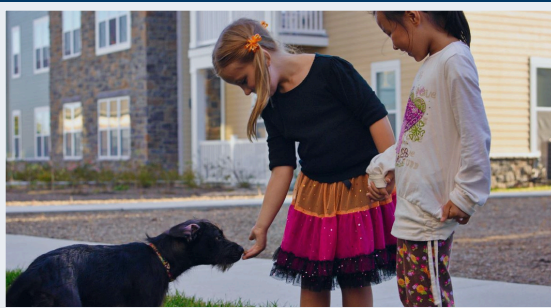


# 2025 BALTIMORE AREA FAIR HOUSING PLAN



May 2025

Appendix

Participating  
Jurisdictions/  
Agencies



## APPENDIX I.

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### RESIDENT SURVEY RESULTS

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# APPENDIX I.

## Resident Survey Results

This appendix includes a more detailed account of the results of the resident survey, including by jurisdiction and by protected class.

### Current Housing Choice

This section explores residents' housing preferences, including the factors most important to them when they chose their current housing.

**Most important factors in choosing current home.** When asked to identify the factors most important to them when they chose their current home, the top five most common responses are very similar across jurisdictions and among respondent segments. The figures that follow demonstrate that housing choice is a function of meeting basic needs and incorporating personal preferences, including seeking access to opportunity, if, after meeting basic needs, choice is available.

**Differences by jurisdiction.** Cost and low crime rates were the top two factors within the region as a whole— consistent with results from the 2019 survey.

Cost was prioritized by respondents across the region, particularly those in Baltimore City and Anne Arundel County. Residents in Baltimore County, Harford County, and Howard County were more likely to report that they chose their home because of the low crime rate and safety. Baltimore City and Anne Arundel County had the only results that included “needing somewhere quickly” within their top five factors in choosing their current home.

### Differences by tenure and demographic characteristics.

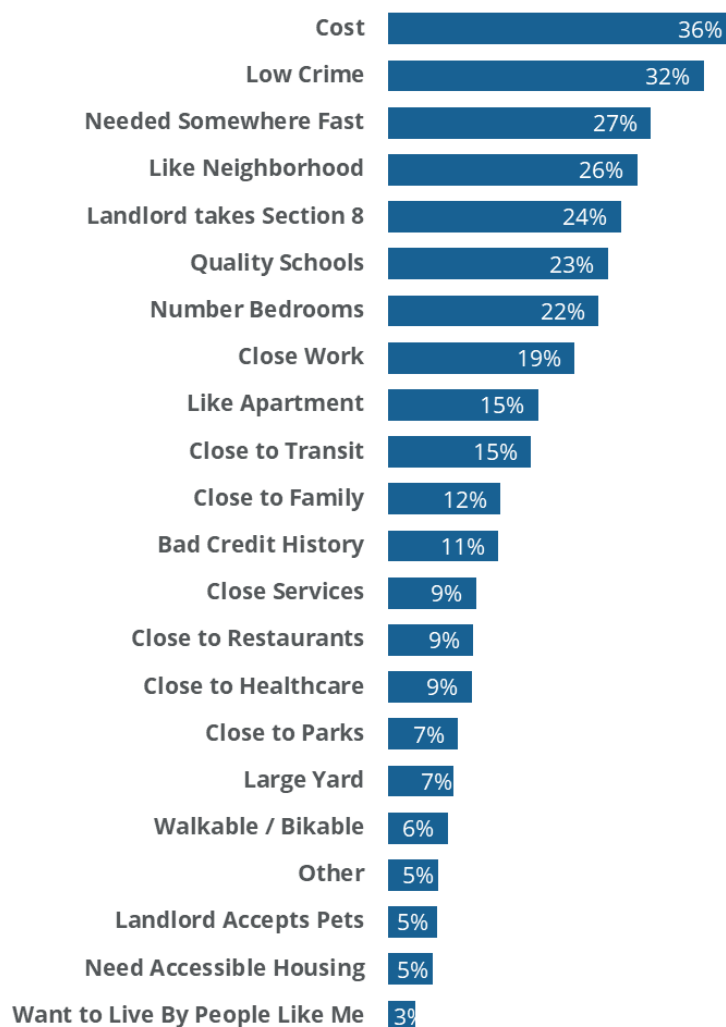
- Renters and respondents with a housing subsidy prioritized low crime and safety more often than homeowners and precariously housed respondents who selected cost the most often. Renters, precariously housed, and those with a housing subsidy all included “needing somewhere quickly” within their top five factors;
- Households with children were most likely to consider quality schools in their home choice. Single parents selected cost and low crime rate more frequently than school quality. Large families considered the number of bedrooms and “needing somewhere quickly” as their top two factors;
- Cost was prioritized across races. Low crime rate was selected more frequently by Black and other minority respondents compared to non-Hispanic White respondents. White respondents factored in neighborhood feel and proximity to family before crime rates;

- By income, cost was prioritized by all income brackets except for those with income between \$15,000 and \$25,000 who selected low crime rate as their most important factor in choosing a home. Respondents with the lowest income (less than \$15,000) selected “needing somewhere quickly” at the same rate as cost, followed by low crime, landlord accepts Section 8, and neighborhood appeal.

**Figure A1-1.**  
**Primary Factors in**  
**Current Housing**  
**Choice**

Note:  
n = 1,302.

Source:  
2024 Baltimore Regional Housing  
Survey.



**Figure A1-2.**  
**Most Important Factors in Choosing Current Home by Jurisdiction**

**JURISDICTION**

Baltimore Region			Baltimore City			Baltimore County		
1	Cost	36%	1	Cost	38%	1	Low crime rate / safe	42%
2	Low crime rate / safe	32%	2	Needed somewhere quickly	35%	2	Like neighborhood	33%
3	Needed somewhere quickly	27%	3	Close to transit	21%	3	Quality schools	33%
4	Like neighborhood	26%	4	Close to work	20%	4	Cost	28%
5	Landlord takes Section 8	24%	5	Low crime rate / safe	19%	5	Number of bedrooms	27%
Anne Arundel County			Harford County			Howard County		
1	Cost	41%	1	Low crime rate / safe	44%	1	Low crime rate / safe	48%
2	Low crime / safe	41%	2	Like neighborhood	31%	2	Landlord takes Section 8	34%
3	Landlord takes Section 8	34%	3	Like apartment	31%	3	Cost	21%
4	Needed somewhere quickly	25%	4	Cost	26%	4	Quality schools	21%
5	Like neighborhood	23%	5	Quality schools	26%	5	Like neighborhood	19%

Note: n = 1,302.

Source: 2024 Baltimore Regional Fair Housing Survey.



**Figure A1-3.**

**Most Important Factors in Choosing Current Home by Household Characteristics and by Tenure**

**HOUSEHOLD CHARACTERISTICS AND TENURE**

Couple with Children			Single Parent		Large Family		Housing Subsidy		Precariously Housed					
1	Quality schools	39%	1	Cost	38%	1	Needed somewhere quickly	36%	1	Low crime rate / safe	41%	1	Cost	23%
2	Cost	38%	2	Low crime rate / safe	37%	2	Number of bedrooms	33%	2	Landlord takes Section 8	40%	2	Needed somewhere quickly	23%
3	Low crime rate / safe	31%	3	Needed somewhere quickly	31%	3	Cost	31%	3	Cost	35%	3	Close to work	14%
4	Like neighborhood	31%	4	Quality schools	31%	4	Low crime rate / safe	31%	4	Needed somewhere quickly	29%	4	Close to transit	13%
5	Number of bedrooms	25%	5	Landlord takes Section 8	30%	5	Quality schools	29%	5	Quality schools	29%	5	Low crime rate / safe	13%
Disability			Older Adults (Over 65)		Homeowner		Renter							
1	Cost	36%	1	Cost	47%	1	Cost	56%	1	Low crime rate / safe	38%			
2	Needed somewhere quickly	31%	2	Landlord takes Section 8	36%	2	Low crime rate / safe	39%	2	Cost	37%			
3	Low crime rate / safe	28%	3	Like neighborhood	34%	3	Like neighborhood	37%	3	Landlord takes Section 8	31%			
4	Landlord takes Section 8	27%	4	Close to family	28%	4	Quality schools	28%	4	Needed somewhere quickly	30%			
5	Like neighborhood	22%	5	Low crime rate / safe	28%	5	Number of bedrooms	22%	5	Like neighborhood	28%			

Note: n = 1,302.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-4.**  
**Most Important Factors in Choosing Current Home by Race and Ethnicity**

RACE AND ETHNICITY		
African American		Non-Hispanic White
1	Cost	36%
2	Low crime rate / safe	32%
3	Needed somewhere quickly	30%
4	Like neighborhood	25%
5	Landlord takes Section 8	25%
		Other
1	Cost	42%
2	Low crime rate / safe	31%
3	Needed somewhere quickly	31%
4	Landlord takes Section 8	29%
5	Number of bedrooms	26%

Note: n = 1,302.  
 Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-5.**  
**Most Important Factors in Choosing Current Home by Income**

Note:  
 n = 1,302.  
 Source:  
 2024 Baltimore Regional Fair Housing Survey.

INCOME		
Less than \$15,000		\$15,000-\$25,000
1	Cost	33%
2	Needed somewhere quickly	33%
3	Low crime rate / safe	29%
4	Landlord takes Section 8	26%
5	Like neighborhood	24%
\$25,000-\$50,000		\$50,000 or more
1	Cost	38%
2	Low crime rate / safe	30%
3	Needed somewhere quickly	29%
4	Landlord takes Section 8	27%
5	Like neighborhood	26%
1	Low crime rate / safe	39%
2	Number of bedrooms	36%
3	Cost	31%
4	Needed somewhere quickly	30%
5	Like neighborhood	29%
1	Cost	54%
2	Low crime rate / safe	32%
3	Like neighborhood	29%
4	Quality schools	24%
5	Needed somewhere quickly	23%

The lack of available, affordable housing affects some groups more than others. The survey found that respondents who have experienced Intimate Partner Violence (IPV) with and without kids prioritized needing somewhere quickly first in their reasons for choosing housing, followed by cost. This was also true of single parents living with other adults/extended families.

**Figure A1-6.**  
**Most Important**  
**Factors in Choosing**  
**Current Home by**  
**Expanded Family**  
**Situation**

Note:  
n = 1,302.

Source:  
2024 Baltimore Regional Fair Housing  
Survey.

**EXPANDED FAMILY SITUATION**

IPV Experience with Children			IPV Experience without Children		
1	Needed somewhere quickly	42%	1	Needed somewhere quickly	38%
2	Cost	33%	2	Cost	36%
3	Low crime rate / safe	28%	3	Like neighborhood	26%
4	Number of bedrooms	25%	4	Close to transit	21%
5	Quality schools	23%	5	Landlord takes Section 8	21%

Single Parent Living with Adults			Single Parent Living Alone		
1	Needed somewhere quickly	41%	1	Low crime rate / safe	41%
2	Cost	33%	2	Cost	40%
3	Low crime rate / safe	23%	3	Quality schools	35%
4	Number of bedrooms	23%	4	Landlord takes Section 8	32%
5	Landlord takes Section 8	23%	5	Number of bedrooms	37%

**Desire to Move**

Overall, 71% of respondents said they would move if they had the opportunity. Residents of Baltimore City are more likely to want to move (82%) while those who live in Howard County were least likely (53%). By race and ethnicity, White respondents were least likely to want to move compared to Black and other minority respondents. Precariously housed were most likely to want to change their housing situation out of all tenure categories. Respondents with IPV experience, single parents, disability, and within a large household also desired to change their housing situation at high rates.

**Why do residents want to move?** With respect to why residents would like to move if they had the opportunity, some common themes emerge, even when examined by numerous respondent segments—people in different housing situations, communities, incomes, subsidies, and protected class status.

**Differences by jurisdiction.** Respondents across the region desire a bigger house except for those in Anne Arundel County and Baltimore City, where respondents most frequently select wanting to buy a house or desire to live in a different neighborhood. Respondents in Baltimore City were the only ones to include safety reasons in their top five. At the regional level, results are mostly consistent with the 2019 survey where respondents selected desire for a bigger house, more affordable housing, the ability to buy a home, a place with fewer people, and to move to a different neighborhood.

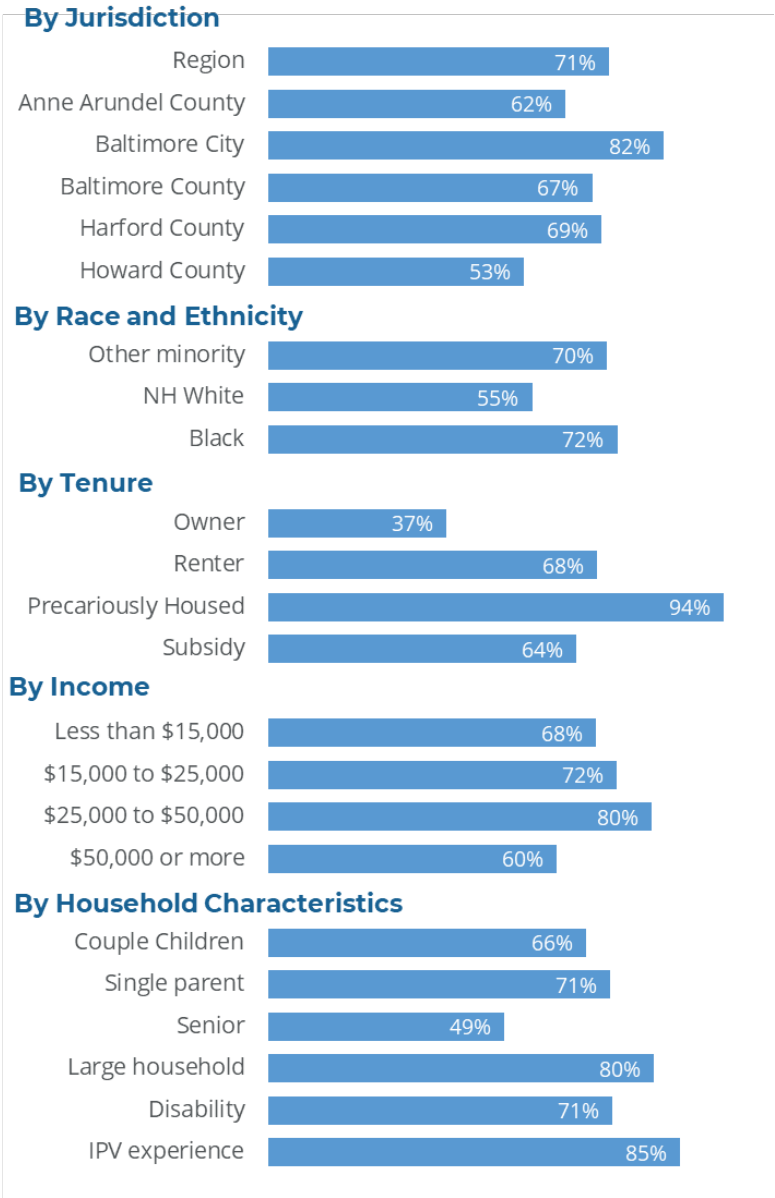
**Differences by tenure and demographic characteristics.**

- Homeowners, renters, and those with a housing subsidy desired a bigger house more frequently than precariously housed respondents who wanted to live with fewer people and in a place with more affordable housing;
- Black respondents selected that they want to move to find more affordable housing most frequently while White respondents desired a larger house as their top reason;
- Respondents with income between \$25,000 and \$50,000 selected desire to buy a house most often as their reason for moving (the only income bracket to do so);
- By household characteristics, couples with children, single parents, large households, and those with disabilities all selected desire for a bigger house most frequently. Older adults selected desire to live in a different neighborhood followed by the want to live in a place with more affordable housing. Single parents selected desire to buy a house, to live in different neighborhood or city, and live by better schools to round out their top five;
- Respondents who desired to move have a larger average household size (3.22) compared to those who did not desire to move (2.92), highlighting the appeal of a bigger house for these respondents.

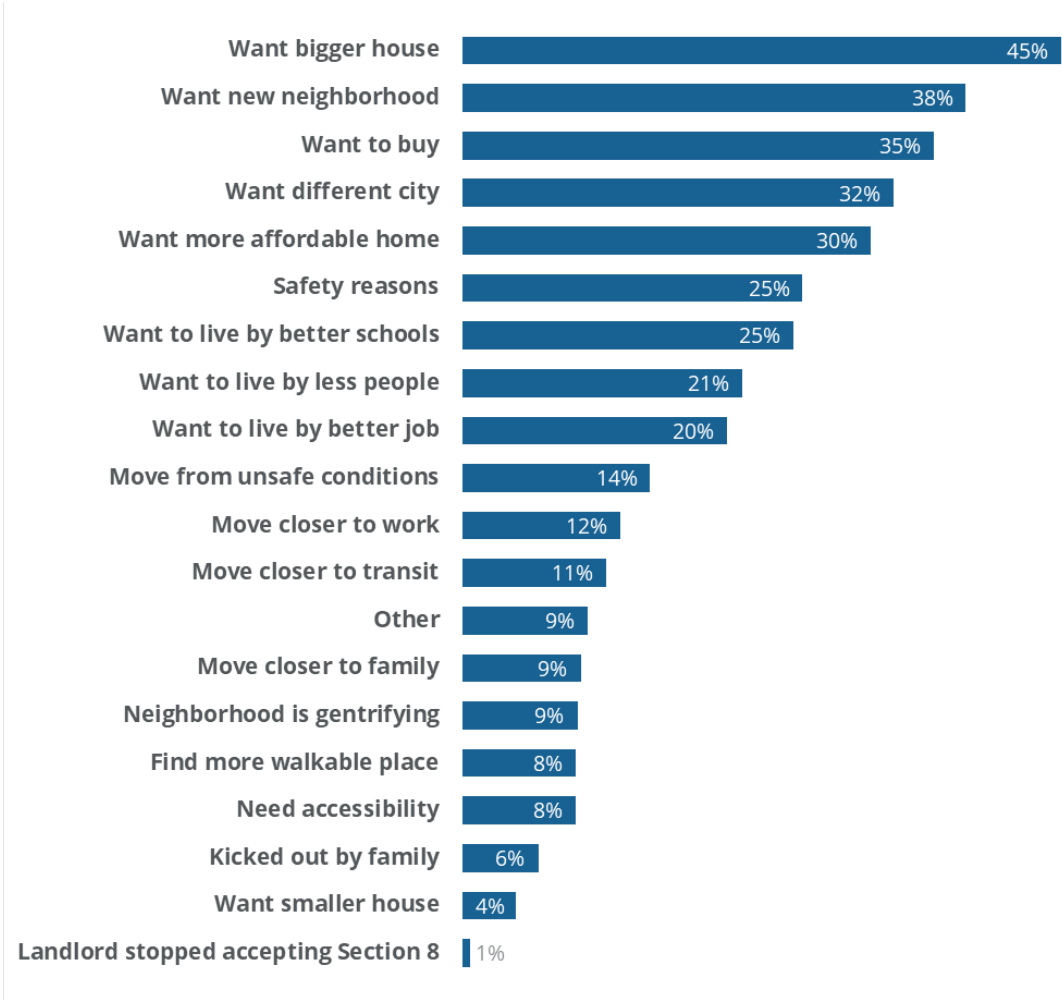
**Figure A1-7.**  
**Percent of**  
**Respondents Who**  
**Desire to Move**

Note:  
n = 1,302.

Source:  
2024 Baltimore Regional Fair Housing  
Survey.



