BALTIMORE METROPOLITAN COUNCIL

2020 Analysis of Impediments to Fair Housing Choice (AI) in the Baltimore Region

Baltimore Regional Transportation Board

November 24, 2020

History of Working Together

- **2012 Regional Fair Housing Analysis** (at right)
- **Opportunity Collaborative** 2012-2015
- **Regional Project-Based Voucher Program:** Awarded 164 since 2016.
- **Affordability Preservation Database and Task Force** since 2017.

Analysis of Impediments to Fair Housing Choice

Baltimore Metropolitan Region

Regional Section
February 2012

BMC
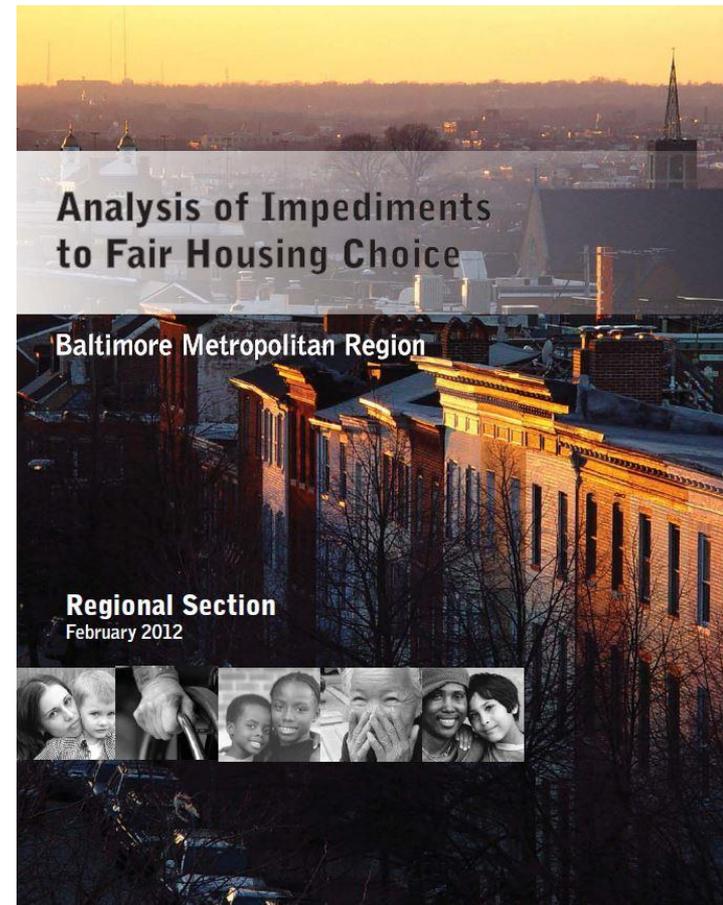
Fair Housing Protections

- **Federal Fair Housing Act**

  - Title VIII of the Civil Rights Act of 1968, prohibits discrimination in the sale, rental and financing of dwellings based on <u>race, color, religion, sex and national origin</u>.

  - Amended in 1988 to prohibit discrimination on the basis of <u>disability and familial status</u> and to require accessible units as part of multifamily properties built after 1991.

- **State and local protections**

  - Maryland law adds protections for <u>marital status, sexual orientation, gender identity, and source of income</u> (new in 2020).

  - Local ordinances sometimes add additional protections (e.g. age, occupation, political opinion).

Affirmatively Furthering Fair Housing (AFFH)

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

42 USC § 3608(d)

- Obama administration specified the planning process to carry out this statutory duty through a 2015 regulation.
- Trump administration suspended 2015 rule in 2018.
- We voluntarily followed it and coordinated regionally.
- August 2020: Trump administration repealed 2015 rule altogether.

# 1937 Redlining Map of Baltimore

Home Owners Loan Corporation (HOLC)
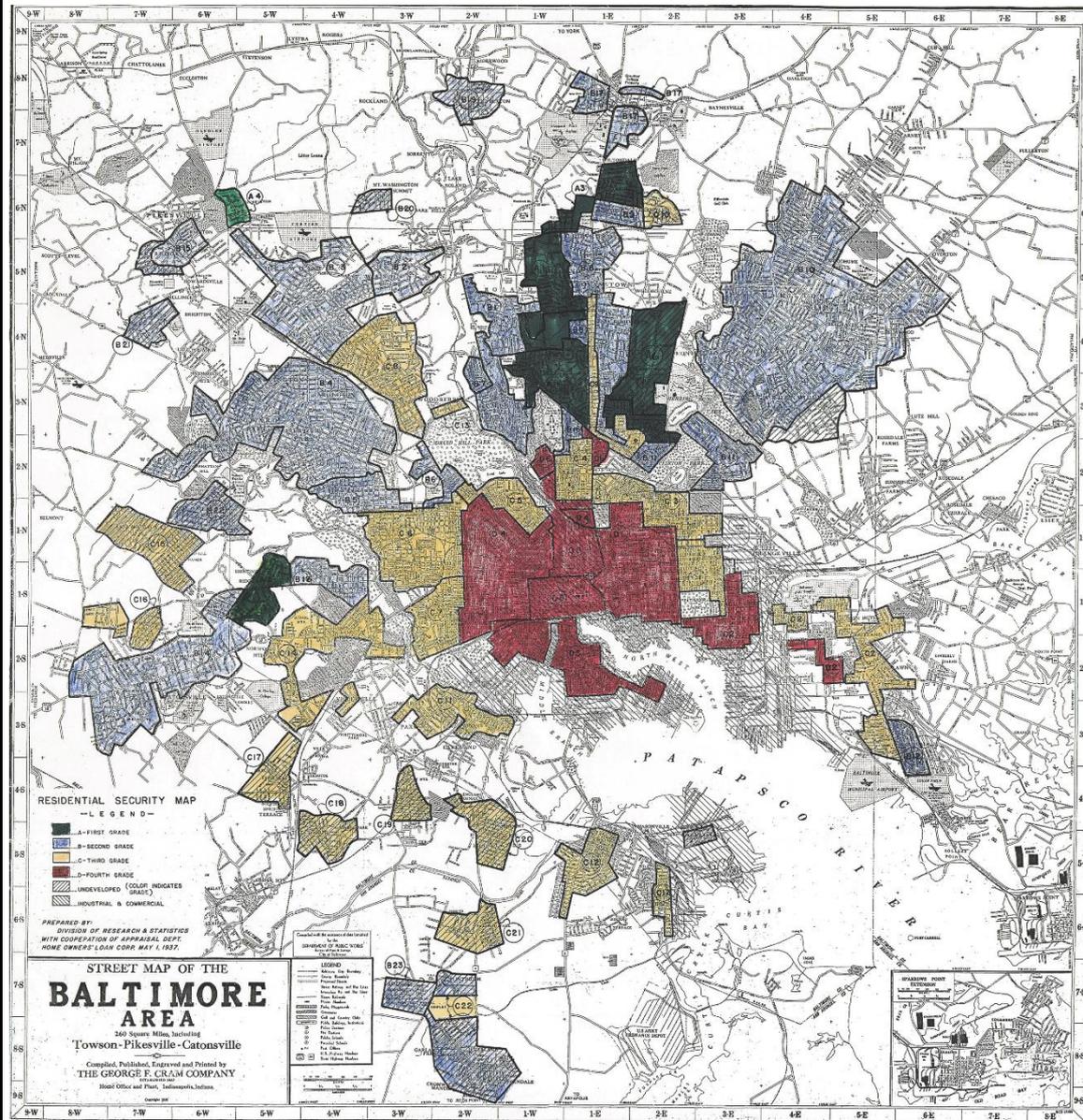
Racially and Ethnically Concentrated Areas of Poverty

50%+ Minority and >=38.5% Poverty

Tract Quick Facts:
— **631** total CTs
— **249** minority 50%+
— **31** poverty >=38.5%
— **29** R/ECAPs
— Most public housing units in region are located in R/ECAPs.

Another 34 CTs are on the edge of being R/ECAPs (50%+ minority and 30% - 38% poverty)

