**BNIA** BALTIMORE NEIGHBORHOOD INDICATORS ALLIANCE   Jacob France Institute
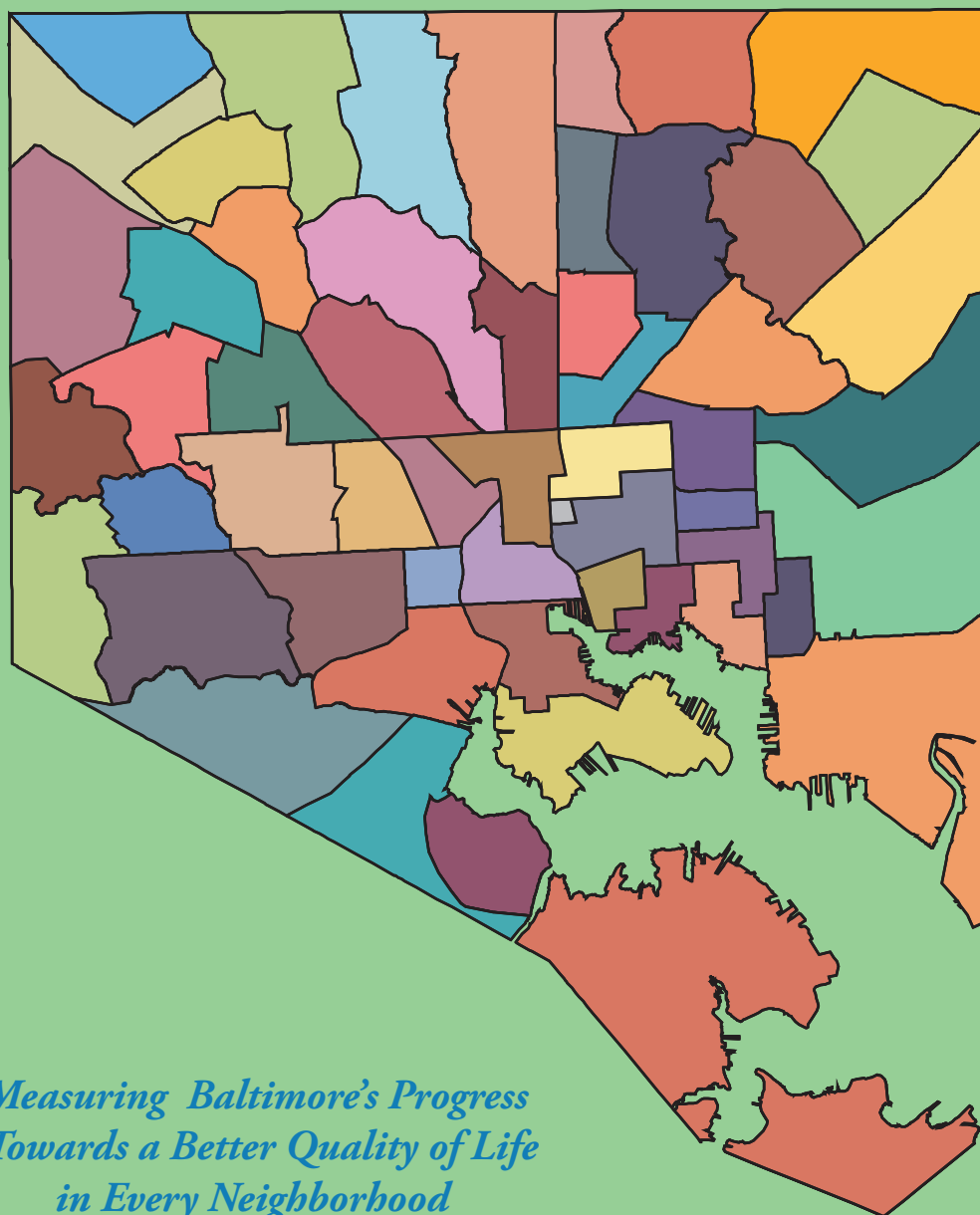
# VITAL SIGNS *13*

Census Demographics

*Housing & Community Development*

Children & Family Health

Crime & Safety

Economic & Workforce Development

Education & Youth

Arts & Culture

Sustainabilty

*Measuring Baltimore's Progress Towards a Better Quality of Life in Every Neighborhood*

**ub UNIVERSITY OF BALTIMORE**

*Vital Signs* **is made possible by the generous support of:**



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FOUNDATION

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**The University of Baltimore**

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**The Merrick School of Business**

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BNIA-JFI Staff who contributed to Vital Signs 13:

# *Housing & Community Development*

The housing market in Baltimore has been slowly recovering from the national economic recession that began in 2007. *Vital Signs 13* shows that many housing market indicators are experiencing positive turnaround. Sales prices increased in 2013 for the second year in a row, median days on the market continued to decrease and distressed sales through foreclosures substantially declined. However, many neighborhoods are still grappling with the effects of high rates of foreclosure filings particularly due to the lag in Maryland for cases to move through the process.  In early 2013, Baltimore city received $10 million in its share of the national mortgage settlement with banks to provide relief from foreclosure filings and banks have been required in some instances to restart processes that left many households, properties and neighborhoods in long waiting periods towards resolution[1].

Although the *Vital Signs* reports have been tracking housing-related indicators in Baltimore since 2000, recent housing market conditions due to national economic recession that began in 2007 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 all[2]. 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.

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[1] See Maryland RealtyTrac trends http://www.bizjournals.com/baltimore/blog/real-estate/2014/09/maryland-foreclosures-increase-17-percent-still.html and http://www.bizjournals.com/baltimore/blog/real-estate/2014/09/maryland-foreclosures-increase-17-percent-still.html

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

In *Vital Signs 13*, BNIA-JFI tracks twenty-one indicators for Community Statistical Areas[3] (CSAs) designed to follow the City's housing market and community development processes over time. These indicators are grouped into the following categories: *market, affordability, tax credits, permits and code enforcement*, and *total residential properties*.

## Data

Data for *Vital Signs 13* 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 13*: *median price of homes sold; total number 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; percentage of properties that are owner-occupied*; and *percent of residential properties that do not receive mail*.

- Between 2012 and 2013, the median sales price of homes sold increased by 8.9% from $135,000 to $147,000. The CSAs with the highest median home sales in 2013 include North Baltimore/Guilford/Homeland, Greater Roland Park/Poplar Hill, and Inner Harbor/Federal Hill. The CSAs with the lowest median home sales include Greater Rosemont, Midway/Coldstream, and Southwest Baltimore.

- The largest percentage increases in median home sales prices were experienced in Pimlico/Arlington/Hilltop, Oldtown/Middle East, and Greater Mondawmin. The greatest percentage decreases in median sales price occurred in Greater Rosemont, Upton/Druid Heights and Allendale/Irvington/S. Hilton.

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[3] CSAs are groups of census tracks that correspond to neighborhoods.  See *Vital Signs 13* Introduction

- Between 2012 and 2013, the total number of homes sold in Baltimore City <span style="color:red">decreased</span> by -4.5% from 5,166 to 4,935. The greatest number of <span style="color:red">decreases</span> occurred in Cherry Hill, Madison/East End, Upton/Druid Heights, and Washington Village/Pigtown. The greatest <span style="color:green">increases</span> in the number of homes sold occurred in Glen-Fallstaff, Patterson Park North & East, and Cross-Country/Cheswolde.

**Median Sales Price for Homes Sold, 2013**



Price (in dollars):
- $21,875 - $45,100
- $45,101 - $94,500
- $94,501 - $144,950
- $144,951 - $250,000
- $250,001 - $370,000

- The median number of days that a house was listed on the market <span style="color:green">decreased</span> from 43 in 2012 to 33 in 2013 for Baltimore City overall, and <span style="color:green">decreased</span> in 50 CSAs from 2012 to 2013. The CSAs where it took the least amount of time to sell a home in 2013 included South Baltimore (15.0 days), Greater Roland Park/Poplar Hill (17.0 days), and Canton (17.0 days). The CSAs with the longest median days on the market in 2013 were Claremont/Armistead (107.0 days) and Upton/Druid Heights (95.0 days)

- Baltimore City's owner-occupancy rate <span style="color:red">decreased</span> by 0.6% from 57.8% in 2012 to 57.2% in 2013; the owner-occupancy rate declined in 50 out of the 55 CSAs. The CSAs with the greatest <span style="color:red">decreases</span> of owner-occupied properties were Allendale/Irvington/S. Hilton (-1.5%) and Westport/Mt. Winans/Lakeland (-1.5%).

- The percentage of properties in Baltimore City receiving a mortgage foreclosure filing <span style="color:green">increased</span> from 1.4% in 2012 to 2.5% in 2013, with an increase in 54 of the 55 CSAs. The <span style="color:red">highest</span> foreclosure rates occurred in Belair-Edison (4.7%), Cedonia/Frankford (4.1%) and Forest Park/Walbrook (4.1%). The <span style="color:green">lowest</span> foreclosure filing rates occurred in Greater Roland Park/Poplar Hill (0.4%) and North Baltimore/Guilford/Homeland (0.6%).

- Between 2012 and 2013, the percentage of homes sold under foreclosure or as a real estate owned (REO) sale sharply <span style="color:green">declined</span> from 13.9% in 2012 to 3.4% in 2013. The percent of foreclosure-based sales declined in all 55 CSAs, with the greatest <span style="color:green">decreases</span> occurring in Pimlico/Arlington/Hilltop (-43.2%) and Greater Mondawmin (-26.3%). The CSAs with the <span style="color:red">highest</span> percent of homes sold under foreclosure in 2013 were Poppleton/The Terraces/Hollins Market (9.7%) and Greater Rosemont (9.4%).
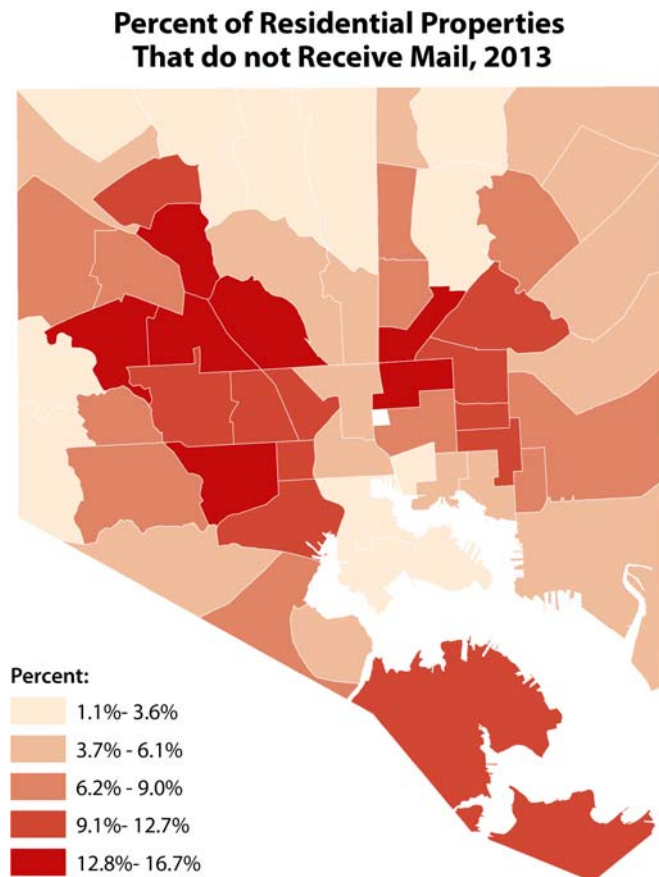
- Between 2012 and 2013, the percentage of all homes sold in Baltimore purchased in cash <span style="color:green">remained steady</span> at 44.4%. However, in two CSAs, <span style="color:red">over 90%</span> of the homes sold were cash-based purchases:
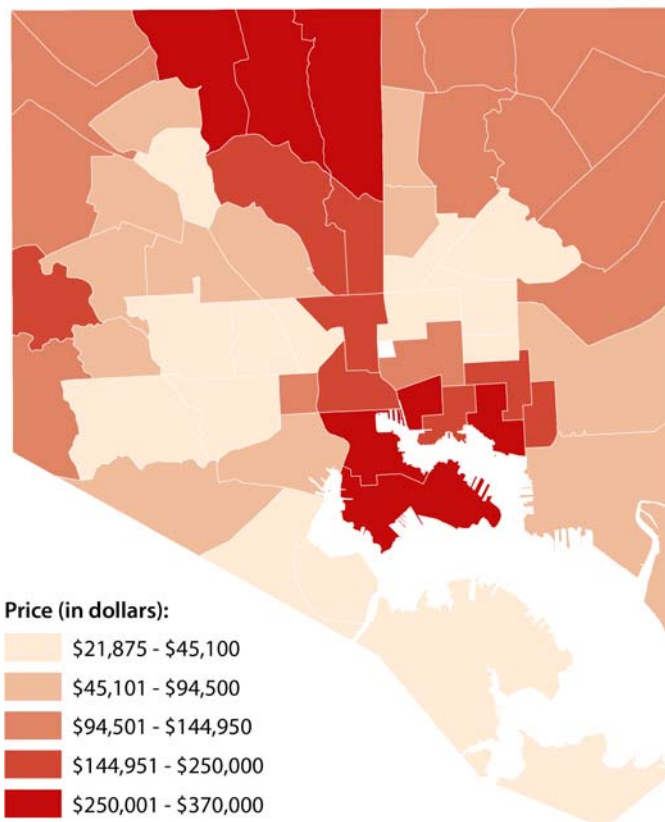
Greater Rosemont and Midway/Coldstream. In 2013, there were two CSAs where less than 20% of the homes sold were purchased with cash: Canton and South Baltimore.

- In 2013, 7.6% of the residential addresses did not receive mail which means that the home is unoccupied for more than 90 days. The CSAs with the highest percentages of addresses not receiving mail were the same CSAs as in 2012: Penn North/Reservoir Hill (16.7%), Greenmount East (16.3%), and Midway/Coldstream (15.8%). The smallest percentages occurred in Mt. Washington/Coldspring (1.1%) and Dickeyville/Franklintown (2.0%).

- From 2012 to 2013, the CSAs with the greatest increase in the percentage of addresses not receiving mail were Forest Park/Walbrook and Pimlico/Arlington/Hilltop. The CSAs with the greatest decrease in the percentage of homes not receiving mail were Highlandtown and Canton.

**Percent of Residential Properties That do not Receive Mail, 2013**



Percent:
- 1.1%- 3.6%
- 3.7% - 6.1%
- 6.2% - 9.0%
- 9.1%- 12.7%
- 12.8%- 16.7%

## Housing Affordability[4]

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 (*See Data Story*). *Vital Signs 13* tracks the percentage of households paying 30% or more of their total household income on either mortgage or rent.

