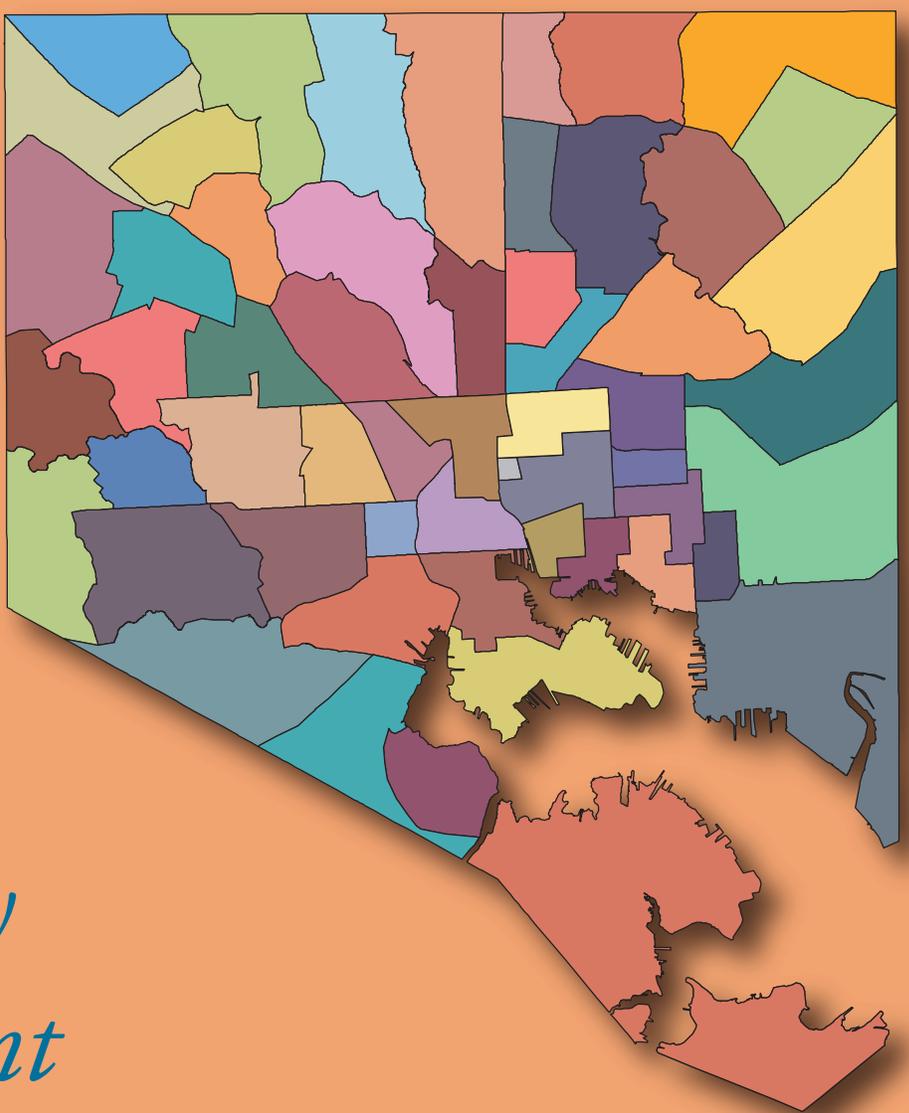


Spring 2014



VITAL SIGNS

12th Edition



*Housing &
Community
Development*



**BALTIMORE NEIGHBORHOOD
INDICATORS ALLIANCE**
Jacob France Institute





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The national economic recession that began in 2007 dramatically changed the nature of housing markets throughout the United States, and Baltimore City's neighborhoods have not been immune to the devastating effects of the foreclosure crisis, declines in sales prices, tightening of mortgage markets and a general over-supply of housing regionally and nationally. *Vital Signs 12* shows that many housing market indicators are experiencing positive turnaround. Sales prices increased in 2012 for the first time since 2006 and distressed sales through foreclosures declined.

Although *Vital Signs* reports have been tracking housing-related indicators since 2000, these recent housing market forces combined with other factors of neighborhood change in an urban setting required the development of a more robust set of indicators to truly assist neighborhoods preparing for ongoing change. Beginning with *Vital Signs 11*, new additions to Housing & Community Development indicators should help neighborhoods track the following issues:

Nature of Sales: Mortgage-based sales generally suggest that the housing unit will be owner-occupied. Cash-based sales suggest investment transactions that may not be occupied by the buyer, or possibly not occupied at all¹. Bank-owned (REO) sales occur after a property owner has been foreclosed upon, which typically means that displacement has occurred.

Unoccupied vs. vacant: Vacant and abandoned housing is relatively easy to identify with boarded up windows and/or an official condemnation notice. Homes that are unoccupied and do not have anyone living in them are less obvious from appearance alone, but are a growing concern for many neighborhoods. Homes that the United States Postal Service no longer delivers mail to can be considered unoccupied.

Tax relief: Although Baltimore City has one of the highest property tax rates in the State of Maryland, many residents avail themselves to tax credit programs based on ownership status, income eligibility and/or rehabilitation of historic properties

In *Vital Signs 12*, BNIA-JFI tracks twenty existing and one new indicator for Community Statistical Areas² (CSAs) designed to follow the City's housing and community development market over time. These indicators are grouped into the following categories: *market, affordability, tax credits, permits and code enforcement, and total residential properties.*

¹ Alan Mallach, "Depopulation, Market Collapse and Property Abandonment" in *Rebuilding America's Legacy Cities*, Alan Mallach editor, 2012. The American Assembly.

² CSAs are groups of census tracts that correspond to neighborhoods. See *Vital Signs 12* Introduction

Data

Data for *Vital Signs 12* Housing indicators comes from sources that can be grouped into the following categories:

City sources: Baltimore City Department of Housing, Baltimore City Circuit Court, Baltimore City Department of Finance

State sources: Maryland Department of Planning

Federal sources: United States Postal Service, Bureau of the Census, American Community Survey

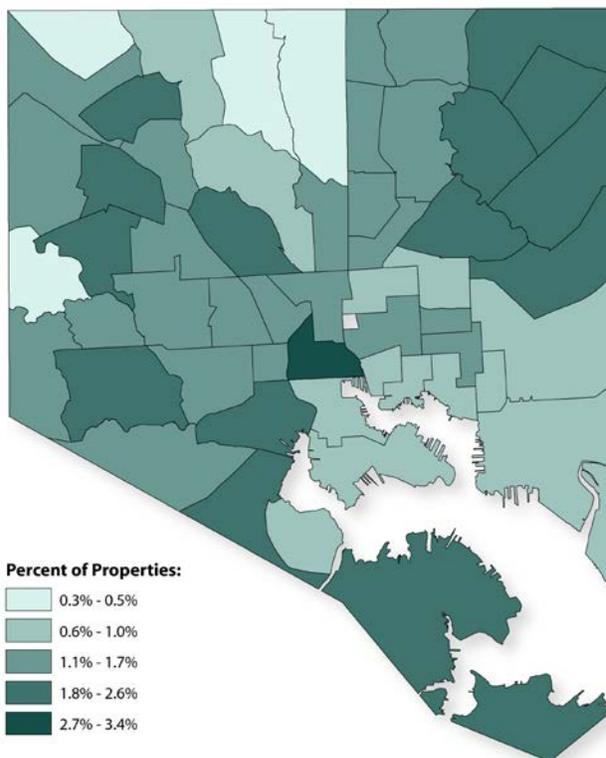
Proprietary sources: First American Real Estate Solutions, RBIntel

When possible, indicators are created by normalizing data by the number of residential properties to establish rates that allow for comparison across neighborhoods and over time.

Housing Market

Eight housing market indicators for Baltimore's neighborhoods are included in *Vital Signs 12*: *total number of homes sold; median price of homes sold; median number of days on market; percent of homes sold in foreclosure; percent of homes sold for cash; percent of properties under mortgage foreclosure;*

Percent of Properties Receiving Foreclosure Filings, 2012

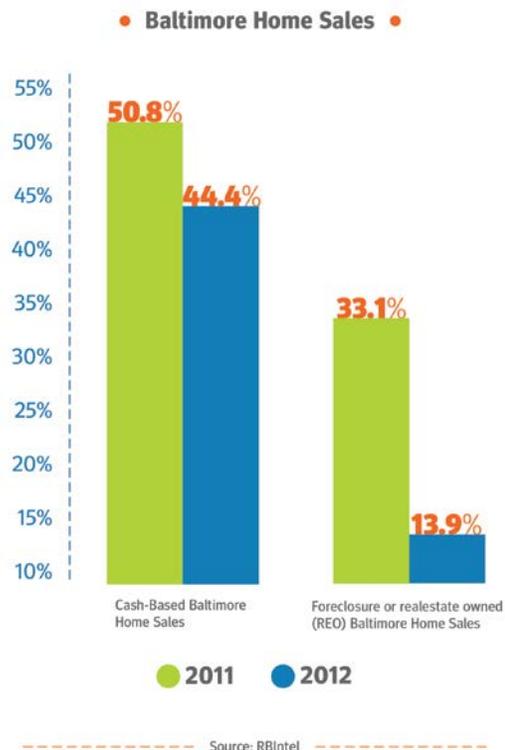


percentage of properties that are owner-occupied; and percent of residential properties that do not receive mail.

- Between 2011 and 2012, the total number of homes sold in Baltimore City **decreased** by 0.4% from 5,188 to 5,166. The greatest decreases were experienced in Claremont/Armistead, Clifton-Berea, Sandtown-Winchester/Harlem Park, Pimlico/Arlington/Hilltop, and Greater Rosemont. The median sales price of homes sold also **increased** by 35% from \$100,000 to \$135,000. Large percentage **increases** in home sales prices were experienced in Madison/East End, Greater Rosemont, and Penn North/Reservoir Hill.
- In 2012, 25 CSAs experienced an **increase** in the number of homes sold and 40 CSAs experienced an **increase** in

the median value of homes that were sold from 2011 to 2012. However, these did not occur in the same neighborhoods. The greatest increase in the number of homes sold occurred in Downtown/Seton Hill, Midtown, and Canton. The greatest percentage increase in median sales price occurred in Madison/East End, Greater Rosemont, Penn North/Reservoir Hill, and Greater Govans.

- The median number of days that a house was listed on the market **decreased** from 60 in 2011 to 43 in 2012 for Baltimore City overall, and **decreased** in all 55 CSAs from 2011 to 2012. The CSAs where it took the least amount of time to sell a home in 2012 included: Howard Park/West Arlington; Highlandtown; Canton; Cherry Hill; Mt. Washington/Coldspring.
- The percentage of properties in Baltimore City receiving a mortgage foreclosure filing **increased** slightly from 1.0% in 2011 to 1.4% in 2012, with an increase in 47 of the 55 CSAs. The highest foreclosure rates occurred in Downtown/Seton Hill (3.4%) and Washington Village (2.6%). The lowest foreclosure filing rates occurred in Greater Roland Park/Poplar Hill (0.3%) and Dickeyville/Franklinton (0.3%).
- Baltimore City’s owner-occupancy rate **increased** by 0.2% from 57.6% in 2011 to 57.8% in 2012; the owner-occupancy rate **increased** in 26 CSAs and **declined** in 29 CSAs. The CSAs with the highest rates of owner-occupancy were Cross-Country/Cheswolde (83.6%) and Mt. Washington/Coldspring (83.3%).
- Between 2011 and 2012, the percentage of all homes sold in Baltimore purchased in cash **decreased** from 50.8% to 44.4%. However, in two CSAs, **over 90%** of the homes sold were cash-based purchases: Madison/East End and Southwest Baltimore. In 2012, there were two CSAs where **less than 20%** of the homes sold were purchased with cash: Dickeyville/Franklinton and South Baltimore.
- In 2012, approximately one out of every seven homes sold (13.9%) were identified as being either in foreclosure or a real estate owned (REO) sale. This marks a sharp decrease in foreclosure-based sales from 2011 (33.1%). In two CSAs, more than one out of every three homes sold were in foreclosure with Pimlico/Arlington/Hilltop having the **highest** percent (44.6%) of homes sold in foreclosure. Three CSAs had less than 4% of homes sold under foreclosure with Greater Roland Park/Poplar Hill having the **lowest** percent (2.6%).