**Figure A1-8.**  
**Reasons Residents Want to Move, Region**



Note: n = 886.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-9.**  
**Reasons Residents Want to Move by Jurisdiction**

**JURISDICTION**

Baltimore Region			Baltimore City			Baltimore County		
1	Want bigger house	45%	1	Want to live in different neighborhood	44%	1	Want bigger house	52%
2	Want to live in different neighborhood	38%	2	Want bigger house	40%	2	Want to buy a house	43%
3	Want to buy a house	35%	3	Want to live in different city	37%	3	Want to live in different city	32%
4	Want to live in different city	32%	4	Safety reasons	37%	4	Want to live in different neighborhood	30%
5	Want more affordable housing	30%	5	Want more affordable housing	36%	5	Want to live by better schools	28%
Anne Arundel County			Harford County			Howard County		
1	Want to buy a house	48%	1	Want bigger house	44%	1	Want bigger house	52%
2	Want bigger house	42%	2	Want more affordable housing	33%	2	Want to buy a house	38%
3	Want to live in different neighborhood	39%	3	Want to buy a house	30%	3	Want to live in different neighborhood	30%
4	Want to live in different city	34%	4	Want to live in different city	30%	4	Want more affordable housing	18%
5	Want more affordable housing	27%	5	Want to live by better schools	22%	5	Want to live in different city	14%

Note: n = 886.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-10.**  
**Reasons Residents Want to Move by Household Characteristics and by Tenure**

**HOUSEHOLD CHARACTERISTICS AND TENURE**

Couple with Children	Single Parent	Large Household	Housing Subsidy	Precariously Housed
1 Want bigger house 68%	1 Want bigger house 53%	1 Want bigger house 57%	1 Want bigger house 52%	1 Want to live with less people 56%
2 Want to live in different city 49%	2 Want to buy a house 43%	2 Want to live in different city 28%	2 Want to live in different neighborhood 44%	2 Want more affordable housing 37%
3 Want to live by better schools 46%	3 Want to live in different neighborhood 43%	3 Want to live in different neighborhood 24%	3 Want to buy a house 41%	3 Want to live in different neighborhood 25%
4 Want to buy a house 41%	4 Want to live in different city 35%	4 Want to buy a house 24%	4 Want to live in different city 39%	4 Want to live in different city 25%
5 Want to live in different neighborhood 40%	5 Want to live by better schools 33%	5 Want to live with less people 23%	5 Safety reasons 28%	5 Want bigger house 24%
Disability	Older Adults (Over 65)	Homeowner	Renter	
1 Want bigger house 45%	1 Want to live in different neighborhood 43%	1 Want bigger house 46%	1 Want bigger house 53%	
2 Want to live in different neighborhood 41%	2 Want more affordable housing 39%	2 Want to live in different neighborhood 34%	2 Want to buy a house 43%	
3 Want to buy a house 38%	3 Safety reasons 30%	3 Want to live in different city 34%	3 Want to live in different neighborhood 42%	
4 Want to live in different city 38%	4 Want bigger house 26%	4 Want to live by better schools 27%	4 Want to live in different city 35%	
5 Want more affordable housing 34%	5 Want to buy a house 26%	5 Safety reasons 22%	5 Want more affordable housing 28%	

Note: n = 886.

Source: 2024 Baltimore Regional Fair Housing Survey.



**Figure A1-11.**  
**Reasons Residents Want to Move by Race and Ethnicity**

RACE AND ETHNICITY		
African American		
1	Want more affordable housing	47%
2	Want to live by better schools	42%
3	Want to live closer to family	37%
4	Want to buy a house	33%
5	Want to live in different neighborhood	32%
Non-Hispanic White		
1	Want bigger house	41%
2	Want more affordable housing	41%
3	Want to live in different neighborhood	37%
4	Want to live closer to family	37%
5	Want to live by better schools	35%
Other		
1	Want to live in different city	45%
2	Want bigger house	44%
3	Want to live in different neighborhood	41%
4	Want to buy a house	39%
5	Want to live by better schools	31%

Note: n = 886.  
 Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-12.  
Reasons Residents  
Want to Move by  
Income**

Note:  
n = 886.

Source:  
2024 Baltimore Regional Fair  
Housing Study.

INCOME		
Less than \$15,000		
1	Want bigger house	41%
2	Want to live in different neighborhood	40%
3	Want to live in different city	35%
4	Want more affordable housing	30%
5	Want to buy a house	29%
\$15,000-\$25,000		
1	Want to live in different neighborhood	56%
2	Want to buy a house	51%
3	Want to live in different city	40%
4	Want to live with less people	38%
5	Want more affordable housing	34%
\$25,000-\$50,000		
1	Want to buy a house	48%
2	Want to live with less people	46%
3	Want more affordable housing	41%
4	Safety reasons	37%
5	Want to live in different city	33%
\$50,000 or more		
1	Want bigger house	53%
2	Want to buy a house	52%
3	Want to live in different neighborhood	43%
4	Want to live in different city	33%
5	Want to live by better schools	32%

The following figure further breaks down family type and displays the reasons respondents with IPV experience want to move. Those with children desire a larger house while those without prefer to live in more affordable housing with less people. Single parents living with other adults also would like to move to live with fewer people. Single parents living alone prioritized living in a larger space and buying a home.

Although not included in graphics, it is worth noting that 79% of respondents who identify as LGBTQ+ desire to move. For this community, the top reasons for wanting to move included safety reasons (41%), wanting to live with less people (39%), and desire to live in a different city (38%). LGBTQ+ respondents were the only group to prioritize wanting to move because of safety reasons.

**Figure A1-13.**  
**Reasons Residents**  
**Want to Move by**  
**Expanded Family**  
**Situation**

Note:  
n = 886.

Source:  
2024 Baltimore Regional Fair  
Housing Study

#### EXPANDED FAMILY SITUATION

IPV Experience with Children			IPV Experience without Children		
1	Want bigger house	53%	1	Want more affordable housing	45%
2	Want to live in different city	43%	2	Want to live with less people	42%
3	Want to live by better schools	43%	3	Safety reasons	36%
4	Want to live in different neighborhood	41%	4	Want to move from unsafe conditions	36%
5	Safety reasons	40%	5	Want to live in different neighborhood	33%
Single Parent Living with Adults			Single Parent Living Alone		
1	Want to live with less people	38%	1	Want bigger house	60%
2	Want to live in different neighborhood	38%	2	Want to buy a house	48%
3	Want bigger house	35%	3	Want to live in different neighborhood	45%
4	Want more affordable housing	31%	4	Want to live in different city	40%
5	Want to buy a house	31%	5	Want to live by better schools	36%

**Why haven't residents moved yet?** Not surprisingly, the most common reasons why residents who want to move have not yet moved involve both the supply of available housing that residents can afford as well as the cost of securing and moving into a new home.

Thirty-seven percent of respondents who want to move but have not yet reported they cannot pay moving expenses, including security deposits and first / last month's rent. Thirty-six percent cannot cover rent of available properties when the landlords request that applicants' income be three times greater than the cost of the unit. Thirty-five percent have not moved because they cannot afford to live anywhere else.

Poor credit and rental histories (e.g., eviction) are a barrier to securing new housing for 16% of respondents. Sixteen percent of those with a housing subsidy who want to move have not because "Landlords don't take Section 8/hard to find places that take Section 8."

## Housing Challenges

Survey respondents indicated where or not they currently experience any challenges related to housing condition, neighborhood, housing access, health-related housing problems, and tenure-related issues. These challenges included:

- Home in poor condition
- Pest infestation
- Lack adequate air conditioning
- Lack adequate heating
- Poor water quality
- Home not large enough for family
- Worry about lead poisoning
- Asthma related to housing conditions
- Health issue due to lead exposure
- Need help taking care of self or home
- Cannot find accessible place
- Landlord refuses to make repairs
- Worry will be evicted for repair request
- HOA will not allow for changes
- Worry about rent increases
- Worry about foreclosure
- Struggle to pay rent or mortgage
- In process of eviction
- Worried about getting evicted
- Can't pay property taxes
- Worry landlord will stop accepting Section 8
- I am homeless
- Bad credit, eviction / foreclosure history
- Want to buy but can't afford down payment
- Criminal record
- Can't pay utilities
- Buildings in neighborhood in poor condition
- Afraid to let kids play outside
- Too much traffic
- Have bad neighbors
- High crime in my neighborhood
- Only low quality schools in my neighborhood
- Can't access public transit
- Not enough job opportunities in area
- Not close to healthcare
- No or few grocery stores
- Too far from emergency services

- Too far from police or fire services
- Too close to environmental hazards
- Neighborhood lacks trees or parks
- Area has broken / missing sidewalks

Green boxes in the figures indicate that the item was selected 75% below the regional proportion and red boxes indicate that item was selected 125% above the region.

**Housing condition challenges by jurisdiction.** The most frequent housing condition-related challenge was the size of the home. Twenty-three percent of respondents reported that their home is not big enough for their family. Respondents in Baltimore City and Harford County reported that their home was in poor condition, they had a pest infestation, and that their home lacks heating at higher rates than the region.

### **Housing condition challenges by tenure and demographic characteristics.**

- 13% of respondents with a housing subsidy reported a pest infestation—a higher rate than 10% of respondents regionally. Renters reported issues with pests and size of home at higher rates than owners;
- Households with a disability and large households disproportionately reported a pest infestation and lacked adequate air conditioning. Large households had the largest proportion of respondents that reported that their home is not large enough for their family and that their home was in poor condition;
- By race, 13% of non-Hispanic White respondents reported that their home size was an issue for their family—the lowest in the region. This is compared to 25% of Black respondents and those who identified as another minority;
- Households with income less than \$25,000 selected water quality as a challenge at higher rates than the region.

**Figure A1-14.**  
**Housing Condition Challenges by Jurisdiction**

125% Above Region  
 75% Below Region

Region		Anne Arundel County	Baltimore City	Baltimore County	Harford County	Howard County
Home / apartment in poor condition	10%	7%	14%	6%	15%	7%
Pest infestation	10%	6%	13%	9%	13%	5%
Lacksadequate air conditioning	10%	10%	12%	8%	8%	6%
Lacksadequate heating	4%	2%	6%	3%	5%	2%
Water quality isbad	6%	5%	8%	5%	5%	5%
Home isn't big enough for family	23%	18%	27%	27%	21%	12%

Note: n = 1,302. Green boxes indicate that the item was selected 75% below the regional proportion and red boxes indicate that item was selected 125% above the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-15.**  
**Housing Condition Challenges by Tenure**

125% Above Region  
75% Below Region

	Region	Owner	Renter	Precariously Housed	Subsidy
Home / apartment in poor condition	10%	8%	10%	12%	10%
Pest infestation	10%	2%	11%	9%	13%
Lacksadequate air conditioning	10%	8%	11%	6%	11%
Lacksadequate heating	4%	3%	4%	5%	4%
Water quality is bad	6%	6%	7%	5%	7%
Home isn't big enough for family	23%	13%	24%	24%	20%

Note: n = 1,302. Green boxes indicate that the item was selected 75% below the regional proportion and red boxes indicate that item was selected 125% above the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-16.**  
**Housing Condition Challenges by Household Characteristics**

125% Above Region  
75% Below Region

	Region	Disability	Couple with Children	Single Parent	Large Household	Senior
Home / apartment in poor condition	10%	13%	10%	11%	16%	4%
Pest infestation	10%	13%	13%	11%	15%	11%
Lacksadequate air conditioning	10%	13%	9%	11%	12%	6%
Lacksadequate heating	4%	4%	2%	4%	3%	2%
Water quality is bad	6%	8%	8%	6%	6%	4%
Home isn't big enough for family	23%	25%	35%	29%	41%	4%

Note: n = 1,302. Green boxes indicate that the item was selected 75% below the regional proportion and red boxes indicate that item was selected 125% above the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-17.**  
**Housing Condition Challenges by Race and Ethnicity**

125% Above Region  
75% Below Region

	Region	Non-Hispanic White	Black	Other Minority
Home / apartment in poor condition	10%	8%	11%	11%
Pest infestation	10%	11%	11%	9%
Lacksadequate air conditioning	10%	11%	10%	12%
Lacksadequate heating	4%	2%	4%	1%
Water quality is bad	6%	6%	7%	3%
Home isn't big enough for family	23%	13%	25%	24%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-18.**  
**Housing Condition Challenges by Income**

125% Above Region  
75% Below Region

	Region	Less than \$15,000	\$15,000 to \$25,000	\$25,000 to \$50,000	\$50,000 or more
Home / apartment in poor condition	10%	11%	11%	14%	7%
Pest infestation	10%	11%	14%	11%	7%
Lacksadequate air conditioning	10%	8%	13%	13%	11%
Lacksadequate heating	4%	3%	5%	4%	3%
Water quality is bad	6%	8%	9%	5%	6%
Home isn't big enough for family	23%	22%	27%	30%	20%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Housing-related health challenges by jurisdiction.** Regionally, the most frequent housing-related health challenges were asthma related to housing conditions and need for help taking care of self or home. Eight percent of respondents selected these items. Ten percent of respondents in Baltimore City and Harford County selected asthma



as a challenge—the highest in the region. Harford County also had the highest proportion of respondents who selected the need for help taking care of self or home. Respondents in Howard County and Anne Arundel County had the highest rates of respondents who could not find an accessible place to live.

### **Housing-related health challenges by tenure and demographic characteristics.**

- Precariously housed respondents reported housing-related health challenges disproportionately for every item. Fifteen percent reported the need for help to take care of themselves or their home. Renters reported higher rates of asthma, need for help taking care of self or home, and inability to find accessible place to live compared to owners;
- Households with a disability reported asthma, health issues due to lead exposure, need for help taking care of self or home, and inability to find accessible place to live at disproportionately high rates compared to the region. Seniors had the highest rate of need for help taking care of self or home (15%) and inability to find accessible place to live (9%);
- Seven percent of non-Hispanic White respondents worried about lead poisoning in housing compared to 5% of respondents regionally and 5% of Black respondents. Those who identified as another minority reported asthma disproportionately at 10% compared to 8% of the region;
- By income, respondents with income less than \$15,000 disproportionately reported health issues due to lead exposure, need for help taking care of self or home, and inability to find an accessible place to live.

**Figure A1-19.**  
**Housing-Related Health Challenges by Jurisdiction**

125% Above Region

75% Below Region

	Region	Anne Arundel County	Baltimore City	Baltimore County	Harford County	Howard County
Worry about lead poisoning in housing	5%	1%	8%	3%	10%	2%
Asthma related to housing conditions	8%	7%	10%	5%	10%	6%
Health issue due to lead exposure	1%	0%	2%	0%	5%	0%
Need help taking care of self or home	8%	9%	10%	7%	18%	3%
Cannot find accessible place to live	3%	4%	2%	2%	3%	4%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-20.**  
**Housing-Related Health Challenges by Tenure**

125% Above Region  
75% Below Region

	Region	Owner	Renter	Precariously Housed	Subsidy
Worry about lead poisoning in housing	5%	5%	5%	7%	5%
Asthma related to housing conditions	8%	3%	8%	10%	8%
Health issue due to lead exposure	1%	0%	1%	4%	1%
Need help taking care of self or home	8%	3%	6%	15%	7%
Cannot find accessible place to live	3%	1%	3%	4%	3%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-21.**  
**Housing-Related Health Challenges by Household Characteristics**

125% Above Region  
75% Below Region

	Region	Disability	Couple with Children	Single Parent	Large Household	Senior
Worry about lead poisoning in housing	5%	5%	6%	5%	4%	2%
Asthma related to housing conditions	8%	11%	7%	8%	9%	4%
Health issue due to lead exposure	1%	1%	2%	1%	1%	0%
Need help taking care of self or home	8%	11%	10%	5%	8%	15%
Cannot find accessible place to live	3%	6%	2%	1%	1%	9%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-22.**  
**Housing-Related Health Challenges by Race and Ethnicity**

125% Above Region  
75% Below Region

	Region	Non-Hispanic White	Black	Other Minority
Worry about lead poisoning in housing	5%	7%	5%	4%
Asthma related to housing conditions	8%	8%	8%	10%
Health issue due to lead exposure	1%	2%	1%	0%
Need help taking care of self or home	8%	10%	8%	9%
Cannot find accessible place to live	3%	4%	3%	3%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-23.**  
**Housing-Related Health Challenges by Income**

125% Above Region  
75% Below Region

	Region	Less than \$15,000	\$15,000 to \$25,000	\$25,000 to \$50,000	\$50,000 or more
Worry about lead poisoning in housing	5%	6%	4%	4%	4%
Asthma related to housing conditions	8%	8%	9%	8%	3%
Health issue due to lead exposure	1%	2%	0%	0%	1%
Need help taking care of self or home	8%	11%	11%	7%	4%
Cannot find accessible place to live	3%	4%	4%	3%	2%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Tenure-related housing challenges by jurisdiction.** Worry about rent increases was the most common tenure-related housing challenge in the region at 29%. Respondents in Baltimore City and Harford County reported worry for rent increases at 31%— slightly higher than the region. Respondents in Baltimore City disproportionately reported that they were in the process of eviction (6%), they worried about eviction (15%), struggle to pay property taxes (2%), and were homeless (18%). Respondents in Harford

County had the highest proportion who were worried that they would be evicted for making a repair request (15%).

### **Tenure-related housing challenges by tenure and demographic characteristics.**

- Thirty-six percent of renters and 33% of respondents with a housing subsidy are worried about rent increases. Additionally, 10% of renter respondents reported worried they would be evicted for a repair request. The top housing challenges for owners were worried about foreclosure (19%), HOA not allowing for changes (10%), struggle to pay mortgage (7%), and can't pay property taxes (7%);
- Households with a disability disproportionately reported that their landlord refuses to make repairs, worry that they will be evicted for making a repair request, worry about getting evicted, inability to pay property taxes, and worry that landlord will stop accepting Section 8.
- Couples with children had the highest rate of respondents who worried about foreclosure (29%) and large households had the highest rate reporting homelessness (18%);
- Thirty-three percent of Black respondents reported being worried about rent increased compared to 31% of respondents who identified as another minority and 25% of non-Hispanic White respondents;
- By income, respondents with income between \$25,000 and \$50,000 reported that they worry about rent increase and foreclosure, are in the eviction process, worry about getting evicted, and inability to pay property taxes at disproportionate rates compared to the region. Respondents with income less than \$15,000 reported the highest rate of homelessness at 16%.

**Figure A1-24.**  
**Tenure-Related Housing Challenges by Jurisdiction**

125% Above Region  
75% Below Region

	Region	Anne Arundel County	Baltimore City	Baltimore County	Harford County	Howard County
Landlord refuses to make repairs	10%	7%	11%	9%	8%	8%
Worry evicted for repair request	8%	9%	9%	6%	15%	6%
HOA will not allow me to make changes	3%	3%	2%	2%	3%	5%
Worry about rent increases	29%	22%	31%	29%	31%	29%
Worry about foreclosure	22%	22%	26%	20%	23%	17%
Struggle to pay rent or mortgage	2%	0%	2%	2%	3%	1%
In process of eviction	4%	3%	6%	3%	8%	1%
Worried about getting evicted	11%	8%	15%	10%	3%	4%
Can't pay property taxes	1%	0%	2%	1%	0%	1%
Worry landlord will stop accepting Section 8	4%	3%	2%	3%	3%	10%
I am homeless	11%	4%	18%	8%	8%	0%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-25.**  
**Tenure-Related Housing Challenges by Tenure**

125% Above Region  
75% Below Region

	Region	Owner	Renter	Precariously Housed	Housing Subsidy
Landlord refuses to make repairs	10%	1%	12%	7%	11%
Worry evicted for repair request	8%	1%	10%	5%	8%
HOA will not allow me to make changes	3%	10%	2%	2%	2%
Worry about rent increases	29%	3%	36%	17%	33%
Worry about foreclosure	22%	19%	24%	18%	17%
Struggle to pay rent or mortgage	2%	7%	1%	1%	1%
In process of eviction	4%	0%	4%	5%	3%
Worried about getting evicted	11%	0%	13%	8%	7%
Can't pay property taxes	1%	7%	0%	1%	1%
Worry landlord will stop accepting Section 8	4%	0%	5%	2%	7%
I am homeless	11%	0%	1%	52%	3%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-26.**  
**Tenure-Related Housing Challenges by Household Type**

125% Above Region  
75% Below Region

	Region	Disability	Couple with Children	Single Parent	Large Household	Senior
Landlord refuses to make repairs	10%	14%	10%	10%	10%	6%
Worry evicted for repair request	8%	10%	8%	6%	8%	4%
HOA will not allow me to make changes	3%	3%	3%	2%	1%	0%
Worry about rent increases	29%	32%	26%	31%	26%	40%
Worry about foreclosure	22%	26%	29%	24%	21%	17%
Struggle to pay rent or mortgage	2%	1%	2%	2%	2%	2%
In process of eviction	4%	5%	3%	5%	4%	2%
Worried about getting evicted	11%	14%	16%	12%	11%	6%
Can't pay property taxes	1%	2%	2%	1%	1%	4%
Worry landlord will stop accepting Section 8	4%	5%	1%	5%	3%	2%
I am homeless	11%	12%	10%	7%	18%	0%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.