- Between 2009-2013, 39.3% of the households with mortgages paid more than 30% of their total household income on home-related expenses. In eight CSAs, at least half of the homeowners spent more than 30% of their total income on housing, including Downtown/Seton Hill (65.7%), Edmondson Village (53.5%), and Cross-Country/Cheswolde (53.2%).

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

- Between 2009-2013, 52.8% of the households that pay rent spent more than 30% of their total household income on housing-related expenses. The CSAs where the <span style="color:red">greatest</span> percentage of renters paid in excess of 30% of their income on housing include: Midway/Coldstream (69.1%); Howard Park/West Arlington (68.5%); Belair-Edison (66.6%); and Greater Rosemont (65.2%). The CSAs with the <span style="color:green">least</span> percentage of renters paid more than 30% of their total household income on rent were Fells Point (34.2%) and Canton (35.2%).

## Data Story: How Affordability Relates to Household Incomes

From Strong Communities, Strong Region: The Baltimore Regional Housing Plan and Fair Housing Equity Assessment (2014)

Housing is generally considered affordable if a household is paying 30 percent or less of gross income on housing costs. Rental housing affordability is evaluated by the extent to which units are available to households at the lower end of household incomes. Within the Baltimore region, a baseline calculated from the median income for families is used to define the range of household incomes in the region. At $85,600 for a family of four in 2013, Area Median Family Income (MFI) is adjusted for household size and is used as a benchmark that determines households and neighborhoods where affordable housing and community development funds are often targeted. Households below 80 percent MFI are often targeted for assistance by HUD, as well as statewide and local assistance programs, as Low Income households. Households below 50 percent MFI are often described as Very Low Income households, and below 30 percent MFI as Extremely Low Income households. The table below gives examples of typical households that could fall into each of these income categories, based on the level of income typically earned by workers in the state in various low and mid-wage occupations.

_Examples of Households Below the Area Median Family Income (MFI)_
**Extremely Low Income:** Under 30% MFI: Income benchmark for four-person household: under $26,000 | Single person on disability ($8,500 household income) Food prep worker with two dependents ($22,900 household income) | Retail salesperson with three dependents ($24,900 household income)

**Very Low Income:** 30-50% MFI: Income benchmark for four-person household: $26,000 to $43,000 | Single teacher's assistant ($28,700 household income) | Substitute teacher with two dependents ($35,000 household income) | Cashier and carpenter's helper with three dependents ($45,600 household income)

**Low Income:** 50-80% of MFI: Income benchmark for four-person household: $43,000 to $68,000 | Single massage therapist ($39,070 household income) | Home health aide and janitor, no dependents ($48,770 household income) | Firefighter with two dependents ($57,320 household income)

_By the Opportunity Collaborative (BAE Economics)_
_For more information visit http://www.opportunitycollaborative.org/housing-plan/_

# Housing Tax Credits[5]

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. *Vital Signs 13* 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 2013, the rate of residential properties receiving the Homestead Tax credit was 380.2 per 1,000 residential properties in Baltimore City which is **down** from 441.3 per 1,000 in 2012. The rate **decreased** most in Cedonia/Frankford (-155.3 per 1,000) and Chinquapin Park/Belvedere (-154.7 per 1,000). No CSAs experienced an increase in the rate of Homestead Tax Credit between 2012 and 2013.

- The CSAs with the **highest** rates of residential properties that received the Homestead Tax credit were located in Northwood (702.4 per 1,000 residential units), Harford/Echodale (631.0 per 1,000), and Hamilton (608.8 per 1,000). The CSAs with the **lowest** rates of residential properties that received the Homestead Tax credit were located in Greenmount East (104.6 per 1,000), Clifton-Berea (113.5 per 1,000), and Sandtown-Winchester/Harlem Park (114.6 per 1,000).

- In 2013, the rate of residential properties that received the Homeowners Tax credit was 49.3 per 1,000 residential properties in Baltimore City, which is an **increase** from 46.0 per 1,000 in 2012. The rate **decreased** most in Highlandtown (-4.4 per 1,000) and Medfield/Hampden/Woodberry/Remington (-3.6 per 1,000). The rate **increased** most in Dickeyville/Franklintown (15.1 per 1,000) and Claremont/Armistead (12.9 per 1,000).

- In 2013, the **highest** rates of Homeowners Tax credit were located in Edmonson Village (96.8 per 1,000), Northwood (93.4 per 1,000 residential units), and Southeastern (92.8 per 1,000). In 2012, there were only two CSAs with less than 10 per 1,000 residential properties receiving the Homeowners Tax credit: Downtown/Seton Hill CSA (the **lowest**, 7.4 per 1,000) and Poppleton/The Terraces/Hollins Market (9.5 per 1,000).

- In 2013, the rate of Historic Tax credits per 1,000 residential units was 6.4. The CSAs with the **highest** rates of Historic Tax credits were Midtown (62.2 per 1,000 residential units), Downtown/Seton Hill (50.4 per 1,000 residential units), and Fells Point (42.9 per 1,000 residential units). There are 23 CSAs that did not have any allocations of historic tax credits in 2013.

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[5] Tax credit data has been provided by the Baltimore City Department of Finance

- From 2012 to 2013, the CSAs with the greatest increase in the rate of Historic Tax credits were Dickeyville/Franklintown (9.3) and Washington Village/Pigtown (7.3). The CSAs with the greatest decreases were Harbor East/Little Italy (-15.3) and Westport/Mt. Winans/Lakeland (-12.2).

## 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 13* uses these datasets to track both investment in and/or potential neglect of a neighborhood's housing stock.

**Rate of Historic Tax Credits, 2013**

Rate per 1,000
Residential Units:
- No credits
- 0.3 - 5.6
- 5.7 - 11.2
- 11.3 - 22.7
- 22.8 - 42.9
- 43.0 - 62.2
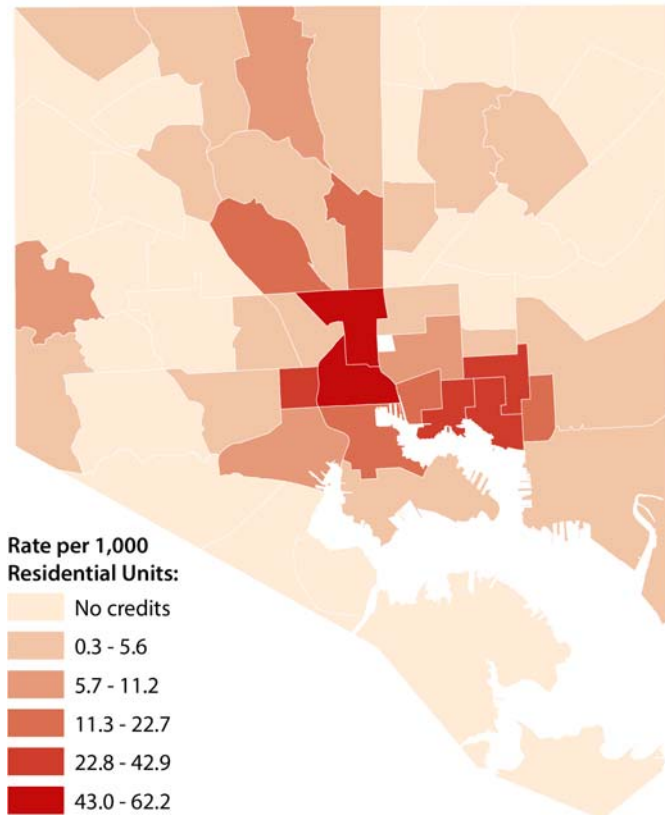
- Between 2012 and 2013, the rate of new construction permits decreased from 0.9 to 0.8 per 1,000 homes. The CSAs with the highest increases in the rate of new construction permits were Orangeville/East Highlandtown (+9.7) and Dickeyville/Franklintown (+6.2).

- New construction of housing in a built-out city like Baltimore requires time to design and develop within existing communities; most CSAs (24 out of 55) experienced no new construction permits in 2013. The greatest rate of permits occurred in Orangeville/East Highlandtown (12.7 per 1,000 homes), primarily due to the construction around the Brewers Hill[6] development.

- Between 2012 and 2013, the percentage of residential properties with rehabilitation permits in excess of $5,000 increased slightly in Baltimore City from 2.6% in 2012 to 3.1% in 2013. The CSAs that experienced the largest increases in the rate of rehabilitation permits were Oldtown/Middle East (+3.3%) and Highlandtown (+2.2%),

- In 2013, the CSAs that had the largest percentage of properties receiving rehab permits was Oldtown/Middle East (11.8%), Highlandtown (8.2%), and Claremont/Armistead (7.6%). In 2013,

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[6] Brewers Hill is a Planned Unit development (PUD) area redevelopment of around the National Bohemian Brewery in Highlandtown.

the CSAs that had the smallest percentage of properties receiving rehab permits were Cherry Hill (0.4%), Morrell Park/Violetville (1.0%), and Brooklyn/Curtis Bay/Hawkins Point (0.9%).

- Between 2012 and 2013, the rate of demolition permits remained steady at 1.9 per 1,000 homes. In 2013, the greatest rate of demolition permits were issued in Greenmount East (16.9 per 1,000 homes) and Upton/Druid Heights (11.6 per 1,000 homes).

As a City that was once 1.5 times larger than it is today in terms of population, the supply of housing in Baltimore greatly outnumbers current demand which, over many decades, has resulted in deferred maintenance of residential properties and ultimately abandonment. 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*[7] program aims to strategically rehabilitate or redevelop or potentially demolish vacant housing in order to stabilize neighborhoods.

- The percentage of properties receiving housing violations (other than vacant and abandoned) in Baltimore City increased from 4.7% in 2012 to 5.9% in 2013. From 2012 to 2013, 22 CSAs experienced an increase in the percentage of homes receiving a housing violation. The greatest increases occurred in Upton/Druid Heights (+16.4%), Poppleton/The Terraces/Hollins Market (+7.8%) and Oldtown/Middle East (+4.8%).

- In 2013, the CSAs with the largest percentage of properties receiving a housing violation included: Upton/Druid Heights (35.5%); Poppleton/The Terraces/Hollins Market (28.9%); and Greenmount East (27.1%). In 2013, there were five CSAs where less than 1% of the homes received a housing violation. The CSAs with the lowest percentage of housing violations include: Mt. Washington/Coldspring (0.5%); Cross-County/Cheswolde (0.5%); South Baltimore (0.8%).



Housing Indicators

Steady
Negative
Positive

New Construction 0.8 per 1,000

Rehabilitation Permits 3.1%

Housing Code Violations 5.9%

Vacant & Abandoned Housing 8.0%

City-Owned Vacants 15.2%

Demolition 1.9 per 1,000
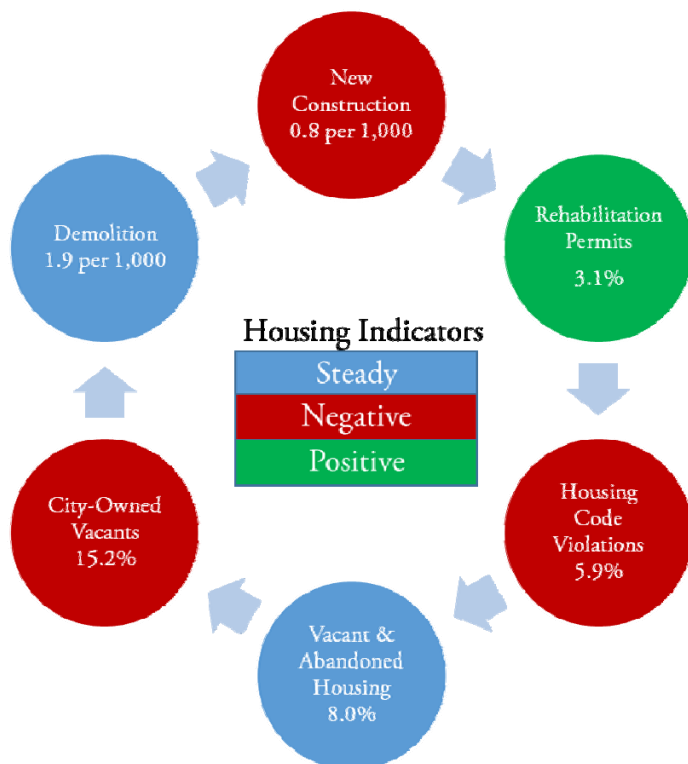
- The percentage of homes receiving a vacant house notice (VHN) in Baltimore City remained steady at 8.0% in 2013. However, between 2012 and 2013, the percentage of vacant and abandoned properties increased in 38 CSAs led by Southern Park Heights (+1.4%)

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[7] See www.vacantstovalue.org for more information.

and Midway/Coldstream (+1.2%). The CSAs with the largest <span style="color:green">decreases</span> in vacant and abandoned housing were Greenmount East (-2.9%) and Oldtown/Middle East (-2.7%).

- In 2013, the CSAs with <span style="color:red">highest</span> percentage of vacant and abandoned homes were Oldtown/Middle East (34.7%), Greenmount East (35.6%), Sandtown-Winchester/Harlem Park (34.3%) and Upton/Druid Heights (33.7%). In 2013, 15 CSAs had less than 1% vacant and abandoned properties.