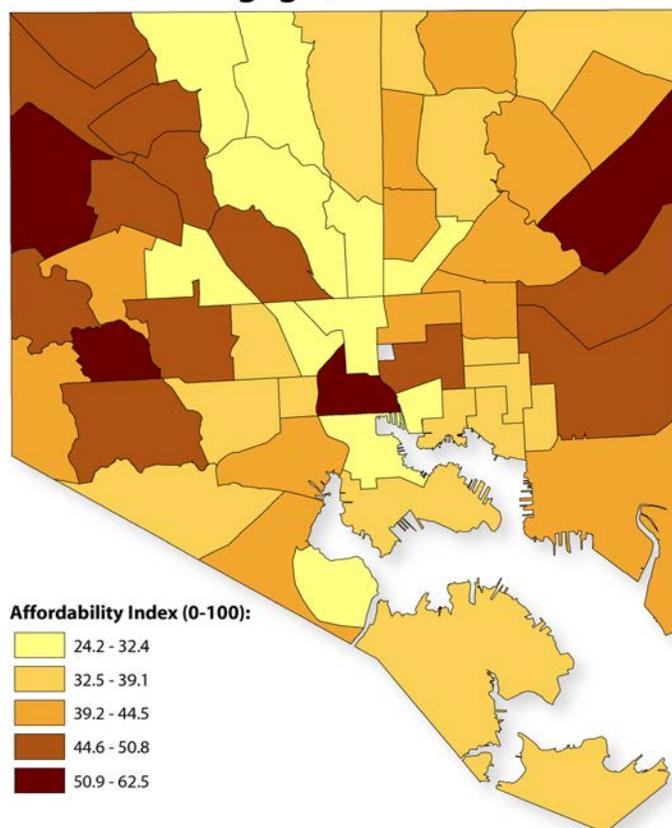
- In Baltimore City, 7.5% of the residential addresses did not receive mail in both 2011 and 2012. From 2011 to 2012, the CSAs with the greatest **increase** in the percentage of addresses not receiving mail were Dickeyville/Franklinton and Oldtown/Middle East. The CSAs with the greatest **decrease** in the percentage of homes not receiving mail was in Fells Point and Dorchester/Ashburton.
- In 2012, the **highest** percentages of addresses not receiving mail were located in Penn North/Reservoir Hill (16.4%), Greenmount East (15.8%), and Midway/Coldstream (15.4%). The **smallest** percentages occurred in Mt. Washington/Coldspring (0.6%), Northern Baltimore/Guilford/Homeland (1.6%), and Dickeyville/Franklinton (1.8%).

Housing Affordability³

Housing costs are a burden for households on a fixed- or low-income, or that have experienced job loss or displacement, or where housing values are increasing rapidly. *Vital Signs 12* tracks the percentage of households paying 30% or more of their total household income on either mortgage or rent.

- In 2012, 40.6% of the households with mortgages paid more than 30% of their total household income on home-related expenses. Six CSAs reported that **at least half** of the homeowners spend more than 30% of their total income on housing including Downtown/Seton Hill (62.5%), Howard Park/West Arlington (61.2%), Edmondson Village (57.9), and Cedonia/Frankford (53.8%).
- In 2012, 53.2% of the households that pay rent spent more than 30% of their total household income on housing-related expenses. The CSAs where the **greatest** percentage of renters paid in excess of 30% of their income on housing include: Midway/Coldstream (75.0%); Howard Park/West Arlington

Affordability Index for Mortgages, 2008-2012



³ Source for Housing Affordability indicators is the 2008-2012 American Community Survey (ACS).

(67.8%); Greater Rosemont (66.6%); and Forest Park/Walbrook (65.8%). The CSAs with the **least** percentage of renters that paid more than 30% of their total household income on rent was in South Baltimore (34.2%).

Housing Tax Credits⁴

Baltimore City residential property owners can apply for two property tax credits in order for owner-occupants to manage fluctuations in assessed value (homestead tax credit) and to ensure their tax bill does not exceed a percentage of household gross income (homeowner's tax credit). Property owners must apply for these credits and many homeownership preservation strategies are aimed at raising awareness about the application cycles. Additionally, property owners in designated historic districts can apply for Historic Tax credits when renovating buildings located in these districts (*See Data Story*). *Vital Signs 12* tracks the percentage of properties that receive each of these credits to show the rate of uptake of these potential credits in different parts of the City.

- In 2012, the rate of residential properties receiving the Homestead Tax credit was 441.3 per 1,000 residential units in Baltimore City which is **down** from 481.8 per 1,000 in 2011. The rate **decreased** most in Cross-Country/Cheswolde (-114.9 per 1,000 residential units) and Edmondson Village (-104.5 per 1,000 residential units). Only six CSAs experienced an increase in the rate of Homestead Tax Credit, the largest increase experienced in Downtown/Seton Hill and Claremont/Armistead.
- The CSAs with the **highest** rates of residential properties that received the Homestead Tax credit were located in Northwood (753.9 per 1,000 residential units), Loch Raven (724.4 per 1,000 residential units), and Harford/Echodale (704.4 per 1,000 residential units). The CSAs with the **lowest** rates of residential properties that received the Homestead Tax credit were located in Greenmount East (122.4 per 1,000 residential units), Clifton-Berea (135.5 per 1,000 residential units), Poppleton/The Terraces/Hollins Market (144.6 per 1,000 residential units), and Sandtown-Winchester/Harlem Park (159.5 per 1,000 residential units).
- In 2012, the rate of residential properties that received the Homeowners Tax credit was 46 per 1,000 residential properties in Baltimore City, which is **down** from 49.5 per 1,000 in 2011. The rate **decreased** most in Orangeville/East Highlandtown (-14.4 per 1,000 residential units) and Edmondson Village (-13.7 per 1,000 residential units). The rate **increased** most in Orangeville/East Highlandtown (-14.4 per 1,000 residential units) and Edmondson Village (-13.7 per 1,000 residential units).

⁴ Tax credit data has been provided by the Baltimore City Department of Finance

- In 2012, the **highest** rates of Homeowners Tax credit were located in Edmonson Village (94.3 per 1,000 residential units), Southeastern (90.1 per 1,000 residential units), Northwood (88.2 per 1,000 residential units), and Howard Park/West Arlington (83.3 per 1,000 residential units). In 2012, there were three CSAs with less than 10 per 1,000 residential properties receiving the Homeowners Tax credit. The Downtown/Seton Hill CSA had the **lowest** – 7.4 per 1,000 residential units received the tax credit.

A new indicator in Vital Signs 12 is the number of Historic Tax credits per 1,000 residential units. This indicator allows for tracking of investment within historic neighborhoods (*See Data Story*).

- In Baltimore City for 2012, the average number of Historic Tax credits is six per 1,000 residential units. The CSAs with the **highest** number of Historic Tax credits are located in Midtown (63.5 per 1,000 residential units), Downtown/Seton Hill (59.2 per 1,000 residential units), and Fells Point (41.5 per 1,000 residential units). There are 24 CSAs that do not have any allocations of historic tax credits.

Data Story: Historic Tax Credit

The Baltimore City Historic Restoration and Rehabilitation Tax Credit is a 10 year, comprehensive tax credit program that helps the City preserve Baltimore’s historic neighborhoods by encouraging property owners to complete substantive rehabilitation projects. Administered by the Baltimore City Commission for Historical & Architectural Preservation (CHAP), the Program has been encouraging comprehensive rehabilitation projects in Baltimore’s designated Historic Districts since 1996. The credit has generated over \$620,000,000 in private investment in a variety of historic buildings, including the rehabilitation of historic houses and apartment buildings, as well as the adaptive reuse of historic mill buildings, office buildings, and former schools and churches. To date, more than 3,100 applications have been approved, and over 1,700 properties have been certified for the historic tax credit. The 10-year tax credit is granted on the increased assessment, directly resulting from qualifying rehabilitation work.

The Historic Rehabilitation Tax Credit is helping our City to strengthen neighborhoods, elevate the design and quality of the built environment, return underutilized buildings to productive use, and enhance the stewardship of Baltimore's historical and cultural resources. Investment is evident in districts including Mount Vernon, Canton, Fells Point, Hampden, Roland Park, East Baltimore, and Pigtown. Mount Vernon has seen more than \$67 million in investment along, while Canton has seen a rivaling \$63 million. Property values in surrounding areas are elevated as a result of investment, sparking revitalization throughout the City. As the tax credit matures and the market improves, property owners are taking advantage of the credit in new districts, including Original Northwood and Union Square. Through the credit, CHAP and the Planning Department are ensuring the continued investment in historic structures and population retention throughout the City of Baltimore.

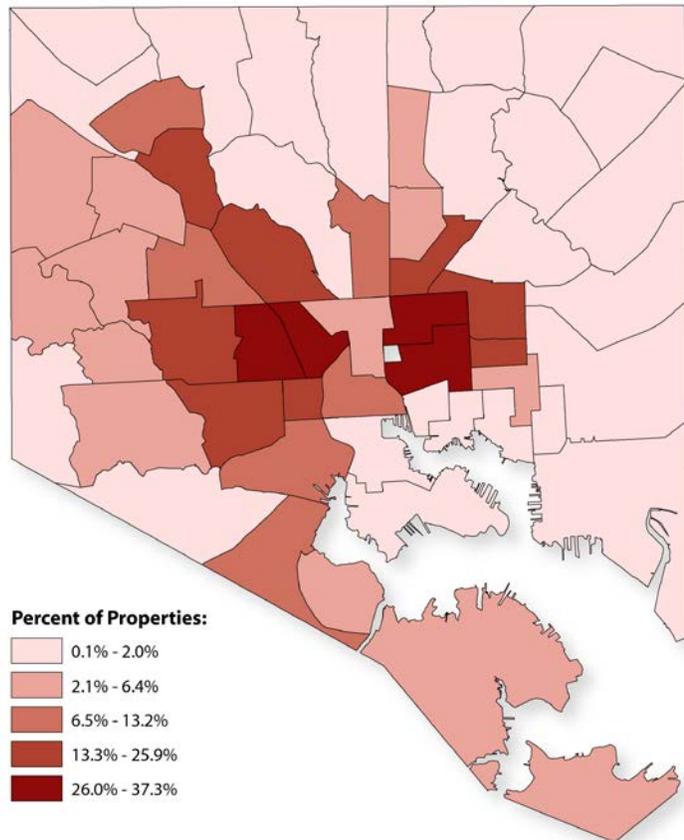
By the Baltimore City Planning Department

Housing Permits and Code Enforcement

Baltimore Housing, the City's Department of Housing and Community Development, is responsible for issuing permits for rehabilitation, new construction and demolition as well as enforcing the building code and issuing violations. *Vital Signs 12* uses these datasets to track both investment in and neglect of a neighborhood's housing stock.

