

Vital Signs 8

Housing and Community Development

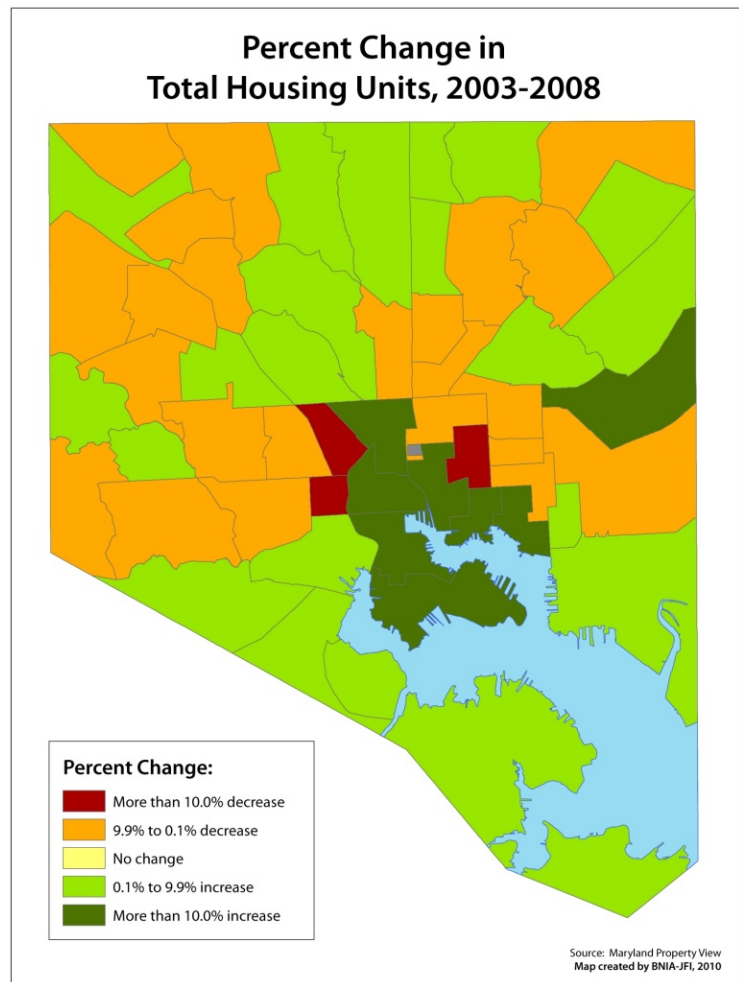


Housing and Community Development

When the housing market was growing nationally, Baltimore also experienced the same trend of rising home values and numbers of homes sold. When the national housing market bubble burst, Baltimore's residential market slowly followed the same trend with fewer houses being sold and the days on market increasing.

Residential development was concentrated in the Downtown, Canton, Fells Point, Inner Harbor, and South Baltimore CSAs. These areas were attractive to new residents looking for areas where there were amenities such as bars/restaurants, nightlife, and shopping.

A housing problem affecting the City since the decline in the housing market has been an increase in the number of foreclosures. Several potential reasons that may have led to the rise in foreclosures include: an increase in subprime loans and predatory lending; an overvaluation of housing prices; and investor speculation. After falling from 5,255 foreclosures in 2000 to 3,190 in 2005, the number of foreclosures in Baltimore City has risen to 3,909 in 2008. Vacant and abandoned homes can also be a significant detriment to neighborhood conditions, the ability to sell homes, and housing values. The combination of foreclosed properties, vacant and abandoned housing, and declining home prices is a serious problem that needs to be addressed to improve the City's neighborhoods.



BNIA-JFI tracks several indicators to measure the City's housing and community development. Highlights of these housing conditions include:

Residential Investment Activity

- The percentage of homes that received permits for rehabilitation exceeding \$5,000 increased from 1.6% in 2003 to 2.8% in 2008. In 2008, the CSA with the greatest percentage of homes receiving rehabilitation permits was Downtown/Seton Hill (58.1%) and the CSA with the lowest percentage was Loch Raven at 1.0%.

Housing Vacancy

- The percentage of properties that are vacant and abandoned in Baltimore City increased slightly from 6.9% in 2003 to 8.0% in 2008. In 2008, there were almost 16,500 vacant and abandoned properties in the City.
- In 2008, seven of the 55 CSAs in Baltimore City had at least one in five properties that were vacant and abandoned. These CSAs were: Perkins/Middle East (48.1%), Greenmount East (37.7%), Upton/Druid Heights (33.9%), Sandtown-Winchester/Harlem Park (32.5%), Clifton-Berea (26.8%), Madison/East End (24.4%), and Southwest Baltimore (22.9%).
- The CSAs with the lowest percentages of vacant and abandoned homes in 2008 included Mount Washington/Coldspring (0.1%) and Greater Roland Park/Poplar Hill (0.1%).

Housing Sales and Values

- The median sales price of homes sold in Baltimore City nearly doubled from \$81,000 in 2003 to \$155,000 in 2008 increasing by 91.4%. Home prices more than doubled in 17 of the 55 CSAs. Only one CSA experienced a decline in the median value of homes sold (Upton/Druid Heights).
- The number of homes sold in Baltimore decreased by 42.4% from 9,455 in 2003 to 5,450 in 2008. The number of homes sold peaked in 2007 at nearly 12,000 homes and declined to 5,450 homes sold in 2008. From 2007 to 2008, only one CSA (Dickeyville/Franklinton) experienced an increase of homes sold.
- Consistent with the decrease in the number of homes sold, it also took longer to sell a home in Baltimore City. From 2003 to 2008, the median number of days on the market more than tripled from 28 days to 101 days. In 36 of the 55 CSAs, the median number of days on market was over 100 days. The CSA with the longest average number of days on market was Downtown/Seton Hill (224 days) and the shortest was Claremont/Armistead (70 days).


