# Housing & Community Development



Baltimore followed national housing market trends, experiencing a boom in the housing market with increasing home sales, increasing home values, and decreasing days on market in the early part of the decade, followed by sharp declines when the housing market bubble burst with fewer homes being sold, decreasing home values, and increasing foreclosures in 2008 and 2009.

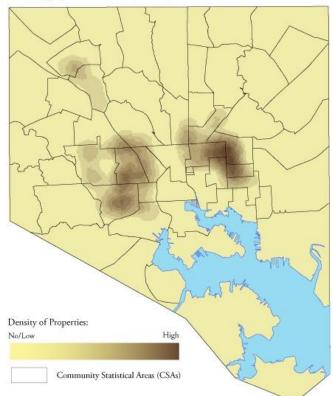
Despite the continued stagnant housing market nationally and locally in Maryland, in 2009 Baltimore's housing market exhibited a level of resiliency. While the median sales price declined, its decline was modest (\$5,000) and while days on market increased, the increase was slight (1 day). The total number of homes sold continued to decline falling by 28% from 2008 to 2009. Masked by examining the data at the City level are the changes and variation occurring at the

neighborhood level.

Consistent with the housing market downturn, many of the neighborhoods that had experienced improvements in the number and value of homes sold during the housing boom are beginning to lose momentum. Many of neighborhoods are suffering from a combination of multiple negative housing market conditions. For example, Reservoir Hill, which had experienced an increase in the number of homes sold and prices during the housing boom had the greatest price decline from 2008 to 2009 and the highest rate of foreclosure filings in 2009. Sandtown-Winchester/Harlem Park experienced a decline in home sales price and had a high vacancy rate in 2009. Southern Park Heights, an area targeted for development by the City, experienced decreases in the number of homes sold and decreasing home sales prices. Madison/East End,

experienced declines in the number of homes sold,

# Density of Vacant Properties, 2009



Source: Baltimore City Department of Housing and Community Development

value of those homes sold, high rates of foreclosure filings, low owner-occupancy, and high rates of vacant and abandoned homes.

While a multitude of factors impact the City's housing market, there are two significant problems negatively impacting the City's housing market: foreclosures, and vacant and abandoned homes.

Baltimore City has experienced a significant increase in the number and rate of foreclosures (filings). After falling from 5,255 foreclosure filings in 2000 to 3,190 in 2005, the number of foreclosure filings in Baltimore City rose to 6,263 in 2009. From 2008 to 2009, foreclosure filings in Baltimore City increased by 60%. In 12 of the 55 CSAs, filings more than doubled. Foreclosures not only impact families and homeowners, through such negative consequences as the loss of household wealth or a stable home, they also impact communities through adding to neighborhood instability and declining property values.

Vacant and abandoned homes are a significant detriment to neighborhood conditions, the ability to sell homes, and housing values. In 2009, there were nearly 16,400 residential properties that were vacant and abandoned in Baltimore City. This means that nearly 8 out of every 100 homes in Baltimore City are classified as vacant and abandoned. The combination of foreclosed properties and vacant and abandoned housing is a serious problem that needs to be addressed to improve the City's neighborhoods.

BNIA-JFI tracks 12 indicators to track the City's housing and community development. These indicators are grouped into five categories: residential investment activity; housing vacancy; housing sales and value; owner-occupied housing; and foreclosure filings. Highlights of these housing conditions include:

# Housing Sales and Values

In 2009, Baltimore's housing market exhibited a level of resiliency. While still off their peaks during the housing boom, prices of the homes sold and length of time on the market managed to stay nearly steady despite a continued decrease in the number of homes sold in Baltimore City. There was significant variation in home sales prices, and the number of homes sold at the neighborhood level. BNIA-JFI tracks the number of homes sold, the median price of the homes sold, and median number of days a home was on the market as indicators of the housing market and demand for housing in Baltimore City. This data comes from First American Real Estate Solutions (FARES) and Maryland Regional Information Systems (MRIS). Data from FARES takes into account both market and private transactions.

- The median sales price of homes sold in Baltimore City decreased by \$5,000 or approximately 3.3% from \$150,000 in 2008 to \$145,000 in 2009. From 2000 to 2009, home prices in Baltimore City have increased by nearly 123%.
- From 2008 to 2009, the median sales price of homes sold in Baltimore City declined in 51 of the 55 CSAs. The greatest decreases in sales price were in Penn North/Reservoir Hill (-59.2%), Sandtown-Winchester/Harlem Park (-53.9%), and Claremont/Armistead (-45.8%).
- From 2008 to 2009 the number of homes sold in Baltimore City decreased. In 2008, there were 6,733 homes sold and in 2009, there were 4,834 homes sold in Baltimore City.
- From 2008 to 2009, 51 CSAs experienced a decline in the number of homes sold and 4 CSAs experienced an increase in the number of homes sold.
- The CSAs that experienced the greatest increase in the number of homes sold from 2008 to 2009 include: Fells Point (30); South Baltimore (23); Patterson Park North and East (6); and Canton (5).

- The CSAs that experienced the greatest decrease in the number of homes sold from 2008 to 2009 include: Sandtown-Winchester/Harlem Park (112); Clifton/Berea (109); and Southwest Baltimore (109).
- From the peak of the market in 2005, where the median number of days on the market was 17, in 2009 it took exactly 6 times longer to sell a house.

# Foreclosure Filings

The percentage of homes receiving a mortgage foreclosure filing is an indicator of homeownership conditions, lending, and affordability. The indicator reflects the residential properties where the bank or lending company has filed for a foreclosure proceeding with the Baltimore City Circuit Court. Mortgage foreclosure filings are an important early measure of housing and property conditions as they precede the possible actual

foreclosure, sale of the property, or curing of the default.