- In Baltimore City, the percentage of residential properties with rehabilitation permits in excess of \$5,000 **increased** slightly from 2.4% in 2011 to 2.6% in 2012. The CSAs that had the **largest** percentage of properties receiving rehab permits was Oldtown/Middle East (8.5%), South Baltimore (7.3%), and Canton (6.6%). In 2012, the CSAs that had the **smallest** percentage of properties receiving rehab permits was Cherry Hill (0.2%), Westport/Mt. Winans/Lakeland (0.8%), Loch Raven (0.9%), and Downtown/Seton Hill (0.9%).
- Between 2011 and 2012, new construction permits increased from 0.7 to 0.9 per 1,000 homes. The **greatest** rate of permits occurred in the Claremont/Armistead (49.7 per 1,000 homes), primarily due to the construction of the Orchard Ridge⁵ development in that neighborhood.
- Between 2011 and 2012, the rate of demolition permits increased from 1.6 to 1.9 per 1,000 homes. The **greatest** rate of demolition permits were issued in Poppleton/The Terraces/Hollins Market (31.4 per 1,000 homes), and Greater Charles Village/Barclay (11.7 per 1,000 homes).
- The percentage of homes receiving a vacant housing notice in Baltimore City **increased** slightly from 7.8% in 2011 to 8.0% in 2012. There were 17 CSAs where the percentage of vacant and abandoned properties **declined**, led by Oldtown/Middle East and Madison East

Percent of Properties that are Vacant and Abandoned, 2012



⁵ Orchard Ridge is a master-planned community on the sites of the former Freedom Village Apartments and the Claremont Homes public housing complex in Baltimore.

End. However, the percentage of vacant and abandoned properties **increased** in 38 CSAs led by Dickeyville/Franklintown and Howard Park/West Arlington.

- The CSAs with **highest** percentage of vacant and abandoned homes were Oldtown/Middle East (37.3%), Greenmount East (35.6%), Upton/Druid Heights (34.3%), and Sandtown-Winchester/Harlem Park (31.1%). In 2012, 18 CSAs had less than 1% vacant and abandoned properties.
- The percentage of properties receiving housing violations (other than vacant and abandoned) in Baltimore City remained unchanged between 2011 and 2012 at 4.7%. From 2011 to 2012, 22 CSAs experienced an increase in the percentage of homes receiving a housing violation. The greatest **increases** occurred in Poppleton/The Terraces/Hollins Market, Sandtown-Winchester/Harlem Park, and Upton/Druid Heights.
- In 2012, the CSAs with the **largest** percentage of properties receiving a housing violation included: Greenmount East (23.2%); Poppleton/The Terraces/Hollins Market (21.1%); Upton/Druid Heights (19.1%); and Sandtown-Winchester/Harlem Park (16.3). In 2012, there were six CSAs where less than 1% of the homes received a housing violation. These CSAs with the **lowest** percentage of housing violations include: Cross-County/Cheswolde (0.3%); Mt. Washington/Coldspring (0.3%); Canton (0.5%); South Baltimore (0.7%); and Greater Roland Park/Poplar Hill (0.9%).

Since 2002 with then-Mayor Martin O'Malley's Project 5000 campaign, the City has been actively pursuing ownership of vacant and abandoned housing in order to streamline access to properties by communities and potential developers. The City's current *Vacants to Value* program aims to strategically rehabilitate or redevelop or potentially demolish vacant housing in order to stabilize neighborhoods.

- In 2012, 18.6% of the vacant and abandoned properties were owned by the City which is **down** from 19.7% in 2011. The CSAs with the **greatest** percentage of vacant and abandoned properties owned by the City in 2012 were in Oldtown/Middle East (55.4%), Downtown/Seton Hill (55.2%), Upton/Druid Heights (45.2%), and Midtown (43.9%).



Housing & Community Development

Indicator Definitions & Rankings

For each indicator reported in *Vital Signs 12*, we provide the data source, the years for which it is reported, and the five CSAs with the highest and lowest values for the indicator; these may not correspond to positive or negative trends.

Housing Market Indicators

Total Number of Homes Sold

Measures housing market activity in an area.

Definition: The total number of homes and condominiums that are sold within a full calendar year. This includes both market and private transactions of single family homes, rowhouses/townhouses, mid- and high-rise condominiums, apartments, duplexes, and multi-family dwellings.

Source: *First American Real Estate Solutions (FARES), 2010, 2011, 2012*

Five Highest:

1. Inner Harbor/Federal Hill
2. Canton
3. Medfield/Hampden/Woodberry
4. Patterson Park North & East
5. South Baltimore

Five Lowest:

1. Cherry Hill
2. Claremont/Armisted
3. Dickeyville/Franklintown
4. Downtown/Seton Hill
5. Westport/Mt. Winans/Lakeland

Median Price of Homes Sold

Measures the value of residential properties in an area.

Definition: The median home sales price is the middle value of the prices for which homes are sold (both market and private transactions) within a calendar year. The median value is used as opposed to the average so that both extremely high and extremely low prices do not distort the prices for which homes are sold. This measure does not take into account the assessed value of a property.

Source: *First American Real Estate Solutions (FARES), 2010, 2011, 2012*

Five Highest:

1. North Baltimore/Guilford/Homeland
2. Greater Roland Park/Poplar
3. Inner Harbor/Federal Hill
4. Mt. Washington/Coldspring
5. Canton

Five Lowest:

1. Cherry Hill
2. Greenmount East
3. Pimlico/Arlington/Hilltop
4. Midway/Coldstream
5. Southern Park Heights

Median Number of Days on the Market

Measures the demand for housing in an area.

Definition: The median number of days that homes listed for sale sits on the public market in a given area. This time period is from the date it is listed for sale till the day the contract of sale is signed. Private (non-listed) home sale transactions are not included in this indicator. The median days on market is used as opposed to the average so that both extremely high and extremely low days on the market do not distort the length of time for which homes are listed on the market.

Source: *RBIntel, 2010, 2011, 2012*

Five Highest:

1. Dickeyville/Franklinton
2. Harbor East/Little Italy
3. Southeastern
Upton/Druid Heights
4. Greenmount East

Five Lowest:

1. Howard Park/West Arlington
2. Highlandtown
3. Canton
4. Cherry Hill
5. Mt. Washington/Coldspring

Percent of Homes Sold in Foreclosure

Measures sales of homes by banks owning foreclosed properties

Definition: The portion of the homes and condominiums sold that were identified as being owned by the bank (REO) out of all residential properties sold in a calendar year.

Source: *RBIntel, 2010, 2011, 2012*

Five Highest:

1. Pimlico/Arlington/Hilltop
2. Greater Rosemont
3. Greater Mondawmin
4. Allendale/Irvington/S. Hilton
5. Southwest Baltimore

Five Lowest:

1. Greater Roland Park/Poplar Hill
2. Dickeyville/Franklinton
3. North Baltimore/Guilford/Homeland
4. Cross-Country/Cheswolde
5. Greenmount East

Percent of Homes Sold for Cash

Measures the purchasing of homes in cash, without a mortgage.

Definition: The portion of homes and condominiums sold for cash out of all residential properties sold in a calendar year. These types of sales tend to signify investor-based purchases as homes purchased for cash either become rental properties or later sold again in an effort to generate a profit.

Source: *RBIIntel, 2010, 2011, 2012*

Five Highest:

1. Madison/East End
2. Southwest Baltimore
3. Sandtown-Winchester/Harlem Park
4. Greater Rosemont
5. Cherry Hill

Five Lowest:

1. Dickeyville/Franklinton
2. South Baltimore
3. Canton
4. Mt. Washington/Coldspring
5. Beechfield/Ten Hills/West Hills

Percent of Properties Receiving Mortgage Foreclosure Filing

Measures properties for which foreclosure proceedings are underway due to mortgage delinquencies.

Definition: The percentage of properties where the lending company or loan servicer has filed a foreclosure proceeding with the Baltimore City Circuit Court out of all residential properties within an area. This is not a measure of actual foreclosures since not every property that receives a filing results in a property dispossession.

Source: *Baltimore City Circuit Court, 2010, 2011, 2012; MD Property View 2010, 2011, 2012*

Five Highest:

1. Downtown/Seton Hill
2. Washington Village
3. Cedonia/Frankford
4. Belair-Edison
5. Harford/Echodale

Five Lowest:

1. Greater Roland Park/Poplar Hill
2. Harbor East/Little Italy
3. Canton
4. North Baltimore/Guilford/Homeland
5. Cross-Country/Cheswolde

Percent of Properties that are Owner-Occupied

Measures property occupancy by owners.

Definition: The percentage of homeowners that are the principal residents of a particular residential property out of all residential properties. It is important to note that a portion of these owner-occupied properties may be subdivided and have tenants that pay rent and are not included in the calculation.

Source: *MdProperty View, 2010, 2011, 2012*

Five Highest:

1. Cross-Country/Cheswolde
2. Mt. Washington/Coldspring
3. Northwood
4. Harford/Echodale
5. Beechfield/Ten Hills/West Hills

Five Lowest:

1. Madison/East End
2. Southwest Baltimore
3. Greenmount East
4. Poppleton/The Terraces/Hollins Market
5. Sandtown-Winchester/Harlem

Percent of Addresses that Do Not Receive Mail (USPS No Stat)

Measures housing units where mail delivery has been discontinued.

Definition: The percentage of residential addresses for which the United States Postal Service has identified as being unoccupied (no mail collection) for a period of at least 90 days or longer. These properties may be habitable, but are not currently being occupied. It is important to note that a single residential property can contain more than one address.

Source: *United States Postal Service, Department of Housing and Urban Development, 2010, 2011, 2012; MdProperty View 2010, 2011, 2012*

Five Highest:

1. Penn North/Reservoir Hill
2. Greenmount East
3. Midway Coldstream
4. Southwest Baltimore
5. Southern Park Heights

Five Lowest:

1. Mt. Washington/Coldspring
2. North Baltimore/Guildford/Homeland
3. Dickeyville/Franklinton
4. Cross-Country/Cheswolde
5. South Baltimore

Housing Tax Credit Indicators

Rate of Properties Receiving Homestead Tax Credit

Measures homeownership and residential properties receiving a tax credit.

Definition: The number of residential properties that received the homestead tax credit per 1,000 residential properties within an area. The Homestead Credit limits the increase in taxable assessments each year to a fixed percentage. Every county and municipality in Maryland is required to limit taxable assessment increases to 10% or less each year, with the Baltimore City rate capped at 4%.

Source: *Baltimore City Department of Finance, 2011, 2012; MdProperty View 2011, 2012*

Five Highest:

1. Northwood
2. Loch Raven
3. Harford/Echodale
4. Cedonia/Frankford
5. Hamilton

Five Lowest:

1. Greenmount East
2. Clifton-Berea
3. Poppleton/The Terraces/Hollins Market
4. Sandtown-Winchester/Harlem Park
5. Madison/East End

Rate of Properties Receiving Homeowners Tax Credit

Measures homeownership and residential properties receiving a tax credit.