Carroll County

Harford County

Baltimore County

Baltimore City

Howard County

Anne Arundel County

Queen Anne's County

Annapolis

Baltimore City

Legend:
- Racially/Ethnically Concentrated Areas of Poverty
- "Edge" R/ECAPs

0 2.5 5 10 15 20 Miles

N

6
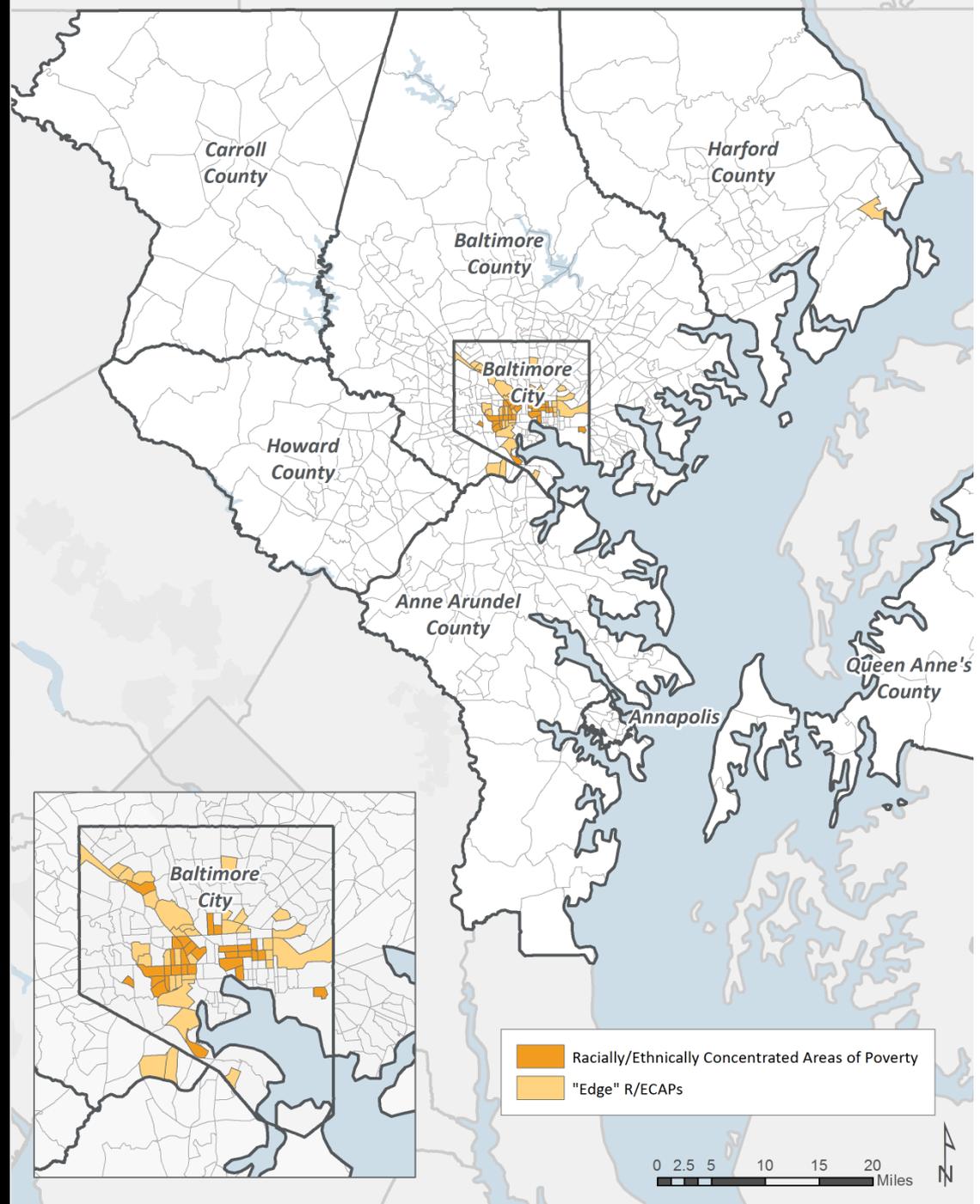
OMAP Composite Opportunity Index

Legend:
- Lowest Opportunity
- Moderate Opportunity
- Highest Opportunity
- Excluded CTs
- No data

Miles
0   5   10

Source: NCSG 2013
Geography: Census Tract 2010

NCSG

Opportunity Index
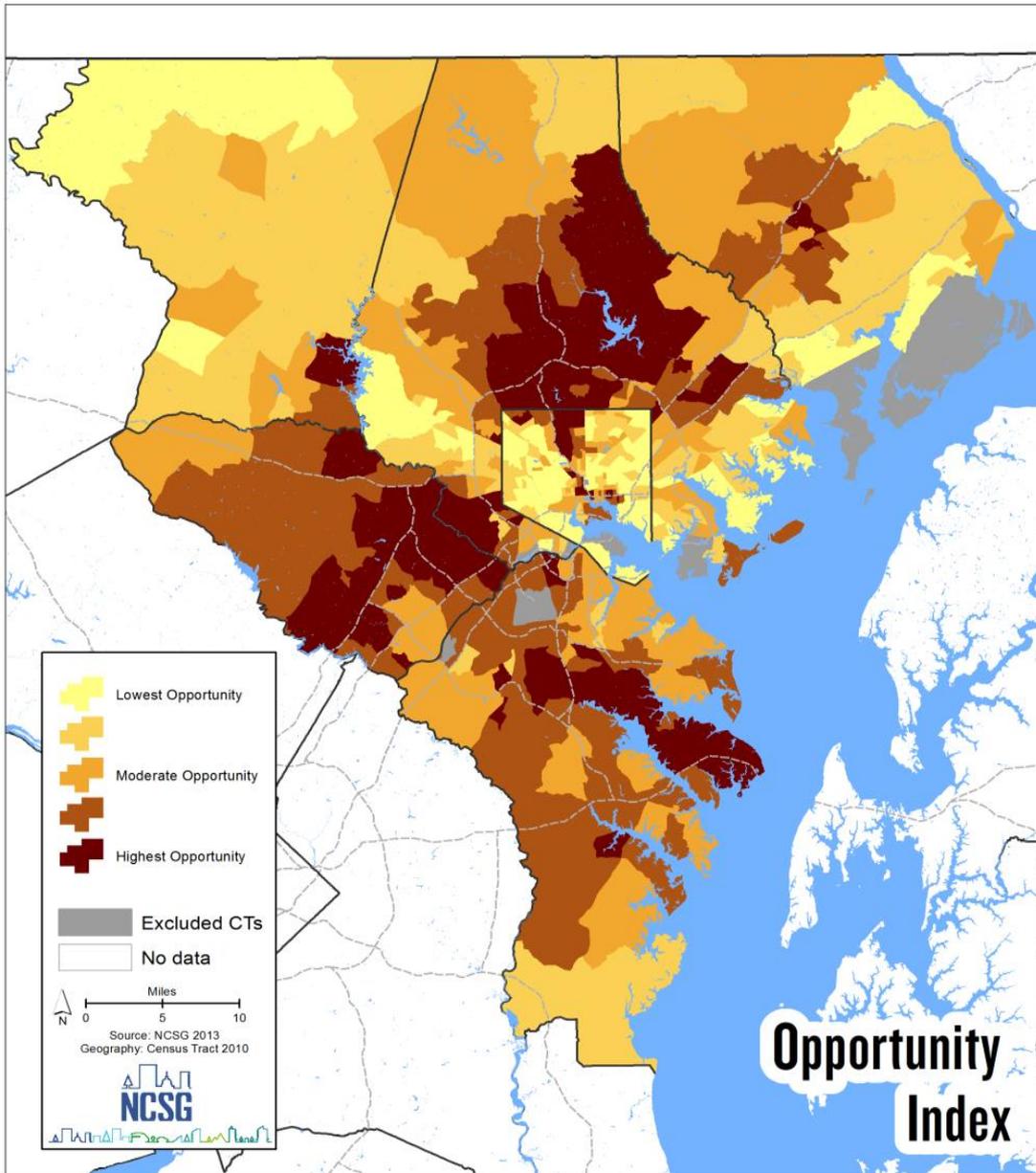
Indicators

- Education
- Housing/Neighborhood
  – Home Value
  – Percent Vacant & Abandoned
- Social Capital
  – Racial Diversity
  – Percent with Bachelor's Degree
- Public Health & Safety
  – Crime Risk
  – Rate Low Birth Weight
  – Access to Parks
- Employment & Workforce
  – Job Growth
  – Jobs within Short Commute
- Transportation & Mobility
  – Short Commutes
  – Walk Score
  – Access to Transit

What is the Fair Housing Analysis?

AI Analysis includes key topic areas of the Assessment of Fair Housing:

- ✓ Demographic Summary
- ✓ Segregation/Integration
- ✓ Racially Concentrated Areas of Poverty
- ✓ Disparities in Access to Opportunity
- ✓ Disproportionate Housing Needs
- ✓ Publicly Supported Housing Analysis
- ✓ Disability and Access Analysis

Developing the Plan

- **Consultant and BMC Assistance**
- **Data Analysis**
- **Stakeholder Workgroup**
  - Wide range of stakeholders representing full region, including State agencies.
  - 11 meetings October 2018 – March 2020
  - Chaired by Cleveland Horton of Maryland Commission on Civil Rights, with Vice Chair Charles Martin of M&T Bank
- **Local Outreach:**
  - More than 660 stakeholders consulted
  - 43 local meetings & presentations
- **Resident Survey:**
  - Applicants on area housing authority voucher waiting lists surveyed.
  - Nearly 2,800 responses
- **Plan Available:** http://bit.ly/RegionalAI

Percent African American by Census Tract, 2016

*Region overall = **29%** African American*

Percent Black by Census Tract
- 0% - 20%
- 20% - 50%
- 50% - 80%
- 80% - 90%
- 90% - 100%
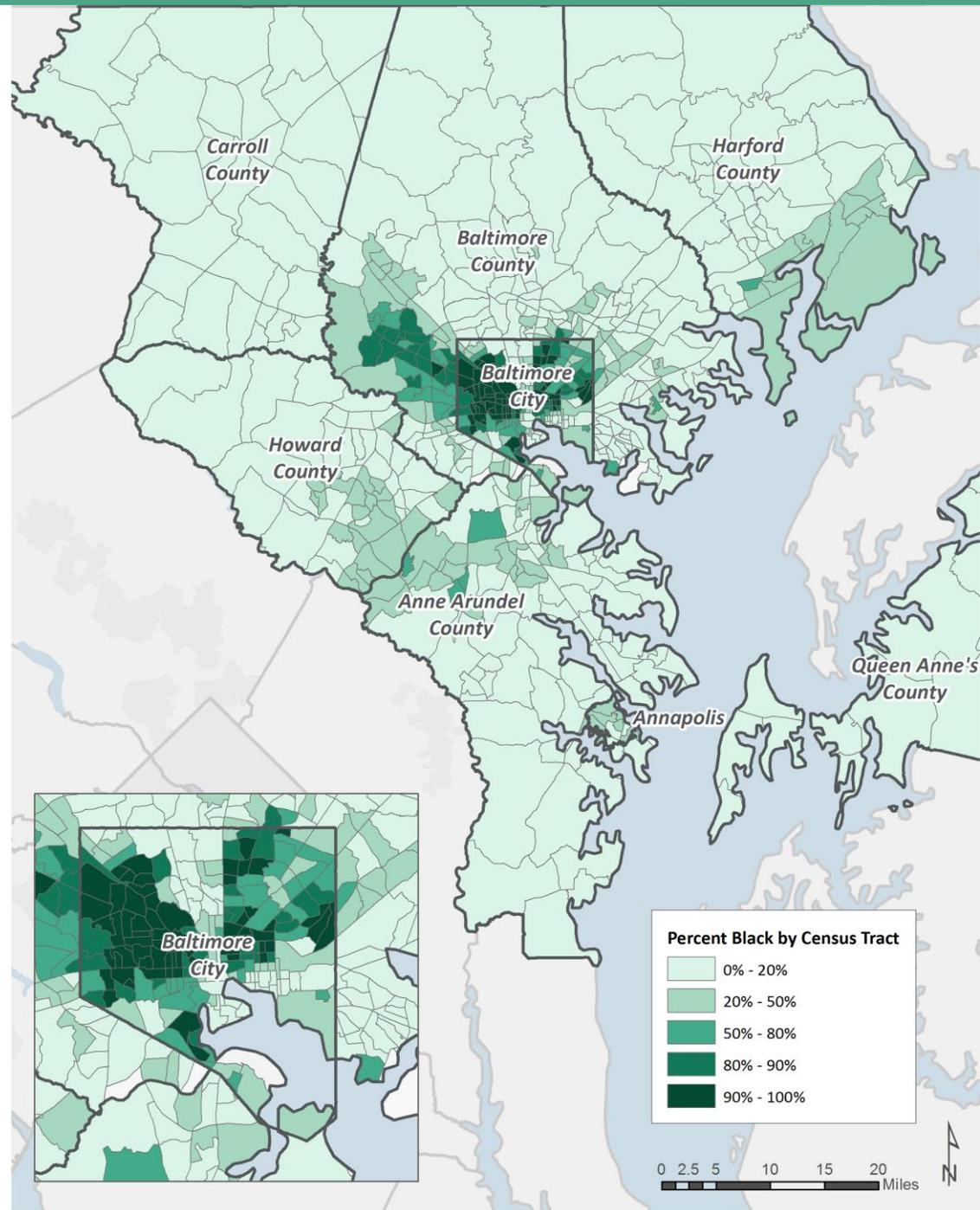
Percent Hispanic by Census Tract, 2016