- The number of Baltimore City homes receiving a mortgage foreclosure filing increased by 60% from 3,909 in 2008 to 6,263 homes in 2009.
- In 2009, the number of Baltimore City receiving a foreclosure filing nearly doubled from the level experienced in 2005.
- In 2009, slightly more than 3.0% of the City's



- residential properties received a foreclosure filing. The highest rates of properties with a foreclosure filing were located in Penn North/Reservoir Hill (5.5%), Patterson Park North and East (4.8%), and Madison/East End (4.6%).
- In 2009, the lowest rates of properties with a foreclosure filing were located in Greater Roland Park/Poplar Hill (0.7%) and North Baltimore/Guilford/Homewood (0.9%).
- In all 55 CSAs, the percentage of properties with a foreclosure filing increased from 2008 to 2009.

# Housing Vacancy

Vacant and abandoned homes are an easily recognized indicator of a neighborhood's housing conditions and vacant properties can negatively affect a neighborhood. They lower home values, are places where crime might occur, and are fire hazards. Vacant and abandoned homes are locations that are dilapidated, unlivable, and boarded. This data is provided by the Baltimore City Department of Housing and Community Development and represent a snapshot in time because properties can enter and exit the vacant and abandoned database on a daily basis.

- The percentage of properties that are vacant and abandoned in Baltimore City has increased slightly from slightly less than 8.0% in 2008 to 8.1% in 2009. In 2009, there were almost 16,800 vacant and abandoned properties in the City.
- In 2009, eight 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 (48.9%), Greenmount East (38.5%), Upton/Druid Heights (35.8%), Sandtown-Winchester/Harlem Park (32.1%), Clifton-Berea (27.1%), Madison/East End (24.5%), Southwest Baltimore (23.8%), and Poppleton/The Terraces/Hollins Market (20.7%).
- In 2009, twenty-five of the 55 CSAs in Baltimore City had less than 2% of properties classified as being vacant and abandoned. Of these, 15 CSAs had less than 1% of properties classified as being vacant and abandoned.

# Residential Investment Activity

BNIA-JFI tracks the percentage of residential properties that receive rehabilitation permits exceeding \$5,000. This amount is considered to be a level where the work being performed on a property is greater than basic repairs and indicates that an investment is being made in the property. This data is provided by the Baltimore City Department of Housing and Community Development. While the percentage of homes receiving rehabilitation permits has increased from 2001 to 2009, the percentage has decreased from 2008 to 2009.

The percentage of homes that received permits for rehabilitation exceeding \$5,000 decreased from 3.4% in 2008 to 2.6% in 2009. In 2009, the CSA in which the greatest percentage of homes received a rehabilitation permit was Highlandtown (5.6%) and the CSA with the lowest percentage was Cherry Hill at 0.4%.

# Owner-Occupied Housing

Owner-occupancy can measure both the affordability and turnover within a neighborhood and is used to understand the level of investment and homeownership. The data comes from Maryland Property View (Maryland Department of Planning) and is the total number of properties where the person living at the address is the principal resident divided by the total number of residential properties in the neighborhood.

- From 2000 to 2009, the percentage of homes that are owner-occupied decreased from 64.9% to 59.1% in Baltimore City. This decrease may be due in part to investors purchasing homes during the real estate boom but not living in these properties, the large number of foreclosures, and the number of vacant properties.
- In 2009, the CSA with the lowest owner-occupancy rate was Madison/East End (27.2%) and the highest was Mount Washington/Coldspring (84.7%).