**Figure A1-27.**  
**Tenure-Related Housing Challenges by Race and Ethnicity**

125% Above Region

75% Below Region

	Region	Non-Hispanic White	Black	Other minority
Landlord refuses to make repairs	10%	4%	11%	7%
Worry evicted for repair request	8%	6%	8%	7%
HOA will not allow me to make changes	3%	4%	2%	1%
Worry about rent increases	29%	25%	33%	31%
Worry about foreclosure	22%	23%	26%	22%
Struggle to pay rent or mortgage	2%	0%	2%	2%
In process of eviction	4%	2%	5%	5%
Worried about getting evicted	11%	11%	12%	12%
Can't pay property taxes	1%	1%	1%	1%
Worry landlord will stop accepting Section 8	4%	4%	5%	2%
I am homeless	11%	10%	11%	14%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-28.**  
**Tenure-Related Housing Challenges by Income**

		<div> <div></div> 125% Above Region           <div></div> 75% Below Region         </div>			
	Region	Less than \$15,000	\$15,000 to \$25,000	\$25,000 to \$50,000	\$50,000 or more
Landlord refuses to make repairs	10%	10%	12%	12%	4%
Worry evicted for repair request	8%	7%	7%	8%	7%
HOA will not allow me to make changes	3%	2%	2%	2%	4%
Worry about rent increases	29%	30%	33%	39%	25%
Worry about foreclosure	22%	17%	30%	37%	25%
Struggle to pay rent or mortgage	2%	2%	2%	1%	1%
In process of eviction	4%	5%	1%	6%	3%
Worried about getting evicted	11%	12%	13%	13%	7%
Can't pay property taxes	1%	1%	2%	2%	1%
Worry landlord will stop accepting Section 8	4%	6%	1%	3%	1%
I am homeless	11%	16%	7%	7%	4%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Housing access challenges by jurisdiction.** Regionally, the most common housing access challenge was wanting to buy but being unable to afford the down payment (30%). Fifteen percent of respondents cannot pay utilities, followed by 11% who identified bad credit, eviction, or foreclosure as a housing access challenge. Respondents in Harford County selected bad credit, eviction, or foreclosure as a barrier disproportionately relative to the region. Thirteen percent of respondents in Anne Arundel County and Baltimore City identified bad credit, eviction, or foreclosure history as a housing challenge.

### **Tenure-related housing challenges by tenure and demographic characteristics.**

- Thirty-seven percent of renters selected that they want to buy but can't afford down payment as a challenge. Precariously housed respondents disproportionately selected having a criminal record as a housing access challenge at 6% compared to 2% of the region;
- Couples with children and large households disproportionately selected bad credit, eviction, or foreclosure as a housing access challenge at 15% compared to 11% of the

region. Twenty percent of single parents selected inability to pay utilities as a challenge compared to 15% of the region;

- By race, 34% of Black respondents selected that they want to buy but can't afford the down payment compared to 20% of non-Hispanic White respondents.
- Non-Hispanic White residents had the lowest proportion reporting inability to pay utilities at 8% compared to 17% of Black residents and 16% of residents who identified as another minority;
- By income, respondents with income between \$25,000 and \$50,000 struggled the most with wanting to buy but being unable to afford the down payment at 45% compared to 30% of respondents in the region. This income bracket also disproportionately reported bad credit, eviction, or foreclosure and inability to pay utilities as a housing access challenge.

**Figure A1-29.**  
**Housing Access Challenges by Jurisdiction**

		<div> <div>125% Above Region</div> <div>75% Below Region</div> </div>				
	Region	Anne Arundel County	Baltimore City	Baltimore County	Harford County	Howard County
Bad credit, eviction/ foreclosure history	11%	13%	13%	9%	18%	6%
Want to buy, can't afford down payment	30%	34%	28%	37%	26%	27%
Criminal record, can't find housing	2%	2%	3%	1%	3%	1%
Can't pay utilities	15%	13%	15%	17%	15%	13%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-30.**  
**Housing Access Challenges by Tenure**

125% Above Region

75% Below Region

	Region	Owner	Renter	Precariously Housed	Housing Subsidy
Bad credit, eviction/ foreclosure history	11%	3%	9%	19%	8%
Want to buy, can't afford down payment	30%	5%	37%	22%	34%
Criminal record, can't find housing	2%	0%	1%	6%	0%
Can't pay utilities	15%	13%	16%	9%	16%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-31.**  
**Housing Access Challenges by Household Characteristics**

125% Above Region

75% Below Region

	Region	Disability	Couple with Children	Single Parent	Large Household	Senior
Bad credit, eviction/ foreclosure history	11%	12%	15%	12%	15%	0%
Want to buy, can't afford down payment	30%	33%	36%	37%	35%	19%
Criminal record, can't find housing	2%	2%	1%	2%	3%	2%
Can't pay utilities	15%	17%	9%	20%	13%	11%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-32.**  
**Housing**  
**Access**  
**Challenges**  
**by Race and**  
**Ethnicity**

Note:  
n = 1,302.

Source: 2024 Baltimore  
Regional Fair Housing  
Survey.

	Region	Non-Hispanic		
		White	Black	Other Minority
Bad credit, eviction/ foreclosure history	11%	7%	12%	12%
Want to buy, can't afford down payment	30%	20%	34%	35%
Criminal record, can't find housing	2%	4%	1%	3%
Can't pay utilities	15%	8%	17%	16%

**Figure A1-33.**  
**Housing Access Challenges by Income**

125% Above Region  
75% Below Region

	Region	Income			
		Less than \$15,000	\$15,000 to \$25,000	\$25,000 to \$50,000	\$50,000 or more
Bad credit, eviction/ foreclosure history	11%	9%	14%	16%	8%
Want to buy, can't afford down payment	30%	25%	32%	45%	35%
Criminal record, can't find housing	2%	2%	1%	1%	2%
Can't pay utilities	15%	17%	19%	20%	10%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Neighborhood challenges by jurisdiction.** Regionally, the most common neighborhood challenge was identified as high crime within the neighborhood at 21%. Respondents in Baltimore City disproportionately experienced several neighborhood challenges, including 38% who identified high crime within their neighborhood. This was likely associated with the large percentage of respondents in Baltimore City who identified that they were afraid to let their kids play outside (27%) and that they have bad neighbors (24%). Harford County and Baltimore City were the only jurisdictions to disproportionately identify low quality schools as a neighborhood challenge. Harford County was also the only jurisdiction to identify inability to access public transit, not close to health care, and too far from emergency health services as neighborhood challenges.

## **Neighborhood challenges by tenure and demographic characteristics.**

- Thirty percent of precariously housed respondents report high crime in their neighborhood compared to 14% of owners, 20% of renters, and 20% of respondents with a housing subsidy. Owners were the only respondents to disproportionately identify too much traffic as a neighborhood challenge;
- Twenty-two percent of households with a disability reported bad neighbors as a housing challenge—the highest of any household type. Couples with children, single parents, and large households all disproportionately reported low quality schools as a neighborhood challenge compared to the region. Seniors were the only group to identify traffic and no or few grocery stores as neighborhood challenges;
- Black respondents were more likely to select high crime as a neighborhood challenge (24%) compared to White respondents (17%). White respondents disproportionately selected inability to access public transit, too far from emergency services, too close to environmental hazards, and broken or missing sidewalks compared to the region;
- By income, respondents with income less than \$15,000 disproportionately identified not enough job opportunities, inability to access public transit, too far from emergency health services, and too close to environmental hazards as neighborhood challenges.

**Figure A1-34.**  
**Neighborhood Challenges by Jurisdiction**

125% Above Region  
75% Below Region

	Region	Anne Arundel County	Baltimore City	Baltimore County	Harford County	Howard County
Buildings in my area are in poor condition	10%	14%	15%	5%	5%	4%
Afraid to let my kids play outside	16%	11%	27%	8%	10%	3%
There is too much traffic	9%	9%	11%	6%	8%	8%
I have bad neighbors	17%	17%	24%	9%	13%	9%
There is high crime in my neighborhood	21%	15%	38%	9%	3%	5%
Only low quality schools in my area	10%	9%	16%	5%	13%	2%
I can't access public transit	7%	11%	5%	8%	13%	8%
Not enough job opportunities in area	14%	10%	19%	11%	15%	8%
Not close to healthcare	4%	4%	4%	5%	10%	2%
No or few grocery stores	17%	11%	26%	10%	10%	8%
Too far from emergency health services	3%	1%	3%	2%	5%	3%
Too far from police or fire services	2%	1%	2%	1%	0%	1%
Neighborhood lacks trees or parks	8%	9%	11%	5%	5%	6%
Too close to environmental hazards	2%	2%	3%	2%	0%	2%
Area has broken/ missing sidewalks	9%	9%	14%	5%	0%	4%
Other	8%	8%	7%	9%	10%	10%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-35.**  
**Neighborhood Challenges by Tenure**

125% Above Region  
75% Below Region

	Region	Owner	Renter	Precariously Housed	Housing Subsidy
Buildings in my area are in poor condition	10%	9%	10%	10%	10%
Afraid to let my kids play outside	16%	5%	15%	25%	17%
There is too much traffic	9%	16%	8%	9%	9%
I have bad neighbors	17%	9%	19%	14%	19%
There is high crime in my neighborhood	21%	14%	20%	30%	20%
Only low quality schools in my area	10%	12%	10%	10%	11%
I can't access public transit	7%	6%	6%	10%	7%
Not enough job opportunities in area	14%	9%	12%	23%	13%
Not close to healthcare	4%	1%	3%	9%	3%
No or few grocery stores	17%	14%	17%	16%	17%
Too far from emergency health services	3%	2%	2%	5%	2%
Too far from police or fire services	2%	3%	1%	3%	2%
Neighborhood lacks trees or parks	8%	9%	8%	7%	7%
Too close to environmental hazards	2%	3%	2%	4%	3%
Area has broken/ missing sidewalks	9%	7%	8%	12%	7%
Other	8%	6%	8%	9%	9%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.



**Figure A1-36.**  
**Neighborhood Challenges by Household Characteristics**

125% Above Region  
75% Below Region

	Region	Disability	Couple with Children	Single Parent	Large Household	Senior
Buildings in my area are in poor condition	10%	10%	13%	10%	10%	9%
Afraid to let my kids play outside	16%	18%	17%	23%	23%	4%
There is too much traffic	9%	10%	7%	9%	8%	15%
I have bad neighbors	17%	22%	10%	17%	16%	15%
There is high crime in my neighborhood	21%	26%	19%	23%	24%	15%
Only low quality schools in my area	10%	11%	19%	13%	13%	4%
I can't access public transit	7%	9%	13%	6%	6%	15%
Not enough job opportunities in area	14%	15%	20%	14%	15%	6%
Not close to healthcare	4%	7%	7%	3%	3%	4%
No or few grocery stores	17%	20%	14%	16%	13%	23%
Too far from emergency health services	3%	4%	1%	2%	4%	0%
Too far from police or fire services	2%	2%	0%	2%	2%	0%
Neighborhood lacks trees or parks	8%	9%	4%	10%	9%	2%
Too close to environmental hazards	2%	4%	2%	3%	3%	0%
Area has broken/ missing sidewalks	9%	12%	6%	10%	11%	9%
Other	8%	9%	7%	7%	8%	11%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-37.**  
**Neighborhood Challenges by Race and Ethnicity**

125% Above Region  
75% Below Region

	Region	Non-Hispanic White	Black	Other Minority
Buildings in my area are in poor condition	10%	7%	11%	7%
Afraid to let my kids play outside	16%	6%	19%	16%
There is too much traffic	9%	8%	9%	11%
I have bad neighbors	17%	17%	17%	13%
There is high crime in my neighborhood	21%	17%	24%	22%
Only low quality schools in my area	10%	10%	11%	12%
I can't access public transit	7%	13%	6%	13%
Not enough job opportunities in area	14%	10%	16%	12%
Not close to healthcare	4%	4%	4%	8%
No or few grocery stores	17%	14%	19%	12%
Too far from emergency health services	3%	4%	3%	1%
Too far from police or fire services	2%	1%	2%	1%
Neighborhood lacks trees or parks	8%	8%	8%	8%
Too close to environmental hazards	2%	5%	2%	0%
Area has broken/ missing sidewalks	9%	13%	8%	18%
Other	8%	11%	8%	9%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-38.**  
**Neighborhood Challenges by Income**

125% Above Region  
75% Below Region

	Region	Less than \$15,000	\$15,000 to \$25,000	\$25,000 to \$50,000	\$50,000 or more
Buildings in my area are in poor condition	10%	12%	5%	12%	8%
Afraid to let my kids play outside	16%	16%	19%	18%	15%
There is too much traffic	9%	11%	7%	7%	11%
I have bad neighbors	17%	16%	24%	19%	13%
There is high crime in my neighborhood	21%	23%	27%	22%	22%
Only low quality schools in my area	10%	10%	11%	11%	11%
I can't access public transit	7%	9%	6%	7%	8%
Not enough job opportunities in area	14%	20%	14%	13%	9%
Not close to healthcare	4%	6%	4%	3%	2%
No or few grocery stores	17%	20%	18%	17%	14%
Too far from emergency health services	3%	5%	1%	1%	2%
Too far from police or fire services	2%	2%	0%	1%	2%
Neighborhood lacks trees or parks	8%	8%	3%	9%	8%
Too close to environmental hazards	2%	3%	4%	1%	4%
Area has broken/ missing sidewalks	9%	9%	7%	9%	13%
Other	8%	9%	10%	7%	9%

Note: n = 1,302. Green boxes indicate that item was selected 75% less than the region and red boxes indicate that item was selected 1.25 times higher than the region.

Source: 2024 Baltimore Regional Fair Housing Survey.

The top housing challenges for respondents with IPV experience included worry about rent increase (35%), high crime in the neighborhood (34%), struggling with rent or mortgage (33%), want to buy but cannot afford down payment (33%), and afraid to let their kids play outside (31%).

## Well-Being

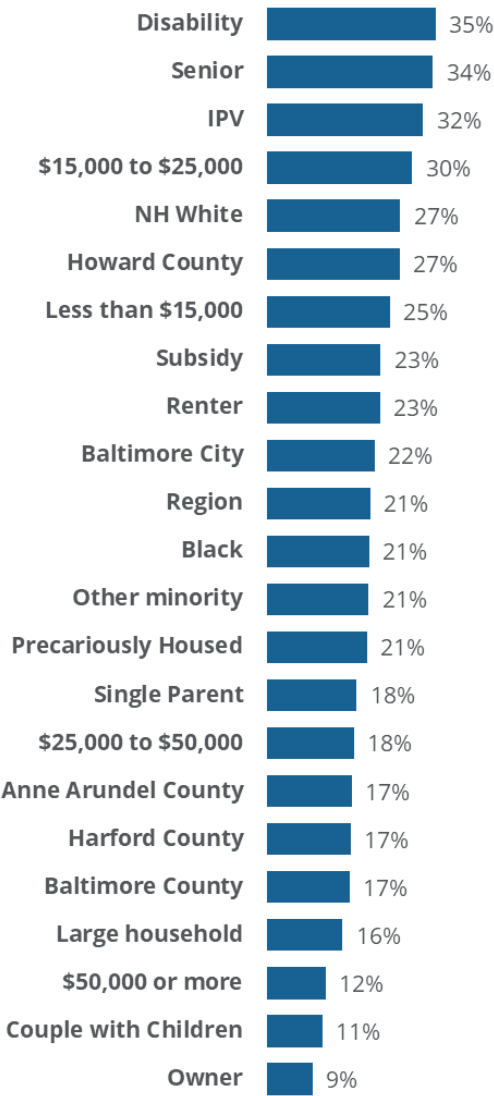
Respondents were asked to rate their physical and mental health on a scale from poor to excellent. The figures on the following pages display the percentage of respondents who selected poor and fair physical and mental health. Households with a disability reported poor or fair physical health at the highest rate (35%), followed by seniors (34%), and respondents with IPV experience (32%). Respondents with IPV experience had the highest rate of fair and poor mental health (45%), followed by households with a disability (40%), precariously housed individuals (36%), residents in Harford County (34%), and in Baltimore

City (31%). LGBTQ+ respondents also had notably high poor and fair mental health ratings at 41%.

**Figure A1-39.**  
**Percent Reporting**  
**Poor and Fair Physical**  
**Health**

Note:  
n = 1,302.

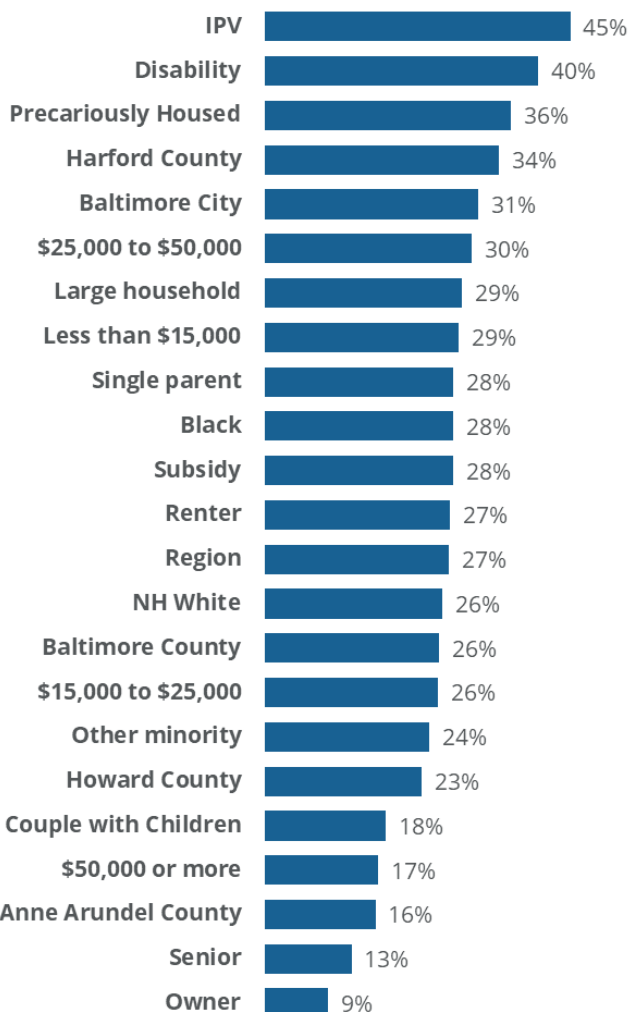
Source:  
2024 Baltimore Regional Fair Housing  
Survey.



**Figure A1-40.**  
**Percent Reporting**  
**Poor and Fair**  
**Mental Health**

Note:  
n = 1,302.

Source:  
2024 Baltimore Regional Fair  
Housing Survey.



## Displacement and Recent Experience Seeking Housing

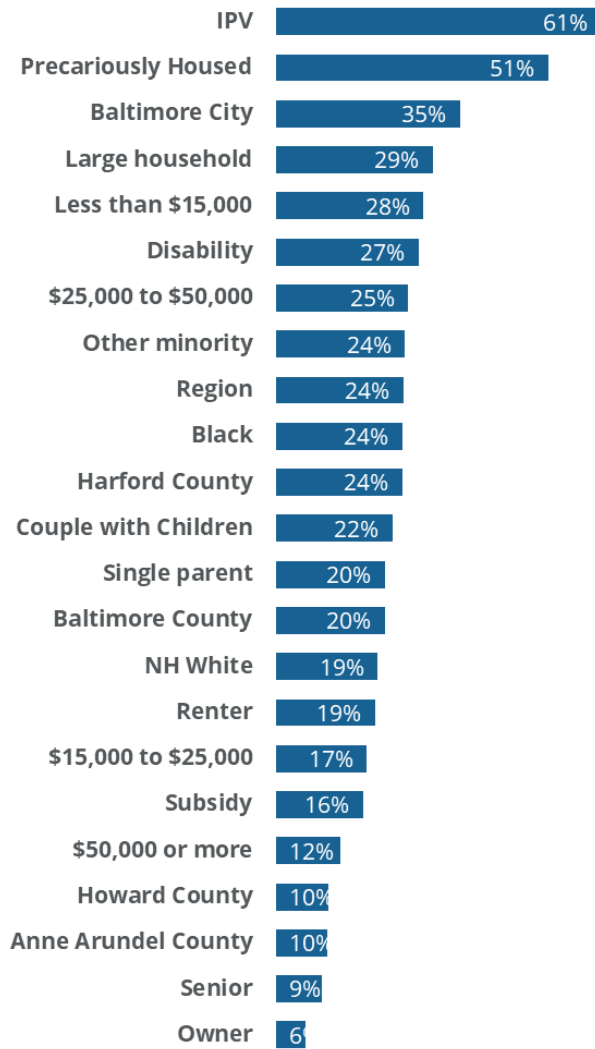
This section explores residents' experience seeking a place to rent or buy in the region and the extent to which displacement—having to move when they do not want to move—is prevalent. For those respondents who seriously looked for housing in the past five years, we also examine the extent to which respondents were denied housing to rent or buy and the reasons why they were denied.