Region overall =
6% Hispanic
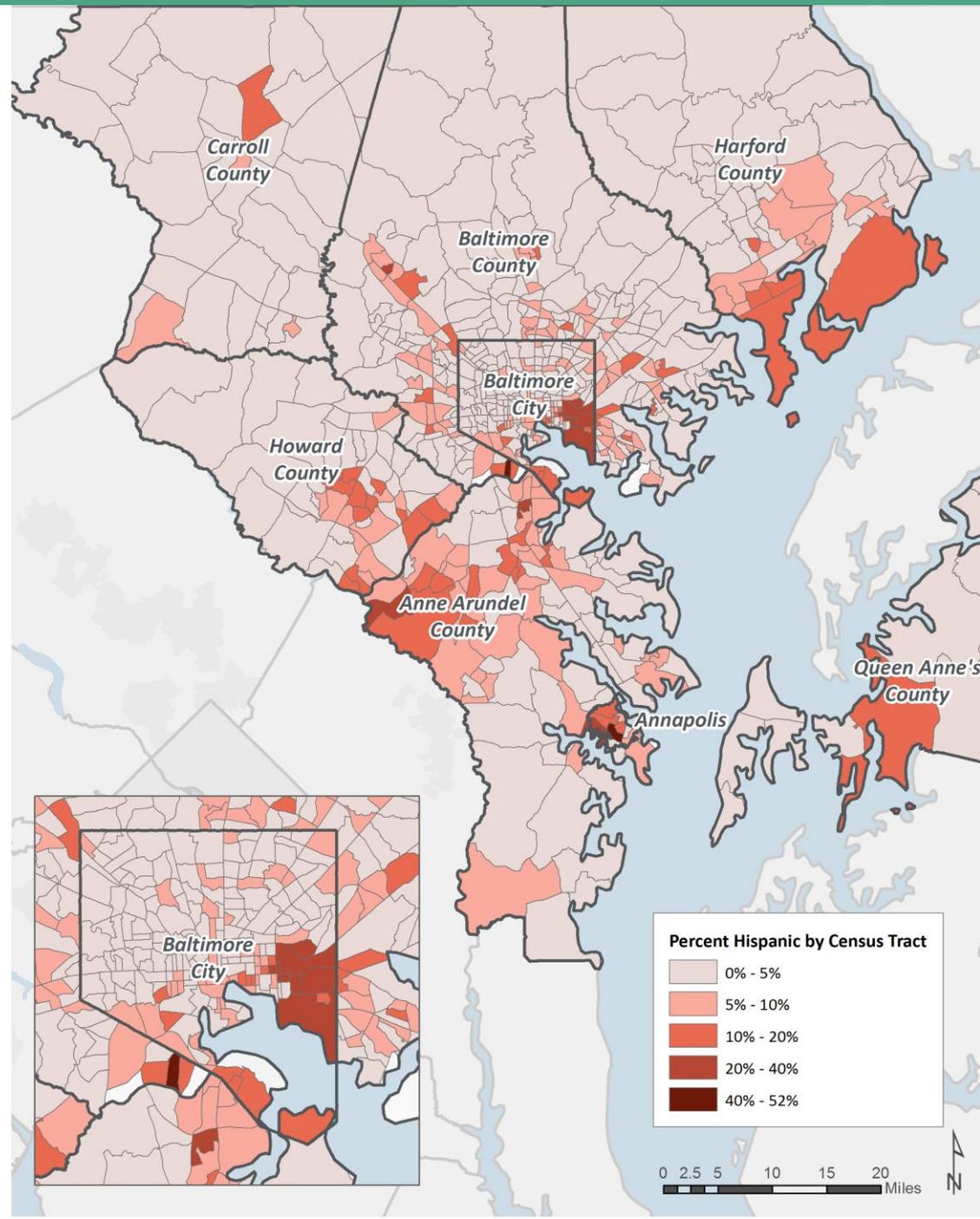
Percent Asian by Census Tract, 2016

Region overall = 6% Asian

Percent Asian by Census Tract
- 0% - 5%
- 5% - 10%
- 10% - 20%
- 20% - 30%
- 30% - 47%
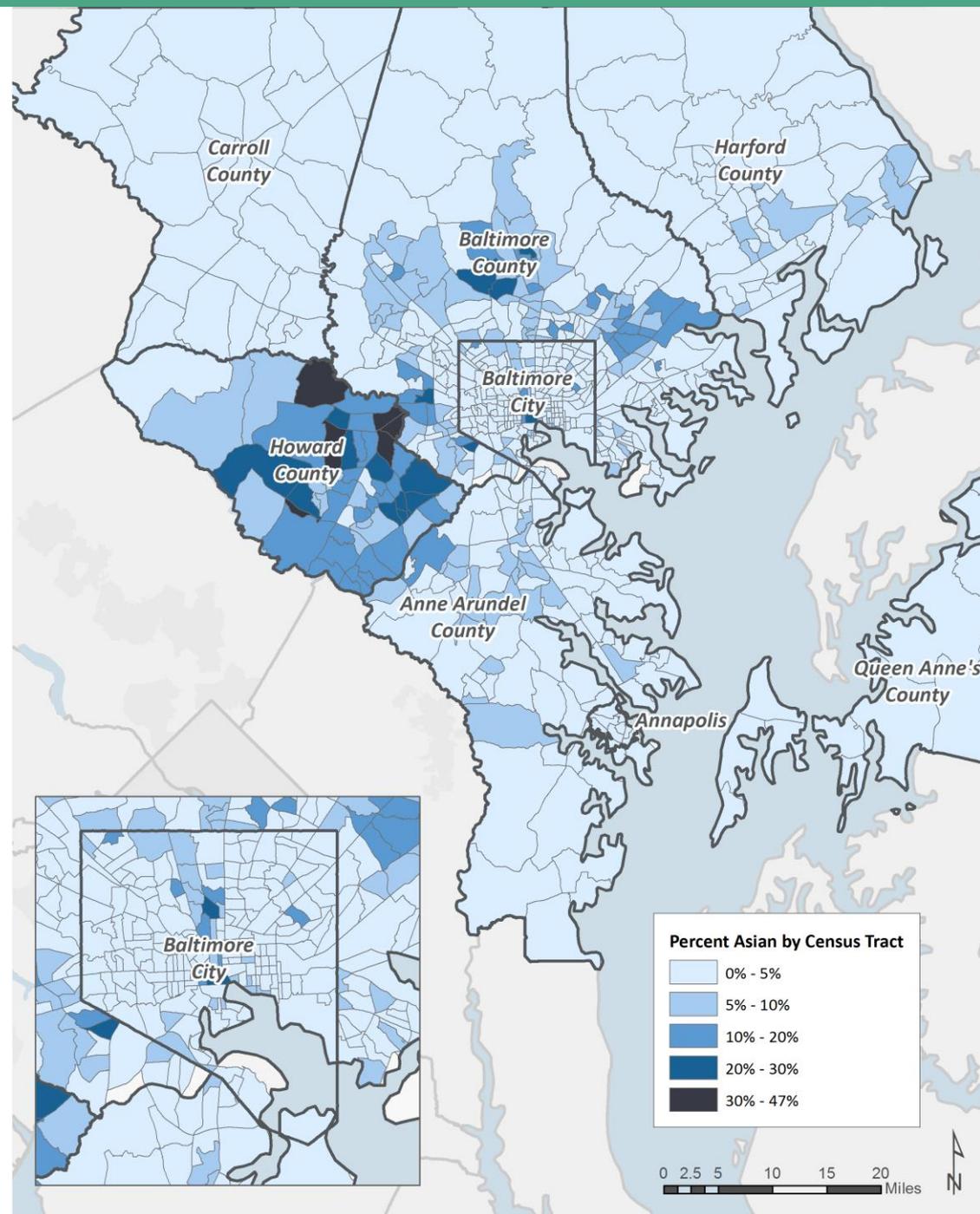
Percent non-Hispanic White by Census Tract, 2016