	Community Statistical Area	Mea	lian Price of H	omes Sola	!	Median Number of Days on Market			
	Sommunity Change and The	2008*	2009	Change	Change from Base Year*	2008*	2009	Change	Change from Base Year*
1	Allendale/Irvington/South Hilton	\$ 102,000.00	\$ 89,195.50	-12.6	62.3	85.5	108.0	26.3	47.9
2	Beechfield/Ten Hills/West Hills	\$ 169,000.00	\$ 154,950.00	-8.3	110.8	112.0	132.0	17.9	127.6
3	Belair-Edison	\$ 106,000.00	\$ 99,900.00	-5.8	72.2	96.0	95.5	-0.5	70.5
	Brooklyn/Curtis Bay/Hawkins Point	\$ 89,900.00	\$ 80,000.00	-11.0	68.4	101.5	94.0	-7.4	18.2
	Canton	\$ 270,000.00	\$ 240,000.00	-11.1	131.9	116.0	92.0	-20.7	240.7
	Cedonia/Frankford	\$ 145,000.00	\$ 130,000.00	-10.3	83.3	90.5	95.0	5.0	50.8
	Cherry Hill	\$ 55,000.00	\$ 93,500.00	70.0	76.4	126.5	106.0	-16.2	112.0
	Chinquapin Park/Belvedere Claremont/Armistead	\$ 169,500.00	\$ 167,000.00	-1.5	128.9	119.5	89.0	-25.5	93.5
	Clifton-Berea	\$ 164,800.00 \$ 66,875.00	\$ 100,000.00 \$ 50,000.00	-39.3 -25.2	55.0 19.0	69.5 114.0	112.0 86.0	61.2 -24.6	38.3 50.9
	Cross-Country/Cheswolde	\$ 224,000.00	\$ 206,250.00	-7.9	112.6	105.5	119.5	13.3	184.5
	Dickeyville/Franklintown	\$ 253,250.00	\$ 205,000.00	-19.1	64.0	132.5	109.5	-17.4	148.9
	Dorchester/Ashburton	\$ 141,750.00	\$ 100,500.00	-29.1	43.8	109.5	102.0	-6.8	61.9
	Downtown/Seton Hill	\$ 250,000.00	\$ 220,000.00	-12.0	252.0	224.0	66.5	-70.3	-48.0
15	Edmondson Village	\$ 131,000.00	\$ 90,000.00	-31.3	46.5	119.0	97.0	-18.5	81.3
	Fells Point	\$ 266,000.00	\$ 245,000.00	-7.9	172.2	109.0	101.0	-7.3	215.6
17	Forest Park/Walbrook	\$ 114,750.00	\$ 105,000.00	-8.5	75.0	93.0	92.0	-1.1	38.3
18	Glen-Falstaff	\$ 150,000.00	\$ 131,000.00	-12.7	79.7	101.0	100.0	-1.0	61.3
19	Greater Charles Village/Barclay	\$ 197,000.00	\$ 189,000.00	-4.1	132.6	104.0	109.5	5.3	123.5
20	Greater Govans	\$ 125,000.00	\$ 105,000.00	-16.0	84.5	100.0	101.0	1.0	60.3
21	Greater Mondawmin	\$ 97,000.00	\$ 84,300.00	-13.1	43.1	107.0	107.5	0.5	39.6
22	Greater Roland Park/Poplar Hill	\$ 350,000.00	\$ 295,000.00	-15.7	73.5	89.0	83.0	-6.7	621.7
23	Greater Rosemont	\$ 83,500.00	\$ 55,000.00	-34.1	10.0	80.0	85.0	6.3	0.0
	Greenmount East	\$ 65,000.00	\$ 48,000.00	-26.2	20.0	116.0	112.0	-3.4	121.8
	Hamilton	\$ 183,000.00	\$ 155,000.00	-15.3	87.9	99.0	99.0	0.0	33.8
	Harford/Echodale	\$ 188,000.00	\$ 169,250.00	-10.0	99.1	102.0	119.5	17.2	121.3
	Highlandtown	\$ 242,000.00	\$ 210,000.00	-13.2	200.0	120.0	110.0	-8.3	124.5
	Howard Park/West Arlington	\$ 168,000.00	\$ 109,500.00	-34.8	54.2	111.0	110.0	-0.9	124.5
	Inner Harbor/Federal Hill Jonestown/Oldtown	\$ 300,000.00 \$ 318,000.00	\$ 276,250.00	-7.9 -15.3	97.3 433.4	88.0 112.0	99.0 139.0	12.5 24.1	280.8 414.8
	Lauraville	\$ 185,000.00	\$ 269,352.00 \$ 167,000.00	-13.3 -9.7	111.4	97.0	106.0	9.3	71.0
	Loch Raven	\$ 160,400.00	\$ 148,500.00	-7.4	109.2	100.0	97.5	-2.5	74.1
	Madison/East End	\$ 60,000.00	\$ 50,000.00	-16.7	11.1	95.0	75.0	-21.1	-2.6
	Medfield/Hampden/Woodberry/Remington	\$ 182,000.00	\$ 175,000.00	-3.8	169.4	96.0	105.0	9.4	144.2
	Midtown	\$ 293,950.00	\$ 242,900.00	-17.4	74.0	108.0	127.5	18.1	244.6
	Midway/Coldstream	\$ 95,000.00	\$ 59,000.00	-37.9	19.9	108.5	113.5	4.6	64.5
	Morrell Park/Violetville	\$ 137,800.00	\$ 129,760.00	-5.8	116.4	111.5	105.5	-5.4	25.6
38	Mount Washington/Coldspring	\$ 275,000.00	\$ 293,500.00	6.7	159.7	84.0	85.0	1.2	254.2
	North Baltimore/Guilford/Homeland	\$ 311,948.50	\$ 365,000.00	17.0	65.2	93.0	116.0	24.7	792.3
40	Northwood	\$ 164,950.00	\$ 138,749.50	-15.9	85.0	102.5	87.5	-14.6	98.9
41	Orangeville/East Highlandtown	\$ 145,000.00	\$ 118,300.00	-18.4	129.2	140.0	102.0	-27.1	53.4
42	Patterson Park North & East	\$ 200,000.00	\$ 159,900.00	-20.1	181.0	96.0	106.0	10.4	107.8
43	Penn North/Reservoir Hill	\$ 151,000.00	\$ 50,946.00	-66.3	2.7	128.5	122.0	-5.1	79.4
	Perkins/Middle East	\$ 62,980.00	\$ 197,075.00	212.9	203.2	84.5	140.0	65.7	218.2
	Pimlico/Arlington/Hilltop	\$ 80,000.00	\$ 70,000.00	-12.5	33.3	112.0	89.0	-20.5	5.3
	Poppleton/The Terraces/Hollins Market	\$ 125,000.00	\$ 99,750.00	-20.2	121.7	119.0	126.0	5.9	200.0
	Sandtown-Winchester/Harlem Park	\$ 65,000.00	\$ 25,250.00	-61.2	-45.1	117.5	111.5	-5.1	82.8
	South Baltimore	\$ 278,000.00	\$ 248,000.00	-10.8	195.2	93.0	86.0	-7.5	177.4
	Southeastern	\$ 133,500.00	\$ 125,000.00	-6.4	140.4	130.0	116.0	-10.8	38.1
	Southern Park Heights Southwest Baltimore	\$ 87,514.00 \$ 83,000.00	\$ 43,400.00 \$ 50,000.00	-50.4	-13.0	98.5	94.0 106.0	-4.6 -4.9	25.3 19.1
	The Waverlies	\$ 83,000.00	\$ 50,000.00	-39.8 -14.8	17.6 98.3	111.5 98.0	106.0	2.0	69.5
	Upton/Druid Heights	\$ 60,000.00	\$ 80,000.00	33.3	81.8	116.0	100.0	-12.9	-5.6
	Washington Village/ Pigtown	\$ 154,950.00	\$ 154,000.00	-0.6	242.2	140.0	116.0	-17.1	93.3
	Westport/Mount Winans/Lakeland	\$ 99,900.00	\$ 85,250.00	-14.7	60.8	119.0	85.0	-28.6	13.3
	Baltimore City	\$155,000.00	\$150,000.00	-3.2	130.8	101.0	102.0	1.0	96.2

 $<sup>^{\</sup>ast}\, \text{The year } 2000$  is used as the Base Year.