As shown in the figure below, respondents with IPV experience faced the highest displacement rate (61%), followed by precariously housed respondents (51%), respondents in Baltimore City (35%), large households (29%), and households with income less than \$15,000 (28%).

**Figure A1-41.  
Percent Displaced  
in the Past Five  
Years**

Note:  
n = 1,302.

Source:  
2024 Baltimore Regional Fair  
Housing Survey.

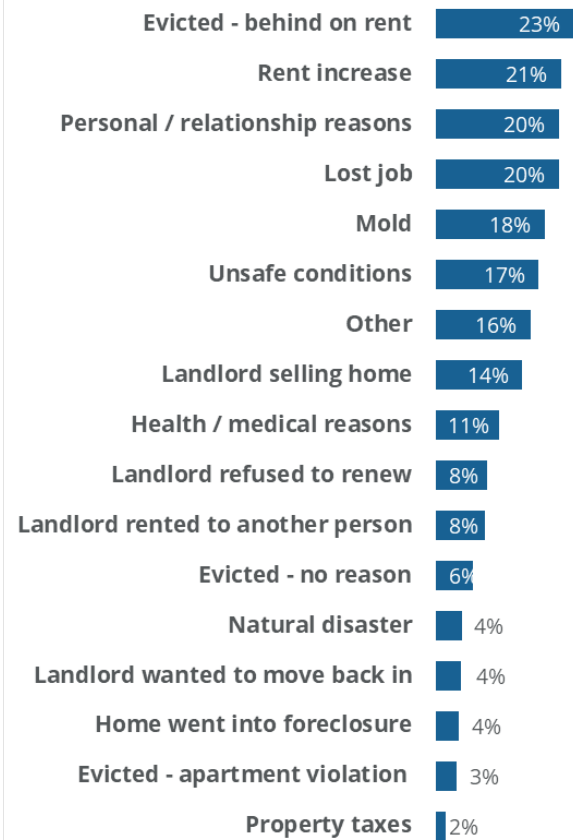


As shown in the figure below, the most common reason selected was eviction due to rental arrears (23%), followed by rent increase (21%), personal or relationship reasons (20%), lost job (20%), and mold (18%).

**Figure A1-42.**  
**Reasons for**  
**Displacement**

Note:  
n = 295.

Source:  
2024 Baltimore Regional Fair  
Housing Survey.



The following figures examine the top five reasons for displacement by jurisdiction, tenure, household characteristics, race and ethnicity, and income.

**Reasons for displacement by jurisdiction.** Twenty-three percent of respondents in the region reported that eviction due to rent arrears caused them to move when they did not want to. Eviction due to rental arrears was most common in Baltimore City. In Baltimore County, Anne Arundel County, Harford County, and Howard County, rent increases were the primary reason for displacement.

**Reasons for displacement by tenure and demographic characteristics.**

- Renters selected mold most often for their displacement (25%) followed by rent increases (19%). Thirty-two percent of precariously housed respondents reported their displacement was due to being evicted for rental arrears and 32% lost a job and were subsequently displaced from their housing;
- Couples with children and large households identified eviction due to rental arrears as their top reason for displacement, while single parents identified personal or relationship reasons and households with a disability identified unsafe conditions. Half (50%) of older adults reported mold as the reason for displacement;

- By race, 23% of Black respondents identified personal or relationship reasons most frequently as a reason for displacement followed by eviction due to rental arrears (22%). Thirty-one percent of White respondents who reported displacement had to move because of an eviction after falling behind in rent.
- By income, respondents with income less than \$15,000 identified rent increases as the top reason for displacement followed by personal or relationship reasons (23%) and job loss (23%). For respondents with income more than \$50,000, mold was identified as their top reason (26%);
- Ten percent of respondents with IPV experience reported that they were evicted as a direct result of the violence or assault.

**Figure A1-43.**  
**Reasons for Displacement by Jurisdiction**

**JURISDICTION**

Baltimore Region			Baltimore City			Baltimore County		
1	Evicted - behind on rent	23%	1	Evicted - behind on rent	27%	1	Rent increase	29%
2	Rent increase	21%	2	Personal / relationship reasons	26%	2	Evicted - behind on rent	22%
3	Personal / relationship reasons	20%	3	Lost job	23%	3	Mold	20%
4	Lost job	20%	4	Unsafe conditions	17%	4	Unsafe conditions	19%
5	Mold	18%	5	Mold	17%	5	Lost job	19%
Anne Arundel County			Harford County			Howard County		
1	Rent increase	36%	1	Rent increase	33%	1	Rent increase	35%
2	Lost job	36%	2	Other	33%	2	Other	35%
3	Landlord refused to renew lease	27%	3	Unsafe conditions	22%	3	Unsafe conditions	17%
4	Mold	27%	4	Evicted - no reason given	11%	4	Landlord selling home	17%
5	Evicted - behind on rent	18%	5	Landlord refused to renew lease	11%	5	Mold	17%

Note: n = 295.

Source: 2024 Baltimore Regional Fair Housing Survey.



**Figure A1-44.**  
**Reasons for Displacement by Household Characteristics and by Tenure**

**HOUSEHOLD CHARACTERISTICS**

Couple with Children	Single Parent	Large Household	Housing Subsidy	Precariously Housed
1 Evicted - behind on rent 43%	1 Personal / relationship reasons 25%	1 Evicted - behind on rent 28%	1 Mold 22%	1 Evicted - behind on rent 32%
2 Lost job 29%	2 Rent increase 21%	2 Unsafe conditions 26%	2 Other 22%	2 Lost job 32%
3 Rent increase 24%	3 Evicted - behind on rent 20%	3 Personal / relationship reasons 26%	3 Rent increase 19%	3 Personal / relationship reasons 27%
4 Other 24%	4 Unsafe conditions 19%	4 Lost job 23%	4 Unsafe conditions 16%	4 Rent increase 23%
5 Unsafe conditions 19%	5 Lost job 19%	5 Rent increase 17%	5 Lost job 16%	5 Unsafe conditions 16%
Disability	Older Adults (Over 65)	Homeowner	Renter	
1 Unsafe conditions 22%	1 Mold 50%	1 Home went into foreclosure 17%	1 Mold 25%	
2 Personal / relationship reasons 22%	2 Rent increase 25%	2 Personal / relationship reasons 17%	2 Rent increase 19%	
3 Rent increase 21%	3 Health / medical reasons 25%	3 Landlord selling home 17%	3 Unsafe conditions 18%	
4 Mold 20%	4 Landlord selling home 25%	4 Natural disaster 17%	4 Landlord selling home 17%	
5 Evicted - behind on rent 19%	5 Natural disaster 25%	5 Other 17%	5 Evicted - behind on rent 16%	

Note: n = 295.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-45.**  
**Reasons for Displacement by Race and Ethnicity**

**RACE AND ETHNICITY**

African American			Non-Hispanic White			Other		
1	Personal / relationship reasons	23%	1	Evicted - behind on rent	31%	1	Rent increase	32%
2	Evicted - behind on rent	22%	2	Rent increase	31%	2	Unsafe conditions	27%
3	Lost job	21%	3	Personal / relationship reasons	31%	3	Personal / relationship reasons	27%
4	Rent increase	21%	4	Unsafe conditions	25%	4	Evicted - behind on rent	18%
5	Mold	20%	5	Lost job	25%	5	Other	18%

Note: n = 295.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-46.**  
**Reasons for Displacement by Income**

Note:  
n = 295.

Source:  
2024 Baltimore Regional Fair Housing Survey.

**INCOME**

Less than \$15,000			\$15,000-\$25,000		
1	Rent increase	24%	1	Unsafe conditions	50%
2	Personal / relationship reasons	23%	2	Mold	38%
3	Lost job	23%	3	Lost job	31%
4	Evicted - behind on rent	22%	4	Personal / relationship reasons	25%
5	Landlording selling home	19%	5	Other	25%
\$25,000-\$50,000			\$50,000 or more		
1	Evicted - behind on rent	26%	1	Mold	26%
2	Rent increase	25%	2	Personal / relationship reasons	21%
3	Mold	25%	3	Rent increase	16%
4	Personal / relationship reasons	18%	4	Unsafe conditions	16%
5	Lost job	18%	5	Landlording selling home	16%

The figure below breaks down the reasons for displacement by IPV experience with and without children, single parents living with adults, and single parents living alone. Personal and relationship reasons were cited most frequently for those with IPV experience. Twenty-nine percent of respondents with IPV experience with children who experienced displacement reported they were evicted due to rent arrears.

Thirty-one percent of respondents who identify as LGBTQ+ reported displacement in the Baltimore area in the last five years. Of LGBTQ+ respondents who experienced displacement, their top reason was personal / relationship reasons (56%), followed by unsafe conditions (28%), and rent increases (28%).

**Figure A1-47.**  
**Reasons for Displacement by Expanded Family Situation**

Note:  
n = 295.

Source:  
2024 Baltimore Regional Fair Housing Survey.

EXPANDED FAMILY SITUATION

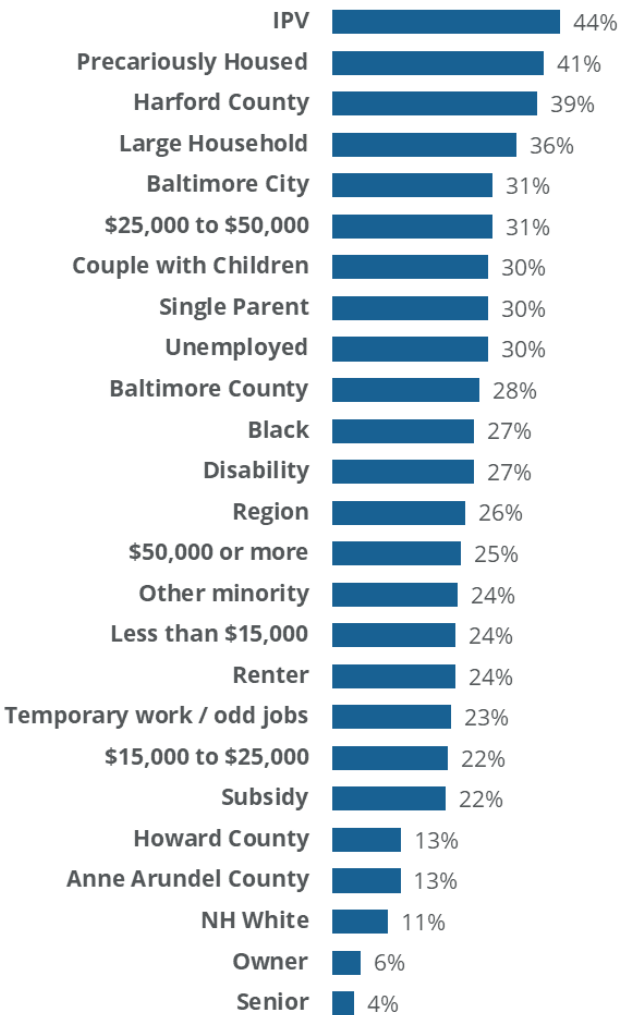
IPV Experience with Children			IPV Experience without Children		
1	Personal / relationship reasons	35%	1	Unsafe conditions	45%
2	Evicted - behind on rent	29%	2	Personal / relationship reasons	36%
3	Unsafe conditions	29%	3	Lost job	32%
4	Lost job	27%	4	Health / medical reasons	23%
5	Rent increase	22%	5	Mold	23%
Single Parent Living with Adults			Single Parent Living Alone		
1	Personal / relationship reasons	33%	1	Rent increase	23%
2	Evicted - behind on rent	31%	2	Mold	22%
3	Lost job	31%	3	Unsafe conditions	20%
4	Rent increase	17%	4	Personal / relationship reasons	20%
5	Unsafe conditions	17%	5	Landlord selling home	17%

**Recent experience seeking housing.** Residents were asked if they had been denied housing when looking in the Baltimore region in the past five years. Respondents with IPV experience had the highest denial rate (44%) followed by precariously housed individuals (41%), residents of Harford County (39%), large households (36%), and residents of Baltimore City (31%).

**Figure A1-48.**  
**Percent Reporting Denial of Housing in Past Five Years, Region**

Note:  
n = 1,302.

Source:  
2024 Baltimore Regional Fair Housing Survey.

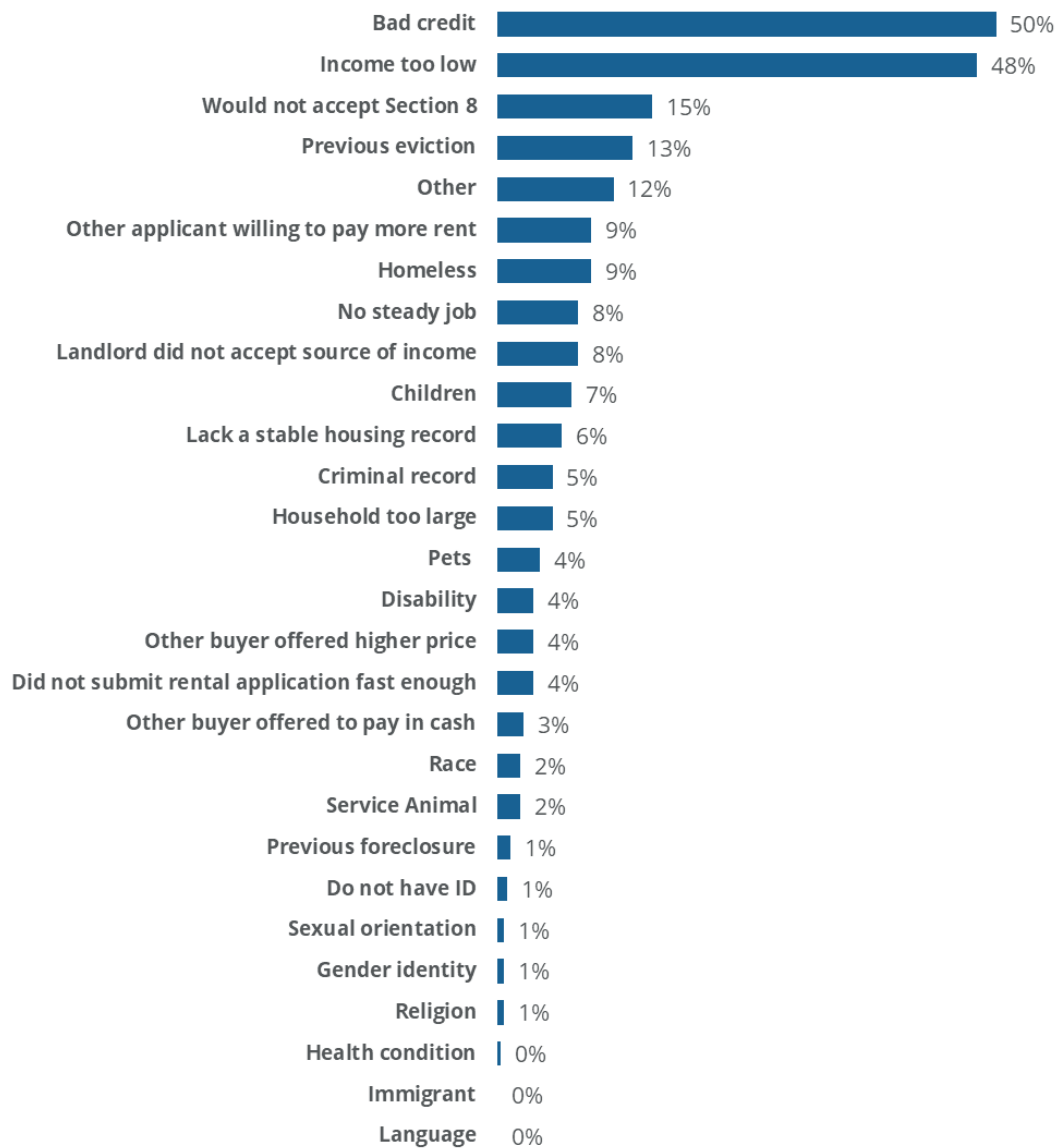


**Reasons for denial.** Respondents who experienced denial were asked to identify the reasons they felt were behind the denial. The most selected reason for denial was bad credit (50%), followed by income being too low (48%), landlord not accepting Section 8 (15%), previous eviction (13%), and other responses that included:

- *"I am disabled. Applied to live in senior housing that advertised open to persons with ADA disability regardless of age. I applied, was approved and given a move in date. Three days before move-in I was told I was 2 years too young."*

- *“BRHP did not clear a balance with old property management. It made me get denied at 7 different rental properties.”*
- *“I was told that the property didn't want to except the BRHP voucher.”*

**Figure A1-49.**  
**Reasons for Denial, Region**



Note: n = 312.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Reasons for denial by jurisdiction.** Bad credit was the most common reason for denial in Baltimore County (48%), Anne Arundel County (53%), Harford County (40%), and Howard County (42%). Income too low to qualify for rental units was the most common reason for denial in Baltimore City (57%).

**Reasons for denial by tenure and demographic characteristics.**

- By tenure, renters and respondents with a housing subsidy reported bad credit as their top reason for denial. Precariously housed cited their income being too low and owners identified previous foreclosure as reasons for denial;
- Couples with children and single parents identified bad credit as the most common reason for denial. Respondents in large households and households with a disability reported that their income was too low to qualify for housing;
- By race, 52% of Black respondents identified bad credit as reason for denial compared to 33% of White respondents. Sixty-seven percent of White respondents cited income being too low as reason for denial;
- By income, bad credit was the most cited reason for denial across income brackets with the exception of respondents with income between \$15,000 and \$25,000 who selected that their income was too low to qualify for housing as their top reason for denial.

**Figure A1-50.**  
**Reasons Residents Were Denied Housing by Jurisdiction**

**JURISDICTION**

Baltimore Region	Baltimore City	Baltimore County
1 Bad credit 50%	1 Income too low 57%	1 Bad credit 48%
2 Income too low 48%	2 Bad credit 53%	2 Income too low 37%
3 Voucher user 15%	3 Previous eviction 15%	3 Voucher user 27%
4 Previous eviction 13%	4 Homeless 13%	4 Other 15%
5 Other 12%	5 No steady job 10%	5 Previous eviction 14%
Anne Arundel County	Harford County	Howard County
1 Bad credit 53%	1 Bad credit 40%	1 Bad credit 42%
2 Income too low 33%	2 Income too low 40%	2 Income too low 39%
3 Voucher user 20%	3 Voucher user 20%	3 Voucher user 35%
4 Other 20%	4 Pets 20%	4 Landlord didn't accept source of income 16%
5 Criminal record 13%	5 Previous eviction 13%	5 Other applicant willing to pay more rent 16%

Note: n = 312.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-51.**

**Reasons Residents Were Denied Housing by Household Characteristics and by Tenure**

**HOUSEHOLD CHARACTERISTICS AND TENURE**

Couple with Children			Single Parent			Large Household			Housing Subsidy			Precariously Housed		
1	Bad credit	48%	1	Bad credit	55%	1	Income too low	48%	1	Bad credit	47%	1	Income too low	54%
2	Income too low	34%	2	Income too low	51%	2	Bad credit	44%	2	Income too low	43%	2	Bad credit	49%
3	Previous eviction	28%	3	Voucher user	22%	3	Voucher user	20%	3	Section 8	32%	3	Homeless	26%
4	Other	17%	4	Other applicant willing to pay more rent	12%	4	Household too large	16%	4	Other	15%	4	Previous eviction	24%
5	Other buyer willing to pay more	14%	5	I have children	10%	5	Homeless	14%	5	Landlord didn't accept source of income	9%	5	No steady job	14%
Disability			Older Adults (Over 65)			Homeowner			Renter					
1	Income too low	54%	1	Criminal record	50%	1	Previous foreclosure	33%	1	Bad credit	52%			
2	Bad credit	51%	2	Income too low	50%	2	Other buyer offered higher price	33%	2	Income too low	46%			
3	Landlord didn't accept source of income	15%	3	Other	50%	3	Other buyer offered to pay in cash	33%	3	Voucher user	23%			
4	Previous eviction	13%	4	-	0%	4	Bad credit	17%	4	Other	12%			
5	Voucher user	13%	5	-	0%	5	Previous eviction	17%	5	Other applicant willing to pay more rent	10%			

Note: n = 312.