Owner-Occupied Housing

- Between 2003 and 2008, the percentage of homes that are owner-occupied decreased slightly from 62.3% to 60.1% in Baltimore City. In 2008, the CSA with the lowest

owner-occupancy rate was Madison/East End (27.8%) and the highest was Cross-Country/Cheswolde (88.0%.) This change may be due in part to investors purchasing homes during the real estate boom but not living in these properties.

Foreclosure Filings


- Between 2003 and 2008, the number of homes in mortgage foreclosure has declined from 4,446 to 3,909 homes in Baltimore City. Since 2005 when 3,190 homes were in foreclosure, the number of Baltimore City homes in foreclosure has continued to increase annually.
- In 2008, the highest rates of properties in foreclosure were located in Washington Village/Pigtown (3.4%), Penn North/Reservoir Hill (3.4%), and Patterson Park North and East (2.9%).
- In 2008, the lowest rates of properties in foreclosure were located in Greater Roland Park/Poplar Hill (0.3%) and Mount Washington/Coldspring (0.4%).

		Percent of all residential properties that undergo rehab investment above \$5,000			
Community Statistical Area		2003	2007	2008	Change 2003-2008
1	Allendale/Irvington/South Hilton	0.45	3.21	2.16	1.71
2	Beechfield/Ten Hills/West Hills	0.76	2.23	1.87	1.11
3	Belair-Edison	0.51	1.73	1.71	1.20
4	Brooklyn/Curtis Bay/Hawkins Point	0.55	6.76	3.76	3.21
5	Canton	7.69	8.19	5.66	-2.03
6	Cedonia/Frankford	0.47	2.46	1.63	1.16
7	Cherry Hill	0.20	2.83	3.04	2.84
8	Chinquapin Park/Belvedere	0.61	2.05	2.37	1.76
9	Claremont/Armistead	1.08	13.08	7.81	6.73
10	Clifton-Berea	0.66	3.92	3.93	3.27
11	Cross-Country/Cheswolde	3.74	4.88	3.86	0.12
12	Dickeyville/Franklintown	1.46	6.80	14.94	13.48
13	Dorchester/Ashburton	1.46	3.30	2.46	1.00
14	Downtown/Seton Hill	3.27	146.48	58.05	54.78
15	Edmondson Village	0.37	1.63	1.24	0.87
16	Fells Point	7.05	11.08	8.41	1.36
17	Forest Park/Walbrook	1.85	4.88	3.61	1.76
18	Glen-Falstaff	1.60	3.53	2.34	0.74
19	Greater Charles Village/Barclay	1.27	11.78	9.21	7.94
20	Greater Govans	0.76	3.49	3.10	2.34
21	Greater Mondawmin	0.69	3.94	5.92	5.23
22	Greater Roland Park/Poplar Hill	4.53	6.57	6.55	2.02
23	Greater Rosemont	0.72	2.91	3.38	2.66
24	Greenmount East	0.56	5.56	4.80	4.24
25	Hamilton	0.70	2.38	1.79	1.09
26	Harford/Echodale	0.75	2.01	1.36	0.61
27	Highlandtown	5.51	12.20	7.24	1.73
28	Howard Park/West Arlington	1.62	4.52	3.60	1.98
29	Inner Harbor/Federal Hill	6.22	10.93	7.00	0.78
30	Jonestown/Oldtown	1.96	11.72	9.82	7.86
31	Lauraville	1.20	3.68	2.13	0.93
32	Loch Raven	0.40	1.22	0.98	0.58
33	Madison/East End	0.67	7.00	7.39	6.72
34	Medfield/Hampden/Woodberry/Remington	1.58	5.88	4.54	2.96
35	Midtown	4.01	15.36	11.04	7.03
36	Midway/Coldstream	0.67	5.05	3.11	2.44
37	Morrell Park/Violetville	0.64	4.28	3.22	2.58
38	Mount Washington/Coldspring	3.00	4.84	3.81	0.81
39	North Baltimore/Guilford/Homeland	3.05	5.29	3.55	0.50
40	Northwood	0.48	1.80	1.20	0.72
41	Orangeville/East Highlandtown	0.92	6.62	4.75	3.83
42	Patterson Park North & East	0.27	12.30	6.52	6.25
43	Penn North/Reservoir Hill	2.64	12.45	8.18	5.54
44	Perkins/Middle East	0.98	16.89	16.53	15.55
45	Pimlico/Arlington/Hilltop	0.97	3.52	3.29	2.32
46	Poppleton/The Terraces/Hollins Market	1.04	10.17	10.57	9.53
47	Sandtown-Winchester/Harlem Park	1.41	5.94	5.93	4.52
48	South Baltimore	5.31	14.43	8.82	3.51
49	Southeastern	0.85	8.03	5.58	4.73
50	Southern Park Heights	0.78	4.49	4.03	3.25
51	Southwest Baltimore	0.86	6.10	5.99	5.13
52	The Waverlies	0.98	4.68	3.25	2.27
53	Upton/Druid Heights	1.11	10.12	8.88	7.77
54	Washington Village/ Pigtown	1.94	18.72	8.77	6.83
55	Westport/Mount Winans/Lakeland	0.32	4.95	4.60	4.28
Baltimore City		1.63	2.80	4.65	3.02

NOTES:


Total is not the sum of the columns, as one census tract, the jail, is removed from the analysis at the CSA level, yet the overall total.