Community Statistical Area	İ	Number of	<sup>c</sup> Homes So	ld	Percent of Housing Units tha Owner-Occupied			hat are
	2008	2009	Change	Change from Base Year*	2008	2009	Change	Change from Base Year*
1 Allendale/Irvington/South Hilton	106	94	-11.3	-41.3	66.4	65.9	-0.5	-9.5
2 Beechfield/Ten Hills/West Hills	49	72	46.9	-57.9	84.4	84.1	-0.3	-1.2
3 Belair-Edison	169	129	-23.7	-59.6	69.9	67.9	-2.0	-14.4
4 Brooklyn/Curtis Bay/Hawkins Point	133	106	-20.3	-45.6	51.7	50.7	-1.0	-12.3
5 Canton	202	237	17.3	-6.0	69.8	69.8	-0.1	-0.5
6 Cedonia/Frankford	133	150	12.8	-52.8	81.2	78.5	-2.7	-7.9
7 Cherry Hill	5	6	20.0	-45.5	55.1 75.4	53.9	-1.2	-8.0
8 Chinquapin Park/Belvedere     9 Claremont/Armistead	58 11	50 17	-13.8 54.5	-63.2 30.8	79.7	73.3 75.9	-2.0 -3.9	-5.5 0.6
10 Clifton-Berea	134	53	-60.4	-58.3	37.3	36.9	-0.4	-9.4
11 Cross-Country/Cheswolde	52	78	50.0	-41.8	88.0	84.6	-3.4	-2.1
12 Dickeyville/Franklintown	10	5	-50.0	-61.5	71.1	71.2	0.1	-3.9
13 Dorchester/Ashburton	52	58	11.5	-48.2	75.1	74.6	-0.5	-5.9
14 Downtown/Seton Hill	33	40	21.2	166.7	41.1	41.9	0.8	3.3
15 Edmondson Village	48	45	-6.3	-39.2	71.9	71.5	-0.4	-6.8
16 Fells Point	111	199	79.3	16.4	51.7	51.9	0.2	-1.3
17 Forest Park/Walbrook	64	67	4.7	-15.2	63.9	63.5	-0.4	-6.5
18 Glen-Falstaff	74	75	1.4	-53.7	78.8	77.8	-1.0	-4.7
19 Greater Charles Village/Barclay	114	119	4.4	-26.1	45.8	45.4	-0.4	0.5
20 Greater Govans	86	70	-18.6	-42.1	66.9	65.5	-1.5	-6.1
21 Greater Mondawmin	58	64	10.3	-34.0	57.5	56.5	-1.0	-11.0
22 Greater Roland Park/Poplar Hill	84	105	25.0	-30.5	77.3	76.1	-1.1	0.5
23 Greater Rosemont	124	107	-13.7	-42.5	53.0	51.4	-1.7	-14.9
24 Greenmount East	99	79	-20.2	0.0	30.4	30.4	0.0	-8.7
25 Hamilton	117	141	20.5	-50.2	85.7	82.6	-3.1	-5.3
26 Harford/Echodale	129	124	-3.9	-55.4	86.3	84.5	-1.8	-4.7
27 Highlandtown	161	160	-0.6	-11.6	63.5	62.9	-0.6	-9.1
28 Howard Park/West Arlington	61	54	-11.5	-37.9	78.9	78.4	-0.5	-3.9
29 Inner Harbor/Federal Hill	227 64	275	21.1	-28.0	64.6 45.5	63.2	-1.4	-4.2
30 Jonestown/Oldtown 31 Lauraville	101	68 105	6.3 4.0	1600.0 -54.1	80.6	45.9 78.3	0.5 -2.3	-1.4 -6.0
32 Loch Raven	71	82	15.5	-58.6	82.9	81.2	-2.3	-4.9
33 Madison/East End	125	75	-40.0	-40.5	27.8	27.2	-0.6	-16.0
34 Medfield/Hampden/Woodberry/Remington	287	253	-11.8	-17.9	70.1	70.5	0.4	-0.9
35 Midtown	136	118	-13.2	55.3	41.9	43.5	1.6	3.1
36 Midway/Coldstream	110	58	-47.3	-45.3	42.5	41.9	-0.6	-10.1
37 Morrell Park/Violetville	91	97	6.6	-35.3	78.4	78.0	-0.4	-3.9
38 Mount Washington/Coldspring	44	40	-9.1	-59.6	86.1	84.7	-1.5	1.2
39 North Baltimore/Guilford/Homeland	148	169	14.2	-44.2	75.7	75.7	0.0	-0.2
40 Northwood	82	90	9.8	-51.1	85.3	84.3	-1.0	-4.1
41 Orangeville/East Highlandtown	110	93	-15.5	-38.8	61.6	59.6	-2.0	-15.9
42 Patterson Park North & East	253	308	21.7	-16.1	48.6	49.1	0.5	-8.8
43 Penn North/Reservoir Hill	62	52	-16.1	-46.9	39.7	39.0	-0.7	-4.6
44 Perkins/Middle East	50	38	-24.0	-50.6	33.5	33.0	-0.5	-4.1
45 Pimlico/Arlington/Hilltop	64	58	-9.4	-49.1	57.3	55.6	-1.7	-11.0
46 Poppleton/The Terraces/Hollins Market	53	41	-22.6	-4.7	33.6	34.0	0.4	-5.2
47 Sandtown-Winchester/Harlem Park	149	106	-28.9	-42.7	34.5	33.4	-1.1	-3.0
48 South Baltimore	139	212	52.5	35.0	66.3	71.7	5.3	-2.9
49 Southeastern	37	37	0.0	-41.3	71.3	70.6	-0.7	-8.9
50 Southern Park Heights	81	89	9.9	-23.9	49.3	48.3	-1.0	-6.1
51 Southwest Baltimore	151	125	-17.2	-43.4	31.4	29.8 64.1	-1.6	-12.6
52 The Waverlies 53 Upton/Druid Heights	89 75	61 50	-31.5	-44.5 -21.9	65.1 33.9	33.3	-1.0	-5.7 2.1
<ul><li>53 Upton/Druid Heights</li><li>54 Washington Village/ Pigtown</li></ul>	75 96	50 97	-33.3 1.0	-21.9 -19.2	46.1	46.0	-0.7 -0.1	2.1 -4.5
55 Westport/Mount Winans/Lakeland	41	46	12.2	-19.2	57.1	56.1	-0.1	-4.5
Baltimore City	5,450	5,482	0.6	-35.5	60.1	59.1	-1.0	-5.8