Source: 2024 Baltimore Regional Fair Housing Survey.



**Figure A1-52.**  
**Reasons Residents Were Denied Housing by Race and Ethnicity**

RACE AND ETHNICITY		
African American		
1	Bad credit	52%
2	Income too low	49%
3	Voucher user	16%
4	Previous eviction	12%
5	Other applicant willing to pay more rent	9%
Non-Hispanic White		
1	Income too low	67%
2	Bad credit	33%
3	Criminal record	22%
4	No steady job	22%
5	Other	22%
Other		
1	Bad credit	59%
2	Income too low	41%
3	Voucher user	27%
4	Other	23%
5	Previous eviction	18%

Note: n = 312.  
 Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-53.**  
**Reasons Residents Were Denied Housing by Income**

Note:  
 n = 312.  
 Source:  
 2024 Baltimore Regional Fair Housing Survey.

INCOME		
Less than \$15,000		
1	Bad credit	44%
2	Income too low	44%
3	Voucher user	22%
4	Landlord didn't accept source of income	16%
5	Other	15%
\$15,000-\$25,000		
1	Income too low	71%
2	Bad credit	38%
3	Previous eviction	14%
4	Household too large	14%
5	Homeless	14%
\$25,000-\$50,000		
1	Bad credit	63%
2	Income too low	49%
3	Previous eviction	18%
4	Voucher user	15%
5	Other	14%
\$50,000 or more		
1	Bad credit	56%
2	Income too low	38%
3	Voucher user	13%
4	Criminal record	10%
5	Other buyer offered higher price	10%

Reasons for denial are further explored by respondents with IPV experience, single parents living alone, and single parents living with other adults in the figure below. Bad credit and income too low were frequently selected reasons for respondents with IPV experience. Those with children cited using a voucher as a reason for denial more frequently than those without children. Single parents living with other adults cited a previous eviction as a reason for denial more frequently than single parents living alone.

**Figure A1-54.**  
**Reasons Residents**  
**Were Denied**  
**Housing by**  
**Expanded Family**  
**Situation**

Note:  
n = 312.

Source:  
2024 Baltimore Regional Fair  
Housing Survey.

EXPANDED FAMILY SITUATION

IPV Experience with Children		IPV Experience without Children			
1	Income too low	62%	1	Bad credit	36%
2	Bad credit	60%	2	Income too low	36%
3	Voucher user	21%	3	Other	36%
4	Homeless	17%	4	Source of income	21%
5	Previous eviction	16%	5	Homeless	21%
Single Parent Living with Adults		Single Parent Living Alone			
1	Income too low	62%	1	Bad credit	56%
2	Bad credit	53%	2	Income too low	46%
3	Previous eviction	15%	3	Voucher user	25%
4	Children	15%	4	Other applicant offered more rent	12%
5	Voucher user	13%	5	Other	9%

Thirty-one percent of LGBTQ+ respondents reported they had been denied housing in the past five years. Of those that were denied, 56% reported their denial was due to bad credit, followed by 48% who said their income was too low.

Respondents were asked if they had experienced potentially discriminatory behavior from landlords while looking for housing. Fifteen percent of respondents in the region reported that landlords did not return their calls after inquiring about a unit and 9% were told that the unit was no longer available when they showed up in person. These experiences varied by jurisdiction, tenure, household characteristics, race, and income.

**Experiences looking for housing by jurisdiction.** Twenty percent of respondents in Baltimore City reported that a landlord did not return calls after inquiring about a unit and 13% had been told the unit was no longer available when they showed up in person. These are the highest rates in the region. Respondents in Harford County had disproportionately reported that landlords told them children and service animals were not allowed and that they were unable to get a loan.

## **Experiences looking for housing by tenure and demographic characteristics.**

- Precariously housed individuals experienced discriminatory behavior at higher rates than the region. Twelve percent reported that the unit was no longer available when they showed up in person. Seventeen percent of renters and 18% of precariously housed residents reported landlords did not return their calls;
- Households with a disability faced disproportionately high rates of discriminatory behavior when looking for housing. Twelve percent of households with a disability were told the unit was not available when they showed up in person and 20% said landlord did not return their calls. Notably, 7% of respondents within large households were told by the landlord that children were not allowed compared to 2% of all respondents in the region. Seven percent of large households and single parents reported that they could not get a loan;
- By race, 19% of Black respondents experienced landlords that did not return calls compared to 8% of White respondents;
- By income, 20% of respondents with household income less than \$15,000 did not receive a return call from a landlord compared to 13% of respondents with income more than \$50,000. Seven percent of respondents with household income \$25,000 to \$50,000 and 8% of respondents with household income above \$50,000 could not get a loan.

**Figure A1-55.**  
**Experiences in Last Five Years by Jurisdiction**

125% Above Region  
75% Below Region

	Region	Anne Arundel County	Baltimore City	Baltimore County	Harford County	Howard County
Landlord didn't return calls	15%	10%	20%	15%	18%	8%
Landlord said there was a child fee	1%	1%	2%	2%	0%	1%
Landlord said children were not allowed	2%	2%	3%	2%	3%	1%
Landlord said service animal would cost more	2%	0%	2%	1%	5%	1%
Landlord said service animals not allowed	2%	1%	2%	2%	5%	1%
Landlord denied disability accomodation	1%	1%	1%	2%	0%	1%
Unit was not available when I showed up in person	9%	3%	13%	8%	3%	5%
Only shown places with people of my same race	3%	2%	3%	2%	3%	4%
Had to pre-qualify to see properties	3%	4%	3%	2%	3%	3%
Appraisal too low	1%	0%	1%	1%	0%	0%
Could not get loan	5%	3%	7%	3%	8%	2%
Charged high interest rate	1%	1%	2%	1%	0%	1%

Note: n = 1,302.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-56.**  
**Experiences in Last Five Years by Tenure**

125% Above Region  
75% Below Region

	Region	Owner	Renter	Precariously Housed	Housing Subsidy
Landlord didn't return calls	15%	2%	17%	18%	17%
Landlord said there was a child fee	1%	0%	1%	2%	1%
Landlord said children were not allowed	2%	1%	2%	5%	2%
Landlord said service animal would cost more	2%	1%	1%	2%	1%
Landlord said service animals not allowed	2%	0%	2%	3%	2%
Landlord denied disability accomodation	1%	1%	1%	0%	1%
Unit was not available when I showed up in person	9%	2%	10%	12%	10%
Only shown places with people of my same race	3%	4%	2%	4%	2%
Had to pre-qualify to see properties	3%	3%	3%	4%	3%
Appraisal too low	1%	1%	0%	1%	0%
Could not get loan	5%	1%	5%	7%	5%
Charged high interest rate	1%	3%	1%	2%	1%

Note: n = 1,302.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-57.**  
**Experiences in Last Five Years by Household Characteristics**

125% Above Region  
 75% Below Region

	Region	Disability	Couple with Children	Single Parent	Large Household	Senior
Landlord didn't return calls	15%	20%	17%	20%	20%	6%
Landlord said there was a child fee	1%	2%	1%	3%	3%	0%
Landlord said children were not allowed	2%	3%	3%	3%	7%	0%
Landlord said service animal would cost more	2%	2%	3%	1%	2%	0%
Landlord said service animals not allowed	2%	3%	2%	2%	2%	0%
Landlord denied disability accomodation	1%	2%	0%	0%	1%	2%
Unit was not available when I showed up in person	9%	12%	9%	12%	10%	6%
Only shown places with people of my same race	3%	4%	3%	3%	3%	0%
Had to pre-qualify to see properties	3%	4%	4%	3%	4%	0%
Appraisal too low	1%	1%	0%	1%	1%	0%
Could not get loan	5%	6%	4%	7%	7%	0%
Charged high interest rate	1%	1%	4%	1%	1%	0%

Note: n = 1,302.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-58.**  
**Experiences in Last Five Years by Race and Ethnicity**

125% Above Region  
75% Below Region

	Region	Non-Hispanic White	Black	Other
Landlord didn't return calls	15%	8%	19%	12%
Landlord said there was a child fee	1%	1%	2%	1%
Landlord said children were not allowed	2%	1%	2%	4%
Landlord said service animal would cost more	2%	1%	2%	1%
Landlord said service animals not allowed	2%	0%	2%	3%
Landlord denied disability accomodation	1%	1%	1%	1%
Unit was not available when I showed up in person	9%	2%	11%	12%
Only shown places with people of my same race	3%	0%	3%	2%
Had to pre-qualify to see properties	3%	1%	3%	3%
Appraisal too low	1%	0%	0%	1%
Could not get loan	5%	2%	6%	7%
Charged high interest rate	1%	2%	2%	1%

Note: n = 1,302.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-59.**  
**Experiences in Last Five Years by Income**

125% Above Region  
75% Below Region

	Region	Less than \$15,000	\$15,000 to \$25,000	\$25,000 to \$50,000	\$50,000 or more
Landlord didn't return calls	15%	20%	15%	17%	13%
Landlord said there was a child fee	1%	3%	0%	2%	0%
Landlord said children were not allowed	2%	2%	2%	2%	1%
Landlord said service animal would cost more	2%	3%	0%	2%	1%
Landlord said service animals not allowed	2%	2%	4%	1%	1%
Landlord denied disability accomodation	1%	1%	1%	1%	0%
Unit was not available when I showed up in person	9%	10%	13%	15%	6%
Only shown places with people of my same race	3%	3%	1%	3%	2%
Had to pre-qualify to see properties	3%	2%	1%	4%	4%
Appraisal too low	1%	1%	0%	0%	1%
Could not get loan	5%	4%	5%	7%	8%
Charged high interest rate	1%	1%	0%	2%	3%

Note: n = 1,302.

Source: 2024 Baltimore Regional Fair Housing Survey.



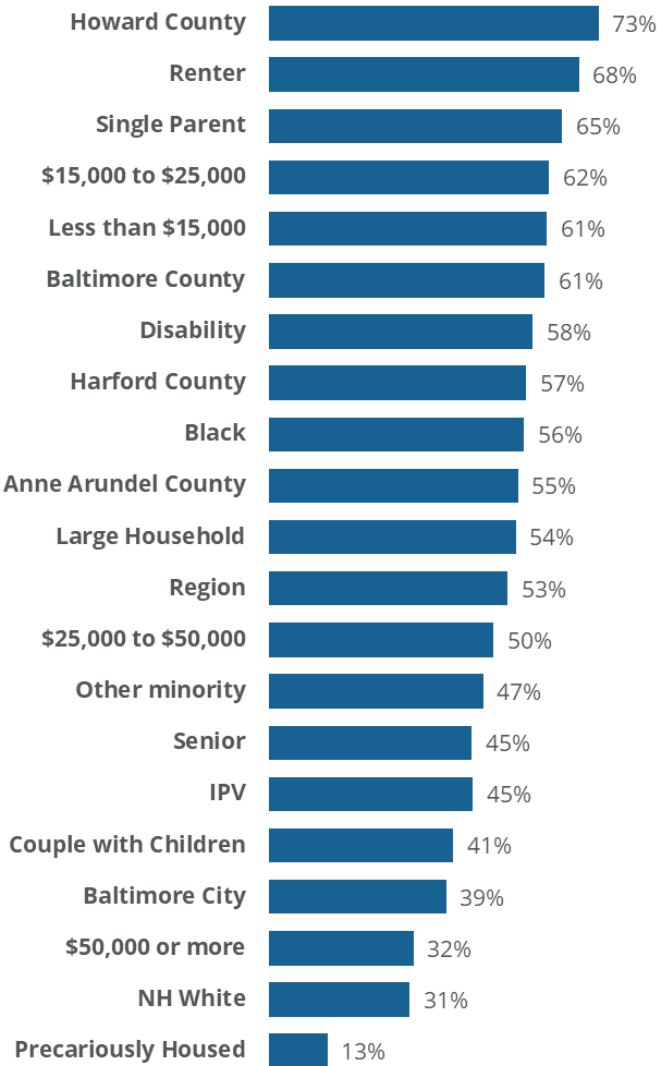
Additionally, 30% of respondents with IPV experience reported that landlords did not return their calls and 18% reported that the unit they applied for was not available when they showed up in person. These rates are double that of the region.

**Publicly assisted housing.** The figure below identifies respondents who live in publicly assisted housing, including Section 8 housing, Housing Choice Voucher users, and other forms of subsidized housing. Seventy-three percent of respondents from Howard County live in publicly assisted housing. Sixty-eight percent of renter respondents and 65% of single parents live in publicly assisted housing.

**Figure A1-60.**  
**Respondents Living in**  
**Publicly Assisted**  
**Housing**

Note:  
n = 1,302.

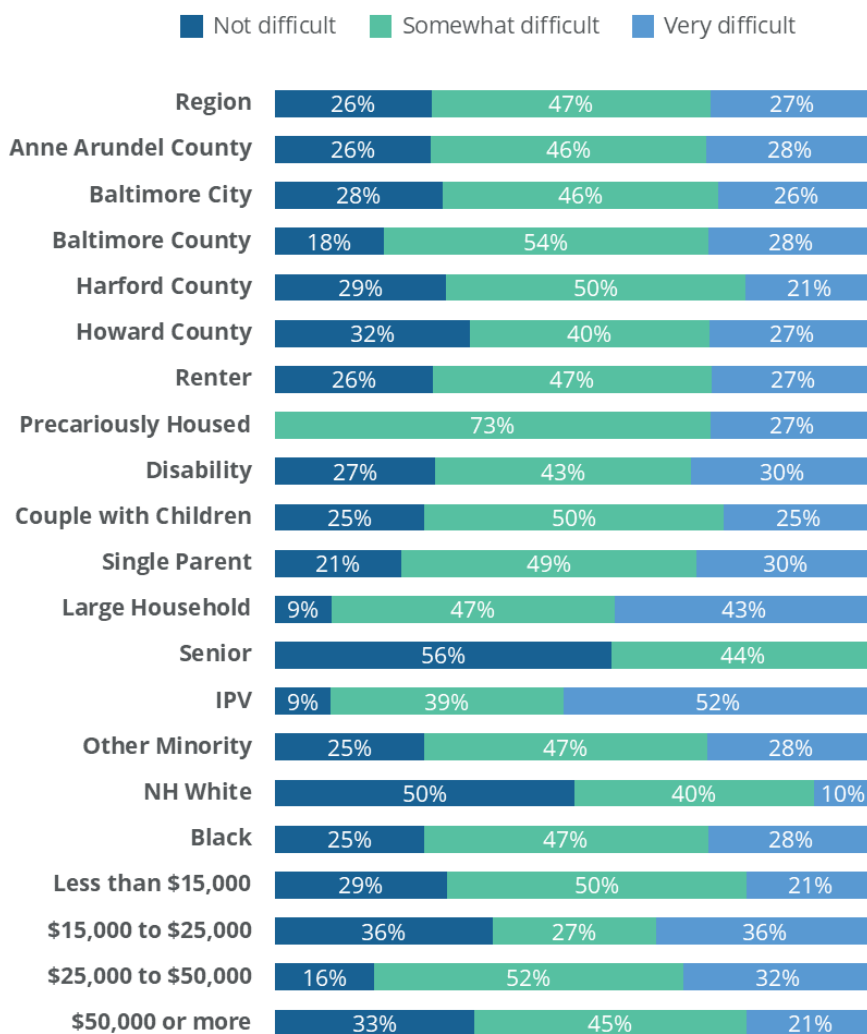
Source:  
2024 Baltimore Regional Fair Housing  
Survey.



Respondents who used Housing Choice Vouchers were asked to rate the degree of difficulty in using their voucher. In the region, 47% reported it was somewhat difficult and 27% said it was very difficult to use their voucher. In 2019, 48% said it was somewhat difficult and 31% said very difficult.

Respondents with IPV experience reported the greatest degree of difficulty using vouchers, with 52% reporting it was very difficult to use their voucher. This group was followed by large households, with 43% reporting it was very difficult to use their voucher.

**Figure A1-61.**  
**Degree of Difficulty Using Housing Vouchers**

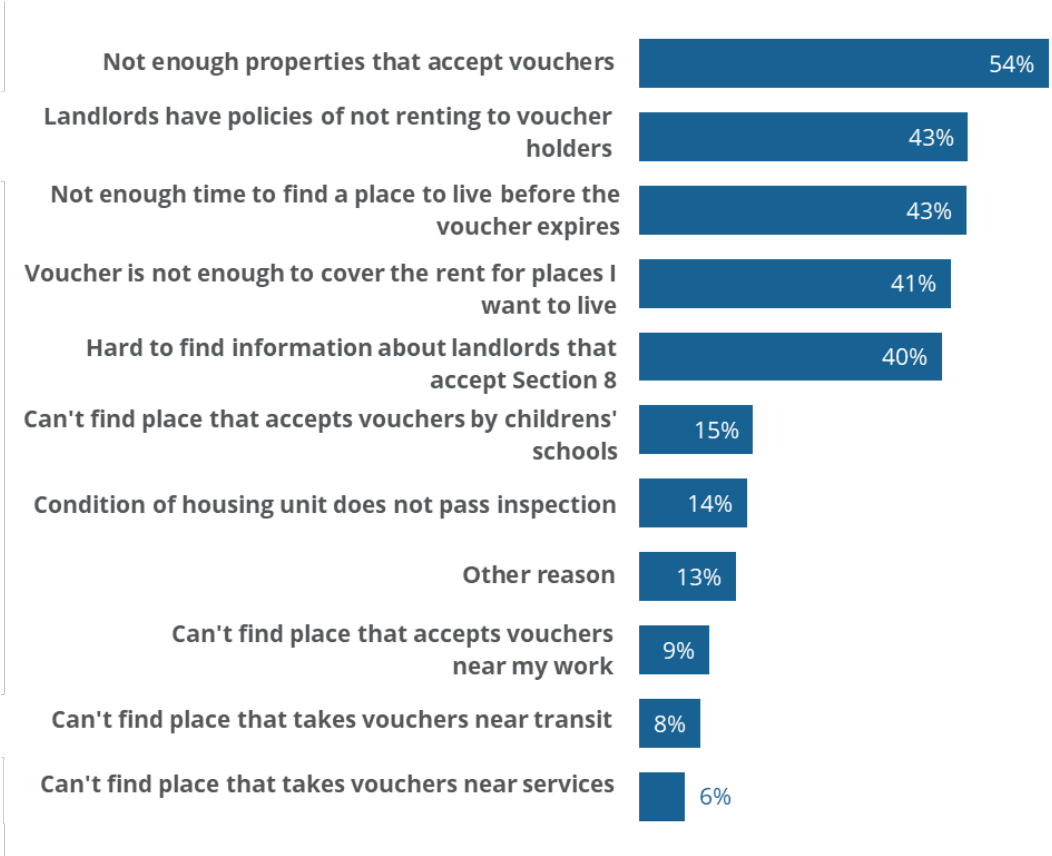


Note: n = 471.

Source: 2024 Baltimore Regional Fair Housing Survey.