See the EXPLANATIONS for calculation considerations and definitions of these Vital Signs.

		Percent of residential properties that are vacant and abandoned at year's end				Percent of residential properties with other types of housing violations (excluding vacant's) at year's end			
Community Statistical Area		2003	2007	2008	Change 2003-2008	2003	2007	2008	Change 2003-2008
1	Allendale/Irvington/South Hilton	3.26	3.75	3.72	0.46	2.77	3.35	2.85	0.08
2	Beechfield/Ten Hills/West Hills	0.32	0.21	0.18	-0.14	0.85	1.99	1.75	0.90
3	Belair-Edison	1.76	1.02	1.64	-0.12	1.73	2.43	2.20	0.47
4	Brooklyn/Curtis Bay/Hawkins Point	3.74	3.95	3.90	0.17	4.48	3.40	2.76	-1.72
5	Canton	1.54	0.95	1.01	-0.52	0.83	0.78	0.75	-0.08
6	Cedonia/Frankford	0.57	0.44	0.61	0.04	1.27	1.58	1.27	0.00
7	Cherry Hill	2.48	3.54	3.34	0.86	2.46	2.82	2.03	-0.43
8	Chinquapin Park/Belvedere	1.08	0.18	0.33	-0.74	2.30	0.97	1.04	-1.26
9	Claremont/Armistead	0.38	0.29	0.14	-0.24	2.16	2.69	1.88	-0.28
10	Clifton-Berea	20.39	24.64	26.77	6.38	2.01	10.60	6.01	4.00
11	Cross-Country/Cheswolde	0.21	0.10	0.15	-0.06	0.67	0.26	0.58	-0.09
12	Dickeyville/Franklintown	0.68	1.94	1.95	1.27	0.42	1.40	1.30	0.88
13	Dorchester/Ashburton	2.74	2.31	3.00	0.26	5.09	4.23	2.25	-2.84
14	Downtown/Seton Hill	3.88	12.96	7.67	3.79	3.27	0.74	5.56	2.29
15	Edmondson Village	2.47	3.33	2.99	0.52	3.47	3.21	2.68	-0.79
16	Fells Point	3.10	1.76	1.58	-1.52	2.79	0.68	0.95	-1.84
17	Forest Park/Walbrook	4.71	5.12	5.28	0.57	5.34	6.98	4.52	-0.82
18	Glen-Falstaff	1.08	0.52	0.65	-0.43	1.39	0.64	1.30	-0.09
19	Greater Charles Village/Barclay	8.48	10.91	11.33	2.86	4.08	3.54	4.25	0.17
20	Greater Govans	4.06	3.38	3.32	-0.75	2.43	3.30	1.99	-0.44
21	Greater Mondawmin	8.65	10.10	10.66	2.01	4.10	7.37	3.86	-0.24
22	Greater Roland Park/Poplar Hill	0.07	0.07	0.13	0.07	1.06	0.44	0.40	-0.66
23	Greater Rosemont	10.62	13.32	14.42	3.80	2.76	5.07	4.19	1.43
24	Greenmount East	24.57	36.99	37.70	13.13	1.95	14.15	9.71	7.76
25	Hamilton	0.44	0.24	0.39	-0.05	1.53	1.61	1.18	-0.35
26	Harford/Echodale	0.32	0.06	0.16	-0.16	1.21	1.21	0.91	-0.30
27	Highlandtown	2.84	1.92	2.09	-0.75	1.10	1.85	0.90	-0.20
28	Howard Park/West Arlington	1.94	1.60	1.88	-0.06	3.41	3.70	2.55	-0.86
29	Inner Harbor/Federal Hill	0.93	0.97	0.68	-0.26	1.01	0.72	0.43	-0.58
30	Jonestown/Oldtown	2.47	2.89	4.83	2.36	2.17	2.29	3.17	1.00
31	Lauraville	0.69	0.40	0.63	-0.06	2.25	2.01	1.34	-0.91
32	Loch Raven	0.14	0.09	0.14	0.00	4.07	0.66	1.05	-3.02
33	Madison/East End	24.63	21.36	24.40	-0.23	2.43	3.67	3.03	0.60
34	Medfield/Hampden/Woodberry/Remington	1.97	1.12	1.23	-0.75	3.05	1.25	0.81	-2.24
35	Midtown	4.83	6.58	6.75	1.91	5.35	2.64	6.04	0.69
36	Midway/Coldstream	14.27	17.22	16.49	2.22	4.78	7.80	5.90	1.12
37	Morrell Park/Violetville	1.42	0.97	0.80	-0.62	1.39	2.16	0.70	-0.69
38	Mount Washington/Coldspring	0.11	0.06	0.11	0.00	0.15	0.38	0.17	0.02
39	North Baltimore/Guilford/Homeland	0.06	0.21	0.25	0.19	0.59	0.99	0.64	0.05
40	Northwood	0.11	0.20	0.17	0.07	1.83	1.42	1.72	-0.11
41	Orangeville/East Highlandtown	1.73	1.63	1.66	-0.07	2.95	1.62	1.39	-1.56
42	Patterson Park North & East	9.47	8.92	8.10	-1.37	2.19	2.59	1.91	-0.28
43	Penn North/Reservoir Hill	16.92	18.74	18.27	1.35	5.80	6.10	7.06	1.26
44	Perkins/Middle East	28.90	49.92	48.09	19.19	1.17	4.15	4.65	3.48
45	Pimlico/Arlington/Hilltop	8.69	10.80	12.27	3.59	2.48	3.48	3.85	1.37
46	Poppleton/The Terraces/Hollins Market	12.50	16.43	19.38	6.88	5.15	9.22	9.18	4.03
47	Sandtown-Winchester/Harlem Park	22.96	30.48	32.53	9.57	2.84	8.11	6.85	4.01
48	South Baltimore	1.27	1.97	1.08	-0.19	0.69	0.59	0.50	-0.19
49	Southeastern	0.50	1.00	0.39	-0.12	3.17	0.67	0.94	-2.23
50	Southern Park Heights	11.76	14.85	17.19	5.44	2.74	5.10	7.21	4.47
51	Southwest Baltimore	19.93	22.41	22.89	2.96	4.26	6.27	3.45	-0.81
52	The Waverlies	4.95	4.29	3.18	-1.77	2.28	3.34	2.70	0.42
53	Upton/Druid Heights	22.00	35.16	33.93	11.93	2.52	5.83	9.82	7.30
54	Washington Village/ Pigtown	12.43	9.05	10.68	-1.75	4.32	5.37	1.62	-2.70
55	Westport/Mount Winans/Lakeland	5.50	8.15	8.17	2.67	3.37	4.01	1.46	-1.91
Baltimore City		6.86	7.76	7.96	1.10	2.62	3.88	2.87	0.25