 $<sup>^{\</sup>ast}\, The\, year\, 2000$  is used as the Base Year.

	Community Statistical Area		sure (ou	es under m t of all resi erties)*	0 0	Affordability Index- Percent of Households Spending More than 30% of their Income on Housing Costs***		
		2008	2009	Change	Change from Base Year**	Rent	Mortgage	
1	Allendale/Irvington/South Hilton	2.3	3.4	1.2	0.1	66.4	65.9	
2	Beechfield/Ten Hills/West Hills	1.7	3.0	1.2	0.6	84.4	84.1	
3	Belair-Edison	2.7	4.1	1.4	1.0	69.9	67.9	
4	Brooklyn/Curtis Bay/Hawkins Point	2.7	2.7	0.0	-1.1	51.7	50.7	
5	Canton Cedonia/Frankford	1.7 2.4	3.1 4.2	1.4	1.6	69.8 81.2	69.8 78.5	
7	Cherry Hill	0.7	1.6	0.9	0.7	55.1	53.9	
8	Chinquapin Park/Belvedere	1.3	2.1	0.8	-0.1	75.4	73.3	
9	Claremont/Armistead	1.7	4.3	2.6	1.8	79.7	75.9	
10	Clifton-Berea	1.0	2.6	1.6	-0.3	37.3	36.9	
11	Cross-Country/Cheswolde	0.5	1.1	0.6	0.5	88.0	84.6	
12	Dickeyville/Franklintown	1.6	2.5	0.9	-0.9	71.1	71.2	
13	Dorchester/Ashburton	2.8	4.1	1.4	0.9	75.1	74.6	
14	Downtown/Seton Hill	2.7	3.1	0.4	-0.6	41.1	41.9	
15	Edmondson Village	2.3	3.0	0.7	0.6	71.9	71.5	
16	Fells Point	1.5	2.5	1.0	1.2	51.7	51.9	
17	Forest Park/Walbrook	2.5	4.4	2.0	1.9	63.9	63.5	
18	Glen-Falstaff	1.6	2.2	0.7	0.4	78.8	77.8	
19	Greater Charles Village/Barclay	1.8	2.8	1.1	0.8	45.8	45.4	
20		2.6	3.9	1.3	1.0	66.9	65.5	
21	Greater Mondawmin	0.3	3.8 0.7	2.5 0.4	0.6	57.5 77.3	56.5 76.1	
22	Greater Roland Park/Poplar Hill Greater Rosemont	2.5	3.4	0.4	0.8	53.0	51.4	
24	Greenmount East	1.1	1.7	0.6	-0.7	30.4	30.4	
25	Hamilton	2.2	3.7	1.5	2.0	85.7	82.6	
26	Harford/Echodale	1.6	3.0	1.3	1.1	86.3	84.5	
27	Highlandtown	2.8	3.6	0.8	1.2	63.5	62.9	
28	Howard Park/West Arlington	2.5	3.5	1.0	1.3	78.9	78.4	
29	Inner Harbor/Federal Hill	1.4	1.9	0.4	0.9	64.6	63.2	
30	Jonestown/Oldtown	1.9	3.1	1.2	1.5	45.5	45.9	
31	Lauraville	2.1	3.2	1.2	1.3	80.6	78.3	
32	Loch Raven	1.8	3.3	1.5	0.6	82.9	81.2	
	Madison/East End	2.2	4.5	2.4	-2.1	27.8	27.2	
	Medfield/Hampden/Woodberry/Remington	1.3	2.0	0.7	0.5	70.1	70.5	
	Midtown	1.3	1.7	0.4	0.1	41.9	43.5	
	Midway/Coldstream	2.2	3.7	1.5	0.4	42.5	41.9	
37	Morrell Park/Violetville	1.5	2.9	1.4	0.6	78.4 86.1	78.0 84.7	
	Mount Washington/Coldspring  North Baltimore/Guilford/Homeland	0.4	1.2 0.9	0.8	0.5	75.7	75.7	
	Northwood	1.9	2.4	0.5	0.4	85.3	84.3	
41	Orangeville/East Highlandtown	1.2	2.2	1.0	-0.4	61.6	59.6	
	Patterson Park North & East	2.9	4.8	1.9	-0.3	48.6	49.1	
43	Penn North/Reservoir Hill	3.4	5.5	2.1	2.5	39.7	39.0	
44	Perkins/Middle East	0.7	3.2	2.5	1.6	33.5	33.0	
45	Pimlico/Arlington/Hilltop	2.4	3.1	0.6	-0.2	57.3	55.6	
46	Poppleton/The Terraces/Hollins Market	2.6	3.7	1.0	1.5	33.6	34.0	
47	Sandtown-Winchester/Harlem Park	1.7	2.6	0.9	-0.3	34.5	33.4	
	South Baltimore	1.2	2.4	1.2	0.6	66.3	71.7	
49	Southeastern	1.2	2.5	1.3	0.8	71.3	70.6	
	Southern Park Heights	2.3	3.5	1.2	-0.5	49.3	48.3	
51	Southwest Baltimore	2.3	3.3	1.0	-0.4	31.4	29.8	
	The Waverlies	2.0	3.6	1.5	0.5	65.1	64.1	
	Upton/Druid Heights	2.5	3.6	1.1	1.0	33.9	33.3	
54 55	0 0 0	3.4 1.4	4.5 2.9	1.1	0.8 -0.7	46.1 57.1	46.0 56.1	
	*					60.1	59.1	
	Baltimore City	1.9	3.0	1.1	0.5	60.1	59.1	

<sup>\*</sup> This number might differ from that reported on the Baltimore City Foreclsoure Filings website because these numbers are processed and deduplicated.