Region overall = 56% non-Hispanic White

Percent Non-Hispanic White by Census Tract
- 0% - 20%
- 20% - 40%
- 40% - 60%
- 60% - 80%
- 80% - 100%
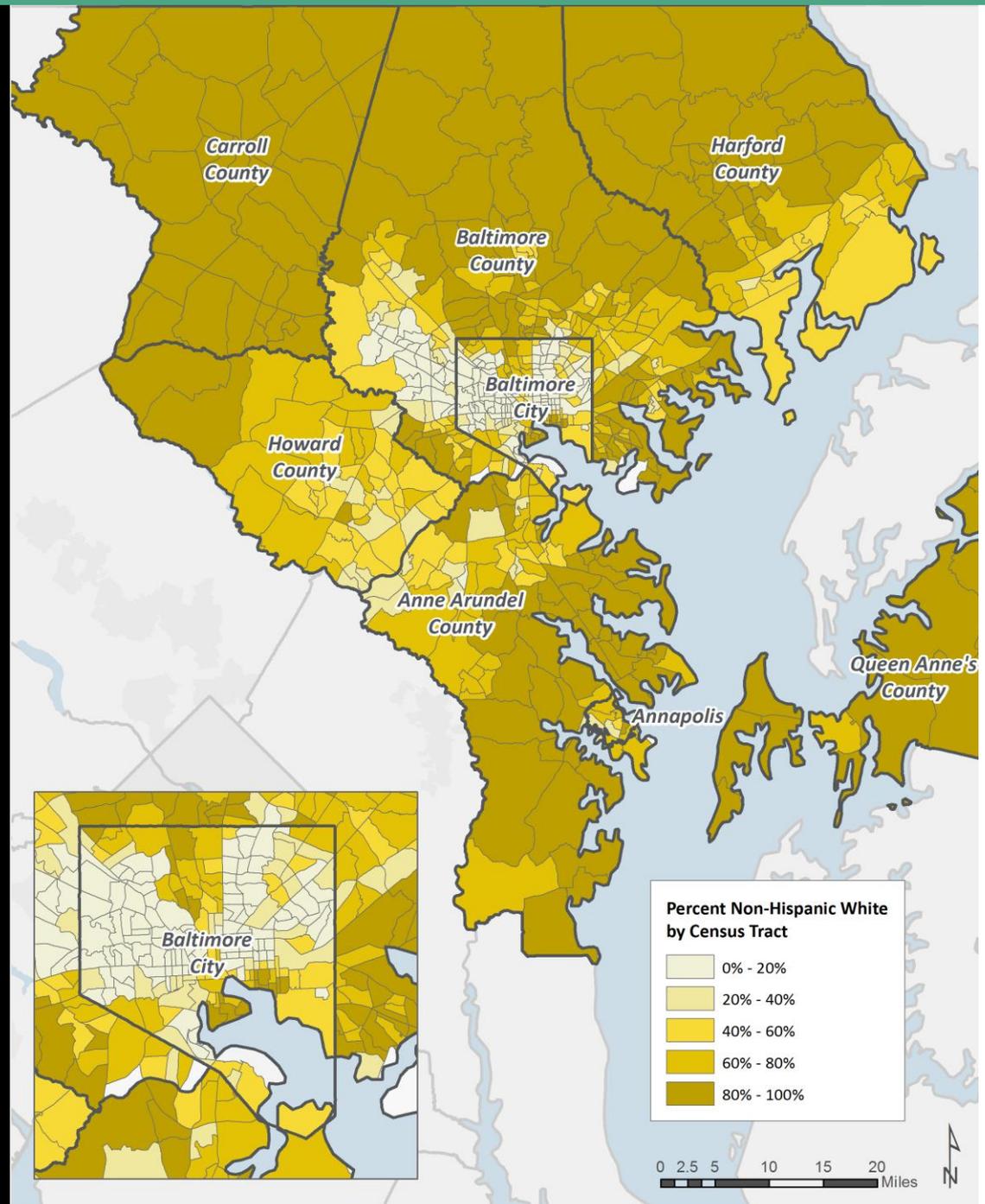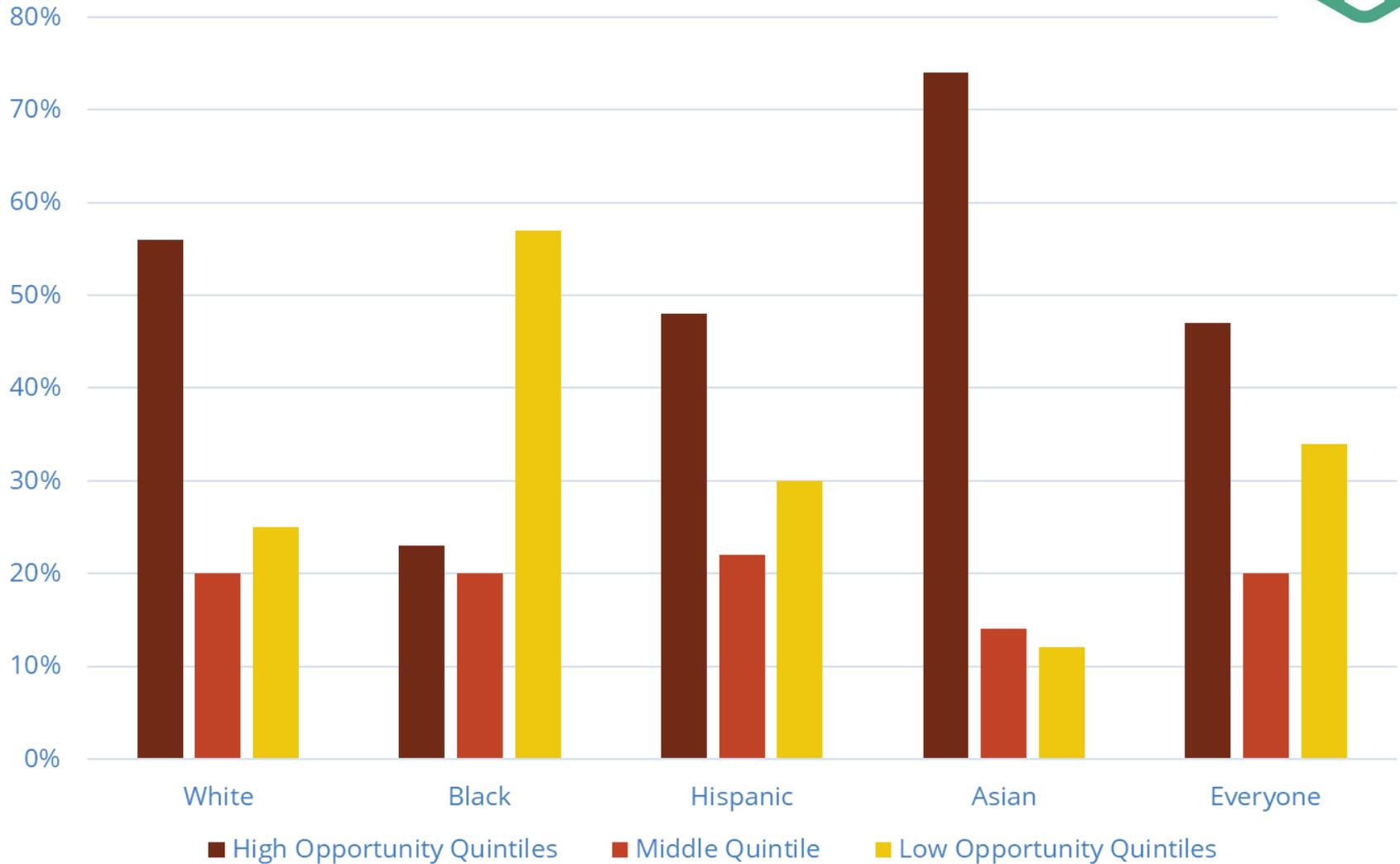
Publicly Supported Housing by Race in Baltimore Region
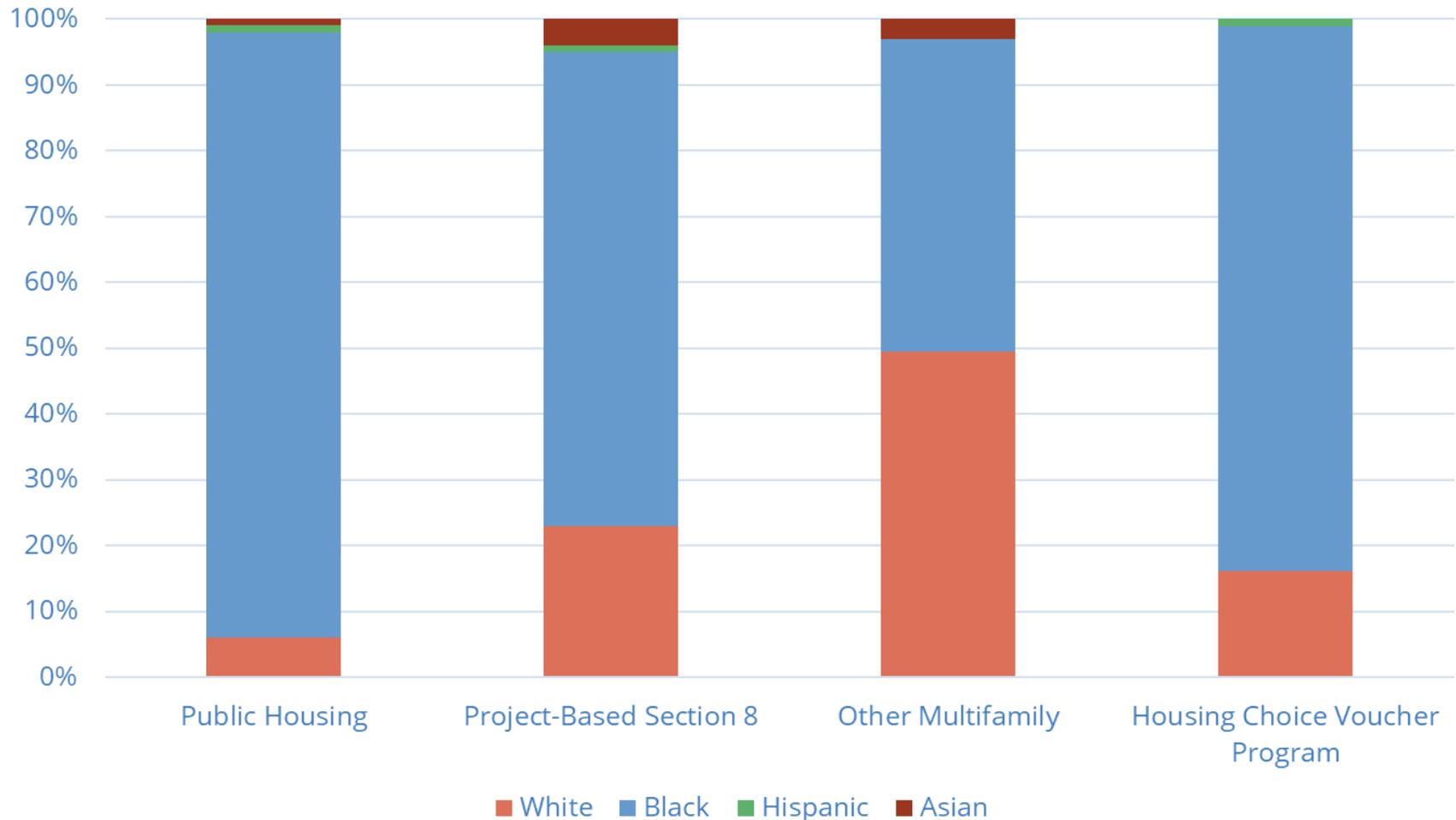
Affordable Housing for Families
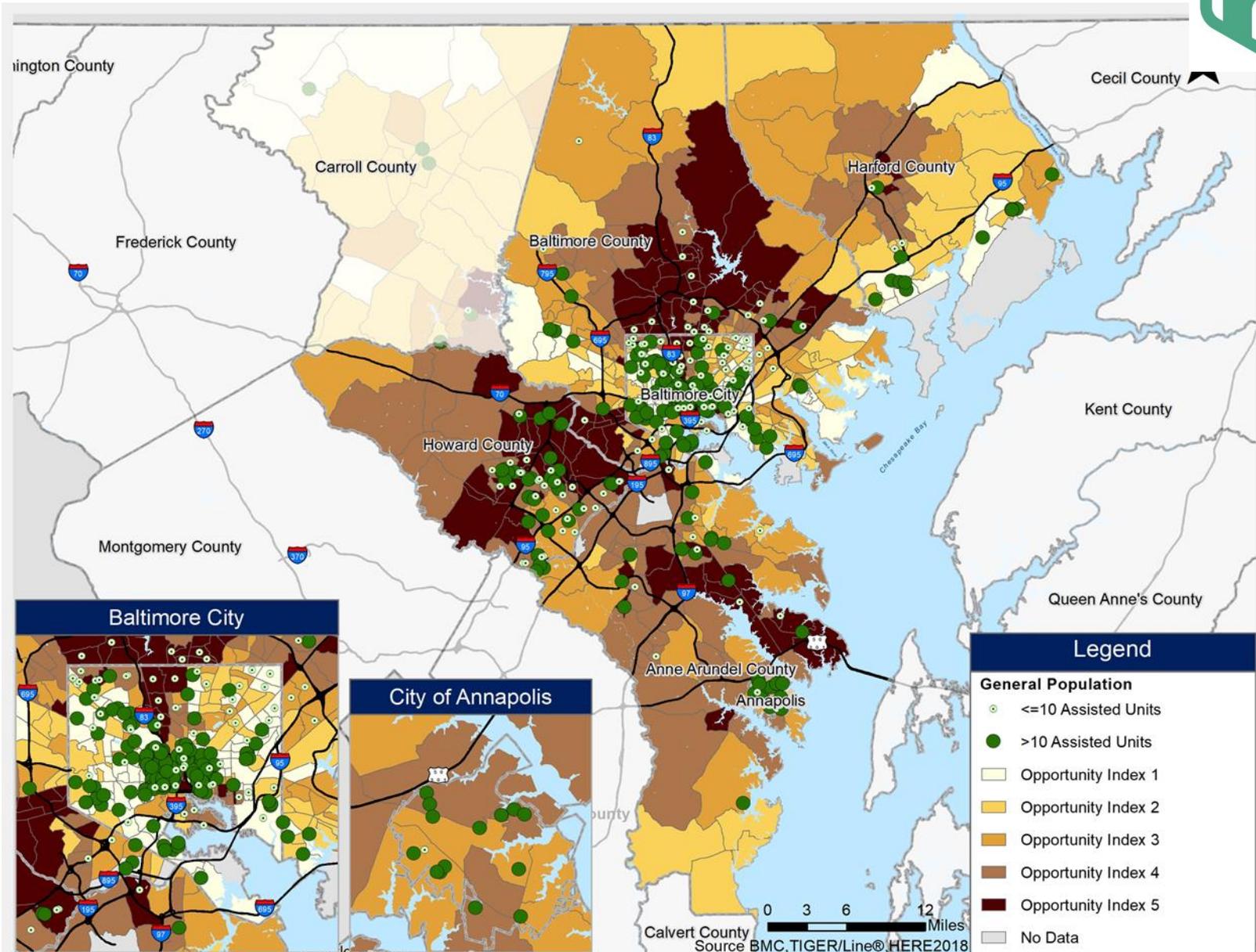
Affordable Housing for Families