NOTES:

Total is not the sum of the columns, as one census tract, the jail, is removed from the analysis at the CSA level, yet included in the overall total. See the EXPLANATIONS for calculation considerations and definitions of these Vital Signs.

		Median Sale Price				Housing Units Sold				Median Number of days on the Market			
Community Statistical Area		2003	2007	2008	% Change 2003 2008	2003	2007	2008	% Change 2003 2008	2003	2007	2008	% Change 2003 2008
1	Allendale/Irvington/South Hilton	\$58,250	\$100,000	\$102,000	75.11	196	277	106	-45.92	41	73	86	111.11
2	Beechfield/Ten Hills/West Hills	\$84,000	\$183,000	\$169,000	101.19	173	152	49	-71.68	26	74	112	330.77
3	Belair-Edison	\$59,000	\$119,000	\$106,000	79.66	373	405	169	-54.69	50	70	96	92.00
4	Brooklyn/Curtis Bay/Hawkins Point	\$55,100	\$95,600	\$89,900	63.16	240	304	133	-44.58	72	74	102	40.97
5	Canton	\$194,000	\$299,000	\$270,000	39.18	326	331	202	-38.04	31	101	116	274.19
6	Cedonia/Frankford	\$75,000	\$150,000	\$145,000	93.33	345	362	133	-61.45	37	68	91	144.59
7	Cherry Hill	\$46,000	\$67,000	\$55,000	19.57	11	25	5	-54.55	47	67	127	172.04
8	Chinquapin Park/Belvedere	\$84,700	\$152,000	\$169,500	100.12	116	141	58	-50.00	29	62	120	319.30
9	Claremont/Armistead	\$53,950	\$153,000	\$164,800	205.47	8	27	11	37.50	40	71	70	75.95
10	Clifton-Berea	\$43,000	\$67,000	\$66,875	55.52	71	209	134	88.73	42	75	114	174.70
11	Cross-Country/Cheswolde	\$129,500	\$205,000	\$224,000	72.97	137	151	52	-62.04	26	103	106	313.73
12	Dickeyville/Franklintown	\$160,000	\$238,500	\$253,250	58.28	16	8	10	-37.50	35	132	133	278.57
13	Dorchester/Ashburton	\$79,450	\$143,000	\$141,750	78.41	118	155	52	-55.93	53	71	110	108.57
14	Downtown/Seton Hill	\$69,650	\$292,500	\$250,000	258.94	11	63	33	200.00	20	85	224	1,020.00
15	Edmondson Village	\$56,000	\$109,000	\$131,000	133.93	82	149	48	-41.46	54	76	119	120.37
16	Fells Point	\$145,200	\$287,750	\$266,000	83.20	237	264	111	-53.16	35	113	109	211.43
17	Forest Park/Walbrook	\$60,840	\$108,425	\$114,750	88.61	120	144	64	-46.67	43	86	93	118.82
18	Glen-Falstaff	\$82,950	\$162,900	\$150,000	80.83	190	125	74	-61.05	31	71	101	225.81
19	Greater Charles Village/Barclay	\$106,750	\$235,000	\$197,000	84.54	210	284	114	-45.71	10	91	104	940.00
20	Greater Govans	\$63,450	\$122,500	\$125,000	97.01	158	195	86	-45.57	43	83	100	132.56
21	Greater Mondawmin	\$57,500	\$90,000	\$97,000	68.70	89	171	58	-34.83	38	67	107	185.33
22	Greater Roland Park/Poplar Hill	\$235,000	\$311,500	\$350,000	48.94	185	130	84	-54.59	9	83	89	888.89
23	Greater Rosemont	\$54,000	\$80,000	\$83,500	54.63	184	402	124	-32.61	61	79	80	31.15
24	Greenmount East	\$31,500	\$69,500	\$65,000	106.35	46	180	99	115.22	30	101	116	293.22
25	Hamilton	\$94,000	\$184,500	\$183,000	94.68	293	259	117	-60.07	27	79	99	266.67
26	Harford/Echodale	\$101,750	\$188,500	\$188,000	84.77	300	251	129	-57.00	20	74	102	410.00
27	Highlandtown	\$142,280	\$228,000	\$242,000	70.09	254	243	161	-36.61	29	97	120	321.05