 $<sup>\</sup>ensuremath{^{**}}$  The year 2000 is used as the Base Year.

<sup>\*\*\*</sup> Year 2000 U.S. Census data is used to calculate this indicator.

	Community Statistical Area		int and A	tial Proper bandoned i		Percent of Residential Properties Housing Violations (Excludi Vacants) at Year's End			uding
	,	2008	2009	Change	Change from Base Year*	2008*	2009	Change	Change from Base Year*
1	Allendale/Irvington/South Hilton	3.7	4.2	0.5	1.9	2.8	5.1	2.2	-0.6
2	Beechfield/Ten Hills/West Hills	0.2	0.4	0.2	0.1	1.8	3.6	1.8	0.3
3	Belair-Edison	1.6	1.9	0.3	0.7	2.2	2.9	0.7	-1.4
4	Brooklyn/Curtis Bay/Hawkins Point	3.9	4.2	0.3	1.5	2.8	3.5	0.7	0.0
5	Canton	1.0	1.1	0.1	-0.1	0.7	0.8	0.0	-2.2
6	Cedonia/Frankford Cherry Hill	0.6	0.7	-0.2	0.1 2.2	1.3	1.4	0.2	-0.8 0.9
8	Chinquapin Park/Belvedere	3.3 0.3	3.1 0.3	0.0	-0.1	2.0	2.8	0.8	-0.2
9	Claremont/Armistead	0.5	0.0	-0.1	0.0	1.9	2.2	0.3	-2.3
10	Clifton-Berea	26.8	27.1	0.3	8.6	6.0	3.2	-2.8	-3.3
	Cross-Country/Cheswolde	0.1	0.1	0.0	-0.1	0.6	0.6	0.0	-3.6
12		1.9	1.3	-0.7	0.9	1.3	2.8	1.5	0.3
	Dorchester/Ashburton	3.0	3.3	0.3	1.5	2.3	3.4	1.1	-8.2
14	Downtown/Seton Hill	7.7	8.6	1.0	5.6	5.6	4.6	-0.9	-5.3
15	Edmondson Village	3.0	3.1	0.1	0.7	2.7	7.0	4.3	0.6
16	Fells Point	1.6	1.6	0.0	-1.9	1.0	2.6	1.6	-6.8
17	Forest Park/Walbrook	5.3	5.4	0.2	3.4	4.5	4.8	0.3	-10.8
18	Glen-Falstaff	0.6	0.7	0.1	0.2	1.3	2.1	0.8	-3.1
19	Greater Charles Village/Barclay	11.3	10.5	-0.9	4.7	4.3	3.4	-0.9	-9.7
20	Greater Govans	3.3	3.5	0.1	-0.4	2.0	2.4	0.4	-2.9
21	Greater Mondawmin	10.7	11.2	0.6	5.6	3.9	3.7	-0.1	-3.1
	Greater Roland Park/Poplar Hill	0.1	0.1	0.0	0.0	0.4	0.5	0.1	-0.6
	Greater Rosemont	14.4	14.6	0.2	6.4	4.2	3.7	-0.4	-2.1
	Greenmount East	37.7	38.5	0.8	21.6	9.7	4.2	-5.5	-3.1
	Hamilton	0.4	0.4	0.0	0.1	1.2	1.6	0.4	-1.7
	Harford/Echodale	0.2	0.2	0.0	-0.2	0.9	1.3	0.4	-1.8
	Highlandtown Howard Park/West Arlington	2.1	2.0	0.0	-1.2 -0.3	0.9 2.6	2.5 3.8	1.6	-0.9 -5.4
	Inner Harbor/Federal Hill	0.7	0.6	-0.1	-0.3	0.4	1.0	0.6	-2.5
	Jonestown/Oldtown	4.8	5.2	0.3	2.9	3.2	2.5	-0.6	-5.0
	Lauraville	0.6	0.7	0.1	0.0	1.3	1.1	-0.2	-4.4
	Loch Raven	0.1	0.1	0.0	0.0	1.0	1.0	-0.1	-2.4
	Madison/East End	24.4	24.5	0.1	2.9	3.0	3.7	0.6	-4.6
	Medfield/Hampden/Woodberry/Remington	1.2	1.2	0.0	-0.3	0.8	0.9	0.1	-2.4
35	Midtown	6.7	6.4	-0.4	2.8	6.0	5.5	-0.5	-20.4
36	Midway/Coldstream	16.5	16.4	-0.1	6.9	5.9	4.4	-1.5	-8.9
	Morrell Park/Violetville	0.8	1.3	0.5	0.1	0.7	4.3	3.6	2.2
38	Mount Washington/Coldspring	0.1	0.2	0.1	0.0	0.2	0.1	-0.1	-0.7
39	North Baltimore/Guilford/Homeland	0.2	0.2	0.0	0.2	0.6	0.8	0.2	-0.4
	Northwood	0.2	0.3	0.1	0.1	1.7	1.0	-0.7	-4.3
	Orangeville/East Highlandtown	1.7	1.8	0.1	0.0	1.4	1.9	0.5	-2.0
	Patterson Park North & East	8.1	7.4	-0.7	-2.4	1.9	3.1	1.2	-3.5
	Penn North/Reservoir Hill	18.3	17.6	-0.7	6.0	7.1	7.3	0.3	-8.9
	Perkins/Middle East	48.1	48.9	0.8	26.7	4.7	1.8	-2.8	-4.9
	Pimlico/Arlington/Hilltop	12.3	12.2	-0.1	9.6	3.8	3.4	-0.4	-5.1
	Poppleton/The Terraces/Hollins Market	19.4	20.6	1.3	10.1	9.2	6.2	-3.0	-3.7
	Sandtown-Winchester/Harlem Park South Baltimore	32.5 1.1	32.1 1.2	-0.4 0.2	12.9	6.9 0.5	7.8 0.7	0.9	-1.0 -2.3
	South Baltimore Southeastern	0.4	0.4	0.2	-0.1 -0.2	0.9	1.7	0.2	-2.3 -0.9
	Southern Park Heights	17.2	17.5	0.0	11.0	7.2	6.3	-0.9	-3.0
	Southwest Baltimore	22.9	23.8	0.9	9.9	3.5	4.7	1.2	-7.3
	The Waverlies	3.2	3.0	-0.2	-1.2	2.7	2.6	-0.1	-2.7
	Upton/Druid Heights	33.9	35.8	1.9	17.2	9.8	10.9	1.1	0.5
	Washington Village/ Pigtown	10.7	10.8	0.1	1.8	1.6	3.7	2.1	-4.5
	Westport/Mount Winans/Lakeland	8.2	7.8	-0.3	3.4	1.5	3.7	2.3	0.4
	Baltimore City	8.0	8.1	0.1	2.8	2.9	3.1	0.3	-3.4