Definition: The number of residential properties that received the homeowners tax credit per 1,000 residential properties within an area. The homeowner's tax credit sets a limit on the amount of property taxes any homeowner must pay based upon his or her income.

Source: *Baltimore City Department of Finance, 2011, 2012; MdProperty View 2011, 2012*

Five Highest:

1. Edmondson Village
2. Southeastern
3. Northwood
4. Howard Park/West Arlington
5. Morrell Park/Violetville

Five Lowest:

1. Downtown/Seton Hill
2. Poppleton/The Terraces/Hollins Market
3. Midtown
4. Greenmount East
5. Upton/Druid Heights

Historic Tax Credit

Measures number of residential properties receiving historic tax credits

Definition: The number of residential properties that received the Historic Tax Credit per 1,000 residential properties within an area. The credit is granted on the increased assessment directly resulting from qualified improvements. The duration of the credit is for 10 years, and is applicable to properties located in designated areas of significant historical value.

Source: *Baltimore City Department of Finance, 2012; MdProperty View, 2012*

Five Highest:

1. Midtown
2. Downtown/Seton Hill
3. Fells Point
4. Harbor East/Little Italy
5. Poppleton/The Terraces/Hollins Market

Five Lowest:

Twenty-four CSAs did not have any allocations of Historic Tax credits.

Housing Permits and Code Enforcement Indicators

Percent of Residential Properties with Rehabilitation Permits Exceeding \$5,000

Measure of interest, demand, and financial ability to invest in residential properties in an area.

Definition: The portion of residential properties that have applied for and received a permit to renovate the interior and/or exterior of a property where the cost of renovation will exceed \$5,000. The threshold of \$5,000 is used to differentiate a minor and more significant renovation project.

Source: *Baltimore City Department of Housing, 2010, 2011, 2012; MdProperty View 2010, 2011, 2012*

Five Highest:

1. Oldtown/Middle East
2. South Baltimore
3. Canton
4. Highlandtown
5. Greater Roland Park/Poplar Hill

Five Lowest:

1. Cherry Hill
2. Westport/Mt. Winans/Lakeland
3. Loch Raven
4. Downtown/Seton Hill
5. Orangeville/East Highlandtown

Rate of New Construction Permits

Measures new construction and residential investment in an area.

Definition: The number of permits issued for new residential buildings per 1,000 existing residential properties within a community. The permits are analyzed by date of issue and not date of completion.

Source: *Baltimore City Department of Housing, 2011, 2012; MdProperty View 2011, 2012*

Five Highest:

1. Claremont/Armistead
2. South Baltimore
3. Harbor East/Little Italy
4. Orangeville/East Highlandtown
5. Morrell Park/Violetville

Five Lowest:

Fifteen CSAs did not have any permits issued for new residential construction.

Percent of Residential Properties that are Vacant and Abandoned

Measure of homes with an official Vacant House Notice (VHN) issued by Baltimore Housing.

Definition: The percentage of residential properties that have been classified as being vacant and abandoned by the Baltimore City Department of Housing out of all properties. Properties are classified as being vacant and abandoned if: the property is not habitable and appears boarded up or open to the elements; the property was designated as being vacant prior to the current year and still remains vacant; and the property is a multi-family structure where all units are considered to be vacant.

Source: *Baltimore City Department of Housing, 2010, 2011, 2012; MdProperty View 2010, 2011, 2012*

Five Highest:

1. Oldtown/Middle East
2. Greenmount East
3. Upton/Druid Heights
4. Sandtown-Winchester/Harlem Park
5. Southwest Baltimore

Five Lowest:

1. Mt. Washington/Coldspring
2. Greater Roland Park/Poplar Hill
3. Cross-Country/Cheswolde
4. Loch Raven
5. North Baltimore/Guilford/Homeland

Percent of Vacant Properties Owned by Baltimore City

Measure of local government ownership of vacant residential properties.

Definition: The percent of properties that are classified as being vacant and abandoned that are owned by Baltimore City. Baltimore City has come to own these properties through a variety of ways including (but not limited to) eminent domain, unpaid tax or water bills, and purchase.

Source: *Baltimore City Department of Housing, 2011, 2012*

Five Highest:

1. Oldtown/Middle East
2. Downtown/Seton Hill
3. Upton/Druid Heights
4. Midtown
5. Westport/Mt. Winans/Lakeland

Five Lowest:

Eighteen CSAs have no vacant properties identified as being owned by Baltimore City.

Percent of Residential Properties with Housing Violations

Measure of homes receiving housing violations (excluding vacancy).

Definition: The percentage of residential properties that have received at least one housing code violation from the Baltimore City Department of Housing out of all properties. Properties whose façade, structure, and/or surrounding area violate the City's Housing Code are issued a notice and are considered open till the property is found in compliance. A property may receive multiple violations.

Source: *Baltimore City Department of Housing, 2010, 2011, 2012; MdProperty View 2010, 2011, 2012*

Five Highest:

1. Greenmount East
2. Poppleton/The Terraces/Hollins Market
3. Upton/Druid Heights
4. Sandtown-Winchester/Harlem Par
5. Clifton-Berea

Five Lowest:

1. Cross-Country/Cheswolde
2. Mt. Washington/Coldspring
3. Canton
4. South Baltimore
5. Greater Roland Park/Poplar Hill

Rate of New Demolition Permits

Measures residential demolition permits issued by area.

Definition: The number of permits issued for the demolition of residential buildings per 1,000 existing residential properties. The permits are analyzed by date of issue and not date of actual demolition.

Source: *Baltimore City Department of Housing, 2011, 2012; MdProperty View 2011, 2012*

Five Highest:

1. Poppleton/The Terraces/Hollins Market
2. Greater Charles Village/Barclay
3. Greenmount East
4. Oldtown/Middle East
5. Greater Rosemont

Five Lowest:

Thirteen CSAs did not have any permits issued for new residential construction.

Housing Affordability Indicators

Affordability Index - Mortgage

Measures housing burden for households with mortgages in an area.

Definition: The percentage of households that pay more than 30% of their total household income on mortgage and other housing-related expenses

Source: *American Community Survey, 2008-2012*

Five Highest:

1. Downtown/Seton Hill
2. Howard Park/West Arlington
3. Edmondson Village
4. Cedonia/Frankford
5. Glen-Fallstaff

Five Lowest:

1. Cherry Hill
2. Mt. Washington/Coldspring
3. Inner Harbor/Federal Hill
4. Greater Roland Park/Poplar Hill
5. Upton/Druid Heights

Affordability Index - Rent

Measures housing burden for households paying rent in an area.

Definition: The percentage of households that pay more than 30% of their total household income on rent and related expenses out of all households in an area.

Source: *American Community Survey, 2008-2012*

Five Highest:

1. Midway/Coldstream
2. Howard Park/West Arlington
3. Greater Rosemont
4. Forest Park/Walbrook
5. Madison/East End

Five Lowest:

1. South Baltimore
2. Canton
3. Fells Point
4. Cross-Country/Cheswolde
5. Mt. Washington/Coldspring

Total Residential Properties

Number of Residential Properties

The number of residential properties is used as a denominator in several of the indicators.

Definition: The total number of residential properties located within an area as identified by Maryland Property View. It is important to note that that this indicator is a count of properties (single family homes, condominiums, and duplexes) and that a property can be comprised of multiple housing units.

Source: *MdProperty View, 2010, 2011, 2012*

Five Highest:

1. Southwest Baltimore
2. Greater Rosemont
3. Medfield/Hampden/Woodberry
4. Patterson Park North & East
5. Belair-Edison

Five Lowest:

1. Dickeyville/Franklinton
2. Downtown/Seton Hill
3. Claremont/Armistead
4. Cherry Hill
5. Poppleton/The Terraces/Hollins Market