28	Howard Park/West Arlington	\$75,750	\$160,000	\$168,000	121.78	118	145	61	-48.31	47	82	111	136.17
29	Inner Harbor/Federal Hill	\$220,000	\$329,000	\$300,000	36.36	403	394	227	-43.67	25	97	88	252.00
30	Jonestown/Oldtown	\$45,000	\$300,000	\$318,000	606.67	9	87	64	611.11	55	111	112	103.64
31	Lauraville	\$95,000	\$183,750	\$185,000	94.74	274	202	101	-63.14	29	85	97	240.35
32	Loch Raven	\$80,000	\$165,000	\$160,400	100.50	197	188	71	-63.96	24	71	100	316.67
33	Madison/East End	\$45,000	\$69,250	\$60,000	33.33	97	228	125	28.87	25	78	95	280.00
34	Medfield/Hampden/Woodberry/Remington	\$105,000	\$203,000	\$182,000	73.33	484	417	287	-40.70	10	70	96	860.00
35	Midtown	\$235,000	\$250,000	\$293,950	25.09	87	245	136	56.32	10	115	108	980.00
36	Midway/Coldstream	\$47,000	\$70,000	\$95,000	102.13	94	213	110	17.02	38	71	109	185.53
37	Morrell Park/Violetville	\$69,900	\$140,500	\$137,800	97.14	195	180	91	-53.33	37	80	112	205.48
38	Mount Washington/Coldspring	\$200,000	\$284,500	\$275,000	37.50	103	84	44	-57.28	7	69	84	1,100.00
39	North Baltimore/Guilford/Homeland	\$257,950	\$365,000	\$311,949	20.93	330	341	148	-55.15	8	94	93	1,062.50
40	Northwood	\$85,000	\$171,000	\$164,950	94.06	213	141	82	-61.50	25	77	103	310.00
41	Orangeville/East Highlandtown	\$61,000	\$145,000	\$145,000	137.70	183	191	110	-39.89	24	86	140	483.33
42	Patterson Park North & East	\$65,000	\$200,000	\$200,000	207.69	438	466	253	-42.24	18	105	96	433.33
43	Penn North/Reservoir Hill	\$65,000	\$133,000	\$151,000	132.31	123	193	62	-49.59	23	135	129	471.11
44	Perkins/Middle East	\$32,000	\$97,760	\$62,980	96.81	52	57	50	-3.85	24	78	85	259.57
45	Pimlico/Arlington/Hilltop	\$50,000	\$85,500	\$80,000	60.00	78	190	64	-17.95	57	85	112	96.49
46	Poppleton/The Terraces/Hollins Market	\$75,000	\$132,500	\$125,000	66.67	40	107	53	32.50	33	115	119	260.61
47	Sandtown-Winchester/Harlem Park	\$57,000	\$61,000	\$65,000	14.04	156	307	149	-4.49	29	77	118	305.17
48	South Baltimore	\$150,000	\$288,500	\$278,000	85.33	220	209	139	-36.82	31	104	93	200.00
49	Southeastern	\$62,000	\$127,000	\$133,500	115.32	63	75	37	-41.27	84	62	130	55.69
50	Southern Park Heights	\$45,000	\$81,900	\$87,514	94.48	118	223	81	-31.36	37	79	99	169.86
51	Southwest Baltimore	\$33,750	\$65,000	\$83,000	145.93	174	432	151	-13.22	51	92	112	118.63
52	The Waverlies	\$60,500	\$135,000	\$134,900	122.98	150	164	89	-40.67	32	76	98	211.11
53	Upton/Druid Heights	\$88,000	\$175,000	\$60,000	-31.82	128	165	75	-41.41	45	75	116	157.78
54	Washington Village/ Pigtown	\$59,450	\$146,500	\$154,950	160.64	122	246	96	-21.31	26	102	140	438.46
55	Westport/Mount Winans/Lakeland	\$54,500	\$100,000	\$99,900	83.30	80	144	41	-48.75	43	67	119	180.00
Baltimore City		\$81,000	\$150,000	\$155,000	91.36	9,455	11,853	5,450	-42.36	28	83	101	260.71


NOTES:

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See the EXPLANATIONS for calculation considerations and definitions of these Vital Signs.