SUBSIDIZED HOUSING UNITS OPEN TO GENERAL (FAMILY) POPULATION BY OPPORTUNITY QUINTILE

	TWO LOWEST QUINTILES	MIDDLE OPPORTUNITY QUINTILE	TWO HIGHEST QUINTILES
REGION	16,629	4,937	4,652
ANNAPOLIS		1,160	854
ANNE ARUNDEL	794	385	730
BALTIMORE CITY	12,631	2,644	889
BALTIMORE CO.	1,559	577	413
HARFORD	1,645		13
HOWARD		158	1,766

% OF UNITS
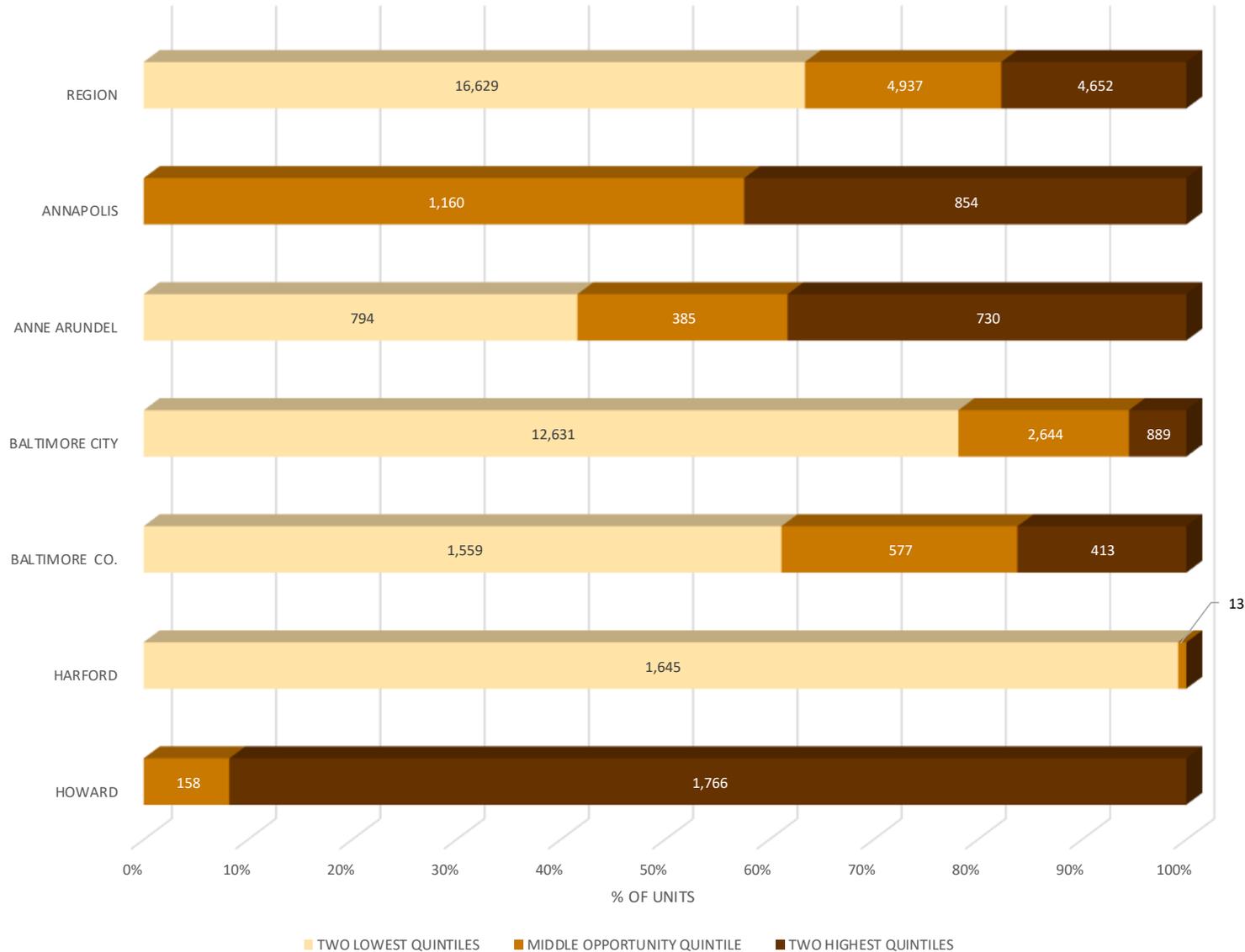
Regional Voucher Comparisons

Regional Voucher Holder Comparisons

Category	Low opportunity tracts	Medium opportunity tracts	High opportunity tracts
2013 Voucher Holders	62%	17%	21%
2018 Voucher Holders	58%	17%	25%
Families w/Children	56%	18%	26%
African American	62%	17%	22%
Non-Hispanic White	47%	18%	35%
People w/Disabilities	63%	16%	20%
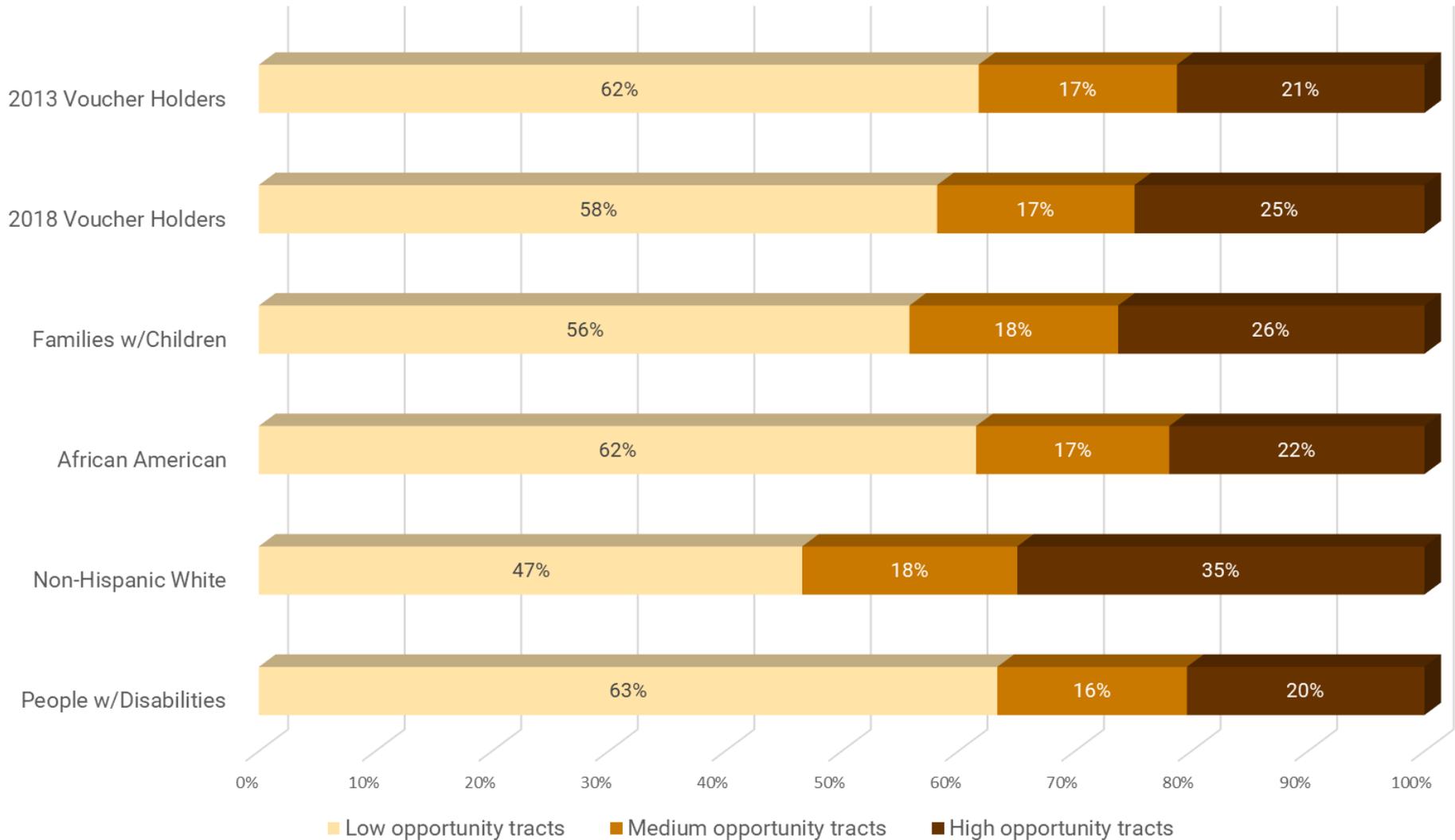
Foreclosure and Race

Communities of color disproportionately affected by subprime loans and foreclosures that followed.