Housing Market

Community Statistical Area (CSA)	Total Number of Homes Sold				Median Sales Price				Median Number of Days on the Market			
	2010	2011	2012	Change (11-12)	2010	2011	2012	Change (11-12)	2010	2011	2012	Change (11-12)
Allendale/Irvington/S. Hilton	118	80	76	-5.0	\$42,500	\$30,000	\$47,500	58.3	85	55	58	5.5
Beechfield/Ten Hills/West Hills	72	84	64	-23.8	\$142,250	\$120,000	\$144,501	20.4	102	74	69	-6.8
Belair-Edison	153	127	132	3.9	\$56,000	\$44,000	\$60,000	36.4	94	66	46	-30.3
Brooklyn/Curtis Bay/Hawkins Point	104	86	84	-2.3	\$58,005	\$42,950	\$47,050	9.5	108	68	59	-13.3
Canton	230	199	288	44.7	\$251,000	\$231,000	\$261,200	13.1	82	58	27	-53.4
Cedonia/Frankford	195	171	141	-17.5	\$103,225	\$88,000	\$94,500	7.4	99	71	48	-32.4
Cherry Hill	9	8	6	-25.0	\$69,000	\$61,050	\$16,000	-73.8	141	92	28	-69.6
Chinquapin Park/Belvedere	74	59	63	6.8	\$117,450	\$130,000	\$124,000	-4.6	103	78	54	-30.8
Claremont/Armistead	16	18	6	-66.7	\$139,000	\$135,000	\$79,200	-41.3	135	43	49	14.0
Clifton-Berea	87	76	40	-47.4	\$13,250	\$16,050	\$21,250	32.4	71	45	36	-20.2
Cross-Country/Cheswolde	53	69	86	24.6	\$165,000	\$143,500	\$111,250	-22.5	121	109	60	-45.4
Dickeyville/Franklinton	4	8	11	37.5	\$245,000	\$140,625	\$225,000	60.0	219	81	114	41.6
Dorchester/Ashburton	84	73	57	-21.9	\$68,150	\$80,000	\$100,000	25.0	120	75	59	-22.0
Downtown/Seton Hill	20	17	30	76.5	\$210,450	\$157,600	\$197,500	25.3	111	106	46	-56.4
Edmondson Village	70	39	49	25.6	\$49,100	\$41,000	\$60,000	46.3	95	79	59	-24.8
Fells Point	170	173	178	2.9	\$215,500	\$205,000	\$226,500	10.5	123	60	35	-41.7
Forest Park/Walbrook	81	87	55	-36.8	\$60,250	\$50,000	\$50,000	0.0	122	63	41	-34.9
Glen-Fallstaff	90	73	55	-24.7	\$102,600	\$90,000	\$127,500	41.7	120	60	61	1.7
Greater Charles Village/Barclay	110	108	121	12.0	\$146,000	\$135,000	\$185,000	37.0	90	73	36	-50.7
Greater Govans	92	61	54	-11.5	\$47,094	\$37,000	\$62,750	69.6	99	50	71	42.0
Greater Mondawmin	75	52	44	-15.4	\$34,000	\$41,950	\$28,000	-33.3	88	69	41	-40.6
Greater Roland Park/Poplar Hill	90	98	120	22.4	\$380,000	\$335,000	\$316,250	-5.6	111	37	40	8.1
Greater Rosemont	190	141	83	-41.1	\$29,700	\$20,000	\$39,900	99.5	102	50	41	-18.0
Greenmount East	93	54	41	-24.1	\$12,900	\$19,000	\$18,508	-2.6	117	76	75	-1.3
Hamilton	120	123	134	8.9	\$139,175	\$105,975	\$116,600	10.0	106	58	57	-2.6
Harbor East/Little Italy	46	42	47	11.9	\$242,500	\$202,500	\$242,000	19.5	111	49	84	73.2
Harford/Echodale	124	139	154	10.8	\$154,950	\$134,500	\$134,950	0.3	98	76	51	-32.9
Highlandtown	145	135	177	31.1	\$215,000	\$191,500	\$220,000	14.9	107	46	26	-42.9
Howard Park/West Arlington	71	60	73	21.7	\$115,000	\$74,250	\$115,000	54.9	105	51	22	-56.9
Inner Harbor/Federal Hill	313	263	336	27.8	\$275,000	\$280,000	\$284,950	1.8	99	56	31	-44.1
Lauraville	129	111	132	18.9	\$137,000	\$92,900	\$114,450	23.2	106	67	46	-31.3
Loch Raven	99	88	64	-27.3	\$134,000	\$94,000	\$98,500	4.8	99	57	38	-33.3
Madison/East End	110	77	48	-37.7	\$25,000	\$16,000	\$34,500	115.6	123	53	36	-32.1
Medfield/Hampden/Woodberry/Remington	223	187	260	39.0	\$164,950	\$139,000	\$144,600	4.0	97	58	37	-36.2
Midtown	81	105	159	51.4	\$195,000	\$190,000	\$229,900	21.0	83	77	54	-29.9
Midway/Coldstream	86	75	52	-30.7	\$24,500	\$17,500	\$19,400	10.9	85	55	60	9.1
Morrell Park/Violetville	73	68	78	14.7	\$103,000	\$63,250	\$80,700	27.6	91	63	72	13.5
Mt. Washington/Coldspring	32	52	69	32.7	\$280,000	\$250,000	\$280,000	12.0	115	79	29	-63.3
North Baltimore/Guilford/Homeland	151	174	183	5.2	\$347,500	\$352,000	\$340,000	-3.4	122	57	47	-17.5
Northwood	83	85	98	15.3	\$138,000	\$115,000	\$110,050	-4.3	96	55	52	-6.4
Oldtown/Middle East	48	67	48	-28.4	\$173,750	\$57,500	\$50,000	-13.0	111	79	48	-38.9
Orangeville/East Highlandtown	107	98	83	-15.3	\$84,000	\$70,000	\$75,000	7.1	108	59	35	-40.2
Patterson Park North & East	424	270	256	-5.2	\$189,950	\$114,750	\$162,200	41.4	102	63	44	-30.2
Penn North/Reservoir Hill	117	84	66	-21.4	\$44,000	\$39,950	\$70,000	75.2	101	59	40	-32.2
Pimlico/Arlington/Hilltop	72	67	38	-43.3	\$48,094	\$21,500	\$18,653	-13.2	80	52	41	-22.1
Poppleton/The Terraces/Hollins Market	41	31	39	25.8	\$48,000	\$69,900	\$69,000	-1.3	116	53	42	-20.8
Sandtown-Winchester/Harlem Park	107	120	68	-43.3	\$12,886	\$26,000	\$34,500	32.7	90	56	41	-26.1
South Baltimore	186	179	196	9.5	\$250,500	\$250,000	\$246,750	-1.3	82	59	31	-47.5
Southeastern	49	46	37	-19.6	\$79,000	\$90,000	\$70,000	-22.2	87	67	80	19.4
Southern Park Heights	107	83	50	-39.8	\$21,000	\$18,800	\$19,553	4.0	82	57	40	-29.2
Southwest Baltimore	187	153	119	-22.2	\$22,500	\$17,000	\$21,150	24.4	89	58	38	-33.9
The Waverlies	74	60	50	-16.7	\$84,950	\$56,100	\$74,000	31.9	98	42	63	50.0
Upton/Druid Heights	61	59	59	0.0	\$20,100	\$30,000	\$50,000	66.7	117	88	80	-9.1
Washington Village/Pigtown	109	86	79	-8.1	\$70,000	\$58,450	\$92,000	57.4	100	57	49	-14.9
Westport/Mt. Winans/Lakeland	53	33	32	-3.0	\$62,250	\$39,000	\$52,900	35.6	103	48	51	6.3
Baltimore City	5,913	5,188	5,166	-0.4	\$115,000	\$100,000	\$135,000	35.0	101	60	43	-28.3

For more information on these indicators please visit <http://www.bniajfi.org>.

Housing Market

Community Statistical Area (CSA)	Percent of Homes Sold in Foreclosure (REO)			Percent of Homes Sold for Cash			Percent of Properties Receiving Mortgage Foreclosure Filing			
	2011	2012	Change (11-12)	2011	2012	Change (11-12)	2010	2011	2012	Change (11-12)
Allendale/Irvington/S. Hilton	53.5	29.3	-45.1	78.2	76.1	-2.7	2.6	1.3	2.0	53.3
Beechfield/Ten Hills/West Hills	38.5	9.0	-76.7	32.1	25.4	-20.8	2.1	1.0	1.4	46.2
Belair-Edison	41.1	23.2	-43.6	66.7	67.4	1.1	3.2	1.7	2.3	32.3
Brooklyn/Curtis Bay/Hawkins Point	42.6	23.7	-44.2	73.4	72.0	-1.9	2.8	1.3	1.8	38.1
Canton	14.0	3.9	-72.3	26.6	20.1	-24.7	1.8	0.5	0.6	32.5
Cedonia/Frankford	42.6	16.9	-60.4	45.4	42.2	-6.9	2.9	1.3	2.4	84.8
Cherry Hill	15.4	6.7	-56.7	61.5	86.7	40.8	2.0	1.0	0.6	-40.3
Chinquapin Park/Belvedere	24.2	11.5	-52.6	40.3	31.1	-22.7	2.0	0.9	1.6	67.9
Claremont/Armistead	31.6	20.0	-36.7	52.6	40.0	-24.0	4.7	0.8	2.0	154.9
Clifton-Berea	53.1	14.6	-72.6	90.6	85.4	-5.8	1.7	0.5	0.9	81.5
Cross-Country/Cheswolde	7.4	4.2	-43.8	55.6	55.6	0.0	0.9	0.2	0.5	221.8
Dickeyville/Franklintown	62.5	15.4	-75.4	50.0	15.4	-69.2	1.5	0.3	0.3	1.4
Dorchester/Ashburton	45.9	27.3	-40.6	55.3	50.0	-9.6	2.8	1.5	2.0	34.7
Downtown/Seton Hill	16.7	13.0	-21.8	55.6	39.1	-29.6	5.1	3.9	3.4	-12.3
Edmondson Village	42.1	20.0	-52.5	63.2	58.2	-7.9	2.3	0.9	1.7	88.1
Fells Point	21.8	8.0	-63.5	29.9	27.3	-8.9	1.6	0.8	0.7	-17.2
Forest Park/Walbrook	45.1	16.7	-63.0	62.6	61.1	-2.4	4.5	1.5	1.8	21.2
Glen-Fallstaff	30.0	20.3	-32.3	57.5	50.0	-13.0	2.2	0.9	1.4	47.5
Greater Charles Village/Barclay	27.1	9.4	-65.3	46.9	47.9	2.1	1.6	1.0	1.3	30.0
Greater Govans	47.4	25.0	-47.3	69.2	61.7	-10.9	2.1	1.1	1.5	32.9
Greater Mondawmin	41.4	29.4	-28.9	74.1	82.4	11.1	2.1	1.1	1.5	36.7
Greater Roland Park/Poplar Hill	12.4	2.6	-79.3	33.3	28.2	-15.4	0.4	0.2	0.3	55.8
Greater Rosemont	52.5	34.9	-33.5	86.5	87.2	0.8	2.3	1.0	1.6	56.7
Greenmount East	34.1	17.1	-49.7	88.6	74.3	-16.2	1.2	0.4	0.6	40.8
Hamilton	41.6	18.9	-54.5	41.6	28.8	-30.8	3.1	1.2	2.0	62.7
Harbor East/Little Italy	31.3	2.6	-91.6	43.8	42.1	-3.8	1.2	0.5	0.7	41.6
Harford/Echodale	30.7	12.6	-59.0	30.7	25.8	-15.9	2.6	1.3	2.1	61.8
Highlandtown	25.3	8.3	-67.3	31.2	25.9	-16.9	2.2	1.0	0.9	-15.6
Howard Park/West Arlington	47.8	21.1	-55.8	53.6	39.4	-26.5	3.8	0.9	1.5	73.1
Inner Harbor/Federal Hill	10.6	4.8	-55.0	21.6	26.3	21.9	1.3	0.4	0.7	99.9
Lauraville	35.8	22.6	-36.8	46.7	38.7	-17.1	2.5	1.3	2.0	52.3
Loch Raven	29.3	11.8	-59.6	36.0	40.8	13.3	2.7	1.0	1.4	34.4
Madison/East End	45.5	20.0	-56.0	93.9	94.0	0.1	2.4	1.0	1.3	36.2
Medfield/Hampden/Woodberry/Remington	16.4	8.4	-48.5	35.0	31.2	-10.7	1.6	0.7	0.8	21.2
Midtown	17.7	11.5	-34.8	40.0	26.5	-33.6	1.6	1.4	1.5	4.1
Midway/Coldstream	48.2	27.1	-43.8	85.9	84.7	-1.3	2.1	0.9	1.2	29.7
Morrell Park/Violetville	44.9	22.5	-49.9	44.9	51.3	14.1	2.3	1.5	1.6	4.3
Mt. Washington/Coldspring	7.8	7.2	-7.6	19.6	20.3	3.5	0.9	0.5	0.8	56.4
North Baltimore/Guilford/Homeland	8.0	4.0	-49.4	21.1	26.0	23.0	0.8	0.3	0.4	25.0
Northwood	32.1	13.5	-57.9	32.1	28.1	-12.5	2.1	0.8	1.3	63.9
Oldtown/Middle East	28.6	8.0	-72.0	47.6	48.0	0.8	1.9	0.6	1.6	187.2
Orangeville/East Highlandtown	34.6	7.1	-79.6	54.6	57.6	5.7	1.8	0.7	0.7	-10.5
Patterson Park North & East	34.8	10.0	-71.3	41.8	40.9	-2.3	2.9	1.1	1.7	54.4
Penn North/Reservoir Hill	58.4	18.3	-68.7	71.4	60.6	-15.2	2.8	1.4	1.8	28.9
Pimlico/Arlington/Hilltop	52.2	44.6	-14.5	82.1	85.7	4.4	2.3	0.9	2.0	112.9
Poppleton/The Terraces/Hollins Market	37.9	26.1	-31.2	58.6	52.2	-11.0	3.0	1.5	1.4	-9.3
Sandtown-Winchester/Harlem Park	46.1	26.4	-42.6	92.1	88.7	-3.7	1.6	0.8	1.1	39.7
South Baltimore	8.5	7.1	-16.1	19.2	18.0	-6.2	1.4	0.4	0.7	81.1
Southeastern	25.5	12.5	-51.0	41.2	47.5	15.3	1.6	1.2	1.0	-18.3
Southern Park Heights	52.7	23.2	-56.0	91.9	73.2	-20.3	1.9	0.9	1.3	41.1
Southwest Baltimore	51.1	27.6	-46.0	90.0	92.4	2.7	2.5	0.9	1.2	24.1
The Waverlies	43.1	15.2	-64.8	51.7	65.2	26.0	2.3	1.3	1.6	26.9
Upton/Druid Heights	51.1	20.0	-60.8	76.6	52.7	-31.2	2.5	0.7	1.2	78.6
Washington Village/Pigtown	54.5	9.6	-82.3	60.4	62.5	3.5	2.6	2.9	2.6	-10.1
Westport/Mt. Winans/Lakeland	37.8	17.1	-54.8	71.1	73.2	2.9	2.5	0.8	2.0	146.1
Baltimore City	33.1	13.9	-57.9	50.8	44.4	-12.5	2.2	1.0	1.4	40.0

For more information on these indicators please visit <http://www.bnijfi.org>.