 $<sup>^{\</sup>ast}\, \text{The year } 2001$  is used as the Base Year.

	Community Statistical Area		ilitation	Properties i Permits Ex 5,000		Total Housing Units			
	Community Statistical Area	2008	2009	Change	Change from Base Year**	2008	2009	Change	Change from Base Year**
1	Allendale/Irvington/South Hilton	1.7	1.9	0.2	1.4	5,517	5,567	0.9	-0.4
2	Beechfield/Ten Hills/West Hills	1.3	2.2	1.0	1.5	3,370	3,408	1.1	-0.2
3	Belair-Edison	1.4	1.1	-0.3	0.7	6,419	6,298	-1.9	-0.2
4	Brooklyn/Curtis Bay/Hawkins Point	2.7	1.3	-1.4	0.9	4,278	4,288	0.2	0.2
5	Canton	4.7	5.3	0.7	-0.7	4,149	4,017	-3.2	12.4
6	Cedonia/Frankford	1.3	1.3	0.0	0.7	6,389	6,294	-1.5	0.0
7	Cherry Hill	1.6	0.4	-1.2	-0.2	987	988	0.1	-1.1 -0.8
8	Chinquapin Park/Belvedere Claremont/Armistead	1.9	1.4	-0.5 0.3	0.6	2,699 691	2,679 696	-0.7 0.7	33.3
10	Clifton-Berea	3.7	2.4	-1.3	2.2	5,009	4,991	-0.4	-8.4
11	Cross-Country/Cheswolde	3.5	2.3	-1.2	0.8	2,743	2,870	4.6	0.8
	Dickeyville/Franklintown	9.7	2.2	-7.5	0.1	308	319	3.6	8.9
	Dorchester/Ashburton	2.1	2.4	0.3	1.5	3,462	3,454	-0.2	-0.6
	Downtown/Seton Hill	2.0	1.2	-0.8	-3.5	665	671	0.9	129.0
	Edmondson Village	1.1	2.1	1.0	1.2	2,913	2,843	-2.4	0.2
	Fells Point	6.4	4.5	-1.9	-0.5	3,982	4,053	1.8	17.3
	Forest Park/Walbrook	3.3	2.3	-1.1	1.1	2,878	2,888	0.3	-0.7
18	Glen-Falstaff	1.0	1.6	0.6	0.9	3,852	3,713	-3.6	0.1
19	Greater Charles Village/Barclay	6.1	3.5	-2.6	2.4	3,529	3,700	4.8	-5.4
	Greater Govans	2.5	1.7	-0.8	0.9	3,769	3,723	-1.2	-1.9
21	Greater Mondawmin	4.0	2.1	-1.9	1.6	3,498	3,436	-1.8	-1.2
22	Greater Roland Park/Poplar Hill	4.0	3.3	-0.7	1.4	3,036	3,005	-1.0	0.3
23	Greater Rosemont	2.7	2.3	-0.4	1.6	7,345	7,363	0.2	-1.0
24	Greenmount East	4.7	3.7	-1.0	3.3	4,233	4,142	-2.1	-13.3
25	Hamilton	1.3	1.6	0.3	1.1	4,404	4,359	-1.0	-0.3
26	Harford/Echodale	1.0	1.2	0.2	0.6	4,943	5,007	1.3	0.2
27	Highlandtown	5.6	5.6	0.0	0.8	3,206	3,175	-1.0	4.2
28	Howard Park/West Arlington	3.1	1.8	-1.2	0.7	3,137	3,135	-0.1	-0.4
29	Inner Harbor/Federal Hill	4.4	4.7	0.3	0.0	5,759	5,880	2.1	19.2
30	Jonestown/Oldtown	2.1	1.8	-0.3	0.4	1,925	1,922	-0.2	43.6
31	Lauraville	1.8	2.0	0.2	1.1	4,413	4,489	1.7	0.0
32	Loch Raven	0.6	0.6	0.0	0.3	4,303	4,231	-1.7	0.0
	Madison/East End	6.9	3.7	-3.2	3.5	3,262	3,210	-1.6	-7.0
	Medfield/Hampden/Woodberry/Remington	3.6	2.2	-1.4	1.3	6,759	6,745	-0.2	2.0
	Midtown	5.5	2.9	-2.6	1.3	3,261	3,285	0.7	20.1
	Midway/Coldstream	2.9	2.2	-0.6	1.5	3,985	4,197	5.3	-1.7
	Morrell Park/Violetville	1.2	1.1	-0.2	0.4	3,137	3,139	0.1	1.1
	Mount Washington/Coldspring	3.1	2.3	-0.9	0.3	1,757	1,759	0.1	-0.7
	North Baltimore/Guilford/Homeland	2.7	2.9	0.2	1.0	5,300	5,108	-3.6	-1.3
	Northwood	1.1	1.2	0.1	0.7	4,594	4,675	1.8	-0.2
	Orangeville/East Highlandtown	2.2	2.6	0.4	2.0	3,370	3,423	1.6	0.2
	Patterson Park North & East	7.0	5.2	-1.8	2.2	6,224	6,257	0.5	-0.8
	Penn North/Reservoir Hill	7.5	5.1	-2.4	3.6	2,933	2,982	1.7	1.7
	Perkins/Middle East	5.4	3.9	-1.5	3.0	1,204	1,220	1.3	-46.5
	Pimlico/Arlington/Hilltop  Penpleten/The Terrace/Helling Market	2.2	2.5	0.3 -4.2	1.8	3,976	4,005	0.7 -0.4	-3.3
	Poppleton/The Terraces/Hollins Market	7.8	3.5		2.8	1,362 5,985	1,356 6,099		-16.9
47	Sandtown-Winchester/Harlem Park South Baltimore	5.2 7.7	2.9	-2.3 -2.1	2.2 1.0		3,077	1.9 -10.1	-5.2 11.2
	South Baltimore Southeastern	7.7 0.8	5.5 1.7	0.8	0.9	3,423 1,809	1,808	-10.1	11.2 1.5
	Southeastern Southern Park Heights	3.7	2.2	-1.5	1.6	4,048	4,085	0.9	-8.2
	Southwest Baltimore	5.6	2.6	-1.5 -2.9	1.9	8,309	8,245	-0.8	-8.2 -2.8
	The Waverlies	2.7	2.1	-0.5	1.2	2,704	2,693	-0.6	-2.6
	Upton/Druid Heights	6.7	4.7	-2.0	4.2	2,704	2,197	-0.4	-17.5
	Washington Village/ Pigtown	8.1	5.4	-2.7	4.7	2,781	2,752	-1.0	6.2
	Westport/Mount Winans/Lakeland	1.8	1.8	0.0	1.4	2,130	2,131	0.0	-0.3
	Baltimore City	3.4	2.6	-0.8	1.4	206,829	207,052	0.1	-0.1