Source: Strong Communities, Strong Region: The Baltimore Regional Housing Plan and Fair Housing Equity Assessment, 2014; Realty Trac 2006-2009Q3

Legend

County

Water Body

Nonwhite % > 50

Foreclosure Rate

0% - 1.5%

1.6% - 2.7%

2.8% - 5.2%

5.3% - 12%
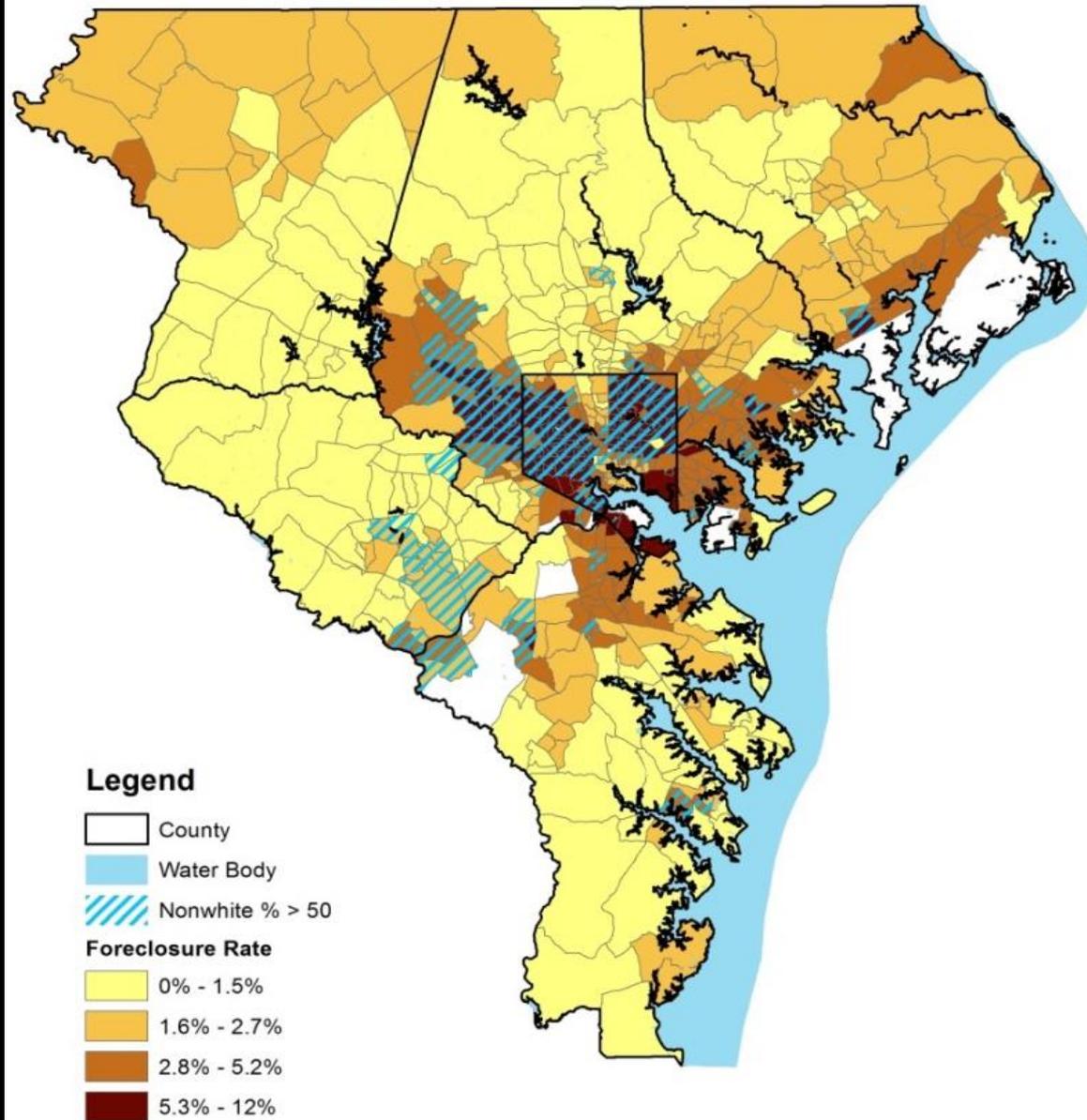
Homeownership by Race and Ethnicity

Anne Arundel
- Black: 51%
- Hispanic: 56%
- White, Non-Hispanic: 80%
- Asian: 75%

Annapolis
- Black: 38%
- Hispanic: 20%
- White, Non-Hispanic: 56%
- Asian: 48%

Baltimore City
- Black: 42%
- Hispanic: 31%
- White, Non-Hispanic: 59%
- Asian: 32%

Baltimore County
- Black: 47%
- Hispanic: 44%
- White, Non-Hispanic: 75%
- Asian: 61%

Harford County
- Black: 60%
- Hispanic: 55%
- White, Non-Hispanic: 82%
- Asian: 78%

Howard County
- Black: 54%
- Hispanic: 63%
- White, Non-Hispanic: 81%
- Asian: 71%

Legend:
- Black
- Hispanic
- White, Non-Hispanic
- Asian

Source: 2017 ACS.

Transit Access to Jobs in 30 Minutes

1.3 million total jobs in Baltimore region

University of Minnesota Center for Transportation Studies, "Access Across America 2017"

Baltimore
Baltimore-Towson, MD

Jobs within 30 minutes
(Transit, AM peak)

0 – 1,000	
1,000 – 2,500	
2,500 – 5,000	
5,000 – 7,500	
7,500 – 10,000	
10,000 – 25,000	
25,000 – 50,000	
50,000 – 75,000	
75,000 – 100,000	
100,000 – 250,000	
250,000 – 500,000	
500,000 – 750,000	
750,000 – 1,000,000	
1,000,000 – 2,500,000	
2,500,000 – 5,000,000	
5,000,000 – 7,500,000	
7,500,000 – 10,000,000	
10,000,000 +	

State border ——
MPO boundary ——

Job Accessibility by Travel Time Threshold

| Travel time	Jobs
10 min	656
20 min	5,202
30 min	17,344
40 min	39,068
50 min	71,035
60 min	111,707

Auto Access to Jobs in 30 Minutes

1.3 million total jobs in Baltimore region

University of Minnesota Center for Transportation Studies, "Access Across America 2017"

Baltimore
Baltimore-Towson, MD

Jobs within 30 minutes
(Driving, AM peak)

Range	
0 – 1,000	
1,000 – 2,500	
2,500 – 5,000	
5,000 – 7,500	
7,500 – 10,000	
10,000 – 25,000	
25,000 – 50,000	
50,000 – 75,000	
75,000 – 100,000	
100,000 – 250,000	
250,000 – 500,000	
500,000 – 750,000	
750,000 – 1,000,000	
1,000,000 – 2,500,000	
2,500,000 – 5,000,000	
5,000,000 – 7,500,000	
7,500,000 – 10,000,000	
10,000,000 +	

State border ——
MPO boundary ——
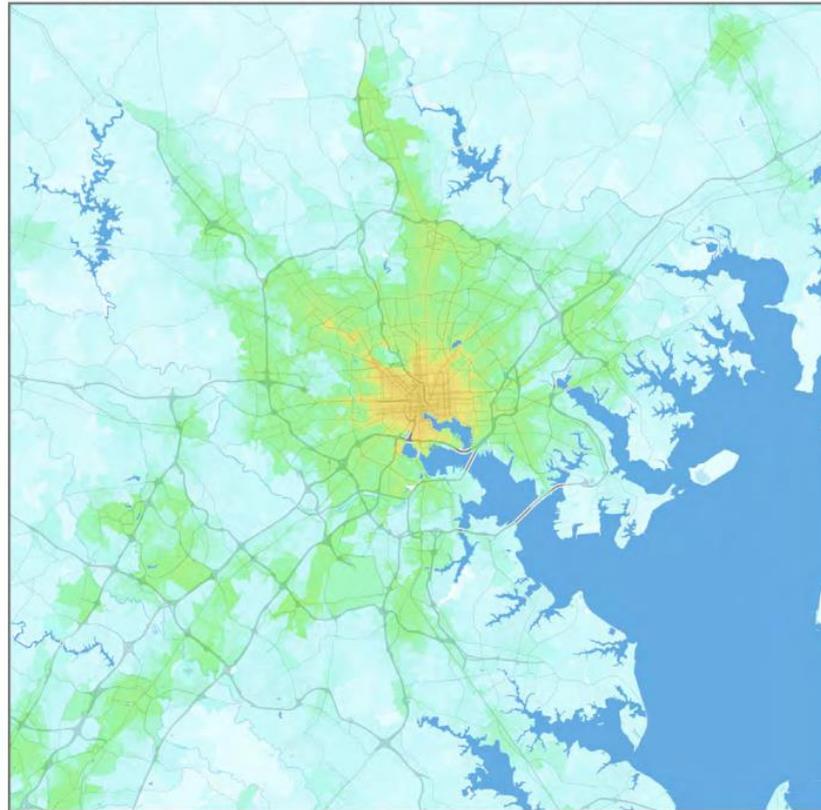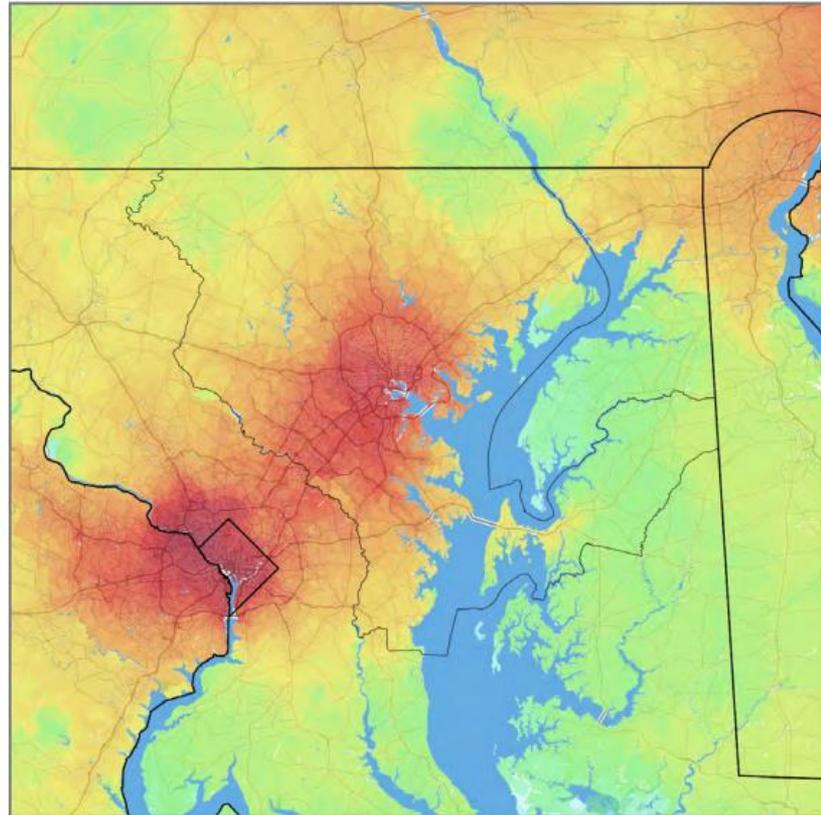
Average Job Accessibility by Travel Time Threshold (worker-weighted)