Housing Market

Community Statistical Area (CSA)	Percent of Properties that are Owner-Occupied				Percent of Residential Properties that do not Receive Mail				Total Residential Properties			
	2010	2011	2012	Change (11-12)	2010	2011	2012	Change (11-12)	2010	2011	2012	Change (11-12)
Allendale/Irvington/S. Hilton	66.0	61.6	61.8	0.1	9.0	8.7	8.4	-0.3	5,568	5,551	5,554	0.1
Beechfield/Ten Hills/West Hills	82.7	79.5	81.0	1.6	2.3	2.6	2.8	0.1	3,557	3,575	3,599	0.7
Belair-Edison	67.2	64.8	64.5	-0.3	6.2	6.7	8.7	2.0	6,295	6,296	6,292	-0.1
Brooklyn/Curtis Bay/Hawkins Point	50.4	46.2	46.9	0.6	8.9	8.8	9.9	1.1	4,283	4,259	4,256	-0.1
Canton	69.9	67.9	68.7	0.8	7.7	7.4	6.4	-1.0	4,013	4,017	4,025	0.2
Cedonia/Frankford	79.2	76.5	76.1	-0.4	4.8	5.2	6.2	1.0	6,294	6,290	6,286	-0.1
Cherry Hill	54.7	53.0	53.0	0.0	3.1	3.3	4.4	1.1	988	985	985	0.0
Chinquapin Park/Belvedere	74.0	70.3	71.6	1.2	6.0	5.3	4.3	-1.0	2,694	2,688	2,689	0.0
Claremont/Armistead	76.6	70.9	75.2	4.3	3.6	3.9	4.6	0.7	725	755	745	-1.3
Clifton-Berea	35.8	34.4	34.0	-0.3	9.5	8.8	9.6	0.8	4,783	4,756	4,738	-0.4
Cross-Country/Cheswolde	84.4	83.4	83.6	0.2	1.7	1.9	2.2	0.3	2,914	2,918	2,925	0.2
Dickeyville/Franklinton	70.9	45.6	69.2	23.6	0.9	0.9	1.8	0.9	333	319	318	-0.3
Dorchester/Ashburton	73.6	67.8	70.1	2.3	8.8	9.1	7.3	-1.7	3,421	3,421	3,419	-0.1
Downtown/Seton Hill	43.3	40.7	40.2	-0.5	4.8	4.7	4.3	-0.3	670	670	676	0.9
Edmondson Village	70.9	64.8	66.6	1.8	7.8	8.4	8.0	-0.4	2,843	2,835	2,832	-0.1
Fells Point	53.2	51.5	51.9	0.4	7.0	6.8	3.7	-3.1	4,058	4,073	4,076	0.1
Forest Park/Walbrook	63.4	59.9	60.1	0.1	11.5	11.3	11.4	0.1	2,883	2,881	2,879	-0.1
Glen-Fallstaff	78.5	75.6	76.5	0.9	4.1	4.3	4.1	-0.2	3,691	3,685	3,685	0.0
Greater Charles Village/Barclay	44.9	43.6	43.4	-0.2	5.0	5.4	5.9	0.5	3,675	3,675	3,690	0.4
Greater Govans	64.4	60.6	62.2	1.6	8.5	8.5	7.9	-0.6	3,720	3,730	3,728	-0.1
Greater Mondawmin	55.3	51.6	52.5	0.9	12.7	12.6	13.0	0.4	3,439	3,437	3,432	-0.1
Greater Roland Park/Poplar Hill	76.7	73.2	75.7	2.6	2.7	2.6	2.9	0.2	3,030	3,020	3,021	0.0
Greater Rosemont	50.9	48.1	47.3	-0.8	10.5	10.3	10.9	0.6	7,267	7,212	7,189	-0.3
Greenmount East	30.2	29.3	29.1	-0.2	16.6	16.3	15.8	-0.5	4,100	4,087	4,059	-0.7
Hamilton	83.1	79.3	80.1	0.8	5.4	5.8	4.8	-1.0	4,368	4,367	4,368	0.0
Harbor East/Little Italy	41.9	40.6	37.8	-2.8	4.6	5.0	3.6	-1.3	1,596	1,595	1,695	6.3
Harford/Echodale	84.5	80.6	81.3	0.7	4.9	4.6	4.3	-0.3	5,076	5,045	5,047	0.0
Highlandtown	61.9	59.8	59.4	-0.5	8.8	8.3	8.8	0.4	3,163	3,168	3,168	0.0
Howard Park/West Arlington	78.0	74.7	75.3	0.6	6.4	7.1	6.9	-0.1	3,165	3,157	3,157	0.0
Inner Harbor/Federal Hill	63.5	61.5	60.7	-0.8	3.6	3.4	2.8	-0.5	5,894	5,927	5,949	0.4
Lauraville	79.0	76.0	75.9	-0.1	7.1	6.9	6.8	-0.2	4,480	4,474	4,478	0.1
Loch Raven	81.5	80.5	79.8	-0.8	2.2	2.1	2.7	0.6	4,229	4,230	4,231	0.0
Madison/East End	26.9	24.5	25.6	1.0	13.0	11.2	11.5	0.4	3,220	3,445	3,212	-6.8
Medfield/Hampden/Woodberry/Remington	68.7	64.5	67.3	2.9	5.0	5.1	4.7	-0.5	6,750	6,739	6,728	-0.2
Midtown	41.9	41.7	41.5	-0.1	6.7	6.9	6.4	-0.5	3,279	3,283	3,431	4.5
Midway/Coldstream	40.9	39.2	38.9	-0.4	16.5	17.0	15.4	-1.5	4,176	4,161	4,151	-0.2
Morrell Park/Violetville	77.2	71.3	72.6	1.3	4.4	4.4	5.8	1.5	3,165	3,150	3,153	0.1
Mt. Washington/Coldspring	83.6	80.9	83.3	2.4	0.9	1.0	0.6	-0.4	1,825	1,822	1,827	0.3
North Baltimore/Guilford/Homeland	76.4	74.5	75.7	1.2	2.1	2.2	1.6	-0.5	5,099	5,093	5,089	-0.1
Northwood	84.2	82.5	82.7	0.2	3.4	3.9	3.5	-0.4	4,670	4,670	4,669	0.0
Oldtown/Middle East	41.0	39.2	39.3	0.1	4.6	4.4	7.3	2.9	1,423	1,430	1,430	0.0
Orangeville/East Highlandtown	56.9	53.9	52.5	-1.3	9.1	8.7	7.0	-1.7	3,505	3,509	3,625	3.3
Patterson Park North & East	48.8	47.3	47.1	-0.2	13.5	12.2	13.2	1.1	6,342	6,347	6,359	0.2
Penn North/Reservoir Hill	39.2	38.2	37.2	-1.0	15.9	16.3	16.4	0.1	2,976	2,976	2,980	0.1
Pimlico/Arlington/Hilltop	56.1	54.5	54.1	-0.4	10.0	10.0	10.5	0.4	3,980	3,962	3,940	-0.6
Poppleton/The Terraces/Hollins Market	33.4	31.2	30.8	-0.3	11.2	11.0	10.6	-0.4	1,367	1,370	1,369	-0.1
Sandtown-Winchester/Harlem Park	33.0	31.4	31.0	-0.4	11.9	12.4	12.7	0.3	6,076	6,079	6,070	-0.1
South Baltimore	71.1	70.0	69.8	-0.2	4.2	3.7	2.6	-1.1	3,307	3,311	3,374	1.9
Southeastern	69.2	62.8	65.5	2.7	5.0	4.9	5.8	0.9	1,841	1,821	1,820	-0.1
Southern Park Heights	48.3	46.0	46.1	0.1	11.9	12.1	14.0	1.9	4,037	4,030	4,006	-0.6
Southwest Baltimore	29.4	27.2	26.5	-0.7	14.7	14.2	14.5	0.2	8,243	8,254	8,227	-0.3
The Waverlies	63.5	61.5	61.1	-0.3	6.4	6.3	6.8	0.4	2,692	2,692	2,690	-0.1
Upton/Druid Heights	32.4	31.4	31.5	0.2	11.6	12.1	11.1	-1.0	2,179	2,159	2,153	-0.3
Washington Village/Pigtown	46.5	43.7	42.9	-0.8	12.5	12.0	12.7	0.7	2,752	2,758	2,760	0.1
Westport/Mt. Winans/Lakeland	55.8	52.6	51.8	-0.8	6.6	6.3	7.8	1.4	2,146	2,137	2,133	-0.2
Baltimore City	60.2	57.6	57.8	0.2	7.5	7.5	7.5	0.0	202,265	202,309	202,387	0.0

For more information on these indicators please visit <http://www.bniajfi.org>.

Housing Affordability

Community Statistical Area (CSA)	Affordability Index - Mortgage (2008-2012)	Affordability Index - Rent (2008-2012)
Allendale/Irvington/S. Hilton	49.8	53.2
Beechfield/Ten Hills/West Hills	43.3	49.9
Belair-Edison	44.5	63.9
Brooklyn/Curtis Bay/Hawkins Point	38.8	51.4
Canton	38.2	35.0
Cedonia/Frankford	53.8	59.5
Cherry Hill	24.2	43.4
Chinquapin Park/Belvedere	36.7	59.4
Claremont/Armistead	46.0	49.7
Clifton-Berea	40.6	55.7
Cross-Country/Cheswolde	49.0	41.2
Dickeyville/Franklintown	45.1	53.3
Dorchester/Ashburton	50.2	63.9
Downtown/Seton Hill	62.5	46.2
Edmondson Village	57.9	57.0
Fells Point	33.2	36.3
Forest Park/Walbrook	43.0	65.8
Glen-Fallstaff	50.8	50.6
Greater Charles Village/Barclay	31.8	53.5
Greater Govans	40.1	56.6
Greater Mondawmin	32.4	56.7
Greater Roland Park/Poplar Hill	29.5	43.9
Greater Rosemont	48.7	66.6
Greenmount East	42.9	62.2
Hamilton	40.5	50.5
Harbor East/Little Italy	31.3	58.9
Harford/Echodale	36.7	54.6
Highlandtown	36.2	41.6
Howard Park/West Arlington	61.2	67.8
Inner Harbor/Federal Hill	27.3	45.7
Lauraville	43.3	61.8
Loch Raven	40.4	53.1
Madison/East End	34.9	64.1
Medfield/Hampden/Woodberry/Remington	31.0	45.2
Midtown	30.3	47.6
Midway/Coldstream	32.2	75.0
Morrell Park/Violetville	35.8	44.5
Mt. Washington/Coldspring	26.0	41.5
North Baltimore/Guilford/Homeland	34.3	51.6
Northwood	37.8	54.4
Oldtown/Middle East	45.8	48.9
Orangeville/East Highlandtown	45.9	58.6
Patterson Park North & East	35.9	51.1
Penn North/Reservoir Hill	47.4	53.8
Pimlico/Arlington/Hilltop	46.7	53.1
Poppleton/The Terraces/Hollins Market	39.1	59.3
Sandtown-Winchester/Harlem Park	36.7	57.0
South Baltimore	34.8	34.2
Southeastern	43.5	58.7
Southern Park Heights	45.0	56.3
Southwest Baltimore	33.7	56.5
The Waverlies	40.3	62.2
Upton/Druid Heights	29.6	57.8
Washington Village/Pigtown	42.6	54.9
Westport/Mt. Winans/Lakeland	44.0	47.2
Baltimore City	40.6	53.2

For more information on these indicators please visit <http://www.bnijfi.org>.