Of the respondents who indicated that their voucher was somewhat or very difficult to use, 54% said that not enough properties that accept vouchers, followed by 43% who reported that landlords have policies of not renting to voucher holders and 43% who said that there is not enough time to find a place to live before the voucher expires. In 2019, 52% said that “Landlords have policies of not renting to voucher holders”—the slight decline may be related to source of income protections.

**Figure A1-62.**  
**Reasons Voucher is Somewhat Difficult or Very Difficult to Use**



Note: n = 348.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Experience with housing discrimination.** Respondents were asked directly if they had ever experienced discrimination when looking for housing and where the discrimination occurred. Eighteen percent of respondents had felt discriminated against in the Baltimore area and 13% reported discrimination outside of the region. In 2019, this was 17%. Within the Baltimore area, respondents with IPV experience reported the highest rate

of discrimination (32%). This group was followed by 23% of precariously housed respondents and large households who reported discrimination in the Baltimore area.

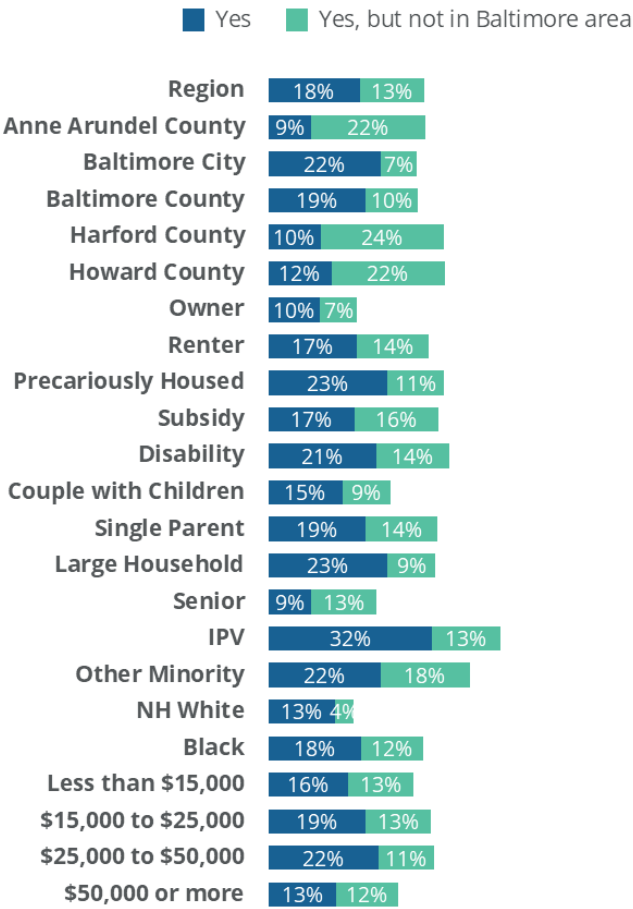
Forty-five percent of respondents reported that discrimination happened two to five years ago, 28% reported the incident occurred in the last year, and 18% reported the incident was more than five years ago. Sixty-five percent of respondents who experienced discrimination were not sure what to do about the discrimination and 20% moved to another place after the incident.

When asked if they or someone they knew were discriminated against in the future, 24% said they would contact their local fair housing organization and 23% said they would contact their local housing authority.

**Figure A1-63.**  
**When you looked for housing in the Baltimore area, did you ever feel you were discriminated against?**

Note:  
n = 1,302.

Source:  
2024 Baltimore Regional Fair Housing Survey.



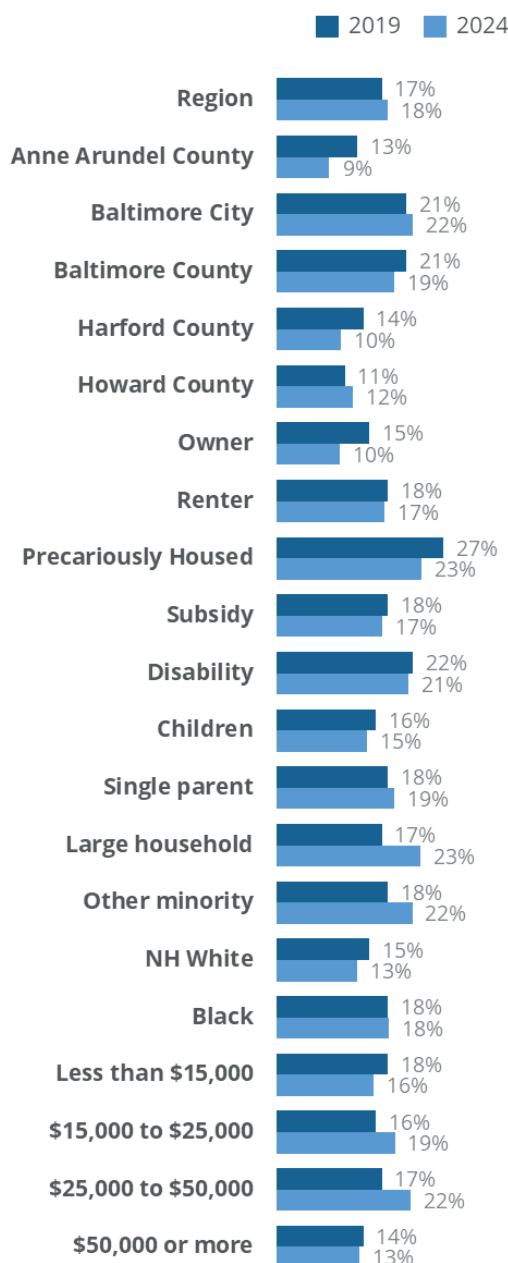
Respondents were given the option to share why they felt they were discriminated against. Answers included:

- *“Because I have children.”*
- *“Because I was a voucher holder and the management company attempted to charge me extra fees in addition to a tedious process of income verification.”*
- *“Because of my race.”*
- *“Felt since I had a service animal they refused my application and my credit was over 715 good job and no criminal record.”*
- *“Single parent with housing voucher.”*
- *“Sometimes I would go look at houses for rent, could tell treated differently being Black (Hispanic and Whites treated better).”*
- *“I used Social Security Income.”*
- *“Because of the number of children I have.”*
- *“Disability and having a housing voucher.”*

The figure that follows compares the percentage of respondents who reported discrimination in the Baltimore area in the 2019 and 2024 study. Overall, the proportion of respondents ticked up slightly from 17% to 18%. Respondents reporting discrimination noticeably decreased in Anne Arundel County, owners, and for precariously housed individuals, while there were increases for large households, other minority respondents, and individuals with household income between \$25,000 and \$50,000.

**Figure A1-64.**  
**Percent Reporting**  
**Discrimination in**  
**Baltimore Area, 2019**  
**and 2024**

Source:  
 2019 and 2024 Baltimore Regional  
 Fair Housing Survey.

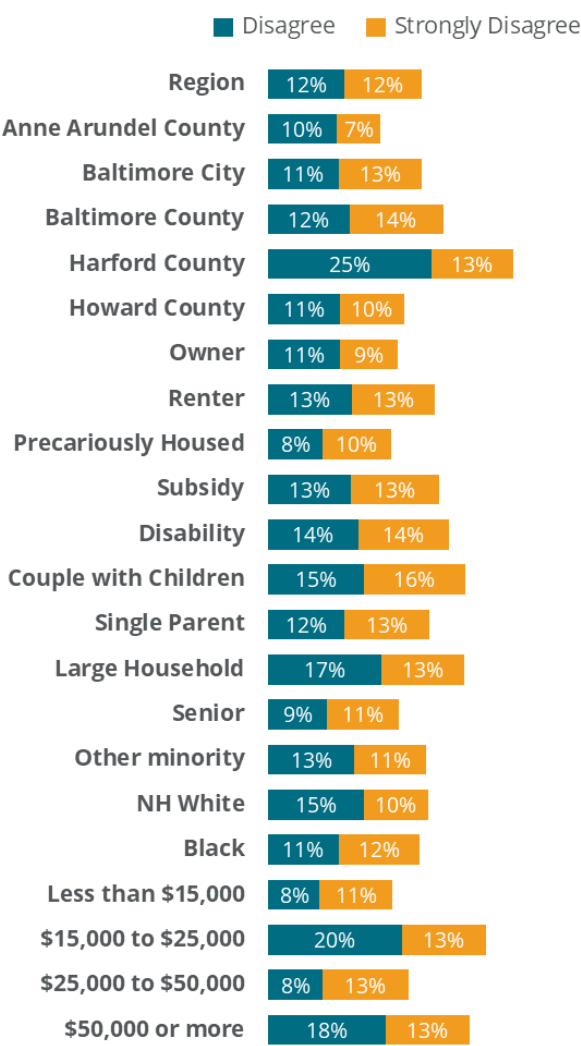


**Neighborhood and community.** Respondents reported on their experiences within the neighborhood and community they live in. The figure shows the percentage of respondents who disagree and strongly disagree with the statement, “I feel that people like me and my family are welcome in all neighborhoods of the city.” A quarter of respondents (25%) in Harford County disagreed with the statement—the highest of any jurisdiction or subgroup.

**Figure A1-65.**  
**Response to, “I Feel**  
**That People Like Me**  
**and My Family are**  
**Welcome in All**  
**Neighborhoods of**  
**the City.”**

Note:  
n = 1,302.

Source:  
2024 Baltimore Regional Fair  
Housing Study.



Respondents were asked to rank statements about neighborhood conditions on a scale from 0 (“strongly disagree”) to 9 (“strongly agree”). The average ratings for each item are broken down by jurisdiction, tenure, household characteristics, race, and income in the figures in this section.

**Neighborhood conditions by jurisdiction.** Respondents in Howard County reported the highest average agreement with positive neighborhood indicators, while those in Baltimore City reported the lowest average agreement across indicators. Respondents in Baltimore City had the lowest average agreement score for the indicator, “The area I live has lower crime compared to other areas of the region.” Harford County was the only jurisdiction to score the indicator, “The community has job training / skill development classes.”

## **Neighborhood conditions by tenure and demographic characteristics.**

- Owners had the highest average agreement across indicators, while those who were precariously housed had the lowest. Respondents with a housing subsidy scored neighborhood conditions slightly higher than all renters for all indicators except for, “It is easy to find childcare or after school programs in my community”, “Things are improving in my neighborhood”, and “I can easily get to places I want to go using my preferred transportation.”
- Couples with children and seniors had the highest average agreement across indicators. Households with a disability had the lowest scores for the indicators, “Housing is in good condition in my neighborhood” and “I can easily get to places I want to go using my preferred transportation.” Single parents and large households had the lowest agreement score for, “My neighborhood has good quality public schools.”
- Black respondents had the lowest average agreement scores across neighborhood indicators compared to White and other minority respondents, except for the indicator, “All areas in community have same quality of parks and rec facilities.”
- By income, there was no clear group with consistently low average agreement scores. Households with income more than \$50,000 rated “Grocery stores with fresh and healthy food choices are nearby”, “Housing is in good condition in my neighborhood”, and “The area I live has lower crime compared to other areas of the region” noticeably higher than other income categories.



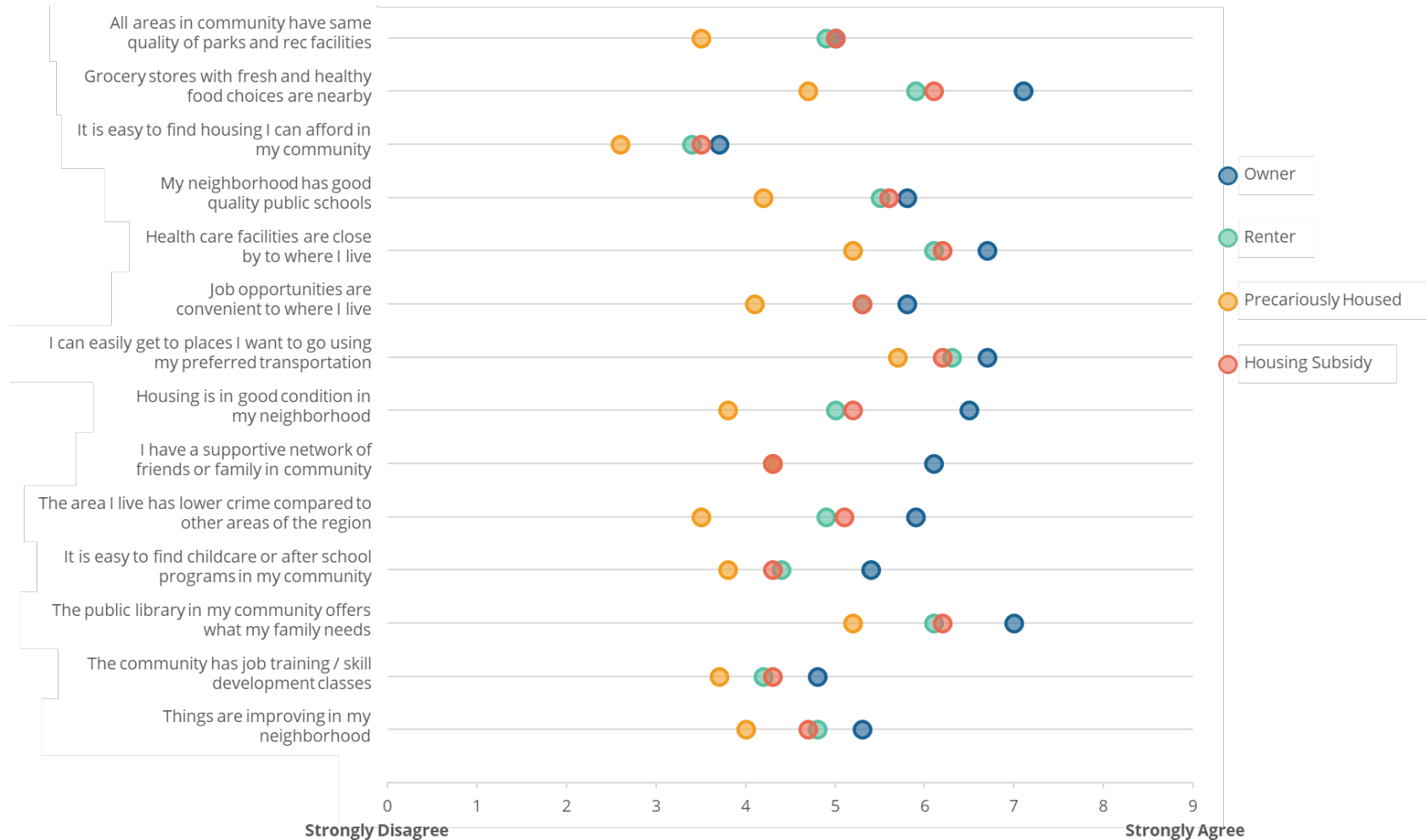
**Figure A1-66.**  
**Neighborhood Conditions by Jurisdiction**



Note: n = 1,302.

Source: 2024 Baltimore Regional Fair Housing Survey.

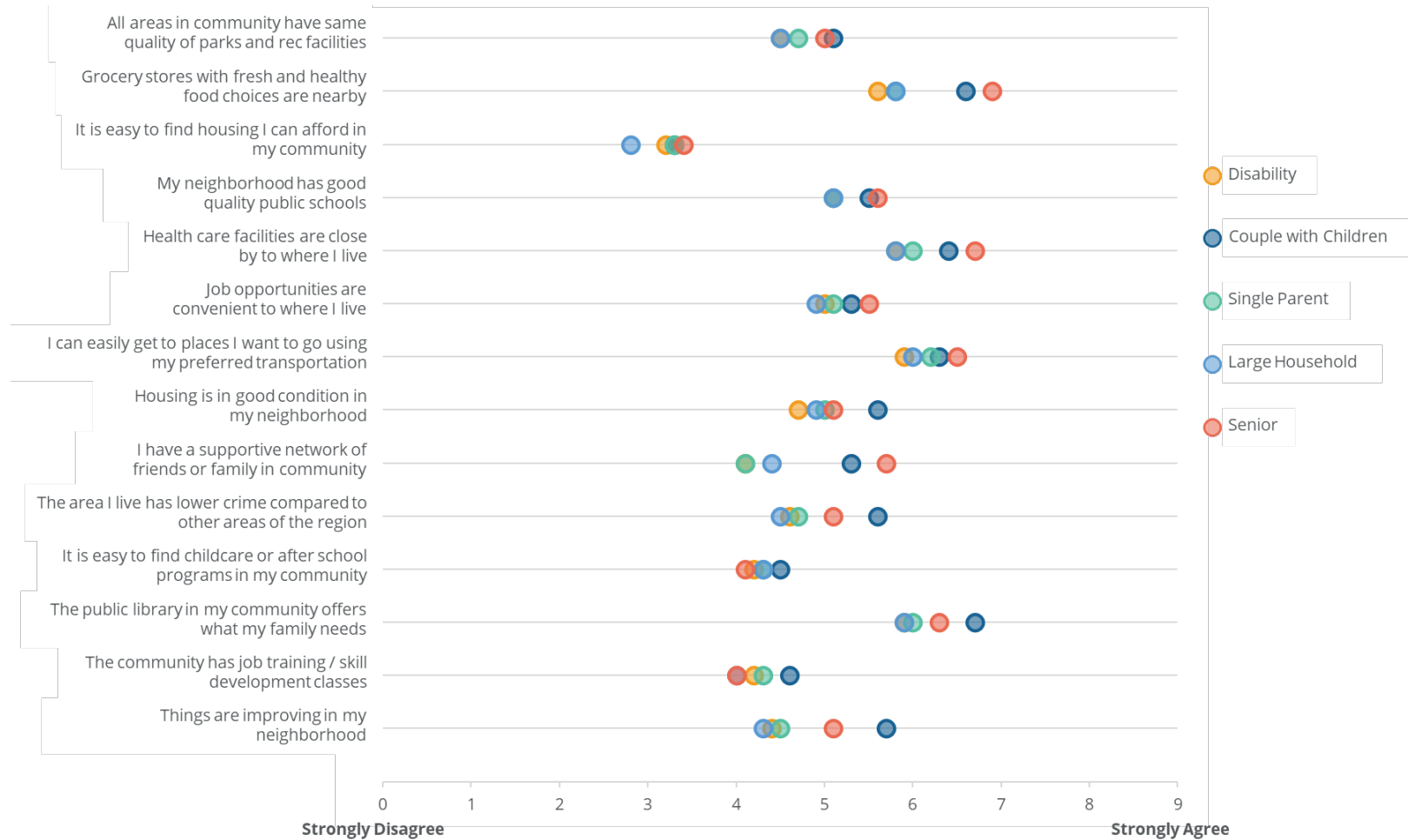
**Figure A1-67.**  
**Neighborhood Conditions by Tenure**



Note: n = 1,302.

Source: 2024 Baltimore Regional Fair Housing Survey.