Travel Time	Jobs
10 min	41,606
20 min	238,010
30 min	584,586
40 min	979,380
50 min	1,384,892
60 min	1,926,759
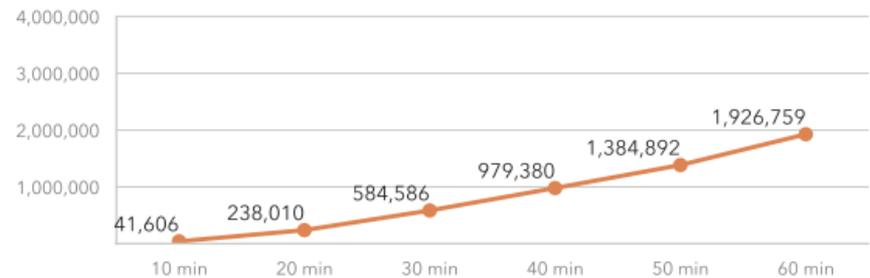
Who Depends on Transit? Households without cars

Black households and households with persons with disabilities have the highest rates of transit dependency (no vehicles), followed by LEP households

Note: data are as of 2017

	Disability in Household	Families w/ Kids	LEP	Foreign Born
Total Region	**22%**	**7%**	**14%**	**10%**
Annapolis	N/A	N/A	N/A	N/A
Anne Arundel County	10%	2%	6%	4%
Baltimore City	45%	26%	31%	28%
Baltimore County	17%	5%	12%	7%
Harford County	11%	3%	6%	5%
Howard County	10%	2%	5%	3%

|	White, non-Hispanic	Black	Asian	Hispanic
Total Region	**6%**	**24%**	**7%**	**10%**
Annapolis	N/A	N/A	N/A	N/A
Anne Arundel County	3%	8%	3%	4%
Baltimore City	15%	31%	28%	22%
Baltimore County	7%	11%	3%	11%
Harford County	4%	10%	4%	7%
Howard County	3%	6%	3%	4%

Who Takes Transit to Work?

Workers who use transit are most likely to be renters in Baltimore City Black households in Baltimore City, and Asian households in Annapolis. White, non-Hispanic residents have relatively low use of transit

Note: data are as of 2012-2016

	All Households	Renter-Occupied	Owner-Occupied
Total Region	**7%**	**12%**	**4%**
Annapolis	7%	8%	6%
Anne Arundel County	4%	5%	3%
Baltimore City	18%	26%	12%
Baltimore County	5%	8%	3%
Harford County	2%	3%	1%
Howard County	4%	4%	3%

	White, non-Hispanic	Black	Asian	Hispanic
Total Region	**3%**	**16%**	**6%**	**8%**
Annapolis	3%	12%	30%	12%
Anne Arundel County	3%	8%	4%	6%
Baltimore City	8%	25%	19%	18%
Baltimore County	2%	10%	4%	8%
Harford County	1%	5%	2%	2%
Howard County	3%	7%	4%	3%

Share of Workers with Commutes more than 45 Minutes

*Overall Average = **20.9%***

Percent of Commuters Travelling 45+ Minutes to Work:

- 9.9% - 15.2%
- 15.3% - 19.7%
- 19.8% - 23.5%
- 23.6% - 27.8%
- 27.9% - 40.6%
- County Boundaries
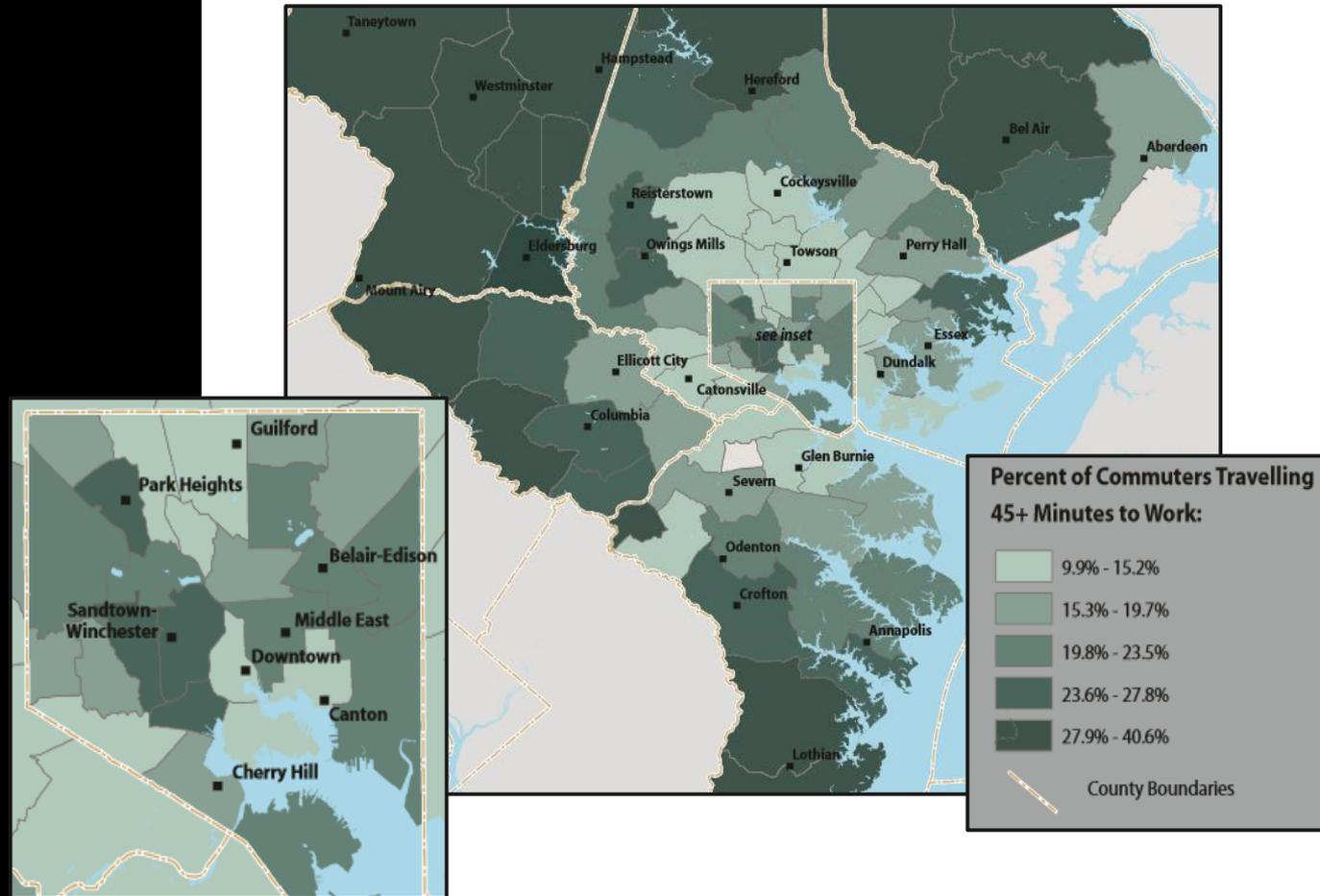
HUD AFFH Access to Opportunity

Job Proximity Factoring in Labor Supply Competition

Access to jobs is lowest for Black residents

Jobs Proximity Index
- 0 - 10
- 10.1 - 20
- 20.1 - 30
- 30.1 - 40
- 40.1 - 50
- 50.1 - 60
- 60.1 - 70
- 70.1 - 80
- 80.1 - 90
- 90.1 - 100

