Census Demographics

Housing and Community Development

Children and Family Health

Crime and Safety

Workforce and Economic Development

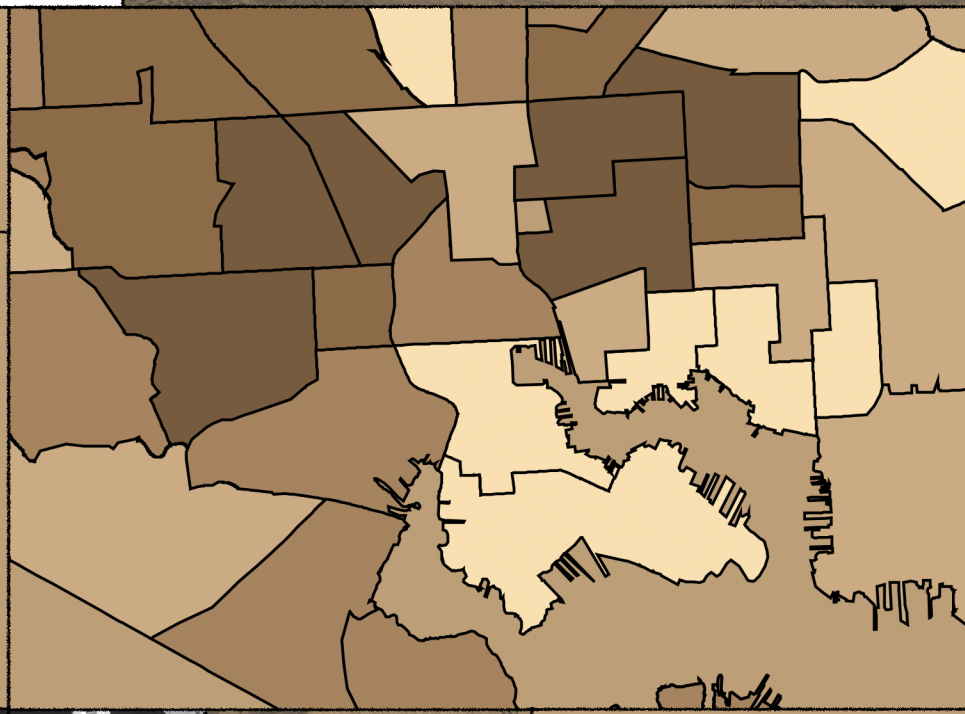
Education and Youth

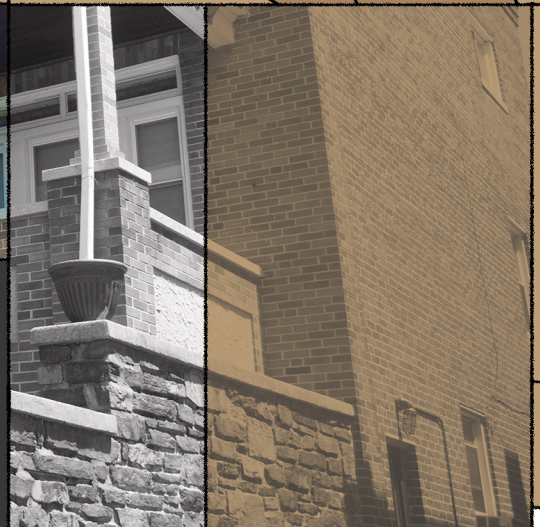
Arts and Culture

Sustainability

SPRING 2016 VITAL SIGNS 14

Measuring Progress Toward a Better Quality of Life in Every Neighborhood





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BNIA-JFI would like to thank the following: **University of Baltimore**, **Jacob France Institute**, **Merrick School of Business**, **Baltimore Corps,** and **BNIA-JFI Steering Committee Members** and organizations who generously provided Data Stories.

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The housing market in Baltimore has been slowly recovering from the national economic recession that began in 2007. *Vital Signs 14* shows that many housing market indicators are experiencing positive turnaround. Many more homes were sold in 2014 than in previous years, although the median sales prices decreased with the increase in volume of sales. Following the national trend in other metropolitan areas,[1] the percentage of renter households is increasing in Baltimore.[2] The number of rental housing units has also increased to meet the demand, fueled in part by tax credits offered to developers to supply rental housing throughout Baltimore. However, rent affordability is impacting more than 50% of Baltimore renter households, and some neighborhoods are experiencing low affordability overall. The increase in renter households does not necessarily imply an increase in the overall number of housing units that are occupied by residents. Several indicators that measure whether the housing stock is unoccupied or vacant and abandoned experienced continued increases in Baltimore in 2014.