		Racial Diversity Index - Percent chance that two people picked at random will be of different race/ethnicity	Economic Diversity Index - Percent chance that two households picked at random will be in a different earned income range group
Community Statistical Area		2000	2000
1	Allendale/Irvington/South Hilton	22.24	70.73
2	Beechfield/Ten Hills/West Hills	37.72	77.92
3	Belair-Edison	35.26	76.74
4	Brooklyn/Curtis Bay/Hawkins Point	44.17	68.91
5	Canton	15.92	76.80
6	Cedonia/Frankford	44.02	73.97
7	Cherry Hill	5.80	50.45
8	Chinquapin Park/Belvedere	43.38	77.42
9	Claremont/Armistead	50.69	63.55
10	Clifton-Berea	3.49	63.06
11	Cross-Country/Cheswolde	35.64	77.10
12	Dickeyville/Franklintown	26.64	66.67
13	Dorchester/Ashburton	3.38	73.79
14	Downtown/Seton Hill	56.56	63.48
15	Edmondson Village	3.51	75.69
16	Fells Point	45.53	78.51
17	Forest Park/Walbrook	6.21	71.98
18	Glen-Falstaff	50.37	74.24
19	Greater Charles Village/Barclay	62.14	62.86
20	Greater Govans	12.89	73.59
21	Greater Mondawmin	3.65	70.79
22	Greater Roland Park/Poplar Hill	20.27	71.28
23	Greater Rosemont	3.07	66.80
24	Greenmount East	4.10	59.22
25	Hamilton	45.77	78.52
26	Harford/Echodale	50.76	77.55
27	Highlandtown	27.84	72.33
28	Howard Park/West Arlington	6.49	77.06
29	Inner Harbor/Federal Hill	33.08	76.52
30	Jonestown/Oldtown	30.74	46.06
31	Lauraville	52.64	79.25
32	Loch Raven	31.72	77.40
33	Madison/East End	16.43	68.61
34	Medfield/Hampden/Woodberry/Remington	27.74	75.99
35	Midtown	57.72	65.16
36	Midway/Coldstream	4.83	71.04
37	Morrell Park/Violetville	19.46	74.75
38	Mount Washington/Coldspring	40.74	75.74
39	North Baltimore/Guilford/Homeland	33.82	72.39
40	Northwood	18.33	79.12
41	Orangeville/East Highlandtown	33.45	69.90
42	Patterson Park North & East	58.23	70.37
43	Penn North/Reservoir Hill	10.64	64.02
44	Perkins/Middle East	14.30	48.66
45	Pimlico/Arlington/Hilltop	9.44	68.63
46	Poppleton/The Terraces/Hollins Market	29.32	57.41
47	Sandtown-Winchester/Harlem Park	3.34	54.93
48	South Baltimore	8.57	77.93
49	Southeastern	53.49	66.51
50	Southern Park Heights	4.18	62.51
51	Southwest Baltimore	41.55	64.39
52	The Waverlies	22.52	73.31
53	Upton/Druid Heights	7.27	49.87
54	Washington Village/ Pigtown	7.27	63.67
55	Westport/Mount Winans/Lakeland	44.75	71.61

NOTES:


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See the EXPLANATIONS calculation considerations and definitions of these Vital Signs.

		Percent of housing units owner-occupied (single family homes and condo units only)			
Community Statistical Area		2003	2007	2008	Change 2003-2008
1	Allendale/Irvington/South Hilton	71.07	67.85	66.41	-4.65
2	Beechfield/Ten Hills/West Hills	84.31	82.08	84.36	0.06
3	Belair-Edison	77.45	70.97	69.95	-7.50
4	Brooklyn/Curtis Bay/Hawkins Point	57.29	50.52	51.73	-5.56
5	Canton	69.18	67.79	69.85	0.67
6	Cedonia/Frankford	83.58	79.92	81.20	-2.38
7	Cherry Hill	61.01	56.98	55.12	-5.90
8	Chinquapin Park/Belvedere	74.94	73.79	75.36	0.43
9	Claremont/Armistead	75.24	58.58	79.74	4.50
10	Clifton-Berea	42.94	38.42	37.27	-5.66
11	Cross-Country/Cheswolde	86.64	84.20	87.97	1.33
12	Dickeyville/Franklinton	75.00	67.96	71.10	-3.90
13	Dorchester/Ashburton	78.28	74.99	75.13	-3.15
14	Downtown/Seton Hill	37.86	43.38	41.05	3.19
15	Edmondson Village	75.64	72.07	71.92	-3.72
16	Fells Point	51.52	51.72	51.71	0.19
17	Forest Park/Walbrook	68.19	64.85	63.90	-4.29
18	Glen-Falstaff	81.56	77.01	78.82	-2.75
19	Greater Charles Village/Barclay	43.83	44.57	45.79	1.97
20	Greater Govans	67.84	64.94	66.94	-0.89
21	Greater Mondawmin	63.51	56.99	57.49	-6.02
22	Greater Roland Park/Poplar Hill	75.56	65.61	77.27	1.72
23	Greater Rosemont	60.76	55.14	53.03	-7.73
24	Greenmount East	34.77	31.42	30.38	-4.39
25	Hamilton	87.31	84.78	85.67	-1.64
26	Harford/Echodale	88.40	84.21	86.34	-2.05
27	Highlandtown	66.54	64.07	63.51	-3.03
28	Howard Park/West Arlington	79.21	78.95	78.90	-0.31
29	Inner Harbor/Federal Hill	68.36	59.95	64.59	-3.77
30	Jonestown/Oldtown	48.26	39.70	45.45	-2.81
31	Lauraville	82.39	79.75	80.60	-1.78
32	Loch Raven	84.29	81.18	82.94	-1.35
33	Madison/East End	36.94	29.80	27.84	-9.11
34	Medfield/Hampden/Woodberry/Remington	70.18	66.93	70.14	-0.04
35	Midtown	42.91	36.46	41.86	-1.06
36	Midway/Coldstream	49.44	45.15	42.46	-6.98
37	Morrell Park/Violetville	79.13	75.43	78.42	-0.71
38	Mount Washington/Coldspring	85.16	87.08	86.11	0.96
39	North Baltimore/Guilford/Homeland	76.77	72.40	75.72	-1.06
40	Northwood	87.74	86.23	85.31	-2.43
41	Orangeville/East Highlandtown	70.03	59.47	61.60	-8.42
42	Patterson Park North & East	47.64	49.97	48.63	0.99
43	Penn North/Reservoir Hill	40.85	40.40	39.69	-1.17
44	Perkins/Middle East	34.17	36.99	33.47	-0.70
45	Pimlico/Arlington/Hilltop	62.23	57.36	57.34	-4.88
46	Poppleton/The Terraces/Hollins Market	34.94	32.59	33.55	-1.38
47	Sandtown-Winchester/Harlem Park	35.69	35.33	34.45	-1.23
48	South Baltimore	71.17	67.17	66.32	-4.85
49	Southeastern	75.60	68.54	71.31	-4.29
50	Southern Park Heights	51.54	47.90	49.28	-2.26
51	Southwest Baltimore	38.73	32.34	31.38	-7.36
52	The Waverlies	66.20	66.17	65.09	-1.11
53	Upton/Druid Heights	30.54	33.62	33.93	3.39
54	Washington Village/ Pigtown	42.78	44.13	46.13	3.35
55	Westport/Mount Winans/Lakeland	61.50	57.45	57.14	-4.36
Baltimore City		62.32	60.67	60.10	-2.22