1 Dot = 75 People
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic
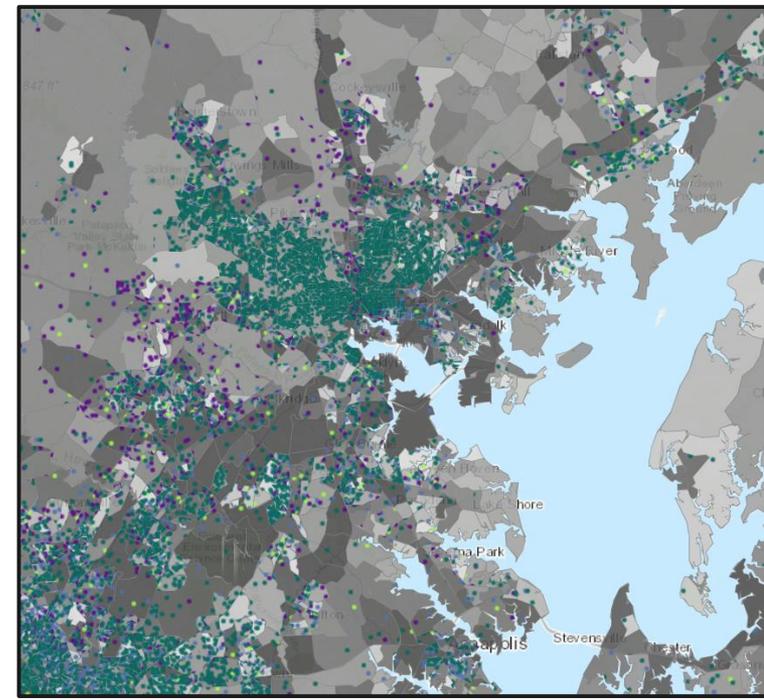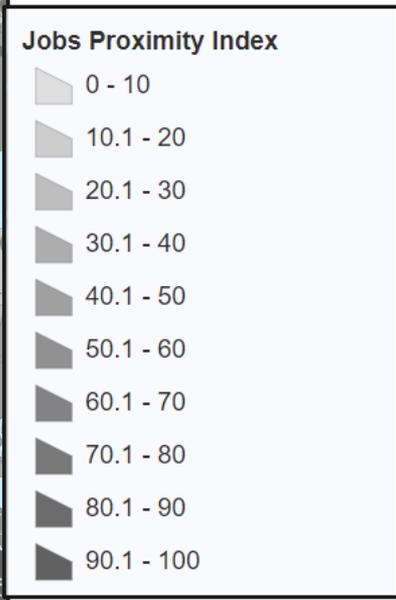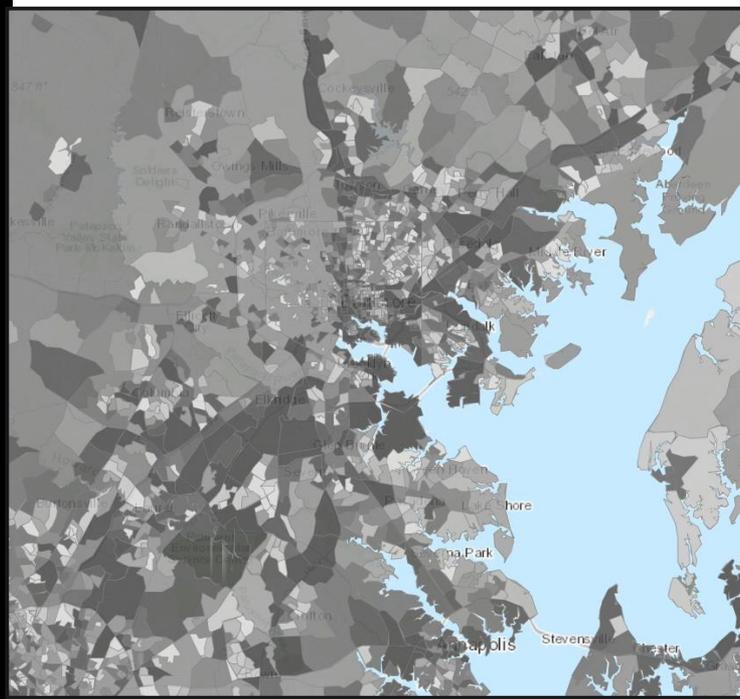
HUD AFFH Access to Opportunity

Job Proximity, Factoring in Labor Supply Competition

*Best job access is largely where White residents live (orange dots)*

1 Dot = 75 People
- Black, Non-Hispanic
- Native American, Non-Hispanic
- Asian/Pacific Islander, Non-Hispanic
- Hispanic
- Other, Non-Hispanic
- Multi-racial, Non-Hispanic
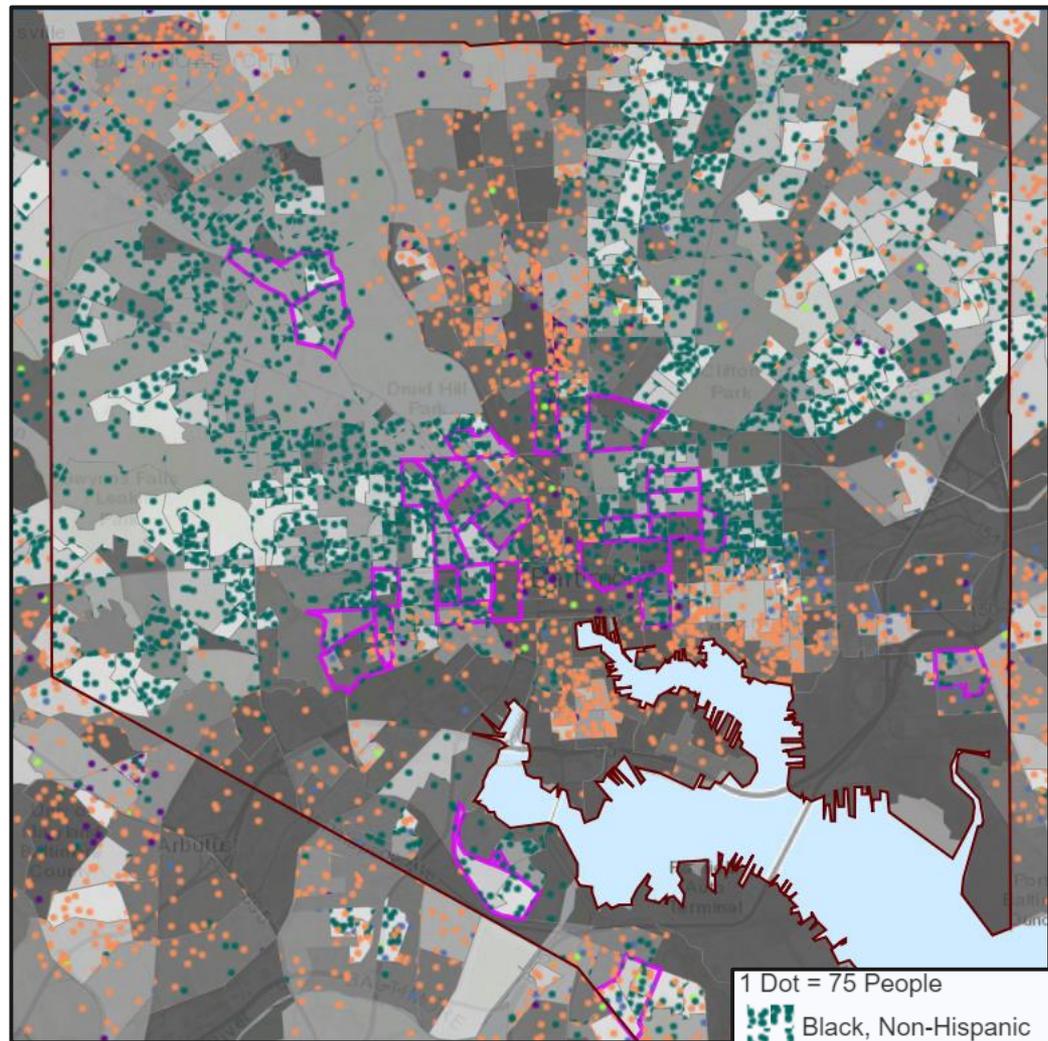
Unemployment by Race/Ethnicity, 2016

	White, non-Hispanic	Black	Asian	Hispanic
Total Region	**4.9%**	**11.4%**	**4.4%**	**6.4%**
Annapolis	3.2%	12.1%	4.1%	4.2%
Anne Arundel County	5.1%	8.1%	4.6%	4.9%
Baltimore City	5.0%	15.9%	3.8%	7.3%
Baltimore County	5.1%	7.6%	4.8%	7.9%
Harford County	5.4%	9.4%	7.3%	4.8%
Howard County	3.3%	8.6%	3.8%	6.5%

Action Steps

- **Regional Examples**
  - **Sustain Regional Project-Based Voucher Program**
  - **Advocate for Region's Fair Share of Low Income Housing Tax Credits,** 2,300 homes FY 2021-2025, including 1,500 homes (65%) in areas of opportunity.
  - **Support transformational investments** in areas of racially concentrated poverty and other areas in need of reinvestment.
  - **Support effective training and enforcement** to ensure fair housing laws are followed.
  - **Engage lenders in tackling persistent racial disparities** in mortgage terms and homeownership.

- **Local Examples**
  - **Anne Arundel:** Invest in the creation of affordable and accessible rental homes in Communities of Opportunity, especially in transit zones.
  - **Anne Arundel:** Work to establish inclusionary housing policies and laws.
  - **Baltimore City:** Create 1,250 new rental units over five years, at least half in opportunity areas and the remainder as part of transformational revitalization or in gentrifying areas.

BMC

Transportation Work So Far

- **Housing Committee**
  - Meets monthly on first Thursday, 2:00-3:30 pm. (December 3 is next meeting.)
  - Forum for stakeholders to discuss AI implementation and other pressing issues (e.g. COVID rent relief).
  - Kevin Quinn, Tom Hewitt, and Teddy Krolik have all presented (BaltimoreLink & RTP)

- **Recommendation adopted**
  - MTA adopted Regional Fair Housing Group's suggestion to include housing affordability in definition of TOD (at right).

Transit-Oriented Development, or TOD, means a mix of shops, homes, offices and entertainment located near a transit station or transit hub. Compact, connected, and coordinated development can create a livable, walkable environment conducive to successful transit. TOD maximizes transit ridership and is one of the most effective ways to make the most of an investment already spent on transit. Development that includes affordable homes and homes accessible to persons with disabilities makes sure there is a place near transit for those who need transit most. TOD requires a coordinated, multi-state agency approach to help local governments realize their TOD goals.

Transportation Steps

- Support improved public transit access, including for persons with disabilities, to suburban job centers and opportunity areas with multifamily housing.
  - Use Preservation Database to conduct analysis of concentrations of multifamily housing in areas of opportunity to inform implementation of the Central Maryland Regional Transit Plan.
  - Continue to facilitate engagement by housing agencies and stakeholders in regional transit planning process.

- Work with relevant agencies, such as MTA, to explore State or regional/federal support for alternatives to public transportation, such as Vehicles for Change, Lyft, Uber, etc., ensuring accessibility for persons with disabilities.
  - BMC to connect Regional Fair Housing Group and Housing Committee to efforts within MTA and/or BRTB to explore these efforts, as well as any other efforts, such as South Baltimore Gateway Partnership.
  - Look for ways local governments can support such explorations.

BMC

For More Information

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