- In 2013, 15.2% of the vacant and abandoned properties were owned by the City, **down** from 18.6% in 2012. The CSAs with the **greatest** percentage of vacant and abandoned properties owned by the City in 2013 were in Oldtown/Middle East (58.5%), Downtown/Seton Hill (53.7%), and Upton/Druid Heights (41.7%). There were 33 CSAs where the percentage of vacant and abandoned properties owned by the City **declined**, led by Greater Charles Village/Barclay (-28.3%) and Westport/Mt. Winans/Lakeland (-35.8%).
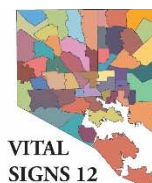
# Housing & Community Development
## Indicator Definitions & Rankings

For each indicator reported in *Vital Signs 13*, 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, 2013*

**Five Highest:**

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

**Five Lowest:**

1. Cherry Hill
2. Claremont/Armistead
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, 2013*

**Five Highest:**

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

**Five Lowest:**

1. Greater Rosemont
2. Southwest Baltimore
3. Midway/Coldstream
4. Clifton-Berea
5. Madison/East End

## 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, 2013*

### Five Highest:

1. Claremont/Armistead
2. Upton/Druid Heights
3. Greenmount East
4. Allendale/Irvington/S. Hilton
   Southern Park Heights

### Five Lowest:

1. South Baltimore
2. Greater Roland Park/Poplar Hill
3. Canton
4. Highlandtown
5. Fells Point

## 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, 2013*

### 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/Franklintown
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: RBIntel, 2010, 2011, 2012, 2013*

### Five Highest:

1. Greater Rosemont
2. Sandtown-Winchester/Harlem Park
3. Midway/Coldstream
4. Southwest Baltimore
5. Clifton-Berea

### Five Lowest:

1. Canton
2. South Baltimore
3. Mt. Washington/Coldspring
4. Fells Point
5. Inner Harbor/Federal Hill

## 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, 2013; MD Property View 2010, 2011, 2012, 2013*

### Five Highest:

1. Belair-Edison
2. Cedonia/Frankford
   Forest Park/Walbrook
3. Dorchester/Ashburton
4. Hamilton

### Five Lowest:

1. Greater Roland Park/Poplar Hill
2. North Baltimore/Guilford/Homeland
3. South Baltimore
   Fells Point
4. Inner Harbor/Federal Hill

## 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, 2013*

### Five Highest:

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

### Five Lowest:

1. Madison/East End
2. Southwest Baltimore
3. Greenmount East
4. Poppleton/The Terraces/Hollins Market
   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, 2013; MDProperty View 2010, 2011, 2012, 2013*

### Five Highest:

1. Penn North/Reservoir Hill
2. Greenmount East
3. Midway/Coldstream
4. Southwest Baltimore
5. Greater Mondawmin

### Five Lowest:

1. Mt. Washington/Coldspring
2. Dickeyville/Franklintown
3. South Baltimore
4. Cross-Country/Cheswolde
5. Beechfield/Ten Hills/West Hills

# 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, 2013*

### Five Highest:
1. Northwood
2. Harford/Echodale
3. Hamilton
4. Lauraville
5. Dorchester/Ashburton

### Five Lowest:
1. Greenmount East
2. Clifton-Berea
3. Sandtown-Winchester/Harlem Park
4. Poppleton/The Terraces/Hollins Market
5. Southwest Baltimore

## 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, 2013; MdProperty View, 2012, 2013*

## 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, 2013; MdProperty View 2011, 2012, 2013*

### Five Highest:
1. Edmondson Village
2. Northwood
3. Southeastern
4. Glen-Fallstaff
5. Howard Park/West Arlington

### Five Lowest:
1. Downtown/Seton Hill
2. Poppleton/The Terraces/Hollins Market
3. Sandtown-Winchester/Harlem Park
4. Midtown
5. Madison/East End

### Five Highest:
1. Midtown
2. Downtown/Seton Hill
3. Fells Point
4. Canton
5. Poppleton/The Terraces/Hollins Market

### Five Lowest:
Twenty-three 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, 2013; MdProperty View 2010, 2011, 2012, 2013*

**Five Highest:**

1. Oldtown/Middle East
2. Highlandtown
3. Claremont/Armistead
4. South Baltimore
5. Patterson Park North & East

**Five Lowest:**

1. Cherry Hill
2. Morrell Park/Violetville
   Brooklyn/Curtis Bay/Hawkins Point
3. Sandtown-Winchester/Harlem Park
4. Westport/Mt. Winans/Lakeland

**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, 2013; MdProperty View 2011, 2012, 2013*

**Five Highest:**

1. Orangeville/East Highlandtown
2. Claremont/Armistead
3. Dickeyville/Franklintown
4. Beechfield/Ten Hills/West Hills
5. Cross-Country/Cheswolde

**Five Lowest:**

Twenty four 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, 2013; MdProperty View 2010, 2011, 2012, 2013*

### Five Highest:

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

### Five Lowest:

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

## 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, 2013*

### Five Highest:

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

### Five Lowest:

Twenty-one 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, 2013*

### Five Highest:

1. Upton/Druid Heights
2. Poppleton/The Terraces/Hollins Market
3. Greenmount East
4. Sandtown-Winchester/Harlem Park
5. Penn North/Reservoir Hill

### Five Lowest:

1. Mt. Washington/Coldspring
   Cross-Country/Cheswolde
2. South Baltimore
   Canton
3. 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, 2013*

### Five Highest:

1. Greenmount East
2. Upton/Druid Heights
3. Pimlico/Arlington/Hilltop
4. Greater Charles Village/Barclay
5. Oldtown/Middle East

### Five Lowest:

Ten CSAs did not have any permits issued for demolition.

# 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, 2009-2013*

Five Highest:

1. Downtown/Seton Hill
2. Edmondson Village
3. Cross-Country/Cheswolde
4. Clifton-Berea
5. Howard Park/West Arlington

Five Lowest:

1. Highlandtown
2. Mt. Washington/Coldspring
3. South Baltimore
4. Medfield/Hampden/Woodberry/Remington
5. Inner Harbor/Federal Hill

## 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, 2009-2013*

Five Highest:

1. Midway/Coldstream
2. Howard Park/West Arlington
3. Belair-Edison
4. Greater Rosemont
5. Madison/East End

Five Lowest:

1. Fells Point
2. Canton
3. Mt. Washington/Coldspring
4. South Baltimore
5. Highlandtown

# 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, 2013*

### Five Highest:

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

### Five Lowest:

1. Dickeyville/Franklintown
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 | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2010 | 2011 | 2012 | 2013 | Change (12-13) | 2010 | 2011 | 2012 | 2013 | Change (12-13) |
| Allendale/Irvington/S. Hilton | 118 | 80 | 76 | 74 | -2.6 | $42,500 | $30,000 | $47,500 | $31,806 | -33.0 |
| Beechfield/Ten Hills/West Hills | 72 | 84 | 64 | 62 | -3.1 | $142,250 | $120,000 | $144,501 | $139,500 | -3.5 |
| Belair-Edison | 153 | 127 | 132 | 117 | -11.4 | $56,000 | $44,000 | $60,000 | $45,100 | -24.8 |
| Brooklyn/Curtis Bay/Hawkins Point | 104 | 86 | 84 | 77 | -8.3 | $58,005 | $42,950 | $47,050 | $45,000 | -4.4 |
| Canton | 230 | 199 | 288 | 244 | -15.3 | $251,000 | $231,000 | $261,200 | $285,500 | 9.3 |
| Cedonia/Frankford | 195 | 171 | 141 | 132 | -6.4 | $103,225 | $88,000 | $94,500 | $97,250 | 2.9 |
| Cherry Hill | 9 | 8 | 6 | 2 | -66.7 | $69,000 | $61,050 | $16,000 | $34,850 | 117.8 |
| Chinquapin Park/Belvedere | 74 | 59 | 63 | 55 | -12.7 | $117,450 | $130,000 | $124,000 | $125,000 | 0.8 |
| Claremont/Armistead | 16 | 18 | 6 | 7 | 16.7 | $139,000 | $135,000 | $79,200 | $97,000 | 22.5 |
| Clifton-Berea | 87 | 76 | 40 | 40 | 0.0 | $13,250 | $16,050 | $21,250 | $24,000 | 12.9 |
| Cross-Country/Cheswolde | 53 | 69 | 86 | 119 | 38.4 | $165,000 | $143,500 | $111,250 | $131,250 | 18.0 |
| Dickeyville/Franklintown | 4 | 8 | 11 | 9 | -18.2 | $245,000 | $140,625 | $225,000 | $235,000 | 4.4 |
| Dorchester/Ashburton | 84 | 73 | 57 | 60 | 5.3 | $68,150 | $80,000 | $100,000 | $88,500 | -11.5 |
| Downtown/Seton Hill | 20 | 17 | 30 | 25 | -16.7 | $210,450 | $157,600 | $197,500 | $220,000 | 11.4 |
| Edmondson Village | 70 | 39 | 49 | 40 | -18.4 | $49,100 | $41,000 | $60,000 | $56,444 | -5.9 |
| Fells Point | 170 | 173 | 178 | 191 | 7.3 | $215,500 | $205,000 | $226,500 | $244,000 | 7.7 |
| Forest Park/Walbrook | 81 | 87 | 55 | 49 | -10.9 | $60,250 | $50,000 | $50,000 | $70,000 | 40.0 |
| Glen-Fallstaff | 90 | 73 | 55 | 92 | 67.3 | $102,600 | $90,000 | $127,500 | $127,450 | 0.0 |
| Greater Charles Village/Barclay | 110 | 108 | 121 | 121 | 0.0 | $146,000 | $135,000 | $185,000 | $170,000 | -8.1 |
| Greater Govans | 92 | 61 | 54 | 73 | 35.2 | $47,094 | $37,000 | $62,750 | $60,000 | -4.4 |
| Greater Mondawmin | 75 | 52 | 44 | 42 | -4.5 | $34,000 | $41,950 | $28,000 | $57,000 | 103.6 |
| Greater Roland Park/Poplar Hill | 90 | 98 | 120 | 116 | -3.3 | $380,000 | $335,000 | $316,250 | $320,000 | 1.2 |
| Greater Rosemont | 190 | 141 | 83 | 85 | 2.4 | $29,700 | $20,000 | $39,900 | $21,875 | -45.2 |
| Greenmount East | 93 | 54 | 41 | 52 | 26.8 | $12,900 | $19,000 | $18,508 | $32,450 | 75.3 |
| Hamilton | 120 | 123 | 134 | 104 | -22.4 | $139,175 | $105,975 | $116,600 | $120,000 | 2.9 |
| Harbor East/Little Italy | 46 | 42 | 47 | 51 | 8.5 | $242,500 | $202,500 | $242,000 | $292,900 | 21.0 |
| Harford/Echodale | 124 | 139 | 154 | 130 | -15.6 | $154,950 | $134,500 | $134,950 | $144,950 | 7.4 |
| Highlandtown | 145 | 135 | 177 | 158 | -10.7 | $215,000 | $191,500 | $220,000 | $250,000 | 13.6 |
| Howard Park/West Arlington | 71 | 60 | 73 | 50 | -31.5 | $115,000 | $74,250 | $115,000 | $115,000 | 0.0 |
| Inner Harbor/Federal Hill | 313 | 263 | 336 | 321 | -4.5 | $275,000 | $280,000 | $284,950 | $314,000 | 10.2 |
| Lauraville | 129 | 111 | 132 | 118 | -10.6 | $137,000 | $92,900 | $114,450 | $128,750 | 12.5 |
| Loch Raven | 99 | 88 | 64 | 68 | 6.3 | $134,000 | $94,000 | $98,500 | $109,000 | 10.7 |
| Madison/East End | 110 | 77 | 48 | 34 | -29.2 | $25,000 | $16,000 | $34,500 | $26,250 | -23.9 |
| Medfield/Hampden/Woodberry/Remington | 223 | 187 | 260 | 226 | -13.1 | $164,950 | $139,000 | $144,600 | $178,000 | 23.1 |
| Midtown | 81 | 105 | 159 | 126 | -20.8 | $195,000 | $190,000 | $229,900 | $207,450 | -9.8 |
| Midway/Coldstream | 86 | 75 | 52 | 43 | -17.3 | $24,500 | $17,500 | $19,400 | $22,000 | 13.4 |
| Morrell Park/Violetville | 73 | 68 | 78 | 71 | -9.0 | $103,000 | $63,250 | $80,700 | $65,000 | -19.5 |
| Mt. Washington/Coldspring | 32 | 52 | 69 | 58 | -15.9 | $280,000 | $250,000 | $280,000 | $308,000 | 10.0 |
| North Baltimore/Guilford/Homeland | 151 | 174 | 183 | 196 | 7.1 | $347,500 | $352,000 | $340,000 | $370,000 | 8.8 |
| Northwood | 83 | 85 | 98 | 77 | -21.4 | $138,000 | $115,000 | $110,050 | $109,900 | -0.1 |
| Oldtown/Middle East | 48 | 67 | 48 | 41 | -14.6 | $173,750 | $57,500 | $50,000 | $102,000 | 104.0 |
| Orangeville/East Highlandtown | 107 | 98 | 83 | 85 | 2.4 | $84,000 | $70,000 | $75,000 | $94,500 | 26.0 |
| Patterson Park North & East | 424 | 270 | 256 | 291 | 13.7 | $189,950 | $114,750 | $162,200 | $201,000 | 23.9 |
| Penn North/Reservoir Hill | 117 | 84 | 66 | 72 | 9.1 | $44,000 | $39,950 | $70,000 | $83,500 | 19.3 |
| Pimlico/Arlington/Hilltop | 72 | 67 | 38 | 34 | -10.5 | $48,094 | $21,500 | $18,653 | $57,500 | 208.3 |
| Poppleton/The Terraces/Hollins Market | 41 | 31 | 39 | 30 | -23.1 | $48,000 | $69,900 | $69,000 | $117,450 | 70.2 |
| Sandtown-Winchester/Harlem Park | 107 | 120 | 68 | 67 | -1.5 | $12,886 | $26,000 | $34,500 | $32,000 | -7.2 |
| South Baltimore | 186 | 179 | 196 | 218 | 11.2 | $250,500 | $250,000 | $246,750 | $309,750 | 25.5 |
| Southeastern | 49 | 46 | 37 | 39 | 5.4 | $79,000 | $90,000 | $70,000 | $83,000 | 18.6 |
| Southern Park Heights | 107 | 83 | 50 | 40 | -20.0 | $21,000 | $18,800 | $19,553 | $28,500 | 45.8 |
| Southwest Baltimore | 187 | 153 | 119 | 105 | -11.8 | $22,500 | $17,000 | $21,150 | $22,000 | 4.0 |
| The Waverlies | 74 | 60 | 50 | 69 | 38.0 | $84,950 | $56,100 | $74,000 | $79,200 | 7.0 |
| Upton/Druid Heights | 61 | 59 | 59 | 43 | -27.1 | $20,100 | $30,000 | $50,000 | $30,000 | -40.0 |
| Washington Village/Pigtown | 109 | 86 | 79 | 59 | -25.3 | $70,000 | $58,450 | $92,000 | $80,000 | -13.0 |
| Westport/Mt. Winans/Lakeland | 53 | 33 | 32 | 30 | -6.3 | $62,250 | $39,000 | $52,900 | $37,700 | -28.7 |
| **Baltimore City** | **5,913** | **5,188** | **5,166** | **4,935** | **-4.5** | **$115,000** | **$100,000** | **$135,000** | **$147,000** | **8.9** |