Housing Tax Credits

Community Statistical Area (CSA)	Homestead Tax Credits per 1,000 Residential Properties			Homeowner Tax Credits per 1,000 Residential Properties			Historic Tax Credits per 1,000 Residential Properties
	2011	2012	Change (11-12)	2011	2012	Change (11-12)	2012
Allendale/Irvington/S. Hilton	599.9	550.8	-49.1	69.0	62.3	-6.7	0.0
Beechfield/Ten Hills/West Hills	740.4	641.6	-98.9	56.5	52.5	-4.0	0.6
Belair-Edison	613.7	582.8	-30.9	57.5	52.6	-4.9	0.0
Brooklyn/Curtis Bay/Hawkins Point	382.0	364.4	-17.6	51.0	47.2	-3.7	0.0
Canton	448.3	355.8	-92.6	46.6	43.0	-3.6	28.1
Cedonia/Frankford	720.5	683.4	-37.1	69.3	68.7	-0.6	0.0
Cherry Hill	510.7	500.5	-10.2	67.0	66.0	-1.0	0.0
Chinquapin Park/Belvedere	674.9	636.7	-38.2	61.0	58.0	-3.0	0.0
Claremont/Armistead	543.1	567.8	24.7	46.4	44.3	-2.1	0.0
Clifton-Berea	162.7	135.5	-27.2	30.7	27.0	-3.7	0.2
Cross-Country/Cheswolde	732.0	617.1	-114.9	71.6	61.2	-10.4	0.3
Dickeyville/Franklintown	551.7	506.3	-45.4	37.6	34.6	-3.0	0.0
Dorchester/Ashburton	691.0	654.9	-36.2	86.5	73.1	-13.4	0.0
Downtown/Seton Hill	210.5	284.0	73.6	0.0	7.4	7.4	59.2
Edmondson Village	662.8	558.3	-104.5	107.9	94.3	-13.7	0.0
Fells Point	349.6	304.7	-44.9	37.1	28.9	-8.1	41.5
Forest Park/Walbrook	532.8	546.0	13.2	56.2	52.4	-3.8	0.0
Glen-Fallstaff	629.0	675.2	46.1	75.2	77.9	2.7	0.0
Greater Charles Village/Barclay	369.5	365.3	-4.2	21.2	20.3	-0.9	12.7
Greater Govans	591.7	561.4	-30.3	75.6	74.6	-1.0	0.0
Greater Mondawmin	438.5	376.5	-62.0	45.7	39.9	-5.8	0.0
Greater Roland Park/Poplar Hill	608.3	541.5	-66.7	19.9	21.2	1.3	7.6
Greater Rosemont	357.3	272.5	-84.8	50.9	44.1	-6.8	0.0
Greenmount East	149.0	122.4	-26.6	8.3	11.6	3.3	0.7
Hamilton	733.2	680.2	-53.1	77.6	74.2	-3.5	0.0
Harbor East/Little Italy	234.5	182.9	-51.6	5.6	19.5	13.8	33.6
Harford/Echodale	753.0	704.4	-48.6	78.7	74.9	-3.8	0.0
Highlandtown	466.9	408.5	-58.4	60.6	56.5	-4.1	18.0
Howard Park/West Arlington	703.5	650.3	-53.2	88.4	83.3	-5.1	0.0
Inner Harbor/Federal Hill	426.7	334.3	-92.3	32.7	29.6	-3.1	14.3
Lauraville	684.4	675.3	-9.1	59.7	58.5	-1.2	0.4
Loch Raven	762.7	724.4	-38.2	64.3	59.1	-5.2	0.0
Madison/East End	164.9	162.8	-2.1	10.2	12.8	2.6	2.5
Medfield/Hampden/Woodberry/Remington	552.8	530.5	-22.3	53.4	55.6	2.2	1.6
Midtown	333.8	309.5	-24.3	4.0	9.0	5.1	63.5
Midway/Coldstream	217.0	236.3	19.3	24.5	27.0	2.5	0.0
Morrell Park/Violetville	701.6	647.6	-54.0	82.5	78.3	-4.2	0.0
Mt. Washington/Coldspring	743.7	656.8	-86.9	28.0	24.1	-3.9	3.3
North Baltimore/Guilford/Homeland	600.4	557.3	-43.1	18.5	17.7	-0.8	2.9
Northwood	785.7	753.9	-31.7	88.7	88.2	-0.4	0.2
Oldtown/Middle East	297.2	287.4	-9.8	11.9	17.5	5.6	9.8
Orangeville/East Highlandtown	525.8	450.5	-75.3	88.9	74.5	-14.4	1.1
Patterson Park North & East	372.1	348.3	-23.8	38.4	38.8	0.4	25.8
Penn North/Reservoir Hill	320.6	305.7	-14.9	25.5	25.2	-0.4	20.8
Pimlico/Arlington/Hilltop	268.3	207.4	-60.9	60.1	49.7	-10.3	0.0
Poppleton/The Terraces/Hollins Market	132.9	144.6	11.8	7.3	8.0	0.7	28.5
Sandtown-Winchester/Harlem Park	175.5	159.5	-16.0	13.5	12.2	-1.3	0.2
South Baltimore	452.4	382.6	-69.8	53.5	50.4	-3.1	1.2
Southeastern	575.5	559.3	-16.2	92.8	90.1	-2.7	0.5
Southern Park Heights	295.3	272.8	-22.4	32.8	34.2	1.4	0.0
Southwest Baltimore	202.5	175.6	-26.8	18.3	15.8	-2.5	4.0
The Waverlies	541.2	514.1	-27.1	44.6	45.0	0.4	1.1
Upton/Druid Heights	192.7	173.7	-19.0	11.1	12.1	1.0	0.0
Washington Village/Pigtown	378.5	326.1	-52.5	37.4	38.0	0.7	4.0
Westport/Mt. Winans/Lakeland	485.7	453.4	-32.4	56.2	51.6	-4.6	12.2
Baltimore City	481.8	441.3	-40.5	49.5	46.0	-3.4	6.0

For more information on these indicators please visit <http://www.bniajfi.org>.

Housing Permits and Enforcement

Community Statistical Area (CSA)	Percent of Residential Properties with Rehab Permits Over \$5,000				Number of New Construction Permits per 1,000 Properties			Number of Demolition Permits per 1,000 Properties		
	2010	2011	2012	Change (11-12)	2011	2012	Change (11-12)	2011	2012	Change (11-12)
Allendale/Irvington/S. Hilton	1.3	1.6	1.4	-0.2	0.0	0.9	0.9	0.4	0.2	-0.2
Beechfield/Ten Hills/West Hills	1.9	3.1	1.8	-1.4	4.8	0.8	-3.9	0.0	0.0	0.0
Belair-Edison	1.4	1.9	1.8	-0.1	0.0	0.3	0.3	0.0	0.3	0.3
Brooklyn/Curtis Bay/Hawkins Point	1.3	1.0	1.2	0.2	0.5	0.5	0.0	0.9	3.8	2.8
Canton	4.0	5.3	6.6	1.3	0.3	1.0	0.7	0.0	0.5	0.5
Cedonia/Frankford	1.9	1.6	2.1	0.5	0.5	1.1	0.6	0.2	0.0	-0.2
Cherry Hill	0.4	0.5	0.2	-0.3	0.0	0.0	0.0	0.0	0.0	0.0
Chinquapin Park/Belvedere	2.3	1.8	1.3	-0.4	0.0	0.0	0.0	0.4	0.0	-0.4
Claremont/Armistead	1.5	2.7	4.6	1.9	6.6	49.7	43.0	0.0	0.0	0.0
Clifton-Berea	1.7	1.2	1.5	0.3	0.0	0.0	0.0	4.8	4.0	-0.8
Cross-Country/Cheswolde	2.8	2.8	3.1	0.3	0.7	2.1	1.4	0.0	1.0	1.0
Dickeyville/Franklintown	3.9	2.2	3.1	1.0	0.0	0.0	0.0	0.0	0.0	0.0
Dorchester/Ashburton	1.9	2.4	2.8	0.4	0.6	0.3	-0.3	0.3	1.8	1.5
Downtown/Seton Hill	0.9	1.0	0.9	-0.2	0.0	0.0	0.0	4.5	3.0	-1.5
Edmondson Village	2.1	1.7	1.7	0.0	0.4	0.4	0.0	0.0	0.0	0.0
Fells Point	4.4	3.7	4.7	1.0	0.3	0.0	-0.3	1.0	0.0	-1.0
Forest Park/Walbrook	3.8	2.7	2.7	0.0	0.7	0.3	-0.3	1.0	0.0	-1.0
Glen-Fallstaff	2.7	1.2	2.1	0.9	2.2	0.5	-1.6	0.3	0.8	0.5
Greater Charles Village/Barclay	2.7	2.9	4.1	1.3	0.0	0.3	0.3	0.3	11.7	11.4
Greater Govans	1.5	1.4	2.0	0.6	0.0	0.0	0.0	2.4	1.9	-0.5
Greater Mondawmin	1.3	1.8	1.5	-0.3	0.0	0.3	0.3	3.5	0.9	-2.6
Greater Roland Park/Poplar Hill	3.6	3.7	5.3	1.6	0.3	0.0	-0.3	0.3	0.3	0.0
Greater Rosemont	2.0	1.4	1.5	0.1	0.4	0.3	-0.1	0.1	4.3	4.2
Greenmount East	2.9	2.1	3.0	0.9	0.0	0.5	0.5	16.2	11.1	-5.1
Hamilton	1.9	2.2	2.0	-0.3	0.9	0.7	-0.2	0.0	0.2	0.2
Harbor East/Little Italy	1.4	1.6	1.4	-0.2	0.0	3.5	3.5	0.0	1.2	1.2
Harford/Echodale	1.9	1.9	2.1	0.2	0.6	0.8	0.2	0.2	0.4	0.2
Highlandtown	4.4	4.7	6.0	1.3	0.3	0.3	0.0	0.6	0.3	-0.3
Howard Park/West Arlington	2.8	3.1	2.4	-0.7	1.6	1.0	-0.6	1.0	1.3	0.3
Inner Harbor/Federal Hill	3.9	3.7	4.4	0.6	0.5	0.8	0.3	0.5	0.2	-0.3
Lauraville	2.0	2.6	2.5	-0.1	0.9	0.0	-0.9	0.0	0.7	0.7
Loch Raven	1.5	1.2	0.9	-0.3	0.7	0.2	-0.5	0.0	0.0	0.0
Madison/East End	3.7	2.8	3.0	0.1	0.0	0.0	0.0	7.6	3.1	-4.4
Medfield/Hampden/Woodberry/Remington	2.4	1.9	2.9	1.0	0.9	0.6	-0.3	1.0	0.6	-0.4
Midtown	3.9	3.9	4.7	0.8	0.3	2.0	1.7	0.3	0.0	-0.3
Midway/Coldstream	2.0	1.6	1.6	0.0	0.0	0.0	0.0	1.7	1.9	0.2
Morrell Park/Violetville	1.1	1.4	1.4	0.0	1.0	2.5	1.6	0.3	0.6	0.3
Mt. Washington/Coldspring	3.1	6.5	4.2	-2.3	7.7	1.1	-6.6	0.6	0.5	0.0
North Baltimore/Guilford/Homeland	3.5	3.5	3.9	0.4	1.0	0.0	-1.0	0.2	0.2	0.0
Northwood	1.4	1.4	1.6	0.2	0.4	0.0	-0.4	0.0	0.0	0.0
Oldtown/Middle East	4.9	6.0	8.5	2.5	0.7	1.4	0.7	5.6	7.7	2.1
Orangeville/East Highlandtown	1.5	1.7	1.1	-0.6	0.3	3.0	2.8	1.4	0.8	-0.6
Patterson Park North & East	4.9	5.0	4.9	-0.1	2.2	1.1	-1.1	0.2	0.0	-0.2
Penn North/Reservoir Hill	3.8	2.5	3.7	1.1	0.3	0.3	0.0	0.0	1.3	1.3
Pimlico/Arlington/Hilltop	1.7	1.5	1.7	0.2	0.0	0.3	0.3	2.5	2.0	-0.5
Poppleton/The Terraces/Hollins Market	2.6	8.3	2.6	-5.7	0.0	1.5	1.5	25.6	31.4	5.9
Sandtown-Winchester/Harlem Park	1.6	1.0	1.2	0.3	0.0	0.2	0.2	0.5	2.6	2.1
South Baltimore	6.0	5.4	7.3	1.8	3.0	8.6	5.6	0.9	0.3	-0.6
Southeastern	2.0	2.3	1.2	-1.0	0.6	0.0	-0.6	0.6	1.1	0.5
Southern Park Heights	2.2	1.6	1.6	0.1	0.0	0.2	0.2	7.9	3.5	-4.4
Southwest Baltimore	1.7	1.5	1.3	-0.1	0.2	0.1	-0.1	4.4	4.0	-0.3
The Waverlies	2.4	2.0	2.4	0.4	0.4	0.7	0.4	0.4	3.7	3.3
Upton/Druid Heights	5.0	2.1	2.4	0.3	0.0	0.5	0.5	2.3	1.4	-0.9
Washington Village/Pigtown	4.0	3.0	3.3	0.4	0.0	0.0	0.0	0.0	2.2	2.2
Westport/Mt. Winans/Lakeland	1.8	1.2	0.8	-0.3	0.0	1.4	1.4	0.5	1.9	1.4
Baltimore City	2.5	2.4	2.6	0.2	0.7	0.9	0.2	1.6	1.9	0.3