<sup>\*\*</sup> The year 2000 is used as the Base Year

	Community Statistical Area	Racial Diversity Index - Perecent Chance that Two Residents Picked at Random will be of a Different Race/Ethnicity	Economic Diversity Index - Percent Chance that Two Households Picked at Random will be in a Different Earned-Income Range Group
1	Allendale/Irvington/South Hilton	22.2	70.7
2	Beechfield/Ten Hills/West Hills	37.7	77.9
3	Belair-Edison	35.3	76.7
4	Brooklyn/Curtis Bay/Hawkins Point	44.2	68.9
5	Canton	15.9	76.8
6	Cedonia/Frankford	44.0	74.0
7	Cherry Hill	5.8	50.4
8	Chinquapin Park/Belvedere	43.4	77.4
9	Claremont/Armistead	50.7	63.6
	Clifton-Berea	3.5	63.1
	Cross-Country/Cheswolde	35.6	77.1
	Dickeyville/Franklintown	26.6	66.7
	Dorchester/Ashburton	3.4	73.8
14	Downtown/Seton Hill	56.6	63.5
	Edmondson Village	3.5	75.7
	Fells Point	45.5	78.5
	Forest Park/Walbrook	6.2	72.0
	Glen-Falstaff	50.4	74.2
19	Greater Charles Village/Barclay	62.1	62.9
	Greater Govans	12.9	73.6
21	Greater Mondawmin	3.6	70.8
	Greater Roland Park/Poplar Hill	20.3	71.3
	Greater Rosemont	3.1	66.8
24	Greenmount East	4.1	59.2
25	Hamilton	45.8	78.5
26	Harford/Echodale	50.8	77.6
27	Highlandtown	27.8	72.3
28	Howard Park/West Arlington	6.5	77.1
29	Inner Harbor/Federal Hill	33.1	76.5
30	Jonestown/Oldtown	30.7	46.1
31	Lauraville	52.6	79.2
32	Loch Raven	31.7	77.4
33	Madison/East End	16.4	68.6
34	Medfield/Hampden/Woodberry/Remington	27.7	76.0
35	Midtown	57.7	65.2
36	Midway/Coldstream	4.8	71.0
37	Morrell Park/Violetville	19.5	74.8
38	Mount Washington/Coldspring	40.7	75.7
39	North Baltimore/Guilford/Homeland	33.8	72.4
40	Northwood	18.3	79.1
41	Orangeville/East Highlandtown	33.5	69.9
42	Patterson Park North & East	58.2	70.4
43	Penn North/Reservoir Hill	10.6	64.0
44	Perkins/Middle East	14.3	48.7
45	Pimlico/Arlington/Hilltop	9.4	68.6
46	Poppleton/The Terraces/Hollins Market	29.3	57.4
47	Sandtown-Winchester/Harlem Park	3.3	54.9
48	South Baltimore	8.6	77.9
49	Southeastern	53.5	66.5
50	Southern Park Heights	4.2	62.5
51	Southwest Baltimore	41.5	64.4
52	The Waverlies	22.5	73.3
53	Upton/Druid Heights	7.3	49.9
54	Washington Village/ Pigtown	7.3	63.7
55	Westport/Mount Winans/Lakeland	44.8	71.6

<sup>\*\*</sup> The year 2000 is used as the Base Year