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

| Community Statistical Area (CSA) | Housing Market | | | | | Residential Properties | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Median Number of Days on the Market | | | | | Total Residential Properties | | | | |
| | 2010 | 2011 | 2012 | 2013 | Change (12-13) | 2010 | 2011 | 2012 | 2013 | Change (12-13) |
| Allendale/Irvington/S. Hilton | 85 | 55 | 58 | 57 | -2.6 | 5,568 | 5,551 | 5,554 | 5,568 | 0.3 |
| Beechfield/Ten Hills/West Hills | 102 | 74 | 69 | 53 | -23.2 | 3,557 | 3,575 | 3,599 | 3,599 | 0.0 |
| Belair-Edison | 94 | 66 | 46 | 39 | -16.3 | 6,295 | 6,296 | 6,292 | 6,295 | 0.0 |
| Brooklyn/Curtis Bay/Hawkins Point | 108 | 68 | 59 | 51 | -12.8 | 4,283 | 4,259 | 4,256 | 4,256 | 0.0 |
| Canton | 82 | 58 | 27 | 17 | -37.0 | 4,013 | 4,017 | 4,025 | 4,024 | 0.0 |
| Cedonia/Frankford | 99 | 71 | 48 | 39 | -18.8 | 6,294 | 6,290 | 6,286 | 6,290 | 0.1 |
| Cherry Hill | 141 | 92 | 28 | 36 | 28.6 | 988 | 985 | 985 | 984 | -0.1 |
| Chinquapin Park/Belvedere | 103 | 78 | 54 | 45 | -16.7 | 2,694 | 2,688 | 2,689 | 2,689 | 0.0 |
| Claremont/Armistead | 135 | 43 | 49 | 108 | 119.4 | 725 | 755 | 745 | 752 | 0.9 |
| Clifton-Berea | 71 | 45 | 36 | 50 | 39.4 | 4,783 | 4,756 | 4,738 | 4,723 | -0.3 |
| Cross-Country/Cheswolde | 121 | 109 | 60 | 38 | -36.1 | 2,914 | 2,918 | 2,925 | 2,925 | 0.0 |
| Dickeyville/Franklintown | 219 | 81 | 114 | 45 | -60.5 | 333 | 319 | 318 | 322 | 1.3 |
| Dorchester/Ashburton | 120 | 75 | 59 | 29 | -50.4 | 3,421 | 3,421 | 3,419 | 3,424 | 0.1 |
| Downtown/Seton Hill | 111 | 106 | 46 | 42 | -8.7 | 670 | 670 | 676 | 675 | -0.1 |
| Edmondson Village | 95 | 79 | 59 | 40 | -32.2 | 2,843 | 2,835 | 2,832 | 2,832 | 0.0 |
| Fells Point | 123 | 60 | 35 | 21 | -40.0 | 4,058 | 4,073 | 4,076 | 4,080 | 0.1 |
| Forest Park/Walbrook | 122 | 63 | 41 | 35 | -14.6 | 2,883 | 2,881 | 2,879 | 2,882 | 0.1 |
| Glen-Fallstaff | 120 | 60 | 61 | 54 | -11.5 | 3,691 | 3,685 | 3,685 | 3,686 | 0.0 |
| Greater Charles Village/Barclay | 90 | 73 | 36 | 22 | -38.9 | 3,675 | 3,675 | 3,690 | 3,694 | 0.1 |
| Greater Govans | 99 | 50 | 71 | 45 | -37.3 | 3,720 | 3,730 | 3,728 | 3,729 | 0.0 |
| Greater Mondawmin | 88 | 69 | 41 | 40 | -2.4 | 3,439 | 3,437 | 3,432 | 3,434 | 0.1 |
| Greater Roland Park/Poplar Hill | 111 | 37 | 40 | 17 | -57.5 | 3,030 | 3,020 | 3,021 | 3,023 | 0.1 |
| Greater Rosemont | 102 | 50 | 41 | 32 | -22.0 | 7,267 | 7,212 | 7,189 | 7,164 | -0.3 |
| Greenmount East | 117 | 76 | 75 | 88 | 16.7 | 4,100 | 4,087 | 4,059 | 4,071 | 0.3 |
| Hamilton | 106 | 58 | 57 | 40 | -29.2 | 4,368 | 4,367 | 4,368 | 4,368 | 0.0 |
| Harbor East/Little Italy | 111 | 49 | 84 | 35 | -58.3 | 1,596 | 1,595 | 1,695 | 1,695 | 0.0 |
| Harford/Echodale | 98 | 76 | 51 | 34 | -33.3 | 5,076 | 5,045 | 5,047 | 5,054 | 0.1 |
| Highlandtown | 107 | 46 | 26 | 21 | -19.2 | 3,163 | 3,168 | 3,168 | 3,169 | 0.0 |
| Howard Park/West Arlington | 105 | 51 | 22 | 40 | 81.8 | 3,165 | 3,157 | 3,157 | 3,157 | 0.0 |
| Inner Harbor/Federal Hill | 99 | 56 | 31 | 23 | -27.4 | 5,894 | 5,927 | 5,949 | 5,954 | 0.1 |
| Lauraville | 106 | 67 | 46 | 34 | -26.1 | 4,480 | 4,474 | 4,478 | 4,479 | 0.0 |
| Loch Raven | 99 | 57 | 38 | 52 | 36.8 | 4,229 | 4,230 | 4,231 | 4,231 | 0.0 |
| Madison/East End | 123 | 53 | 36 | 29 | -19.4 | 3,220 | 3,445 | 3,212 | 3,238 | 0.8 |
| Medfield/Hampden/Woodberry/Remington | 97 | 58 | 37 | 28 | -24.3 | 6,750 | 6,739 | 6,728 | 6,747 | 0.3 |
| Midtown | 83 | 77 | 54 | 33 | -38.9 | 3,279 | 3,283 | 3,431 | 3,440 | 0.3 |
| Midway/Coldstream | 85 | 55 | 60 | 26 | -56.7 | 4,176 | 4,161 | 4,151 | 4,148 | -0.1 |
| Morrell Park/Violetville | 91 | 63 | 72 | 47 | -34.3 | 3,165 | 3,150 | 3,153 | 3,154 | 0.0 |
| Mt. Washington/Coldspring | 115 | 79 | 29 | 26 | -10.3 | 1,825 | 1,822 | 1,827 | 1,827 | 0.0 |
| North Baltimore/Guilford/Homeland | 122 | 57 | 47 | 28 | -40.4 | 5,099 | 5,093 | 5,089 | 5,092 | 0.1 |
| Northwood | 96 | 55 | 52 | 42 | -18.4 | 4,670 | 4,670 | 4,669 | 4,667 | 0.0 |
| Oldtown/Middle East | 111 | 79 | 48 | 31 | -35.4 | 1,423 | 1,430 | 1,430 | 1,445 | 1.0 |
| Orangeville/East Highlandtown | 108 | 59 | 35 | 28 | -21.4 | 3,505 | 3,509 | 3,625 | 3,625 | 0.0 |
| Patterson Park North & East | 102 | 63 | 44 | 28 | -36.4 | 6,342 | 6,347 | 6,359 | 6,365 | 0.1 |
| Penn North/Reservoir Hill | 101 | 59 | 40 | 30 | -25.0 | 2,976 | 2,976 | 2,980 | 2,981 | 0.0 |
| Pimlico/Arlington/Hilltop | 80 | 52 | 41 | 35 | -13.6 | 3,980 | 3,962 | 3,940 | 3,933 | -0.2 |
| Poppleton/The Terraces/Hollins Market | 116 | 53 | 42 | 38 | -9.5 | 1,367 | 1,370 | 1,369 | 1,369 | 0.0 |
| Sandtown-Winchester/Harlem Park | 90 | 56 | 41 | 26 | -37.8 | 6,076 | 6,079 | 6,070 | 6,064 | -0.1 |
| South Baltimore | 82 | 59 | 31 | 15 | -51.6 | 3,307 | 3,311 | 3,374 | 3,373 | 0.0 |
| Southeastern | 87 | 67 | 80 | 36 | -55.0 | 1,841 | 1,821 | 1,820 | 1,832 | 0.7 |
| Southern Park Heights | 82 | 57 | 40 | 57 | 42.5 | 4,037 | 4,030 | 4,006 | 3,999 | -0.2 |
| Southwest Baltimore | 89 | 58 | 38 | 37 | -2.6 | 8,243 | 8,254 | 8,227 | 8,217 | -0.1 |
| The Waverlies | 98 | 42 | 63 | 28 | -55.6 | 2,692 | 2,692 | 2,690 | 2,690 | 0.0 |
| Upton/Druid Heights | 117 | 88 | 80 | 95 | 18.8 | 2,179 | 2,159 | 2,153 | 2,156 | 0.1 |
| Washington Village/Pigtown | 100 | 57 | 49 | 56 | 14.4 | 2,752 | 2,758 | 2,760 | 2,759 | 0.0 |
| Westport/Mt. Winans/Lakeland | 103 | 48 | 51 | 41 | -20.6 | 2,146 | 2,137 | 2,133 | 2,134 | 0.0 |
| **Baltimore City** | **101** | **60** | **43** | **33** | **-23.3** | **202,265** | **202,309** | **202,387** | **202,362** | **0.0** |

