentives for more affordable units and/or exceptions to the APFO requirements.

# Finalizing Fair Housing Plan

- **Comments Due February 28** – Email comments to [housing@baltometro.org](mailto:housing@baltometro.org).
- **Local governments and housing authorities will finalize in March.**
- **We will print final copies.** Let us know if you would like one: [dpontious@baltometro.org](mailto:dpontious@baltometro.org).



# For More Information

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