NOTES:

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See the EXPLANATIONS for calculation considerations and definitions of these Vital Signs.

		Affordability Index - Percent of households that rent or own who pay more than 30 percent of their household income for housing costs	
Community Statistical Area		Rent	Mortgage
1	Allendale/Irvington/South Hilton	39.64	32.15
2	Beechfield/Ten Hills/West Hills	32.57	31.19
3	Belair-Edison	33.59	28.62
4	Brooklyn/Curtis Bay/Hawkins Point	40.77	35.15
5	Canton	36.33	29.87
6	Cedonia/Frankford	44.35	28.19
7	Cherry Hill	42.24	46.24
8	Chinquapin Park/Belvedere	39.00	37.66
9	Claremont/Armistead	36.02	24.34
10	Clifton-Berea	43.00	47.01
11	Cross-Country/Cheswolde	44.82	25.10
12	Dickeyville/Franklintown	42.83	59.29
13	Dorchester/Ashburton	42.10	40.28
14	Downtown/Seton Hill	40.45	55.74
15	Edmondson Village	38.90	39.20
16	Fells Point	32.98	25.93
17	Forest Park/Walbrook	41.91	40.65
18	Glen-Falstaff	38.81	33.21
19	Greater Charles Village/Barclay	46.58	22.17
20	Greater Govans	36.85	34.09
21	Greater Mondawmin	42.54	37.72
22	Greater Roland Park/Poplar Hill	37.94	17.65
23	Greater Rosemont	46.46	36.14
24	Greenmount East	40.02	30.00
25	Hamilton	35.00	32.43
26	Harford/Echodale	40.41	29.42
27	Highlandtown	42.94	37.04
28	Howard Park/West Arlington	43.23	37.41
29	Inner Harbor/Federal Hill	33.03	23.38
30	Jonestown/Oldtown	38.87	33.73
31	Lauraville	29.17	27.05
32	Loch Raven	34.18	27.77
33	Madison/East End	47.00	35.73
34	Medfield/Hampden/Woodberry/Remington	38.41	25.18
35	Midtown	36.72	32.94
36	Midway/Coldstream	43.13	30.54
37	Morrell Park/Violetville	30.82	29.50
38	Mount Washington/Coldspring	28.32	20.49
39	North Baltimore/Guilford/Homeland	38.39	16.53
40	Northwood	36.22	29.34
41	Orangeville/East Highlandtown	33.00	37.34
42	Patterson Park North & East	38.17	33.23
43	Penn North/Reservoir Hill	42.07	37.66
44	Perkins/Middle East	43.74	37.20
45	Pimlico/Arlington/Hilltop	50.75	41.29
46	Poppleton/The Terraces/Hollins Market	36.32	28.65
47	Sandtown-Winchester/Harlem Park	40.19	35.96
48	South Baltimore	39.69	29.43
49	Southeastern	39.48	21.67
50	Southern Park Heights	45.02	43.55
51	Southwest Baltimore	41.33	34.86
52	The Waverlies	44.71	35.98
53	Upton/Druid Heights	38.97	30.33
54	Washington Village/ Pigtown	51.88	33.10
55	Westport/Mount Winans/Lakeland	36.07	42.74
Baltimore City		40.04	31.62

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* The formerly reported dataset of Evictions has been discontinued die to a lack of a souce.