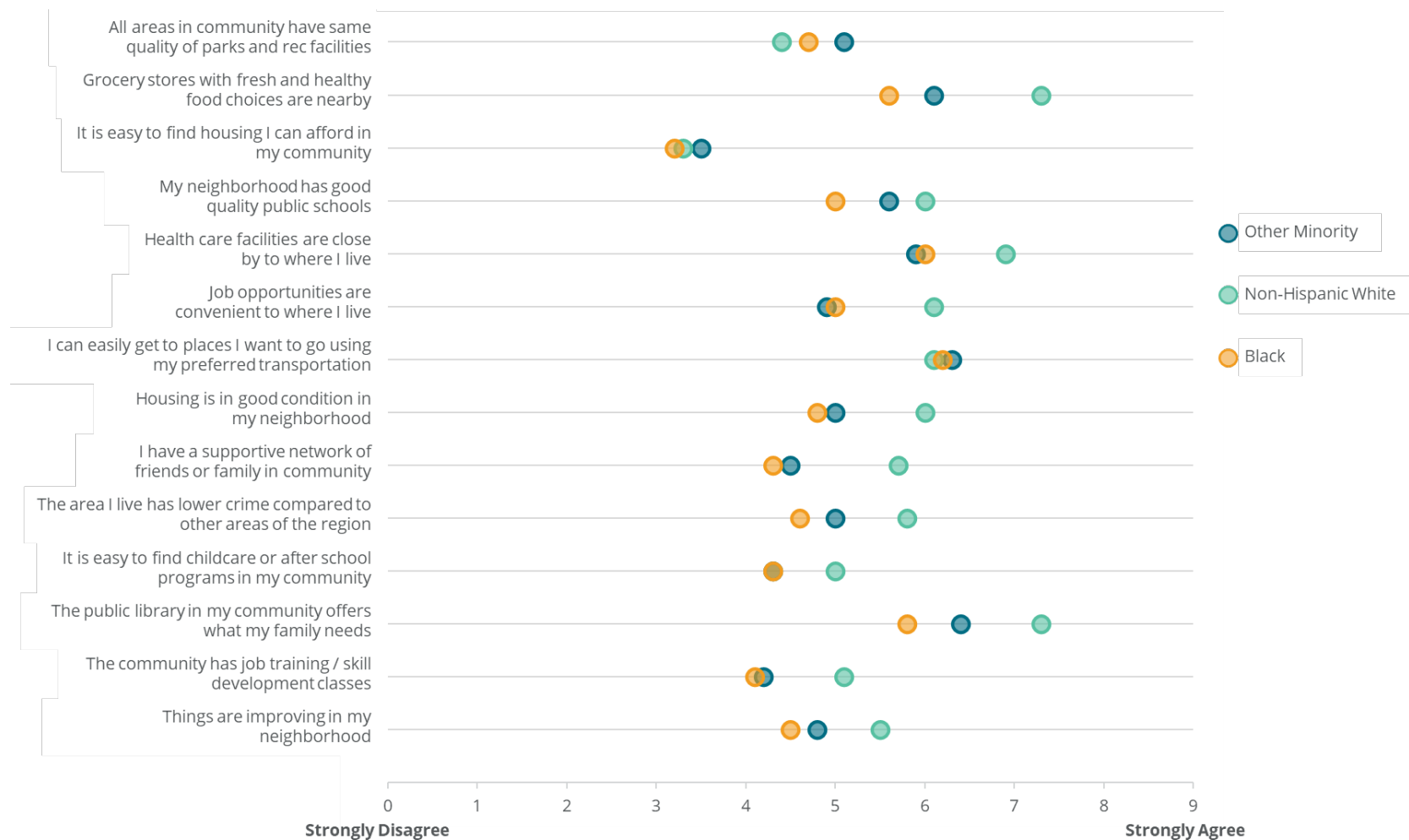
**Figure A1-68.**  
**Neighborhood Conditions by Household Characteristics**



Note: n = 1,302.

Source: 2024 Baltimore Regional Fair Housing Survey.

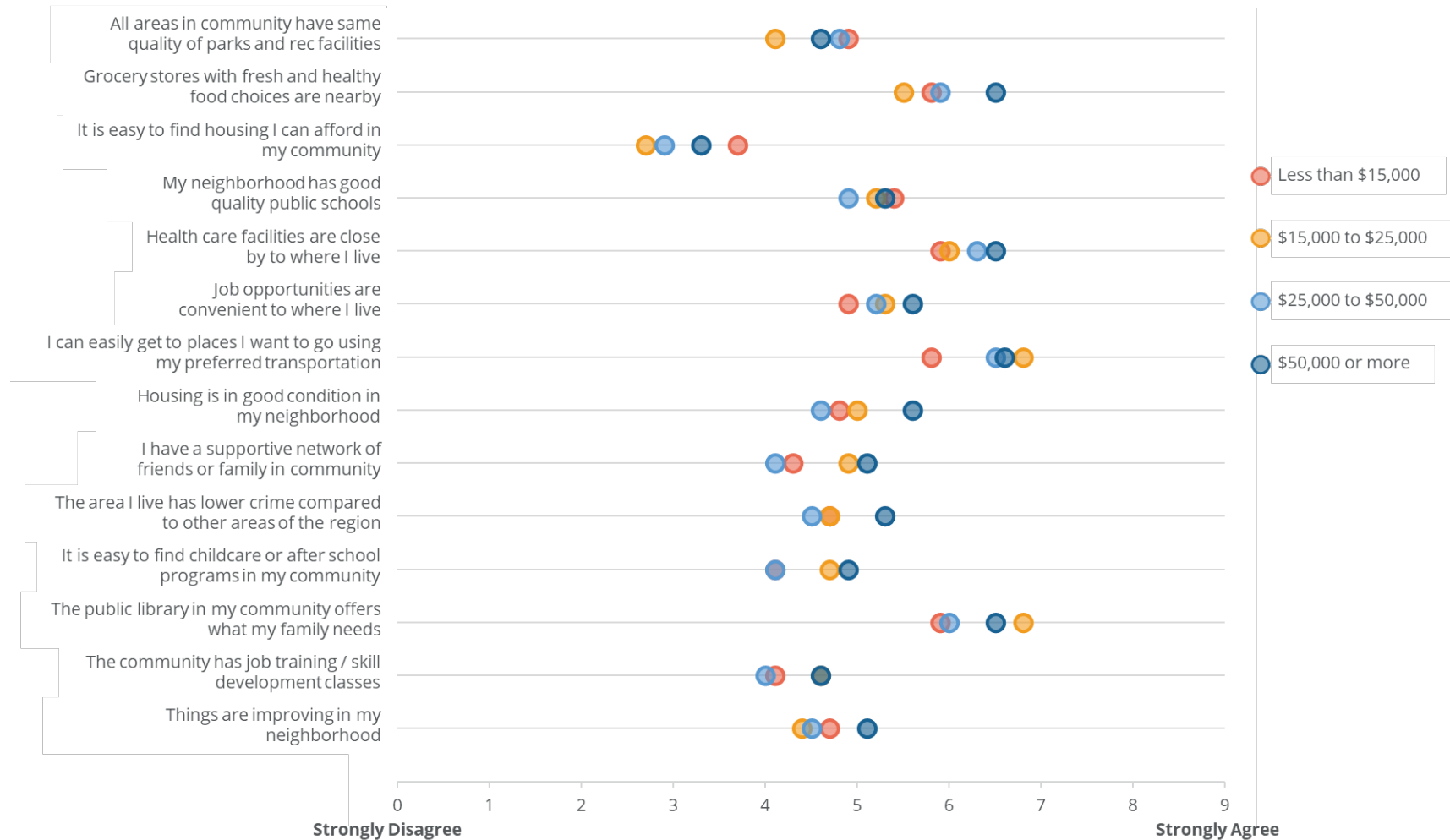
**Figure A1-69.**  
**Neighborhood Conditions by Race**



Note: n = 1,302.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Figure A1-70.**  
**Neighborhood Conditions by Income**



Note: n = 1,302.

Source: 2024 Baltimore Regional Fair Housing Survey.

**Protected classes.** The figure that follows compares the rate of reported discrimination by protected classes. Percentages reflect the proportion of each group that reported discrimination in the Baltimore area and outside the Baltimore area. Within the Baltimore area, respondents with IPV experience reported the highest rate of discrimination (32%). This is compared with 14% of respondents who did not report IPV experience. A quarter (25%) of respondents who identified as LGBTQIA+ reported experiencing discrimination in the Baltimore area compared to 18% who did not identify as LGBTQIA+. Buddhist and Spanish survey takers also had high rates of discrimination, but given the small number of respondents, these results should be interpreted with caution.

**Figure A1-71.  
Experience With  
Discrimination by  
Protected Class**

Note:  
n = 1,302.

Source:  
2024 Baltimore Regional Fair  
Housing Survey.

	Respondents reporting discrimination in Baltimore area		Respondents reporting discrimination outside of Baltimore area	
	n	%	n	%
<b>Region</b>	<b>188</b>	<b>18%</b>	<b>133</b>	<b>13%</b>
Evangelical Christian	33	16%	30	15%
Protestant	4	15%	1	4%
Roman Catholic	5	15%	5	15%
Catholic	0	0%	0	0%
Jewish	0	0%	0	0%
Muslim	4	20%	2	10%
Buddhist	2	40%	0	0%
Hindu	0	-	0	-
Athiest	0	0%	0	0%
Spiritual	31	21%	29	20%
No religion in particular	29	17%	17	10%
Other religion	20	19%	11	11%
Other minority	20	22%	16	18%
Non-Hispanic White	11	13%	3	4%
Black	137	18%	92	12%
Disability	99	21%	66	14%
No disability	89	15%	67	12%
Single Parent	98	19%	73	14%
Couple with children	14	15%	9	9%
No children	56	16%	40	11%
IPV experience	55	32%	23	13%
No IPV experience	100	14%	100	12%
Identify as LGBTQ+	20	25%	9	11%
Do not identify as LGBTQ+	155	18%	108	12%
English survey taker	187	18%	132	13%
Spanish survey taker	1	25%	1	25%

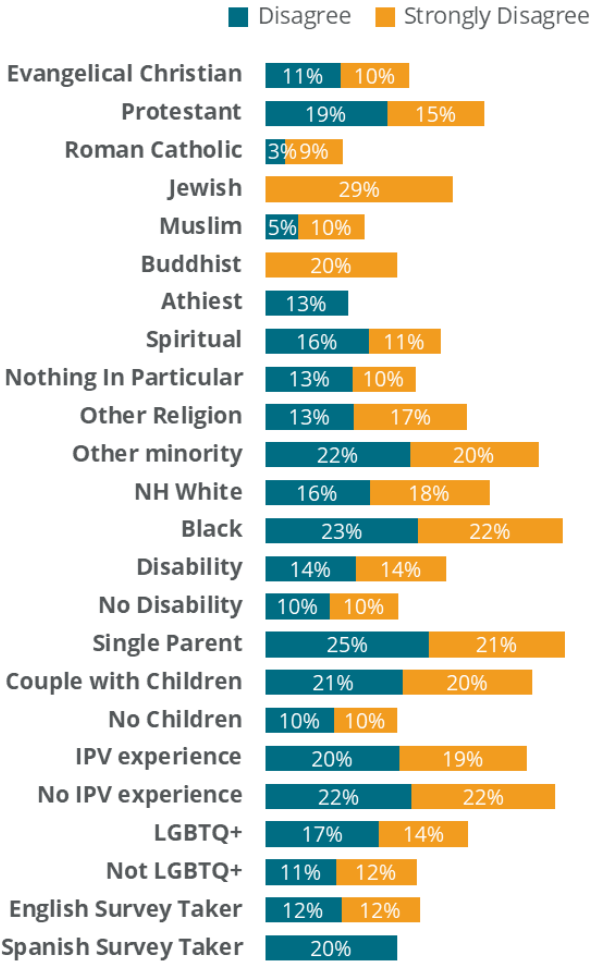
The following figure compares feelings of being welcome within the neighborhood by protected classes. Of all religions, Jewish residents had the highest rate who reported they

strongly disagree that “I feel that people like me and my family are welcome in all neighborhoods of the city” (n = 7 total Jewish respondents). Single parents had higher rates of disagreement compared to couples with children and those with no children. Respondents who identified as LGBTQIA+ also expressed higher rates of disagreement compared to those who did not identify with this community.

**Figure A1-72.**  
**Response to, “I Feel**  
**That People Like Me**  
**and My Family are**  
**Welcome in All**  
**Neighborhoods of the**  
**City” by Protected**  
**Classes**

Note:  
n = 1,302.

Source:  
2024 Baltimore Regional Fair Housing  
Survey.



## Transportation

Forty-two percent of respondents drove their personal vehicle as their main mode of transportation, followed by 22% who used public transit, 17% who use taxi, 14% who walk, and 14% who drive with someone else.

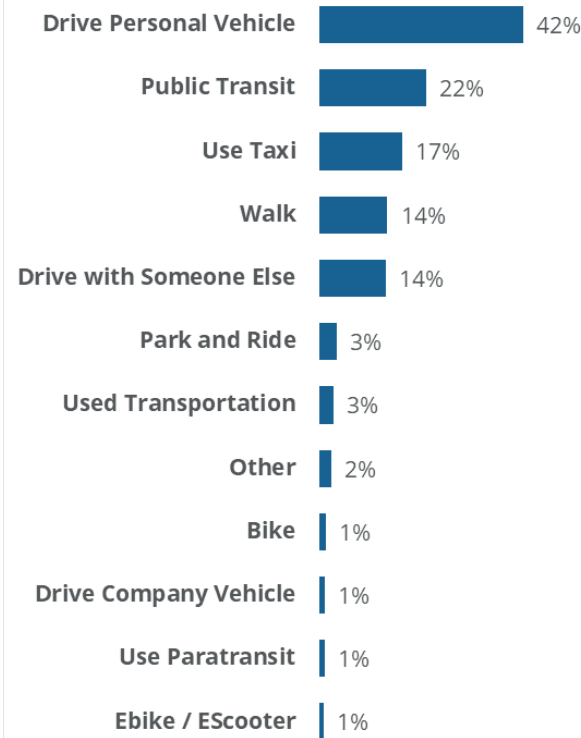
By jurisdiction, 33% of respondents in Baltimore City use public transportation—the highest of any jurisdiction. Forty-one percent of respondents with household income less than \$15,000 use public transportation. The proportion of respondents using personal vehicles increases with household income.



**Figure A1-73.**  
**Transportation Used**  
**by Respondents**

Note:  
n = 1,302.

Source:  
2024 Baltimore Regional Fair  
Housing Survey.

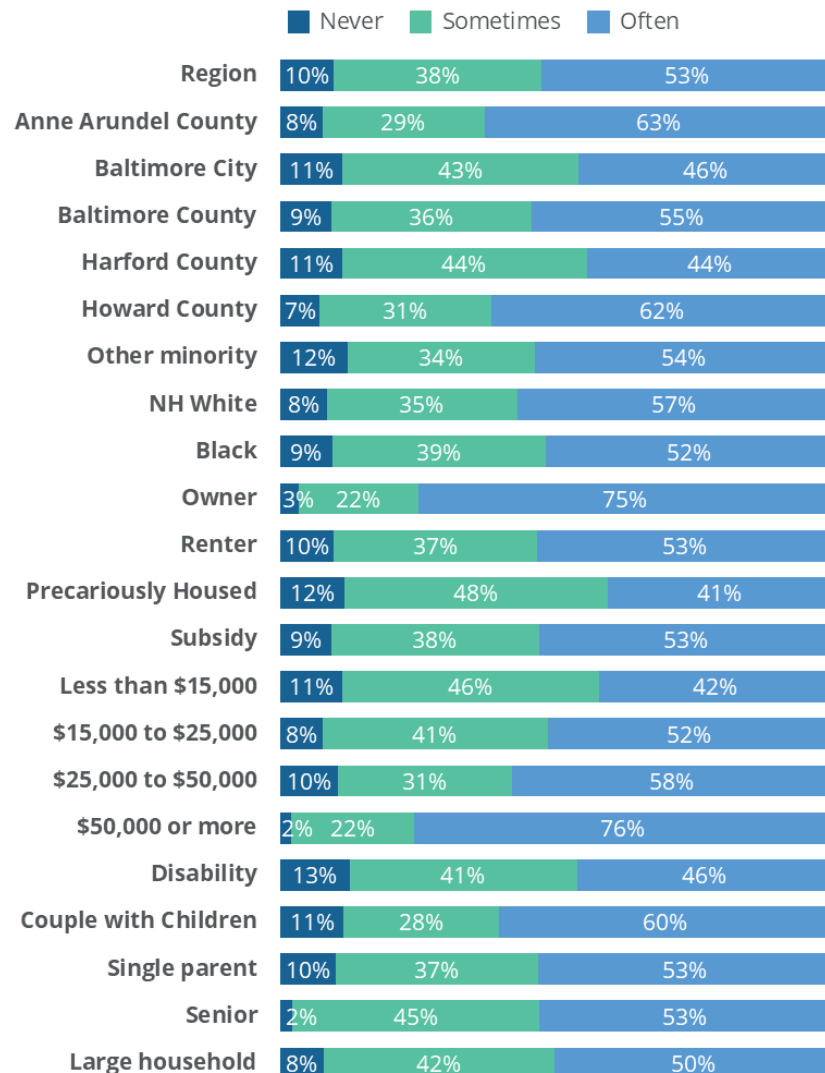


The figure that follows breaks down satisfaction with ability to get around the Baltimore region by selected characteristics. Households with a disability, precariously housed, and other minority respondents have the highest rates reporting that they have not been satisfied with their ability to get around in the last 30 days.

**Figure A1-74.**  
**In the Past 30**  
**Days, How Often**  
**Were You**  
**Satisfied with**  
**your Ability to Get**  
**Around?**

Note:  
n = 1,302.

Source:  
2024 Baltimore Regional Fair  
Housing Survey.

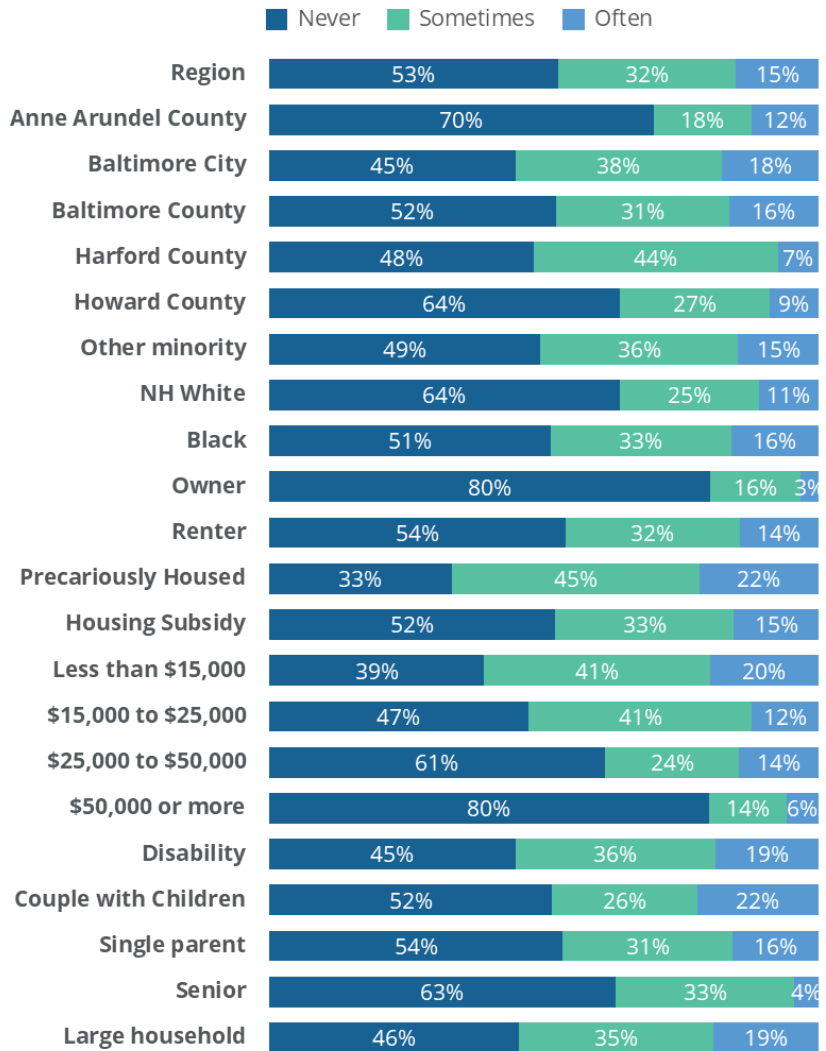


The figure that follows breaks down the proportion of respondents who reported that a lack of reliable transit had kept them from going to medical appointment, meetings, work, or other essential services. Couples with children, precariously housed, respondents with income less than \$15,000, large households, and households with a disability had the highest rates of respondents that reported that lack of reliable transit often kept them from accessing essential places.

**Figure A1-75.**  
**In the Past 30 Days,**  
**Has a Lack of**  
**Reliable**  
**Transportation Kept**  
**You from Medical**  
**Appointments,**  
**Meetings, Work, or**  
**from Getting Things**  
**Needed for Daily**  
**Living?**

Note:  
n = 1,302.

Source:  
2024 Baltimore Regional Fair Housing  
Survey.