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* | *2013* | *Change (12-13)* | *2011* | *2012* | *2013* | *Change (12-13)* | *2010* | *2011* | *2012* | *2013* | *Change (12-13)* |
| Allendale/Irvington/S. Hilton | 53.5 | 29.3 | 8.3 | -21.0 | 78.2 | 76.1 | 78.8 | 2.7 | 2.6 | 1.3 | 2.0 | 3.3 | 1.3 |
| Beechfield/Ten Hills/West Hills | 38.5 | 9.0 | 3.2 | -5.7 | 32.1 | 25.4 | 29.0 | 3.7 | 2.1 | 1.0 | 1.4 | 3.0 | 1.6 |
| Belair-Edison | 41.1 | 23.2 | 6.5 | -16.7 | 66.7 | 67.4 | 67.7 | 0.4 | 3.2 | 1.7 | 2.3 | 4.7 | 2.4 |
| Brooklyn/Curtis Bay/Hawkins Point | 42.6 | 23.7 | 0.8 | -22.9 | 73.4 | 72.0 | 76.9 | 4.8 | 2.8 | 1.3 | 1.8 | 3.6 | 1.8 |
| Canton | 14.0 | 3.9 | 0.7 | -3.2 | 26.6 | 20.1 | 15.5 | -4.6 | 1.8 | 0.5 | 0.6 | 1.4 | 0.8 |
| Cedonia/Frankford | 42.6 | 16.9 | 6.7 | -10.2 | 45.4 | 42.2 | 40.2 | -2.0 | 2.9 | 1.3 | 2.4 | 4.1 | 1.7 |
| Cherry Hill | 15.4 | 6.7 | 0.0 | -6.7 | 61.5 | 86.7 | 76.5 | -10.2 | 2.0 | 1.0 | 0.6 | 1.9 | 1.3 |
| Chinquapin Park/Belvedere | 24.2 | 11.5 | 5.5 | -6.0 | 40.3 | 31.1 | 43.8 | 12.7 | 2.0 | 0.9 | 1.6 | 2.6 | 1.1 |
| Claremont/Armistead | 31.6 | 20.0 | 0.0 | -20.0 | 52.6 | 40.0 | 56.3 | 16.3 | 4.7 | 0.8 | 2.0 | 2.9 | 0.9 |
| Clifton-Berea | 53.1 | 14.6 | 7.4 | -7.2 | 90.6 | 85.4 | 87.0 | 1.6 | 1.7 | 0.5 | 0.9 | 1.8 | 0.9 |
| Cross-Country/Cheswolde | 7.4 | 4.2 | 1.7 | -2.5 | 55.6 | 55.6 | 52.5 | -3.0 | 0.9 | 0.2 | 0.5 | 1.3 | 0.7 |
| Dickeyville/Franklintown | 62.5 | 15.4 | 0.0 | -15.4 | 50.0 | 15.4 | 30.8 | 15.4 | 1.5 | 0.3 | 0.3 | 1.6 | 1.2 |
| Dorchester/Ashburton | 45.9 | 27.3 | 7.8 | -19.5 | 55.3 | 50.0 | 47.6 | -2.4 | 2.8 | 1.5 | 2.0 | 3.9 | 1.9 |
| Downtown/Seton Hill | 16.7 | 13.0 | 3.7 | -9.3 | 55.6 | 39.1 | 37.0 | -2.1 | 5.1 | 3.9 | 3.4 | 2.1 | -1.3 |
| Edmondson Village | 42.1 | 20.0 | 7.5 | -12.5 | 63.2 | 58.2 | 73.1 | 15.0 | 2.3 | 0.9 | 1.7 | 3.4 | 1.6 |
| Fells Point | 21.8 | 8.0 | 1.0 | -7.0 | 29.9 | 27.3 | 22.4 | -4.9 | 1.6 | 0.8 | 0.7 | 1.1 | 0.4 |
| Forest Park/Walbrook | 45.1 | 16.7 | 4.0 | -12.7 | 62.6 | 61.1 | 53.3 | -7.8 | 4.5 | 1.5 | 1.8 | 4.1 | 2.3 |
| Glen-Fallstaff | 30.0 | 20.3 | 5.6 | -14.7 | 57.5 | 50.0 | 46.1 | -3.9 | 2.2 | 0.9 | 1.4 | 1.9 | 0.5 |
| Greater Charles Village/Barclay | 27.1 | 9.4 | 2.4 | -7.0 | 46.9 | 47.9 | 45.6 | -2.3 | 1.6 | 1.0 | 1.3 | 1.9 | 0.6 |
| Greater Govans | 47.4 | 25.0 | 5.4 | -19.6 | 69.2 | 61.7 | 67.4 | 5.7 | 2.1 | 1.1 | 1.5 | 2.9 | 1.4 |
| Greater Mondawmin | 41.4 | 29.4 | 3.1 | -26.3 | 74.1 | 82.4 | 70.3 | -12.0 | 2.1 | 1.1 | 1.5 | 3.0 | 1.5 |
| Greater Roland Park/Poplar Hill | 12.4 | 2.6 | 0.0 | -2.6 | 33.3 | 28.2 | 25.2 | -3.0 | 0.4 | 0.2 | 0.3 | 0.4 | 0.2 |
| Greater Rosemont | 52.5 | 34.9 | 9.4 | -25.5 | 86.5 | 87.2 | 93.5 | 6.3 | 2.3 | 1.0 | 1.6 | 2.8 | 1.2 |
| Greenmount East | 34.1 | 17.1 | 4.3 | -12.8 | 88.6 | 74.3 | 63.0 | -11.2 | 1.2 | 0.4 | 0.6 | 1.2 | 0.6 |
| Hamilton | 41.6 | 18.9 | 3.8 | -15.2 | 41.6 | 28.8 | 30.1 | 1.3 | 3.1 | 1.2 | 2.0 | 3.8 | 1.8 |
| Harbor East/Little Italy | 31.3 | 2.6 | 0.0 | -2.6 | 43.8 | 42.1 | 53.7 | 11.6 | 1.2 | 0.5 | 0.7 | 1.5 | 0.8 |
| Harford/Echodale | 30.7 | 12.6 | 2.3 | -10.3 | 30.7 | 25.8 | 27.1 | 1.3 | 2.6 | 1.3 | 2.1 | 3.3 | 1.1 |
| Highlandtown | 25.3 | 8.3 | 1.5 | -6.8 | 31.2 | 25.9 | 24.2 | -1.7 | 2.2 | 1.0 | 0.9 | 1.4 | 0.6 |
| Howard Park/West Arlington | 47.8 | 21.1 | 9.1 | -12.0 | 53.6 | 39.4 | 53.2 | 13.8 | 3.8 | 0.9 | 1.5 | 3.0 | 1.6 |
| Inner Harbor/Federal Hill | 10.6 | 4.8 | 0.8 | -3.9 | 21.6 | 26.3 | 24.2 | -2.2 | 1.3 | 0.4 | 0.7 | 1.2 | 0.5 |
| Lauraville | 35.8 | 22.6 | 2.9 | -19.7 | 46.7 | 38.7 | 37.1 | -1.6 | 2.5 | 1.3 | 2.0 | 3.0 | 1.0 |
| Loch Raven | 29.3 | 11.8 | 3.4 | -8.4 | 36.0 | 40.8 | 25.0 | -15.8 | 2.7 | 1.0 | 1.4 | 3.5 | 2.1 |
| Madison/East End | 45.5 | 20.0 | 8.0 | -12.0 | 93.9 | 94.0 | 85.3 | -8.7 | 2.4 | 1.0 | 1.3 | 2.9 | 1.6 |
| Medfield/Hampden/Woodberry/Remington | 16.4 | 8.4 | 0.7 | -7.7 | 35.0 | 31.2 | 24.3 | -6.9 | 1.6 | 0.7 | 0.8 | 1.5 | 0.7 |
| Midtown | 17.7 | 11.5 | 0.9 | -10.6 | 40.0 | 26.5 | 28.7 | 2.1 | 1.6 | 1.4 | 1.5 | 2.5 | 1.1 |
| Midway/Coldstream | 48.2 | 27.1 | 5.5 | -21.7 | 85.9 | 84.7 | 90.9 | 6.2 | 2.1 | 0.9 | 1.2 | 2.5 | 1.3 |
| Morrell Park/Violetville | 44.9 | 22.5 | 3.8 | -18.7 | 44.9 | 51.3 | 50.0 | -1.2 | 2.3 | 1.5 | 1.6 | 3.4 | 1.8 |
| Mt. Washington/Coldspring | 7.8 | 7.2 | 0.0 | -7.2 | 19.6 | 20.3 | 20.0 | -0.3 | 0.9 | 0.5 | 0.8 | 1.5 | 0.8 |
| North Baltimore/Guilford/Homeland | 8.0 | 4.0 | 1.3 | -2.7 | 21.1 | 26.0 | 28.5 | 2.5 | 0.8 | 0.3 | 0.4 | 0.6 | 0.2 |
| Northwood | 32.1 | 13.5 | 3.8 | -9.7 | 32.1 | 28.1 | 39.0 | 10.9 | 2.1 | 0.8 | 1.3 | 2.4 | 1.1 |
| Oldtown/Middle East | 28.6 | 8.0 | 2.1 | -5.9 | 47.6 | 48.0 | 54.2 | 6.2 | 1.9 | 0.6 | 1.6 | 2.1 | 0.5 |
| Orangeville/East Highlandtown | 34.6 | 7.1 | 4.0 | -3.1 | 54.6 | 57.6 | 48.0 | -9.6 | 1.8 | 0.7 | 0.7 | 1.6 | 1.0 |
| Patterson Park North & East | 34.8 | 10.0 | 2.1 | -7.9 | 41.8 | 40.9 | 35.0 | -5.9 | 2.9 | 1.1 | 1.7 | 2.1 | 0.4 |
| Penn North/Reservoir Hill | 58.4 | 18.3 | 4.0 | -14.3 | 71.4 | 60.6 | 53.3 | -7.2 | 2.8 | 1.4 | 1.8 | 3.1 | 1.3 |
| Pimlico/Arlington/Hilltop | 52.2 | 44.6 | 1.4 | -43.2 | 82.1 | 85.7 | 69.6 | -16.1 | 2.3 | 0.9 | 2.0 | 2.9 | 0.9 |
| Poppleton/The Terraces/Hollins Market | 37.9 | 26.1 | 9.7 | -16.4 | 58.6 | 52.2 | 64.5 | 12.3 | 3.0 | 1.5 | 1.4 | 2.8 | 1.4 |
| Sandtown-Winchester/Harlem Park | 46.1 | 26.4 | 7.5 | -18.9 | 92.1 | 88.7 | 92.5 | 3.8 | 1.6 | 0.8 | 1.1 | 1.6 | 0.5 |
| South Baltimore | 8.5 | 7.1 | 1.1 | -6.0 | 19.2 | 18.0 | 15.7 | -2.3 | 1.4 | 0.4 | 0.7 | 1.1 | 0.4 |
| Southeastern | 25.5 | 12.5 | 6.3 | -6.3 | 41.2 | 47.5 | 60.4 | 12.9 | 1.6 | 1.2 | 1.0 | 2.3 | 1.4 |
| Southern Park Heights | 52.7 | 23.2 | 6.3 | -17.0 | 91.9 | 73.2 | 84.4 | 11.2 | 1.9 | 0.9 | 1.3 | 2.8 | 1.5 |
| Southwest Baltimore | 51.1 | 27.6 | 8.3 | -19.3 | 90.0 | 92.4 | 89.0 | -3.4 | 2.5 | 0.9 | 1.2 | 1.8 | 0.7 |
| The Waverlies | 43.1 | 15.2 | 5.1 | -10.1 | 51.7 | 65.2 | 55.7 | -9.5 | 2.3 | 1.3 | 1.6 | 2.9 | 1.3 |
| Upton/Druid Heights | 51.1 | 20.0 | 7.9 | -12.1 | 76.6 | 52.7 | 73.7 | 21.0 | 2.5 | 0.7 | 1.2 | 2.1 | 0.9 |
| Washington Village/Pigtown | 54.5 | 9.6 | 2.0 | -7.7 | 60.4 | 62.5 | 53.9 | -8.6 | 2.6 | 2.9 | 2.6 | 3.2 | 0.6 |
| Westport/Mt. Winans/Lakeland | 37.8 | 17.1 | 4.8 | -12.2 | 71.1 | 73.2 | 82.3 | 9.1 | 2.5 | 0.8 | 2.0 | 3.8 | 1.8 |
| **Baltimore City** | **33.1** | **13.9** | **3.4** | **-10.5** | **50.8** | **44.4** | **44.4** | **0.0** | **2.2** | **1.0** | **1.4** | **2.5** | **1.1** |

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

## Housing Market

| Community Statistical Area (CSA) | Percent of Properties that are Owner-Occupied | | | | | Percent of Residential Properties that do not Receive Mail | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2010 | 2011 | 2012 | 2013 | Change (12-13) | 2010 | 2011 | 2012 | 2013 | Change (12-13) |
| Allendale/Irvington/S. Hilton | 66.0 | 61.6 | 61.8 | 60.3 | -1.5 | 9.0 | 8.7 | 8.4 | 9.0 | 0.7 |
| Beechfield/Ten Hills/West Hills | 82.7 | 79.5 | 81.0 | 80.8 | -0.3 | 2.3 | 2.6 | 2.8 | 2.4 | -0.4 |
| Belair-Edison | 67.2 | 64.8 | 64.5 | 63.5 | -1.0 | 6.2 | 6.7 | 8.7 | 9.8 | 1.1 |
| Brooklyn/Curtis Bay/Hawkins Point | 50.4 | 46.2 | 46.9 | 45.6 | -1.2 | 8.9 | 8.8 | 9.9 | 9.9 | 0.0 |
| Canton | 69.9 | 67.9 | 68.7 | 68.4 | -0.4 | 7.7 | 7.4 | 6.4 | 5.6 | -0.9 |
| Cedonia/Frankford | 79.2 | 76.5 | 76.1 | 75.2 | -0.9 | 4.8 | 5.2 | 6.2 | 6.1 | -0.1 |
| Cherry Hill | 54.7 | 53.0 | 53.0 | 52.2 | -0.8 | 3.1 | 3.3 | 4.4 | 4.3 | -0.1 |
| Chinquapin Park/Belvedere | 74.0 | 70.3 | 71.6 | 70.5 | -1.1 | 6.0 | 5.3 | 4.3 | 4.8 | 0.6 |
| Claremont/Armistead | 76.6 | 70.9 | 75.2 | 74.5 | -0.7 | 3.6 | 3.9 | 4.6 | 4.2 | -0.4 |
| Clifton-Berea | 35.8 | 34.4 | 34.0 | 33.5 | -0.6 | 9.5 | 8.8 | 9.6 | 10.7 | 1.1 |
| Cross-Country/Cheswolde | 84.4 | 83.4 | 83.6 | 83.1 | -0.5 | 1.7 | 1.9 | 2.2 | 2.3 | 0.0 |
| Dickeyville/Franklintown | 70.9 | 45.6 | 69.2 | 68.3 | -0.9 | 0.9 | 0.9 | 1.8 | 2.0 | 0.2 |
| Dorchester/Ashburton | 73.6 | 67.8 | 70.1 | 68.8 | -1.2 | 8.8 | 9.1 | 7.3 | 7.1 | -0.2 |
| Downtown/Seton Hill | 43.3 | 40.7 | 40.2 | 39.9 | -0.4 | 4.8 | 4.7 | 4.3 | 3.8 | -0.5 |
| Edmondson Village | 70.9 | 64.8 | 66.6 | 66.1 | -0.5 | 7.8 | 8.4 | 8.0 | 8.1 | 0.1 |
| Fells Point | 53.2 | 51.5 | 51.9 | 51.7 | -0.2 | 7.0 | 6.8 | 3.7 | 4.0 | 0.3 |
| Forest Park/Walbrook | 63.4 | 59.9 | 60.1 | 58.1 | -1.9 | 11.5 | 11.3 | 11.4 | 13.5 | 2.1 |
| Glen-Fallstaff | 78.5 | 75.6 | 76.5 | 75.5 | -0.9 | 4.1 | 4.3 | 4.1 | 4.0 | -0.1 |
| Greater Charles Village/Barclay | 44.9 | 43.6 | 43.4 | 43.0 | -0.4 | 5.0 | 5.4 | 5.9 | 5.9 | 0.0 |
| Greater Govans | 64.4 | 60.6 | 62.2 | 61.3 | -0.9 | 8.5 | 8.5 | 7.9 | 8.7 | 0.8 |
| Greater Mondawmin | 55.3 | 51.6 | 52.5 | 51.5 | -1.0 | 12.7 | 12.6 | 13.0 | 14.2 | 1.2 |
| Greater Roland Park/Poplar Hill | 76.7 | 73.2 | 75.7 | 75.7 | 0.0 | 2.7 | 2.6 | 2.9 | 3.2 | 0.4 |
| Greater Rosemont | 50.9 | 48.1 | 47.3 | 46.7 | -0.6 | 10.5 | 10.3 | 10.9 | 11.3 | 0.4 |
| Greenmount East | 30.2 | 29.3 | 29.1 | 28.6 | -0.5 | 16.6 | 16.3 | 15.8 | 16.3 | 0.5 |
| Hamilton | 83.1 | 79.3 | 80.1 | 78.9 | -1.2 | 5.4 | 5.8 | 4.8 | 4.7 | -0.1 |
| Harbor East/Little Italy | 41.9 | 40.6 | 37.8 | 37.6 | -0.2 | 4.6 | 5.0 | 3.6 | 3.6 | 0.0 |
| Harford/Echodale | 84.5 | 80.6 | 81.3 | 80.5 | -0.8 | 4.9 | 4.6 | 4.3 | 4.8 | 0.5 |
| Highlandtown | 61.9 | 59.8 | 59.4 | 60.0 | 0.6 | 8.8 | 8.3 | 8.8 | 7.3 | -1.4 |
| Howard Park/West Arlington | 78.0 | 74.7 | 75.3 | 73.9 | -1.4 | 6.4 | 7.1 | 6.9 | 7.7 | 0.8 |
| Inner Harbor/Federal Hill | 63.5 | 61.5 | 60.7 | 60.5 | -0.2 | 3.6 | 3.4 | 2.8 | 2.8 | 0.0 |
| Lauraville | 79.0 | 76.0 | 75.9 | 74.6 | -1.2 | 7.1 | 6.9 | 6.8 | 7.2 | 0.5 |
| Loch Raven | 81.5 | 80.5 | 79.8 | 79.1 | -0.7 | 2.2 | 2.1 | 2.7 | 2.9 | 0.2 |
| Madison/East End | 26.9 | 24.5 | 25.6 | 24.9 | -0.6 | 13.0 | 11.2 | 11.5 | 12.7 | 1.2 |
| Medfield/Hampden/Woodberry/Remington | 68.7 | 64.5 | 67.3 | 66.8 | -0.5 | 5.0 | 5.1 | 4.7 | 3.9 | -0.8 |
| Midtown | 41.9 | 41.7 | 41.5 | 42.0 | 0.4 | 6.7 | 6.9 | 6.4 | 5.8 | -0.6 |
| Midway/Coldstream | 40.9 | 39.2 | 38.9 | 37.7 | -1.2 | 16.5 | 17.0 | 15.4 | 15.8 | 0.4 |
| Morrell Park/Violetville | 77.2 | 71.3 | 72.6 | 71.1 | -1.5 | 4.4 | 4.4 | 5.8 | 5.6 | -0.2 |
| Mt. Washington/Coldspring | 83.6 | 80.9 | 83.3 | 82.9 | -0.4 | 0.9 | 1.0 | 0.6 | 1.1 | 0.6 |
| North Baltimore/Guilford/Homeland | 76.4 | 74.5 | 75.7 | 75.5 | -0.2 | 2.1 | 2.2 | 1.6 | 2.6 | 1.0 |
| Northwood | 84.2 | 82.5 | 82.7 | 82.0 | -0.6 | 3.4 | 3.9 | 3.5 | 3.6 | 0.1 |
| Oldtown/Middle East | 41.0 | 39.2 | 39.3 | 38.7 | -0.6 | 4.6 | 4.4 | 7.3 | 7.1 | -0.2 |
| Orangeville/East Highlandtown | 56.9 | 53.9 | 52.5 | 52.5 | -0.1 | 9.1 | 8.7 | 7.0 | 6.6 | -0.4 |
| Patterson Park North & East | 48.8 | 47.3 | 47.1 | 47.1 | 0.0 | 13.5 | 12.2 | 13.2 | 12.0 | -1.2 |
| Penn North/Reservoir Hill | 39.2 | 38.2 | 37.2 | 36.2 | -1.0 | 15.9 | 16.3 | 16.4 | 16.7 | 0.2 |
| Pimlico/Arlington/Hilltop | 56.1 | 54.5 | 54.1 | 53.1 | -1.0 | 10.0 | 10.0 | 10.5 | 12.1 | 1.7 |
| Poppleton/The Terraces/Hollins Market | 33.4 | 31.2 | 30.8 | 30.8 | 0.0 | 11.2 | 11.0 | 10.6 | 11.2 | 0.6 |
| Sandtown-Winchester/Harlem Park | 33.0 | 31.4 | 31.0 | 30.8 | -0.3 | 11.9 | 12.4 | 12.7 | 12.3 | -0.4 |
| South Baltimore | 71.1 | 70.0 | 69.8 | 70.4 | 0.6 | 4.2 | 3.7 | 2.6 | 2.2 | -0.4 |
| Southeastern | 69.2 | 62.8 | 65.5 | 65.2 | -0.3 | 5.0 | 4.9 | 5.8 | 5.8 | 0.0 |
| Southern Park Heights | 48.3 | 46.0 | 46.1 | 45.1 | -0.9 | 11.9 | 12.1 | 14.0 | 13.8 | -0.2 |
| Southwest Baltimore | 29.4 | 27.2 | 26.5 | 26.1 | -0.4 | 14.7 | 14.2 | 14.5 | 14.3 | -0.2 |
| The Waverlies | 63.5 | 61.5 | 61.1 | 60.3 | -0.8 | 6.4 | 6.3 | 6.8 | 8.2 | 1.4 |
| Upton/Druid Heights | 32.4 | 31.4 | 31.5 | 31.1 | -0.4 | 11.6 | 12.1 | 11.1 | 11.0 | 0.0 |
| Washington Village/Pigtown | 46.5 | 43.7 | 42.9 | 42.6 | -0.3 | 12.5 | 12.0 | 12.7 | 11.9 | -0.8 |
| Westport/Mt. Winans/Lakeland | 55.8 | 52.6 | 51.8 | 50.3 | -1.5 | 6.6 | 6.3 | 7.8 | 7.0 | -0.8 |
| **Baltimore City** | **60.2** | **57.6** | **57.8** | **57.2** | **-0.6** | **7.5** | **7.5** | **7.5** | **7.6** | **0.1** |