Although the *Vital Signs* reports have been tracking housing-related indicators in Baltimore since 2000, recent housing market conditions due to the 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.[3] Bank-owned (REO) sales occur after a property owner has been foreclosed upon, which typically means that displacement has occurred.
- *Housing Affordability & Choice*: Housing costs can be a burden for households on a fixed- or low-income, those have experienced job loss or displacement, or where housing values are increasing rapidly. Federal housing choice vouchers assist households by subsidizing rent for units in the private market, but some neighborhoods have rents too high for landlords to accept vouchers.
- *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

1 Sean Capperis, Ingrid Gould Ellen & Brian Karfunkle (2015), "Renting In America's Largest Cities" NYU Furman Center/Capital One
2 Baltimore Sun, June 23, 2014 "City Council approvals tax breaks to spur Baltimore development" articles.baltimoresun.com/2014-06-23/news/bs-md-ci-tax-credits-development-20140623_1_tax-bills-tax-breaks-property-tax
3 Alan Mallach, "Depopulation, Market Collapse and Property Abandonment" in *Rebuilding America's Legacy Cities*, Alan Mallach editor, 2012. The American Assembly

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 14*, BNIA-JFI tracks 21 indicators for Community Statistical Areas[4] (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 14 Housing Indicators* come 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, Department of Housing and Urban Development
- *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 14*: 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.

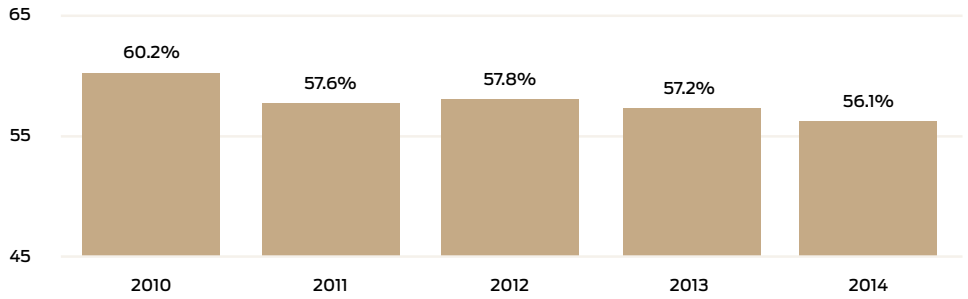
- Between 2013 and 2014, the median sales price of homes sold decreased by 14.1% from $147,000 to $126,325. The CSAs with the highest median home sales in 2014 include North Baltimore/Guilford/Homeland ($325,000), Inner Harbor/Federal Hill ($320,000), and Greater Roland Park/Poplar Hill ($310,000). The CSAs with the lowest median home sales include Midway/Coldstream ($17,005), Sandtown-Winchester/Harlem Park ($18,000), and Southern Park Heights ($19,900).
- The largest percentage increases in median home sales prices were experienced in Upton/Druid Heights, Oldtown/Middle East, and Washington Village. The greatest percentage decreases in median sales price occurred in Pimlico/Arlington/Hilltop, Sandtown-Winchester/Harlem Park, and Howard Park/West Arlington.
- The median number of days that a house was listed on the market increased from 33 in 2013 to 38 in 2014 for Baltimore City overall. The CSAs where it took the least amount of time to sell a home in 2014 included South Baltimore (23.0 days), and Poppleton/The Terraces/Hollins Market (27.0 days). The CSAs with the longest median days on the market in 2014 were Dickeyville/Franklintown (126.0 days) and Downtown/Seton Hill (88.0 days)
- Between 2013 and 2014, the total number of homes sold in Baltimore City increased by 58.5% from 4,935 to 7,822. The highest number of homes were sold in Patterson Park North & East, Inner Harbor/Federal Hill, and Medfield/Hampden/Woodberry/Remington. The lowest number of homes sold were in Dickeyville/Franklintown, Claremont/Armistead, and Cherry Hill.
- Between 2013 and 2014, the percentage of homes sold under foreclosure or as a real estate owned (REO) sale declined from 3.4% in 2013 to 2.0% in 2014. The CSAs with the highest percent of homes sold under foreclosure in 2013 were Poppleton/The Terraces/Hollins Market (6.1%) and Washington Village (5.6%). Thirteen

4 CSAs are groups of census tracks that correspond to neighborhoods. See *Vital Signs 14* Introduction

CSAs had zero homes sold in foreclosure.