		Rate of properties under mortgage foreclosure (out of all residential properties)*				Total residential properties			
Community Statistical Area		2003	2007	2008	Change 2003-2008	2003	2007	2008	% Change 2003-2008
1	Allendale/Irvington/South Hilton	2.58	2.83	2.27	-0.31	5,585	5,580	5,517	-1.22
2	Beechfield/Ten Hills/West Hills	2.29	2.05	1.72	-0.57	3,409	3,320	3,370	-1.14
3	Belair-Edison	3.92	2.76	2.73	-1.20	6,319	6,456	6,419	1.58
4	Brooklyn/Curtis Bay/Hawkins Point	2.56	2.27	2.66	0.10	4,257	4,232	4,278	0.49
5	Canton	0.65	1.96	1.71	1.06	3,709	4,334	4,149	11.86
6	Cedonia/Frankford	3.45	3.52	2.41	-1.04	6,290	6,385	6,389	1.57
7	Cherry Hill	2.07	0.81	0.71	-1.36	967	988	987	2.07
8	Chinquapin Park/Belvedere	2.30	1.79	1.30	-1.01	2,693	2,736	2,699	0.22
9	Claremont/Armistead	2.69	2.33	1.74	-0.95	521	688	691	32.63
10	Clifton-Berea	1.63	1.40	1.04	-0.59	5,415	4,919	5,009	-7.50
11	Cross-Country/Cheswolde	0.63	0.43	0.55	-0.08	2,851	3,056	2,743	-3.79
12	Dickeyville/Franklintown	1.35	0.32	1.62	0.27	296	309	308	4.05
13	Dorchester/Ashburton	3.17	3.13	2.77	-0.40	3,467	3,543	3,462	-0.14
14	Downtown/Seton Hill	1.62	1.69	2.71	1.09	309	355	665	115.21
15	Edmondson Village	3.38	2.12	2.27	-1.12	2,837	2,879	2,913	2.68
16	Fells Point	0.83	1.28	1.53	0.70	3,484	3,981	3,982	14.29
17	Forest Park/Walbrook	2.79	3.29	2.47	-0.32	2,908	2,888	2,878	-1.03
18	Glen-Falstaff	2.48	1.25	1.56	-0.92	3,710	3,684	3,852	3.83
19	Greater Charles Village/Barclay	1.64	1.34	1.76	0.12	3,904	3,803	3,529	-9.61
20	Greater Govans	2.92	2.94	2.57	-0.35	3,765	3,842	3,769	0.11
21	Greater Mondawmin	2.68	2.51	1.32	-1.37	3,467	3,632	3,498	0.89
22	Greater Roland Park/Poplar Hill	0.17	0.20	0.30	0.13	3,015	3,059	3,036	0.70
23	Greater Rosemont	2.44	2.65	2.51	0.07	7,421	7,386	7,345	-1.02
24	Greenmount East	1.30	1.13	1.11	-0.19	4,700	4,331	4,233	-9.94
25	Hamilton	2.45	2.38	2.16	-0.29	4,365	4,586	4,404	0.89
26	Harford/Echodale	2.13	2.32	1.62	-0.51	4,981	4,876	4,943	-0.76
27	Highlandtown	1.49	1.64	2.81	1.32	3,096	3,237	3,206	3.55
28	Howard Park/West Arlington	2.98	2.78	2.49	-0.50	3,150	3,055	3,137	-0.41
29	Inner Harbor/Federal Hill	0.79	0.92	1.41	0.61	5,035	5,892	5,759	14.38
30	Jonestown/Oldtown	2.70	1.77	1.87	-0.83	1,295	1,869	1,925	48.65
31	Lauraville	2.68	1.99	2.06	-0.61	4,485	4,267	4,413	-1.61
32	Loch Raven	3.12	2.59	1.77	-1.35	4,234	4,356	4,303	1.63
33	Madison/East End	3.03	1.81	2.18	-0.86	3,427	3,544	3,262	-4.81
34	Medfield/Hampden/Woodberry/Remington	1.50	1.06	1.32	-0.18	6,533	6,706	6,759	3.46
35	Midtown	0.69	1.14	1.35	0.66	2,752	3,236	3,261	18.50
36	Midway/Coldstream	2.25	2.10	2.18	-0.07	4,268	4,002	3,985	-6.63
37	Morrell Park/Violetville	2.45	2.27	1.47	-0.98	3,105	3,081	3,137	1.03
38	Mount Washington/Coldspring	0.96	1.30	0.40	-0.56	1,765	1,610	1,757	-0.45
39	North Baltimore/Guilford/Homeland	0.50	0.79	0.34	-0.16	5,158	5,163	5,300	2.75
40	Northwood	2.67	1.93	1.87	-0.80	4,681	4,453	4,594	-1.86
41	Orangeville/East Highlandtown	2.08	1.15	1.22	-0.86	3,413	3,565	3,370	-1.26
42	Patterson Park North & East	2.99	1.95	2.88	-0.11	6,557	5,894	6,224	-5.08
43	Penn North/Reservoir Hill	2.78	3.16	3.38	0.59	2,913	2,876	2,933	0.69
44	Perkins/Middle East	0.89	0.51	0.66	-0.22	2,028	1,184	1,204	-40.63
45	Pimlico/Arlington/Hilltop	3.10	2.82	2.44	-0.66	4,167	4,008	3,976	-4.58
46	Poppleton/The Terraces/Hollins Market	2.63	2.09	2.64	0.02	1,600	1,436	1,362	-14.88
47	Sandtown-Winchester/Harlem Park	1.19	1.55	1.70	0.52	6,159	5,823	5,985	-2.83
48	South Baltimore	1.27	1.97	1.23	-0.04	2,754	2,842	3,423	24.29
49	Southeastern	1.73	1.53	1.22	-0.52	1,787	1,694	1,809	1.23
50	Southern Park Heights	2.52	2.91	2.32	-0.20	4,406	4,094	4,048	-8.13
51	Southwest Baltimore	1.90	2.16	2.26	0.36	8,468	8,250	8,309	-1.88
52	The Waverlies	2.59	2.22	2.03	-0.55	2,707	2,563	2,704	-0.11
53	Upton/Druid Heights	0.91	2.04	2.46	1.54	2,741	2,204	2,240	-18.28
54	Washington Village/ Pigtown	2.69	2.73	3.42	0.73	2,751	2,751	2,781	1.09
55	Westport/Mount Winans/Lakeland	3.10	2.07	1.41	-1.69	2,127	2,122	2,130	0.14
Baltimore City		2.15	1.78	1.89	-0.26	206,738	205,938	206,829	0.04

NOTES:

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* This number might differ from that reported on the Baltimore City Foreclosure Filings website because these numbers are processed and deduplicated.