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

## Housing Affordability

| Community Statistical Area (CSA) | Affordability Index - Mortgage (2009-2013) | Affordability Index - Rent (2009-2013) |
|---|---|---|
| Allendale/Irvington/S. Hilton | 44.1 | 53.1 |
| Beechfield/Ten Hills/West Hills | 42.3 | 45.9 |
| Belair-Edison | 41.1 | 66.6 |
| Brooklyn/Curtis Bay/Hawkins Point | 36.1 | 51.2 |
| Canton | 32.9 | 35.2 |
| Cedonia/Frankford | 48.3 | 60.1 |
| Cherry Hill | 36.3 | 44.2 |
| Chinquapin Park/Belvedere | 34.3 | 60.5 |
| Claremont/Armistead | 34.9 | 51.9 |
| Clifton-Berea | 52.5 | 54.2 |
| Cross-Country/Cheswolde | 53.2 | 41.4 |
| Dickeyville/Franklintown | 39.7 | 54.1 |
| Dorchester/Ashburton | 50.0 | 55.9 |
| Downtown/Seton Hill | 65.7 | 51.0 |
| Edmondson Village | 53.5 | 58.7 |
| Fells Point | 31.5 | 34.2 |
| Forest Park/Walbrook | 40.8 | 63.6 |
| Glen-Fallstaff | 47.2 | 44.6 |
| Greater Charles Village/Barclay | 37.2 | 51.6 |
| Greater Govans | 41.9 | 55.4 |
| Greater Mondawmin | 31.5 | 62.7 |
| Greater Roland Park/Poplar Hill | 34.7 | 49.2 |
| Greater Rosemont | 48.4 | 65.2 |
| Greenmount East | 48.0 | 55.1 |
| Hamilton | 42.6 | 57.4 |
| Harbor East/Little Italy | 34.4 | 47.2 |
| Harford/Echodale | 35.1 | 50.3 |
| Highlandtown | 26.6 | 40.5 |
| Howard Park/West Arlington | 52.4 | 68.5 |
| Inner Harbor/Federal Hill | 28.8 | 48.0 |
| Lauraville | 40.4 | 52.4 |
| Loch Raven | 40.9 | 54.4 |
| Madison/East End | 31.5 | 63.7 |
| Medfield/Hampden/Woodberry/Remington | 28.8 | 43.4 |
| Midtown | 29.0 | 47.2 |
| Midway/Coldstream | 35.6 | 69.1 |
| Morrell Park/Violetville | 38.8 | 40.9 |
| Mt. Washington/Coldspring | 26.7 | 36.6 |
| North Baltimore/Guilford/Homeland | 32.2 | 56.9 |
| Northwood | 36.3 | 55.1 |
| Oldtown/Middle East | 45.2 | 45.7 |
| Orangeville/East Highlandtown | 50.8 | 52.5 |
| Patterson Park North & East | 33.0 | 51.1 |
| Penn North/Reservoir Hill | 45.9 | 53.0 |
| Pimlico/Arlington/Hilltop | 50.2 | 57.6 |
| Poppleton/The Terraces/Hollins Market | 41.3 | 58.1 |
| Sandtown-Winchester/Harlem Park | 35.6 | 54.7 |
| South Baltimore | 28.3 | 37.5 |
| Southeastern | 40.6 | 54.2 |
| Southern Park Heights | 42.6 | 58.8 |
| Southwest Baltimore | 31.7 | 63.6 |
| The Waverlies | 36.5 | 63.5 |
| Upton/Druid Heights | 31.9 | 63.6 |
| Washington Village/Pigtown | 37.6 | 57.8 |
| Westport/Mt. Winans/Lakeland | 45.6 | 49.7 |
| **Baltimore City** | **39.3** | **52.8** |

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

| 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 | 2013 | Change (12-13) | 2011 | 2012 | 2013 | Change (12-13) | 2012 | 2013 | Change (12-13) |
| Allendale/Irvington/S. Hilton | 599.9 | 550.8 | 501.4 | -49.3 | 69.0 | 62.3 | 71.3 | 9.0 | 0.0 | 0.0 | 0.0 |
| Beechfield/Ten Hills/West Hills | 740.4 | 641.6 | 585.2 | -56.4 | 56.5 | 52.5 | 60.0 | 7.5 | 0.6 | 0.6 | 0.0 |
| Belair-Edison | 613.7 | 582.8 | 443.4 | -139.4 | 57.5 | 52.6 | 57.7 | 5.1 | 0.0 | 0.0 | 0.0 |
| Brooklyn/Curtis Bay/Hawkins Point | 382.0 | 364.4 | 305.7 | -58.7 | 51.0 | 47.2 | 52.9 | 5.6 | 0.0 | 0.0 | 0.0 |
| Canton | 448.3 | 355.8 | 321.1 | -34.7 | 46.6 | 43.0 | 44.0 | 1.0 | 28.1 | 31.3 | 3.2 |
| Cedonia/Frankford | 720.5 | 683.4 | 528.1 | -155.3 | 69.3 | 68.7 | 72.0 | 3.3 | 0.0 | 0.0 | 0.0 |
| Cherry Hill | 510.7 | 500.5 | 470.5 | -30.0 | 67.0 | 66.0 | 74.2 | 8.2 | 0.0 | 0.0 | 0.0 |
| Chinquapin Park/Belvedere | 674.9 | 636.7 | 482.0 | -154.7 | 61.0 | 58.0 | 62.5 | 4.5 | 0.0 | 0.0 | 0.0 |
| Claremont/Armistead | 543.1 | 567.8 | 432.2 | -135.6 | 46.4 | 44.3 | 57.2 | 12.9 | 0.0 | 0.0 | 0.0 |
| Clifton-Berea | 162.7 | 135.5 | 113.5 | -22.0 | 30.7 | 27.0 | 29.6 | 2.6 | 0.2 | 0.0 | -0.2 |
| Cross-Country/Cheswolde | 732.0 | 617.1 | 439.0 | -178.1 | 71.6 | 61.2 | 63.2 | 2.1 | 0.3 | 0.3 | 0.0 |
| Dickeyville/Franklintown | 551.7 | 506.3 | 475.2 | -31.1 | 37.6 | 34.6 | 49.7 | 15.1 | 0.0 | 9.3 | 9.3 |
| Dorchester/Ashburton | 691.0 | 654.9 | 606.3 | -48.6 | 86.5 | 73.1 | 82.9 | 9.8 | 0.0 | 0.0 | 0.0 |
| Downtown/Seton Hill | 210.5 | 284.0 | 232.6 | -51.4 | 0.0 | 7.4 | 7.4 | 0.0 | 59.2 | 50.4 | -8.8 |
| Edmondson Village | 662.8 | 558.3 | 464.3 | -93.9 | 107.9 | 94.3 | 96.8 | 2.5 | 0.0 | 0.0 | 0.0 |
| Fells Point | 349.6 | 304.7 | 275.5 | -29.2 | 37.1 | 28.9 | 33.6 | 4.6 | 41.5 | 42.9 | 1.4 |
| Forest Park/Walbrook | 532.8 | 546.0 | 493.8 | -52.3 | 56.2 | 52.4 | 59.3 | 6.9 | 0.0 | 0.0 | 0.0 |
| Glen-Fallstaff | 629.0 | 675.2 | 587.4 | -87.8 | 75.2 | 77.9 | 86.8 | 8.9 | 0.0 | 0.0 | 0.0 |
| Greater Charles Village/Barclay | 369.5 | 365.3 | 319.7 | -45.6 | 21.2 | 20.3 | 22.5 | 2.1 | 12.7 | 16.5 | 3.8 |
| Greater Govans | 591.7 | 561.4 | 506.0 | -55.4 | 75.6 | 74.6 | 81.5 | 7.0 | 0.0 | 0.0 | 0.0 |
| Greater Mondawmin | 438.5 | 376.5 | 293.5 | -82.9 | 45.7 | 39.9 | 45.4 | 5.5 | 0.0 | 0.0 | 0.0 |
| Greater Roland Park/Poplar Hill | 608.3 | 541.5 | 403.9 | -137.6 | 19.9 | 21.2 | 18.2 | -3.0 | 7.6 | 6.9 | -0.7 |
| Greater Rosemont | 357.3 | 272.5 | 224.0 | -48.5 | 50.9 | 44.1 | 50.4 | 6.3 | 0.0 | 0.0 | 0.0 |
| Greenmount East | 149.0 | 122.4 | 104.6 | -17.8 | 8.3 | 11.6 | 13.5 | 1.9 | 0.7 | 1.5 | 0.7 |
| Hamilton | 733.2 | 680.2 | 609.2 | -71.0 | 77.6 | 74.2 | 79.2 | 5.0 | 0.0 | 0.0 | 0.0 |
| Harbor East/Little Italy | 234.5 | 182.9 | 160.5 | -22.4 | 5.6 | 19.5 | 21.8 | 2.4 | 33.6 | 18.3 | -15.3 |
| Harford/Echodale | 753.0 | 704.4 | 631.0 | -73.4 | 78.7 | 74.9 | 78.2 | 3.3 | 0.0 | 0.0 | 0.0 |
| Highlandtown | 466.9 | 408.5 | 372.7 | -35.8 | 60.6 | 56.5 | 52.1 | -4.4 | 18.0 | 22.7 | 4.7 |
| Howard Park/West Arlington | 703.5 | 650.3 | 584.1 | -66.2 | 88.4 | 83.3 | 86.5 | 3.2 | 0.0 | 0.0 | 0.0 |
| Inner Harbor/Federal Hill | 426.7 | 334.3 | 289.7 | -44.6 | 32.7 | 29.6 | 30.4 | 0.8 | 14.3 | 16.1 | 1.8 |
| Lauraville | 684.4 | 675.3 | 608.8 | -66.5 | 59.7 | 58.5 | 61.4 | 2.9 | 0.4 | 0.4 | 0.0 |
| Loch Raven | 762.7 | 724.4 | 600.1 | -124.3 | 64.3 | 59.1 | 67.8 | 8.7 | 0.0 | 0.0 | 0.0 |
| Madison/East End | 164.9 | 162.8 | 152.9 | -10.0 | 10.2 | 12.8 | 13.3 | 0.5 | 2.5 | 4.9 | 2.5 |
| Medfield/Hampden/Woodberry/Remington | 552.8 | 530.4 | 482.3 | -48.2 | 53.4 | 55.6 | 52.0 | -3.6 | 1.6 | 1.8 | 0.1 |
| Midtown | 333.8 | 309.5 | 282.3 | -27.3 | 4.0 | 9.0 | 11.9 | 2.9 | 63.5 | 62.2 | -1.3 |
| Midway/Coldstream | 217.0 | 236.3 | 148.0 | -88.3 | 24.5 | 27.0 | 27.7 | 0.7 | 0.0 | 0.0 | 0.0 |
| Morrell Park/Violetville | 701.6 | 647.6 | 595.8 | -51.9 | 82.5 | 78.3 | 85.6 | 7.3 | 0.0 | 0.0 | 0.0 |
| Mt. Washington/Coldspring | 743.7 | 656.8 | 524.4 | -132.5 | 28.0 | 24.1 | 26.3 | 2.2 | 3.3 | 2.2 | -1.1 |
| North Baltimore/Guilford/Homeland | 600.4 | 557.3 | 478.2 | -79.1 | 18.5 | 17.7 | 19.4 | 1.8 | 2.9 | 3.3 | 0.4 |
| Northwood | 785.7 | 753.9 | 702.4 | -51.5 | 88.7 | 88.2 | 93.4 | 5.2 | 0.2 | 0.4 | 0.2 |
| Oldtown/Middle East | 297.2 | 287.4 | 258.8 | -28.6 | 11.9 | 17.5 | 23.5 | 6.0 | 9.8 | 11.1 | 1.3 |
| Orangeville/East Highlandtown | 525.8 | 450.5 | 419.0 | -31.4 | 88.9 | 74.5 | 80.8 | 6.3 | 1.1 | 1.1 | 0.0 |
| Patterson Park North & East | 372.1 | 348.3 | 316.9 | -31.4 | 38.4 | 38.8 | 39.6 | 0.7 | 25.8 | 29.7 | 3.9 |
| Penn North/Reservoir Hill | 320.6 | 305.7 | 277.8 | -27.9 | 25.5 | 25.2 | 27.5 | 2.3 | 20.8 | 21.1 | 0.3 |
| Pimlico/Arlington/Hilltop | 268.3 | 207.4 | 171.9 | -35.5 | 60.1 | 49.7 | 57.5 | 7.7 | 0.0 | 0.0 | 0.0 |
| Poppleton/The Terraces/Hollins Market | 132.9 | 144.6 | 130.8 | -13.9 | 7.3 | 8.0 | 9.5 | 1.5 | 28.5 | 29.9 | 1.5 |
| Sandtown-Winchester/Harlem Park | 175.5 | 159.5 | 114.6 | -44.9 | 13.5 | 12.2 | 10.2 | -2.0 | 0.2 | 0.5 | 0.3 |
| South Baltimore | 452.4 | 382.6 | 343.6 | -39.0 | 53.5 | 50.4 | 47.7 | -2.7 | 1.2 | 3.3 | 2.1 |
| Southeastern | 575.5 | 559.3 | 522.9 | -36.4 | 92.8 | 90.1 | 92.8 | 2.7 | 0.5 | 1.1 | 0.5 |
| Southern Park Heights | 295.3 | 272.8 | 229.3 | -43.5 | 32.8 | 34.2 | 36.3 | 2.1 | 0.0 | 0.3 | 0.3 |
| Southwest Baltimore | 202.5 | 175.6 | 138.2 | -37.4 | 18.3 | 15.8 | 16.3 | 0.5 | 4.0 | 3.9 | -0.1 |
| The Waverlies | 541.2 | 514.1 | 461.7 | -52.4 | 44.6 | 45.0 | 52.8 | 7.8 | 1.1 | 1.1 | 0.0 |
| Upton/Druid Heights | 192.7 | 173.7 | 150.7 | -23.0 | 11.1 | 12.1 | 16.7 | 4.6 | 0.0 | 5.6 | 5.6 |
| Washington Village/Pigtown | 378.5 | 326.1 | 295.8 | -30.3 | 37.4 | 38.0 | 39.1 | 1.1 | 4.0 | 11.2 | 7.3 |
| Westport/Mt. Winans/Lakeland | 485.7 | 453.4 | 415.7 | -37.7 | 56.2 | 51.6 | 52.0 | 0.4 | 12.2 | 0.0 | -12.2 |
| **Baltimore City** | **481.8** | **441.3** | **380.2** | **-61.1** | **49.5** | **46.0** | **49.3** | **3.3** | **6.0** | **6.4** | **0.4** |