For more information on these indicators please visit <http://www.bniajfi.org>.

Housing Permits and Enforcement

Community Statistical Area (CSA)	Percent of Properties that are Vacant and Abandoned				Percent of Vacant Properties Owned by Baltimore City			Percent of Properties with Housing Violations			
	2010	2011	2012	Change (11-12)	2011	2012	Change (11-12)	2010	2011	2012	Change (11-12)
Allendale/Irvington/S. Hilton	4.3	4.7	5.1	0.4	3.0	2.8	-0.1	5.0	5.3	3.3	-2.0
Beechfield/Ten Hills/West Hills	0.3	0.4	0.8	0.3	6.7	3.7	-3.0	2.0	3.1	1.3	1.1
Belair-Edison	1.5	1.7	2.0	0.3	0.9	0.0	-0.9	2.2	3.2	2.6	1.0
Brooklyn/Curtis Bay/Hawkins Point	3.7	4.2	5.0	0.8	2.7	3.8	1.1	3.7	4.3	3.1	0.5
Canton	0.9	0.7	0.8	0.1	0.0	0.0	0.0	0.6	0.4	0.5	-0.2
Cedonia/Frankford	0.7	0.6	1.1	0.5	2.6	1.4	-1.1	1.6	2.6	1.0	1.0
Cherry Hill	3.4	3.7	4.0	0.2	5.4	5.1	-0.3	2.9	5.2	2.4	2.2
Chinquapin Park/Belvedere	0.3	0.6	0.7	0.1	0.0	5.6	5.6	2.3	3.8	2.9	1.5
Claremont/Armistead	0.0	0.3	0.3	0.0	0.0	0.0	0.0	3.3	2.8	3.6	-0.5
Clifton-Berea	24.5	23.7	24.1	0.4	17.4	15.7	-1.6	11.3	12.7	11.8	1.4
Cross-Country/Cheswolde	0.1	0.2	0.1	-0.1	0.0	0.0	0.0	0.4	0.6	0.3	0.2
Dickeyville/Franklinton	1.5	1.4	4.7	3.3	0.0	0.0	0.0	4.5	5.0	1.6	0.5
Dorchester/Ashburton	3.3	3.2	3.3	0.1	4.3	4.4	0.1	2.5	2.5	1.8	-0.1
Downtown/Seton Hill	8.4	8.9	8.6	-0.4	55.0	55.2	0.2	7.2	11.3	9.0	4.2
Edmondson Village	2.6	2.9	3.4	0.5	5.8	4.2	-1.6	3.8	6.2	1.6	2.3
Fells Point	1.0	1.1	0.9	-0.2	0.0	0.0	0.0	2.1	1.9	1.3	-0.1
Forest Park/Walbrook	5.6	5.7	6.4	0.7	0.6	1.1	0.5	5.1	5.1	4.6	0.0
Glen-Fallstaff	0.7	0.8	0.9	0.1	0.0	0.0	0.0	1.1	1.3	1.4	0.2
Greater Charles Village/Barclay	9.6	9.0	7.6	-1.4	42.7	37.1	-5.6	3.6	6.3	8.4	2.7
Greater Govans	4.1	4.0	4.5	0.5	16.0	4.8	-11.2	3.2	4.5	2.4	1.3
Greater Mondawmin	10.3	10.3	10.9	0.7	6.5	7.2	0.7	4.9	5.5	4.8	0.6
Greater Roland Park/Poplar Hill	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.5	0.8	0.9	0.3
Greater Rosemont	14.9	15.5	16.0	0.5	7.9	7.7	-0.3	5.6	7.0	6.1	1.4
Greenmount East	38.6	34.7	35.6	0.9	31.4	29.7	-1.7	15.5	19.2	23.2	3.6
Hamilton	0.3	0.5	0.4	-0.1	0.0	0.0	0.0	1.6	2.1	1.4	0.5
Harbor East/Little Italy	1.6	1.7	1.7	0.0	18.5	10.7	-7.8	2.8	2.5	2.7	-0.3
Harford/Echodale	0.2	0.3	0.3	0.0	0.0	0.0	0.0	1.5	1.9	1.9	0.4
Highlandtown	1.0	1.1	1.6	0.5	0.0	0.0	0.0	1.4	1.4	1.8	0.1
Howard Park/West Arlington	2.0	2.0	4.1	2.0	3.0	9.4	6.3	2.6	2.2	2.1	-0.4
Inner Harbor/Federal Hill	0.6	0.5	0.4	0.0	3.7	4.2	0.5	0.4	1.1	1.0	0.8
Lauraville	0.7	0.8	1.2	0.4	0.0	1.8	1.8	1.3	2.1	1.3	0.8
Loch Raven	0.1	0.1	0.1	0.0	0.0	0.0	0.0	1.4	2.2	2.6	0.9
Madison/East End	25.7	22.7	20.7	-2.0	17.3	18.3	1.0	3.7	3.9	4.6	0.2
Medfield/Hampden/Woodberry/Remington	1.0	0.9	1.0	0.1	20.0	16.4	-3.6	1.3	2.4	1.6	1.1
Midtown	5.3	4.7	4.1	-0.7	40.4	43.9	3.5	5.3	5.1	6.3	-0.1
Midway/Coldstream	16.6	16.2	17.7	1.5	11.0	10.9	-0.1	7.0	9.0	7.5	2.0
Morrell Park/Violetville	1.6	1.6	1.8	0.2	0.0	0.0	0.0	2.5	2.7	1.6	0.2
Mt. Washington/Coldspring	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.4	0.3	0.4
North Baltimore/Guilford/Homeland	0.2	0.2	0.2	-0.1	0.0	0.0	0.0	1.0	1.3	1.4	0.3
Northwood	0.2	0.3	0.4	0.1	0.0	0.0	0.0	1.0	1.6	1.3	0.6
Oldtown/Middle East	40.1	41.7	37.3	-4.3	52.4	55.4	3.0	4.9	6.0	7.7	1.1
Orangeville/East Highlandtown	1.4	1.3	1.4	0.1	2.1	0.0	-2.1	1.1	2.1	1.4	0.9
Patterson Park North & East	5.3	4.6	4.4	-0.2	8.9	7.5	-1.3	2.2	1.8	1.7	-0.4
Penn North/Reservoir Hill	16.4	16.1	16.0	-0.1	8.8	8.4	-0.4	8.1	9.8	11.1	1.7
Pimlico/Arlington/Hilltop	13.1	13.0	13.2	0.2	23.9	22.4	-1.6	4.3	6.5	5.9	2.2
Poppleton/The Terraces/Hollins Market	18.7	16.6	15.3	-1.3	39.7	34.9	-4.8	7.2	9.5	21.1	2.3
Sandtown-Winchester/Harlem Park	31.0	32.6	33.1	0.5	21.1	21.3	0.2	10.5	10.2	16.3	-0.2
South Baltimore	1.0	0.5	0.2	-0.2	0.0	0.0	0.0	0.2	0.5	0.7	0.2
Southeastern	0.5	0.7	0.9	0.3	0.0	5.9	5.9	0.7	2.0	5.2	1.3
Southern Park Heights	17.7	17.4	17.1	-0.3	27.8	25.5	-2.3	8.4	10.2	10.7	1.8
Southwest Baltimore	25.2	25.0	25.9	0.9	10.7	10.8	0.1	7.9	9.8	10.1	1.9
The Waverlies	3.5	3.7	3.9	0.2	7.9	3.8	-4.1	4.0	4.5	3.2	0.5
Upton/Druid Heights	35.5	34.0	34.3	0.4	45.2	45.2	0.0	11.3	12.1	19.1	0.8
Washington Village/Pigtown	8.7	7.9	7.9	0.1	6.4	5.0	-1.4	2.7	3.0	2.7	0.3
Westport/Mt. Winans/Lakeland	8.1	8.4	8.6	0.2	39.7	39.7	0.0	3.5	6.5	6.1	3.1
Baltimore City	7.9	7.8	8.0	0.2	19.7	18.6	-1.1	3.8	4.7	4.7	0.9

For more information on these indicators please visit <http://www.bniajfi.org>.



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