## APPENDIX II.

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### PUBLIC COMMENT SUMMARIES AND RESPONSES

## APPENDIX II.

### Public Comment Summaries and Responses

Comment	Commenter	Response
<b>Topic: Housing Supply and Production</b>		
The draft Analysis and Plan is missing housing needs and affordability targets for the region and each jurisdiction.	Barbara Samuels, Baltimore resident and Housing Supply Work Group member	The plan cites the latest Up for Growth estimate of a 32,000-home shortage in the Baltimore metropolitan area. The plan does not set targets, but it does cite that as an option to be considered in regional action step #11.
The draft Regional Analysis and Plan cannot be complete without a recommendation that the State and local jurisdictions update the PFAs/URDL to alleviate the artificial shortage of land available for multifamily and starter homes. The draft implies, but fails to explicitly name, the designation of PFAs as an impediment to Fair Housing and to recommend changes.	Barbara Samuels, Baltimore resident and Housing Supply Work Group member	Consideration of adjustments to water & sewer service areas/Priority Funding Areas is also an option to be considered in regional action step #11.

Comment	Commenter	Response
<p>There are ongoing challenges with persons with disabilities using Housing Choice/Section 8 vouchers due to property owners requiring 2-3x the rent in income and denying applications based on credit reports. In addition, even with PHAs who will increase payment standard to 120% FMR as a reasonable accommodation, delay in approval often means the unit gets leased by someone else.</p>	<p>Disability Rights Maryland</p>	<p>We recognize source of income as a key fair housing enforcement challenge. In regional action step #24 we plan to set robust paired testing goals and track enforcement outcomes, and in regional action step #23 we plan to discuss complaint processes with the Maryland Commission on Civil Rights to see if there are opportunities for improvement.</p> <p>The use of credit scores and time needed to approve reasonable accommodation exception payments are more difficult challenges to address, somewhat related to the overall supply of housing, addressed in regional action step #11.</p>
<p><b>Topic: Access to Opportunity</b></p>		
<p>The draft Analysis and Plan offer an excellent analysis of APFO's limitations but should better reflect Maryland Housing Secretary Jake Day's analysis of APFOs and position in favor of reform</p>	<p>Barbara Samuels and Community Development Network of Maryland</p>	<p>We added references to the DHCD analysis and Secretary Day's policy proposals in Section VIII, p. 19.</p>

Topic: Recommendations for Action Items		
The housing shortage and resulting affordability crisis is a top concern for Marylanders. The Fair Housing Action Plans do not rise to the level of the draft Analysis, make meaningful recommendations, or rise to the political moment.	Barbara Samuels	We believe these action steps go as far as possible in the current public policy context of the Baltimore metropolitan area and its jurisdictions.
LIHTC projects should use allowed marketing expenses for mobility counseling (given that funding for the regional PBV mobility counseling has ended).	Barbara Samuels	We will explore this idea as part of regional action step #3.
The Regional Fair Housing Plan should recommend the exploration and possible adoption of other local sources for housing funding (for example, Montgomery County's HOC Housing Production Fund).	Barbara Samuels	This could be a useful area of exploration, although every example we are aware of – including the Portland metropolitan program – involves an entity that can already issue bonds.

Over the next five years, the Regional Fair Housing Workgroup should develop and implement a plan designed to affirmatively further fair housing by increasing production of more family-sized and family-oriented rentals through existing and new mechanisms (e.g., given more weight to larger units when allocating LIHTC, HOME, and CDBG).	Barbara Samuels and Community Development Network of Maryland	The current Maryland Qualified Allocation Plan provides significant scoring incentives for 2- and 3-bedroom units, as do the request for proposals we have issued for the Baltimore Regional Project-Based Voucher Program.
Over the next five years, the BMC and Fair Housing Work Group, in conjunction with the State Office of Planning, should actively monitor and report on the consistency of local policies and zoning with local Comprehensive Plans, State housing priorities and the statutory duty to affirmatively further fair housing. This should be tracked in real time.	Barbara Samuels, Baltimore resident and Housing Supply Work Group member	Regional Action Step #11 is designed to provide a forum to explore the most helpful data to compile to potentially increase housing production in the Baltimore metropolitan area. The BMC Housing Committee could provide a broader forum for that type of discussion, as well.
<p>Fair housing testing across the region is crucial so that the burden of enforcement is not only on victims, where litigation is not always accessible and the complaint process itself can be re-traumatizing.</p> <p>The plan should also set specific goals for civil rights testing, such as the scope of testing across the region and number of tests by protected class</p>	Equal Rights Center	Given the budgetary implications of this step, we need more time to set these goals and will do that as we start to implement this plan. We updated the milestones in regional action step #24 to set the goals in FY 2026.



to be conducted on an annual basis. The plan's survey result that 74% of respondents with a housing voucher report difficulty using it show that testing on source of income is especially needed.		
The plan should also commit to conducting accessible design and construction testing to better determine the inventory of accessible units in the region. Over the years ERC has repeatedly found accessible design and construction violations under the Fair Housing Act and recently filed a complaint with HUD alleging a new 2024 Baltimore apartment building violates every one of the law's seven accessible design requirements. Without this testing, the plan's assumption of accessibility based on year built may underestimate the ability of people with disabilities to locate an accessible unit.	Equal Rights Can't center	We have added an intention to conduct accessibility testing in addition to paired testing in regional action step #24.

Jurisdictions should be as ambitious in their goal setting as the region as a whole. They need to commit to taking even further action beyond what is legally required, such as providing language access services or developing a language access plan, if they intend to affirmatively further fair housing.	Equal Rights Center	Baltimore County has updated its new Action Plan.
Please replace the graphs and graphics included in the report with crisper, higher quality version. Some graphics and local goals are blurry and unreadable.	Equal Rights Center	We are sorry for this degradation, which happened in uploading the PDF file to the BMC website. We will make sure that is improved, at least for the final document.
Most jurisdictions' Fair Housing Plans, except Anne Arundel County's, are weak, lacking clear goals, metrics, and timelines. This is a missed opportunity for local leaders, who have a mandate from the 77% of the public that wants them to take stronger action [on housing].	Community Development Network of Maryland (CDN)	Baltimore County has updated its new Action Plan.
Given the Trump Administration's efforts to cut HUD's staff and funding, can anyone explain what is being done at the State level to address this issue?	Carl Snowden	While this is beyond the scope of this plan, and much of this is in flux as we finalize this plan, we are aware that Maryland DHCD has taken some action, such as allowing State homelessness funding to be extended.

Anne Arundel County-Specific Comments		
Expansion of affordable housing is limited to commercial areas. Updating zoning in residential areas should be considered, too, as well as part of the Crownsville Hospital site and the former headquarters of Maryland DHCD in Crownsville	Barbara Samuels and Community Development Network of Md.	Anne Arundel County's Consolidated Plan includes references to considering affordable housing at Crownsville. The former DHCD building is still owned/controlled by the State and is used for state operations.
County should reexamine and update its Priority Funding Area (PFA) designation and zoning in areas currently designated for low and very low density, such as between Ritchie Highway and I-97	Barbara Samuels and Community Development Network of Md.	The County has gone through a comprehensive General Development Plan and now is going through regional updates. Zoning has been considered through these processes.
County should reform Small Area Plans, which elevate parochial neighborhood NIMBY interests above the larger public interest and block needed zoning reforms to allow denser housing development.	Barbara Samuels and Community Development Network of Md.	The County has gone through a comprehensive General Development Plan and now is going through regional updates. Zoning has been considered through these processes. The Region Planning process incorporates a broad range of interests from a variety of stakeholder groups, including housing advocates.
Baltimore City-Specific Comments		
Comments recommend modifications to the language in Section VII Disability and Access related to the Bailey HABC Consent Decree for clarity and to reflect replacement units required.	Disability Rights Maryland	We have clarified some of the language in this section to address these comments.

How is the building plan for inclusionary housing in Baltimore City connected with the schools the children would be attending in that area?	Argentine Craig, Inclusionary Housing Coalition	There are no restrictions on homebuilding based on school capacity in Baltimore City. Inclusionary housing units will be built where private developers propose to build new housing, and children will hopefully attend those local schools.
Is there a waiting list for the planned inclusionary housing? And, if so, what's being done in response to people who have already noted that they are already interested in housing for themselves or their family?	Argentine Craig, Inclusionary Housing Coalition	At this time no Inclusionary Units have come on-line. Inclusionary Units will be made available when market rate projects that meet specific conditions described in the law are under construction and being leased. As part of their affirmative marketing plans, developers are required to identify community partners who can provide access to households that would be the least likely to apply. More info at: <a href="https://dhcd.baltimorecity.gov/nd/inclusionary-housing-overview">https://dhcd.baltimorecity.gov/nd/inclusionary-housing-overview</a>
What's the best way to stay informed about DHCD's progress on Baltimore's housing plan?	Derrick McCorvey	Please go to our web page: <a href="https://dhcd.baltimorecity.gov/your-voice-matters">https://dhcd.baltimorecity.gov/your-voice-matters</a>
Action Plan is disappointingly vague, lacking specific commitments to fair housing.	Barbara Samuels and Community Development Network of Md.	Many of our action steps have very specific metrics and goals for progress.

City has a goal of “publicly subsidized housing across a range of geographies, including opportunity area census tracts,” but subsidized housing remains concentrated in low-income areas. City needs a balanced housing strategy to achieve the goal.	Barbara Samuels and Community Development Network of Md.	DHCD is currently drafting its first Citywide housing plan. Details can be found here: <a href="https://dhcd.baltimorecity.gov/your-voice-matters">https://dhcd.baltimorecity.gov/your-voice-matters</a>
City should establish a timeline, enforcement measures, and unit goals to implement the 2023 Inclusionary Housing ordinance.	Barbara Samuels and Community Development Network of Md.	The City’s Inclusionary Housing Plan became effective on July 21, 2024 in accordance with the Law. DHCD has published a dashboard that the public can use to learn projects that have submitted an Inclusionary Housing Plan, required inclusionary housing units and when they may be available for leasing. DHCD’s Inclusionary Housing webpage also publishes all final Inclusionary Housing Plans: <a href="https://dhcd.baltimorecity.gov/nd/inclusionary-housing-overview">https://dhcd.baltimorecity.gov/nd/inclusionary-housing-overview</a>
Baltimore City High Performance Market Rate Rental Tax Credit (HPMRR) should be analyzed for its fair housing impact	Barbara Samuels and Community Development Network of Md.	The City of Baltimore’s Tax Credit working group is reviewing tax credits and will make suggestions on tax credit reforms.

City must commit to launch a long-promised Local Voucher Program in FY 2025	Barbara Samuels and Community Development Network of Md.	In 2024, Baltimore City DHCD awarded the contract for services to draft a framework for this program to Enterprise Community Partners. The City will continue to review options to create a local voucher program.
City should up-zone its lower-density northern area to accommodate mixed-income housing and desired population growth.	Barbara Samuels and Community Development Network of Md.	Baltimore City's new comprehensive plan includes a new land use map that envisions higher-density development in portions of North Baltimore. Property owners can use that map to request upzoning of the City Council via the Planning Department, but progress there is difficult to put into an action plan.
City must commit resources to enforcing fair housing laws, as pledged in 2020 action plan, despite staff shortages that prevented achievement of 2020 goals.	Barbara Samuels and Community Development Network of Md.	<p>OECR remains committed to fair housing enforcement in Baltimore City. We are bound and guided by Article 4 of the Baltimore City Code, the local anti-discrimination ordinance. In addition to the fair housing education and enforcement goals stated in the Action Plan, OECR also sits as a non-voting member on the Inclusionary Housing Board, providing additional fair housing guidance and support to the City of Baltimore.</p> <p>In addition, Baltimore City DHCD commits Community Development Block Grant (CDBG) funding every year to support its substantial share of this regional work and for fair housing testing. Some of the staff shortages were at our nonprofit fair housing testing partner, which paused its testing program. Starting this year we are contracting with a new organization to</p>

		conduct testing. As part of our role in the Regional Action Plan, we will work with our partners in the Regional Fair Housing Group to set paired testing goals by FY 2027 and monitor progress in FY 2028 and afterwards.
<b>Baltimore County-Specific Comments</b>		
Plan lacks specifics and relies on vague reviews rather than concrete reforms	Barbara Samuels and Community Development Network of Md.	We have updated Baltimore County's Action Plan to include more specifics moving forward.
County should revisit and repeal its adequate public facilities ordinance (APFO) as it pertains to school capacity. Recent changes in the law unnecessarily restrict housing development.	Barbara Samuels and Community Development Network of Md.	The County Administration does not directly control changes to the APFO statute, as this is a function of the legislative branch. Following the passage of Council Bill 31-24, then County Executive Olszewski vetoed the legislation, but had the veto overridden by the County Council. The Administration actively communicated its concerns and encouraged changes to the statute that were ultimately included in Bill 50-24, which, among other provisions, exempts projects from the APFO statute if the County Attorney issues a written opinion that the proposed development plan or a portion of the proposed development plan is necessary to meet the County's affordable housing requirements under the Conciliation and Voluntary Compliance Agreement. The Administration regularly communicates with the Council regarding the depth of housing need within Baltimore County, and will refer the concerns raised regarding the APFO statute to Councilmembers.

		<p>Bill 31-24:  <a href="https://countycouncilweb.s3.amazonaws.com/Bills%202024/b03124.pdf">https://countycouncilweb.s3.amazonaws.com/Bills%202024/b03124.pdf</a></p> <p>County announcement of the veto of Bill 31-24:  <a href="https://www.baltimorecountymd.gov/departments/communications/news/olszewski-vetoes-controversial-bill-limit-attainable-housing">https://www.baltimorecountymd.gov/departments/communications/news/olszewski-vetoes-controversial-bill-limit-attainable-housing</a></p> <p>Bill 50-24:  <a href="https://countycouncilweb.s3.amazonaws.com/Bills%202024/b05024.pdf">https://countycouncilweb.s3.amazonaws.com/Bills%202024/b05024.pdf</a></p>
The County's Urban-Rural Demarcation Line (URDL), which is also its Priority Funding Area (PFA) line, has been little changed since the 1970s, functions as a device of economic exclusion, and should be updated and reformed.	Barbara Samuels	As part of Regional Action Step #11, Baltimore County will join with other jurisdictions around the region to determine the feasibility of considering updates to their water & sewer service area/Priority Funding Area designations.
The current zoning and development process, including "councilmanic courtesy," is archaic, costly, and dominated by older, established wealthy people and should be reformed.	Barbara Samuels and Community Development Network of Md.	<p>The County Administration has encouraged changes to the County's zoning and development processes meant to advance the creation of new housing in Baltimore County. These actions include:</p> <ul style="list-style-type: none"> <li>• The advancement of a package of housing related legislation in early 2023;</li> <li>• The emphasis in the County's Master Plan 2030 on redeveloping older, underutilized commercial corridors (specifically identified locations known as "Nodes") in order to create new mixed-use, mixed-income</li> </ul>



		<p>communities that emphasize affordability, walkability and access to transit and amenities; and,</p> <ul style="list-style-type: none"> <li>• The introduction of Council Bill 3-24, which was intended to utilize the Master Plan’s Nodes to create areas where mixed-use developments can advance by-right, as opposed to subjecting them to the more cumbersome Planned Unit Development (PUD) process.</li> </ul> <p>The concept of “Councilmanic courtesy” is not recorded anywhere in County statute or regulation. It is a practice of individuals who, as members of the legislative branch, are not subject to the direction of the County Administration. The Administration will refer the concerns raised to Councilmembers.</p> <p>2023 housing legislative package announcement:  <a href="https://baltimorecountymd.gov/county-news/2023/01/12/olszewski-announces-foundational-housing-reform-legislative-package">https://baltimorecountymd.gov/county-news/2023/01/12/olszewski-announces-foundational-housing-reform-legislative-package</a></p> <p>Master Plan 2030:  <a href="https://www.baltimorecountymd.gov/files/departments/planning/documents/masterplan2030.pdf">https://www.baltimorecountymd.gov/files/departments/planning/documents/masterplan2030.pdf</a></p> <p>Bill 3-24:  <a href="https://www.baltimorecountymd.gov/files/Documents/CountyCouncil/Bills%202024/b00324.pdf">https://www.baltimorecountymd.gov/files/Documents/CountyCouncil/Bills%202024/b00324.pdf</a></p>
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<p>County should purchase land in opportunity areas to facilitate affordable housing, as it does for commercial projects.</p>	<p>Barbara Samuels and Community Development Network of Md.</p>	<p>Guided by several of the recommendations included in the final report released by the County's Affordable Housing Workgroup, the County has explored multiple avenues as to how it can better identify land suitable for the development of affordable housing and facilitate the creation of that housing in those spaces. This included a comprehensive review of underutilized County-owned land, which unfortunately only yielded a handful of small properties. Following steps to identify vacant properties and create an inventory of these properties, the County is currently examining best practices to transfer these properties to qualified developers, with an emphasis on waiving certain fees or back-owed taxes in exchange for affordability agreements.</p> <p>Regarding larger properties, the County has found it more efficient to work with qualified private partners to facilitate their acquisition of properties the County has identified as ideal locations (as opposed to the County purchasing the property themselves). For example, the County has worked for several years to facilitate the private acquisition of the Days Inn motel with the goal of demolishing the current structure and replacing it with a LIHTC project known as Loch Raven Overlook. The County took active steps in this process, including successfully advocating that the State commit a LIHTC award to the project, applying for funding on behalf of the project through the State's Strategic Demolition Fund (\$500,000 was awarded), and investing \$8,000,000 into the project utilizing the County's Housing Opportunities Fund. Continuing this model of strategic partnership remains the County's primary strategy for advancing larger projects, but the County continues to maintain and update</p>
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		<p>a shortlist of locations that may be appropriate for similar ventures.</p> <p>Affordable Housing Workgroup Final Report:  <a href="https://www.baltimorecountymd.gov/files/Documents/Executive/affordablehousing/housingreport.pdf">https://www.baltimorecountymd.gov/files/Documents/Executive/affordablehousing/housingreport.pdf</a></p> <p>Vacant property inventory:  <a href="https://www.baltimorecountymd.gov/county-news/2023/11/21/baltimore-county-releases-vacant-properties-portal">https://www.baltimorecountymd.gov/county-news/2023/11/21/baltimore-county-releases-vacant-properties-portal</a></p> <p>Loch Raven Overlook announcement:  <a href="https://baltimorecountymd.gov/departments/county-executive/news/olszewski-announces-new-project-provide-much-needed-attainable">https://baltimorecountymd.gov/departments/county-executive/news/olszewski-announces-new-project-provide-much-needed-attainable</a></p>
County deserves credit for recent Executive Order requiring affordable housing in developments seeking financial assistance from the County and should commit to enforcing it in the action plan	Barbara Samuels and Community Development Network of Md.	<p>The issuance of Executive Order 2024-011 was a critical step which advanced the County's affordable housing goals, and the current Administration remains committed to its enforcement. Projects supported with taxpayer funding should be held to a high standard and provide a public benefit that addresses the needs of County residents. No need is more pressing at this point in time than the need for more affordable and attainable housing, and this sentiment is reflected in the Order and the County's broader strategy relating to its investments in residential projects.</p>

		Executive Order 2024-011: <a href="https://www.baltimorecountymd.gov/files/departments/county-executive/documents/2024-011-attainable-housing.pdf">https://www.baltimorecountymd.gov/files/departments/county-executive/documents/2024-011-attainable-housing.pdf</a>
<b>Howard County-Specific Comments</b>		
County has historically led in affordable housing, but restrictive land use policies now limit development	Barbara Samuels and Community Development Network of Md.	Howard County's new master plan, HoCo By Design, which has been adopted by the Council, opens more land for <b>multifamily</b> development and sets aside a certain number of housing permits for affordable housing. The County will begin a comprehensive zoning process in 2028 based on HoCo By Design. This plan will address land use policies. The County is currently exploring the redevelopment of the Columbia Gateway district to include missing middle housing.
Given housing demand, County should expand its Priority Funding Area.	Barbara Samuels and Community Development Network of Md.	The County has considered this option and, in HoCo by Design, decided to keep the PFA/water and sewer service area as is, and expand multifamily options in existing PFA areas.
School capacity limits in County's Adequate Public Facilities Ordinance (APFO) have artificially restricted housing production and should be repealed, as neighboring Montgomery County has done.	Barbara Samuels and Community Development Network of Md.	An APFO task force was appointed in 2024. The final report is expected in 2025.