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 | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 2010 | 2011 | 2012 | 2013 | Change (12-13) | 2011 | 2012 | 2013 | Change (12-13) |
| Allendale/Irvington/S. Hilton | 1.3 | 1.6 | 1.4 | 1.6 | 0.2 | 0.0 | 0.9 | 0.0 | -0.9 |
| Beechfield/Ten Hills/West Hills | 1.9 | 3.1 | 1.8 | 2.4 | 0.6 | 4.8 | 0.8 | 6.1 | 5.3 |
| Belair-Edison | 1.4 | 1.9 | 1.8 | 1.5 | -0.3 | 0.0 | 0.3 | 0.0 | -0.3 |
| Brooklyn/Curtis Bay/Hawkins Point | 1.3 | 1.0 | 1.2 | 1.0 | -0.1 | 0.5 | 0.5 | 0.5 | 0.0 |
| Canton | 4.0 | 5.3 | 6.6 | 6.5 | -0.1 | 0.3 | 1.0 | 0.7 | -0.2 |
| Cedonia/Frankford | 1.9 | 1.6 | 2.1 | 2.7 | 0.6 | 0.5 | 1.1 | 0.2 | -1.0 |
| Cherry Hill | 0.4 | 0.5 | 0.2 | 0.4 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| Chinquapin Park/Belvedere | 2.3 | 1.8 | 1.3 | 2.2 | 0.9 | 0.0 | 0.0 | 0.4 | 0.4 |
| Claremont/Armistead | 1.5 | 2.7 | 4.6 | 7.6 | 3.0 | 6.6 | 49.7 | 6.6 | -43.0 |
| Clifton-Berea | 1.7 | 1.2 | 1.5 | 1.6 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| Cross-Country/Cheswolde | 2.8 | 2.8 | 3.1 | 4.2 | 1.1 | 0.7 | 2.1 | 3.1 | 1.0 |
| Dickeyville/Franklintown | 3.9 | 2.2 | 3.1 | 2.8 | -0.3 | 0.0 | 0.0 | 6.2 | 6.2 |
| Dorchester/Ashburton | 1.9 | 2.4 | 2.8 | 3.2 | 0.4 | 0.6 | 0.3 | 0.3 | 0.0 |
| Downtown/Seton Hill | 0.9 | 1.0 | 0.9 | 2.4 | 1.5 | 0.0 | 0.0 | 0.0 | 0.0 |
| Edmondson Village | 2.1 | 1.7 | 1.7 | 2.4 | 0.7 | 0.4 | 0.4 | 0.0 | -0.4 |
| Fells Point | 4.4 | 3.7 | 4.7 | 5.3 | 0.6 | 0.3 | 0.0 | 0.0 | 0.0 |
| Forest Park/Walbrook | 3.8 | 2.7 | 2.7 | 4.3 | 1.6 | 0.7 | 0.3 | 1.0 | 0.7 |
| Glen-Fallstaff | 2.7 | 1.2 | 2.1 | 2.8 | 0.7 | 2.2 | 0.5 | 0.5 | 0.0 |
| Greater Charles Village/Barclay | 2.7 | 2.9 | 4.1 | 4.2 | 0.0 | 0.0 | 0.3 | 0.0 | -0.3 |
| Greater Govans | 1.5 | 1.4 | 2.0 | 2.1 | 0.0 | 0.0 | 0.0 | 0.5 | 0.5 |
| Greater Mondawmin | 1.3 | 1.8 | 1.5 | 1.4 | -0.1 | 0.0 | 0.3 | 0.0 | -0.3 |
| Greater Roland Park/Poplar Hill | 3.6 | 3.7 | 5.3 | 5.0 | -0.3 | 0.3 | 0.0 | 0.3 | 0.3 |
| Greater Rosemont | 2.0 | 1.4 | 1.5 | 1.6 | 0.1 | 0.4 | 0.3 | 0.0 | -0.3 |
| Greenmount East | 2.9 | 2.1 | 3.0 | 3.6 | 0.7 | 0.0 | 0.5 | 0.0 | -0.5 |
| Hamilton | 1.9 | 2.2 | 2.0 | 2.1 | 0.1 | 0.9 | 0.7 | 0.7 | 0.0 |
| Harbor East/Little Italy | 1.4 | 1.6 | 1.4 | 1.8 | 0.4 | 0.0 | 3.5 | 0.0 | -3.5 |
| Harford/Echodale | 1.9 | 1.9 | 2.1 | 2.1 | 0.1 | 0.6 | 0.8 | 0.4 | -0.4 |
| Highlandtown | 4.4 | 4.7 | 6.0 | 8.2 | 2.2 | 0.3 | 0.3 | 1.3 | 0.9 |
| Howard Park/West Arlington | 2.8 | 3.1 | 2.4 | 3.1 | 0.7 | 1.6 | 1.0 | 1.0 | 0.0 |
| Inner Harbor/Federal Hill | 3.9 | 3.7 | 4.4 | 4.6 | 0.3 | 0.5 | 0.8 | 0.8 | 0.0 |
| Lauraville | 2.0 | 2.6 | 2.5 | 3.6 | 1.1 | 0.9 | 0.0 | 1.1 | 1.1 |
| Loch Raven | 1.5 | 1.2 | 0.9 | 1.2 | 0.3 | 0.7 | 0.2 | 0.0 | -0.2 |
| Madison/East End | 3.7 | 2.8 | 3.0 | 1.8 | -1.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| Medfield/Hampden/Woodberry/Remington | 2.4 | 1.9 | 2.9 | 3.6 | 0.7 | 0.9 | 0.6 | 1.8 | 1.2 |
| Midtown | 3.9 | 3.9 | 4.7 | 4.7 | 0.0 | 0.3 | 2.0 | 0.6 | -1.5 |
| Midway/Coldstream | 2.0 | 1.6 | 1.6 | 1.6 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| Morrell Park/Violetville | 1.1 | 1.4 | 1.4 | 1.0 | -0.4 | 1.0 | 2.5 | 0.3 | -2.2 |
| Mt. Washington/Coldspring | 3.1 | 6.5 | 4.2 | 4.8 | 0.6 | 7.7 | 1.1 | 0.5 | -0.5 |
| North Baltimore/Guilford/Homeland | 3.5 | 3.5 | 3.9 | 4.5 | 0.6 | 1.0 | 0.0 | 1.0 | 1.0 |
| Northwood | 1.4 | 1.4 | 1.6 | 1.7 | 0.1 | 0.4 | 0.0 | 0.2 | 0.2 |
| Oldtown/Middle East | 4.9 | 6.0 | 8.5 | 11.8 | 3.3 | 0.7 | 1.4 | 0.7 | -0.7 |
| Orangeville/East Highlandtown | 1.5 | 1.7 | 1.1 | 3.5 | 2.5 | 0.3 | 3.0 | 12.7 | 9.7 |
| Patterson Park North & East | 4.9 | 5.0 | 4.9 | 7.1 | 2.3 | 2.2 | 1.1 | 0.0 | -1.1 |
| Penn North/Reservoir Hill | 3.8 | 2.5 | 3.7 | 4.2 | 0.5 | 0.3 | 0.3 | 0.0 | -0.3 |
| Pimlico/Arlington/Hilltop | 1.7 | 1.5 | 1.7 | 1.5 | -0.2 | 0.0 | 0.3 | 0.8 | 0.5 |
| Poppleton/The Terraces/Hollins Market | 2.6 | 8.3 | 2.6 | 3.3 | 0.7 | 0.0 | 1.5 | 0.0 | -1.5 |
| Sandtown-Winchester/Harlem Park | 1.6 | 1.0 | 1.2 | 1.1 | -0.1 | 0.0 | 0.2 | 0.0 | -0.2 |
| South Baltimore | 6.0 | 5.4 | 7.3 | 7.3 | 0.0 | 3.0 | 8.6 | 0.3 | -8.3 |
| Southeastern | 2.0 | 2.3 | 1.2 | 1.7 | 0.5 | 0.6 | 0.0 | 0.5 | 0.5 |
| Southern Park Heights | 2.2 | 1.6 | 1.6 | 2.0 | 0.4 | 0.0 | 0.2 | 0.0 | -0.2 |
| Southwest Baltimore | 1.7 | 1.5 | 1.3 | 1.4 | 0.1 | 0.2 | 0.1 | 0.0 | -0.1 |
| The Waverlies | 2.4 | 2.0 | 2.4 | 2.3 | -0.1 | 0.4 | 0.7 | 0.7 | 0.0 |
| Upton/Druid Heights | 5.0 | 2.1 | 2.4 | 3.5 | 1.1 | 0.0 | 0.5 | 0.0 | -0.5 |
| Washington Village/Pigtown | 4.0 | 3.0 | 3.3 | 4.6 | 1.3 | 0.0 | 0.0 | 0.0 | 0.0 |
| Westport/Mt. Winans/Lakeland | 1.8 | 1.2 | 0.8 | 1.2 | 0.3 | 0.0 | 1.4 | 0.0 | -1.4 |
| **Baltimore City** | **2.5** | **2.4** | **2.6** | **3.1** | **0.5** | **0.7** | **0.9** | **0.8** | **-0.2** |

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

## Housing Permits and Enforcement

| Community Statistical Area (CSA) | Number of Demolition Permits per 1,000 Properties | | | | Percent of Properties with Housing Violations | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 2011 | 2012 | 2013 | Change (12-13) | 2010 | 2011 | 2012 | 2013 | Change (12-13) |
| Allendale/Irvington/S. Hilton | 0.4 | 0.2 | 2.0 | 1.8 | 5.0 | 5.3 | 3.3 | 3.5 | 0.2 |
| Beechfield/Ten Hills/West Hills | 0.0 | 0.0 | 0.6 | 0.6 | 2.0 | 3.1 | 1.3 | 1.4 | 0.2 |
| Belair-Edison | 0.0 | 0.3 | 0.0 | -0.3 | 2.2 | 3.2 | 2.6 | 2.5 | -0.1 |
| Brooklyn/Curtis Bay/Hawkins Point | 0.9 | 3.8 | 0.5 | -3.3 | 3.7 | 4.3 | 3.1 | 4.1 | 1.0 |
| Canton | 0.0 | 0.5 | 0.0 | -0.5 | 0.6 | 0.4 | 0.5 | 0.8 | 0.3 |
| Cedonia/Frankford | 0.2 | 0.0 | 0.6 | 0.6 | 1.6 | 2.6 | 1.0 | 1.8 | 0.7 |
| Cherry Hill | 0.0 | 0.0 | 0.0 | 0.0 | 2.9 | 5.2 | 2.4 | 3.4 | 0.9 |
| Chinquapin Park/Belvedere | 0.4 | 0.0 | 0.0 | 0.0 | 2.3 | 3.8 | 2.9 | 2.9 | 0.0 |
| Claremont/Armistead | 0.0 | 0.0 | 0.0 | 0.0 | 3.3 | 2.8 | 3.6 | 3.1 | -0.6 |
| Clifton-Berea | 4.8 | 4.0 | 2.8 | -1.3 | 11.3 | 12.7 | 11.8 | 14.0 | 2.1 |
| Cross-Country/Cheswolde | 0.0 | 1.0 | 0.7 | -0.3 | 0.4 | 0.6 | 0.3 | 0.5 | 0.2 |
| Dickeyville/Franklintown | 0.0 | 0.0 | 3.1 | 3.1 | 4.5 | 5.0 | 1.6 | 2.2 | 0.6 |
| Dorchester/Ashburton | 0.3 | 1.8 | 0.3 | -1.5 | 2.5 | 2.5 | 1.8 | 2.8 | 1.0 |
| Downtown/Seton Hill | 4.5 | 3.0 | 3.0 | 0.0 | 7.2 | 11.3 | 9.0 | 12.7 | 3.7 |
| Edmondson Village | 0.0 | 0.0 | 1.1 | 1.1 | 3.8 | 6.2 | 1.6 | 1.8 | 0.2 |
| Fells Point | 1.0 | 0.0 | 1.2 | 1.2 | 2.1 | 1.9 | 1.3 | 1.6 | 0.3 |
| Forest Park/Walbrook | 1.0 | 0.0 | 1.7 | 1.7 | 5.1 | 5.1 | 4.6 | 6.5 | 1.9 |
| Glen-Fallstaff | 0.3 | 0.8 | 0.8 | 0.0 | 1.1 | 1.3 | 1.4 | 1.4 | 0.0 |
| Greater Charles Village/Barclay | 0.3 | 11.7 | 9.2 | -2.4 | 3.6 | 6.3 | 8.4 | 9.3 | 0.9 |
| Greater Govans | 2.4 | 1.9 | 0.3 | -1.6 | 3.2 | 4.5 | 2.4 | 4.7 | 2.3 |
| Greater Mondawmin | 3.5 | 0.9 | 0.3 | -0.6 | 4.9 | 5.5 | 4.8 | 6.6 | 1.8 |
| Greater Roland Park/Poplar Hill | 0.3 | 0.3 | 0.0 | -0.3 | 0.5 | 0.8 | 0.9 | 0.9 | 0.0 |
| Greater Rosemont | 0.1 | 4.3 | 1.7 | -2.6 | 5.6 | 7.0 | 6.1 | 7.6 | 1.6 |
| Greenmount East | 16.2 | 11.1 | 16.9 | 5.9 | 15.5 | 19.2 | 23.2 | 27.1 | 3.9 |
| Hamilton | 0.0 | 0.2 | 0.2 | 0.0 | 1.6 | 2.1 | 1.4 | 2.0 | 0.6 |
| Harbor East/Little Italy | 0.0 | 1.2 | 1.8 | 0.6 | 2.8 | 2.5 | 2.7 | 6.7 | 4.0 |
| Harford/Echodale | 0.2 | 0.4 | 0.2 | -0.2 | 1.5 | 1.9 | 1.9 | 2.2 | 0.3 |
| Highlandtown | 0.6 | 0.3 | 2.5 | 2.2 | 1.4 | 1.4 | 1.8 | 3.3 | 1.5 |
| Howard Park/West Arlington | 1.0 | 1.3 | 0.6 | -0.6 | 2.6 | 2.2 | 2.1 | 3.0 | 1.0 |
| Inner Harbor/Federal Hill | 0.5 | 0.2 | 0.8 | 0.7 | 0.4 | 1.1 | 1.0 | 1.3 | 0.3 |
| Lauraville | 0.0 | 0.7 | 0.7 | 0.0 | 1.3 | 2.1 | 1.3 | 2.5 | 1.1 |
| Loch Raven | 0.0 | 0.0 | 0.0 | 0.0 | 1.4 | 2.2 | 2.6 | 2.8 | 0.2 |
| Madison/East End | 7.6 | 3.1 | 4.6 | 1.5 | 3.7 | 3.9 | 4.6 | 5.8 | 1.2 |
| Medfield/Hampden/Woodberry/Remington | 1.0 | 0.6 | 0.6 | 0.0 | 1.3 | 2.4 | 1.6 | 2.2 | 0.5 |
| Midtown | 0.3 | 0.0 | 2.3 | 2.3 | 5.3 | 5.1 | 6.3 | 8.6 | 2.4 |
| Midway/Coldstream | 1.7 | 1.9 | 4.1 | 2.2 | 7.0 | 9.0 | 7.5 | 8.8 | 1.2 |
| Morrell Park/Violetville | 0.3 | 0.6 | 0.6 | 0.0 | 2.5 | 2.7 | 1.6 | 2.7 | 1.0 |
| Mt. Washington/Coldspring | 0.6 | 0.5 | 0.0 | -0.5 | 0.1 | 0.4 | 0.3 | 0.5 | 0.2 |
| North Baltimore/Guilford/Homeland | 0.2 | 0.2 | 0.4 | 0.2 | 1.0 | 1.3 | 1.4 | 1.1 | -0.3 |
| Northwood | 0.0 | 0.0 | 0.0 | 0.0 | 1.0 | 1.6 | 1.3 | 2.5 | 1.2 |
| Oldtown/Middle East | 5.6 | 7.7 | 6.2 | -1.5 | 4.9 | 6.0 | 7.7 | 12.5 | 4.8 |
| Orangeville/East Highlandtown | 1.4 | 0.8 | 0.3 | -0.6 | 1.1 | 2.1 | 1.4 | 2.6 | 1.3 |
| Patterson Park North & East | 0.2 | 0.0 | 0.0 | 0.0 | 2.2 | 1.8 | 1.7 | 2.9 | 1.2 |
| Penn North/Reservoir Hill | 0.0 | 1.3 | 3.0 | 1.7 | 8.1 | 9.8 | 11.1 | 15.6 | 4.5 |
| Pimlico/Arlington/Hilltop | 2.5 | 2.0 | 9.4 | 7.4 | 4.3 | 6.5 | 5.9 | 6.8 | 1.0 |
| Poppleton/The Terraces/Hollins Market | 25.6 | 31.4 | 5.1 | -26.3 | 7.2 | 9.5 | 21.1 | 28.9 | 7.8 |
| Sandtown-Winchester/Harlem Park | 0.5 | 2.6 | 4.8 | 2.1 | 10.5 | 10.2 | 16.3 | 18.7 | 2.4 |
| South Baltimore | 0.9 | 0.3 | 1.5 | 1.2 | 0.2 | 0.5 | 0.7 | 0.8 | 0.0 |
| Southeastern | 0.6 | 1.1 | 1.6 | 0.5 | 0.7 | 2.0 | 5.2 | 2.6 | -2.6 |
| Southern Park Heights | 7.9 | 3.5 | 0.3 | -3.2 | 8.4 | 10.2 | 10.7 | 12.8 | 2.1 |
| Southwest Baltimore | 4.4 | 4.0 | 1.1 | -2.9 | 7.9 | 9.8 | 10.1 | 11.0 | 0.9 |
| The Waverlies | 0.4 | 3.7 | 0.4 | -3.3 | 4.0 | 4.5 | 3.2 | 5.3 | 2.1 |
| Upton/Druid Heights | 2.3 | 1.4 | 11.6 | 10.2 | 11.3 | 12.1 | 19.1 | 35.5 | 16.4 |
| Washington Village/Pigtown | 0.0 | 2.2 | 2.5 | 0.4 | 2.7 | 3.0 | 2.7 | 3.4 | 0.7 |
| Westport/Mt. Winans/Lakeland | 0.5 | 1.9 | 1.4 | -0.5 | 3.5 | 6.5 | 6.1 | 6.6 | 0.5 |
| **Baltimore City** | **1.6** | **1.9** | **1.9** | **0.0** | **3.8** | **4.7** | **4.7** | **5.9** | **1.2** |

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 | | | |
|---|---|---|---|---|---|---|---|---|---|
| | 2010 | 2011 | 2012 | 2013 | Change (12-13) | 2011 | 2012 | 2013 | Change (12-13) |
| Allendale/Irvington/S. Hilton | 4.3 | 4.7 | 5.1 | 5.2 | 0.1 | 3.0 | 2.8 | 1.7 | -1.1 |
| Beechfield/Ten Hills/West Hills | 0.3 | 0.4 | 0.8 | 0.4 | -0.3 | 6.7 | 3.7 | 6.7 | 3.0 |
| Belair-Edison | 1.5 | 1.7 | 2.0 | 2.5 | 0.5 | 0.9 | 0.0 | 0.0 | 0.0 |
| Brooklyn/Curtis Bay/Hawkins Point | 3.7 | 4.2 | 5.0 | 5.5 | 0.5 | 2.7 | 3.8 | 3.9 | 0.1 |
| Canton | 0.9 | 0.7 | 0.8 | 0.6 | -0.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| Cedonia/Frankford | 0.7 | 0.6 | 1.1 | 1.3 | 0.2 | 2.6 | 1.4 | 1.2 | -0.2 |
| Cherry Hill | 3.4 | 3.7 | 4.0 | 4.1 | 0.1 | 5.4 | 5.1 | 5.0 | -0.1 |
| Chinquapin Park/Belvedere | 0.3 | 0.6 | 0.7 | 1.0 | 0.3 | 0.0 | 5.6 | 3.7 | -1.9 |
| Claremont/Armistead | 0.0 | 0.3 | 0.3 | 0.5 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 |
| Clifton-Berea | 24.5 | 23.7 | 24.1 | 25.1 | 0.9 | 17.4 | 15.7 | 15.4 | -0.4 |
| Cross-Country/Cheswolde | 0.1 | 0.2 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Dickeyville/Franklintown | 1.5 | 1.4 | 4.7 | 2.5 | -2.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| Dorchester/Ashburton | 3.3 | 3.2 | 3.3 | 2.9 | -0.5 | 4.3 | 4.4 | 4.1 | -0.3 |
| Downtown/Seton Hill | 8.4 | 8.9 | 8.6 | 9.9 | 1.3 | 55.0 | 55.2 | 53.7 | -1.4 |
| Edmondson Village | 2.6 | 2.9 | 3.4 | 3.2 | -0.2 | 5.8 | 4.2 | 1.1 | -3.1 |
| Fells Point | 1.0 | 1.1 | 0.9 | 1.2 | 0.3 | 0.0 | 0.0 | 0.0 | 0.0 |
| Forest Park/Walbrook | 5.6 | 5.7 | 6.4 | 6.2 | -0.2 | 0.6 | 1.1 | 0.6 | -0.5 |
| Glen-Fallstaff | 0.7 | 0.8 | 0.9 | 1.1 | 0.2 | 0.0 | 0.0 | 2.5 | 2.5 |
| Greater Charles Village/Barclay | 9.6 | 9.0 | 7.6 | 6.8 | -0.8 | 42.7 | 37.1 | 8.8 | -28.3 |
| Greater Govans | 4.1 | 4.0 | 4.5 | 4.5 | 0.0 | 16.0 | 4.8 | 3.6 | -1.2 |
| Greater Mondawmin | 10.3 | 10.3 | 10.9 | 11.4 | 0.4 | 6.5 | 7.2 | 6.4 | -0.8 |
| Greater Roland Park/Poplar Hill | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Greater Rosemont | 14.9 | 15.5 | 16.0 | 15.7 | -0.3 | 7.9 | 7.7 | 6.5 | -1.2 |
| Greenmount East | 38.6 | 34.7 | 35.6 | 32.7 | -2.9 | 31.4 | 29.7 | 25.6 | -4.1 |
| Hamilton | 0.3 | 0.5 | 0.4 | 0.6 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| Harbor East/Little Italy | 1.6 | 1.7 | 1.7 | 2.1 | 0.4 | 18.5 | 10.7 | 5.7 | -5.0 |
| Harford/Echodale | 0.2 | 0.3 | 0.3 | 0.5 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| Highlandtown | 1.0 | 1.1 | 1.6 | 1.7 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| Howard Park/West Arlington | 2.0 | 2.0 | 4.1 | 2.3 | -1.8 | 3.0 | 9.4 | 0.0 | -9.4 |
| Inner Harbor/Federal Hill | 0.6 | 0.5 | 0.4 | 0.5 | 0.1 | 3.7 | 4.2 | 0.0 | -4.2 |
| Lauraville | 0.7 | 0.8 | 1.2 | 1.5 | 0.2 | 0.0 | 1.8 | 0.0 | -1.8 |
| Loch Raven | 0.1 | 0.1 | 0.1 | 0.3 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| Madison/East End | 25.7 | 22.7 | 20.7 | 20.7 | 0.0 | 17.3 | 18.3 | 14.9 | -3.4 |
| Medfield/Hampden/Woodberry/Remington | 1.0 | 0.9 | 1.0 | 0.9 | -0.1 | 20.0 | 16.4 | 1.7 | -14.7 |
| Midtown | 5.3 | 4.7 | 4.1 | 3.6 | -0.4 | 40.4 | 43.9 | 29.0 | -14.9 |
| Midway/Coldstream | 16.6 | 16.2 | 17.7 | 18.9 | 1.2 | 11.0 | 10.9 | 11.1 | 0.2 |
| Morrell Park/Violetville | 1.6 | 1.6 | 1.8 | 1.8 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Mt. Washington/Coldspring | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| North Baltimore/Guilford/Homeland | 0.2 | 0.2 | 0.2 | 0.4 | 0.2 | 0.0 | 0.0 | 0.0 | 0.0 |
| Northwood | 0.2 | 0.3 | 0.4 | 0.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Oldtown/Middle East | 40.1 | 41.7 | 37.3 | 34.7 | -2.7 | 52.4 | 55.4 | 58.5 | 3.1 |
| Orangeville/East Highlandtown | 1.4 | 1.3 | 1.4 | 1.5 | 0.1 | 2.1 | 0.0 | 0.0 | 0.0 |
| Patterson Park North & East | 5.3 | 4.6 | 4.4 | 3.8 | -0.6 | 8.9 | 7.5 | 2.9 | -4.6 |
| Penn North/Reservoir Hill | 16.4 | 16.1 | 16.0 | 16.3 | 0.3 | 8.8 | 8.4 | 6.0 | -2.4 |
| Pimlico/Arlington/Hilltop | 13.1 | 13.0 | 13.2 | 13.5 | 0.3 | 23.9 | 22.4 | 19.3 | -3.1 |
| Poppleton/The Terraces/Hollins Market | 18.7 | 16.6 | 15.3 | 15.5 | 0.2 | 39.7 | 34.9 | 34.0 | -1.0 |
| Sandtown-Winchester/Harlem Park | 31.0 | 32.6 | 33.1 | 34.3 | 1.2 | 21.1 | 21.3 | 17.1 | -4.2 |
| South Baltimore | 1.0 | 0.5 | 0.2 | 0.4 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| Southeastern | 0.5 | 0.7 | 0.9 | 2.0 | 1.1 | 0.0 | 5.9 | 0.0 | -5.9 |
| Southern Park Heights | 17.7 | 17.4 | 17.1 | 18.5 | 1.4 | 27.8 | 25.5 | 24.3 | -1.2 |
| Southwest Baltimore | 25.2 | 25.0 | 25.9 | 27.1 | 1.2 | 10.7 | 10.8 | 8.2 | -2.6 |
| The Waverlies | 3.5 | 3.7 | 3.9 | 4.1 | 0.2 | 7.9 | 3.8 | 2.7 | -1.1 |
| Upton/Druid Heights | 35.5 | 34.0 | 34.3 | 33.7 | -0.7 | 45.2 | 45.2 | 41.7 | -3.5 |
| Washington Village/Pigtown | 8.7 | 7.9 | 7.9 | 7.5 | -0.4 | 6.4 | 5.0 | 0.5 | -4.5 |
| Westport/Mt. Winans/Lakeland | 8.1 | 8.4 | 8.6 | 8.4 | -0.2 | 39.7 | 39.7 | 3.9 | -35.8 |
| **Baltimore City** | **7.9** | **7.8** | **8.0** | **8.0** | **0.1** | **19.7** | **18.6** | **15.2** | **-3.4** |

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

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