- Between 2013 and 2014, the percentage of all homes sold in Baltimore purchased in cash increased by 1.5% from 44.4% in 2013 to 45.9% in 2014. For four CSAs, over 90% of the homes sold were cash-based purchases: Cherry Hill, Midway/Coldstream, Sandtown-Winchester/ Harlem Park, and Clifton-Berea. Conversely, in 2014, there were four CSAs where less than 20% of the homes sold were purchased with cash: South Baltimore, Downtown/Seton Hill, Canton and Mt. Washington/Coldspring.
- Baltimore City's owner-occupancy rate decreased by 1.1% from 57.2% in 2013 to 56.1% in 2014; the owner-occupancy rate declined in 52 out of the City's 55 CSAs. The CSAs with the greatest decreases of owner-occupied properties were Morrell Park/ Violetville (-3.3%) and Cherry Hill (-2.7%).
- The percentage of properties in Baltimore City receiving a mortgage foreclosure filing decreased from 2.5% in 2013 to 2.0% in 2014. The highest foreclosure rates occurred in Forest Park/Walbrook (3.5%), Howard Park/West Arlington (3.4%) and Hamilton (3.3%). The lowest foreclosure filing rates occurred in Greater Roland Park/Poplar Hill (0.2%) and South Baltimore (0.6%).
- In 2014, 8.4% of the residential addresses did not receive mail from the US Postal Service, which means that the home had been identified as unoccupied for more than 90 days. The CSAs with the highest percentages of addresses not receiving mail were Penn North/Reservoir Hill (19.3%), Southwest Baltimore (18.3%) and Greenmount East (17.5%), The smallest percentages occurred in Mt. Washington/Coldspring (1.0%) and Cross-Country/Cheswolde (1.6%).
- From 2013 to 2014, the CSAs with the greatest increase in the percentage of addresses not receiving mail were Southwest Baltimore and Greater Rosemont. The CSAs with the greatest decrease in the percentage of homes not receiving mail were Oldtown/ Middle East and Downtown/Seton Hill.

Percentage of Properties that are Owner Occupied in Baltimore City, 2010–2014



SOURCE: MDPROPERTY VIEW

Housing Affordability[5]

Housing costs are a burden for households on a fixed- or low-income, those have experienced job loss or displacement, or where housing values are increasing rapidly. *Vital Signs 14* tracks the percentage of households paying 30% or more of their total household income on either mortgage or rent. A new indicator tracks the number of housing vouchers per 1,000 rental units being used in a neighborhood.

- Between 2010-2014, 38.7% of the households with mortgages paid more than 30% of their total household income on home-related expenses. CSAs with low mortgage affordability, or the highest percentage of homeowners spending more than 30% of their total income on housing, included Clifton-Berea (54.6%), Greater Rosemont (51.0%), and Allendale/Irvington/S. Hilton (50.8%).
- Between 2010-2014, 52.8% of the households that pay rent spent more than 30% of their

5 Source for Housing Affordability indicators is the 2008-2012 American Community Survey (ACS) and the Picture of Subsidized Housing (US Department of Housing and Urban Development)

total household income on housing-related expenses. The CSAs with low rent affordability, where the greatest percentage of renters paid in excess of 30% of their income on housing included Belair-Edison (71.5%), Midway/Coldstream (64.4%), and Madison/East End (64.1%). The CSAs with the least percentage of renters who paid more than 30% of their total household income on rent were Canton (33.4%) and Mt. Washington/Coldspring (33.7%).

- In 2014, there were 131.3 housing vouchers used per 1,000 rental units in Baltimore City. The CSAs with the highest rates of housing voucher use per 1,000 rental units were Belair-Edison (420.3), Madison/East End (328.8) and Washington Village (276.1). The CSAs with the lowest rates were Greater Roland Park/Poplar Hill (5.9), Fells Point (12.8) and South Baltimore (14.4).

Housing Tax Credits[6]

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 (See Data Story). For property owners in designated historic districts, Historic Tax credits help incentivize renovation of buildings located in these districts. *Vital Signs 14* 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.

- From 2013 to 2014, the rate of residential properties receiving the Homestead Tax credit in Baltimore City declined from 380.2 per 1,000 residential properties to 376.2 per 1,000. The rate decreased most in Claremont/Armistead (-289.3 per 1,000) and Dickeyville/Franklintown (-26.2 per 1,000). The rate increased most in Dorchester/Ashburton (6.5 per 1,000) and Greater Charles Village/Barclay (5.8 per 1,000).
- The CSAs with the highest rates of residential properties that received the Homestead Tax credit were located in Northwood (704.9 per 1,000 residential units), Harford/Echodale (625.7 per 1,000), and Dorchester/Ashburton (612.8 per 1,000). The CSAs with the lowest rates of residential properties that received the Homestead Tax credit were located in Greenmount East (104.2 per 1,000), Clifton-Berea (114.7 per 1,000), and Sandtown-Winchester/Harlem Park (115.2 per 1,000).
- In 2014, the rate of residential properties that received the Homeowners Tax credit was 49.4 per 1,000 residential properties in Baltimore City. The rate decreased most in Claremont/Armistead (-37.8 per 1,000) and Orangeville/East Highlandtown (-3.6 per 1,000). The rate increased most in Forest Park/Walbrook (2.5 per 1,000) and Howard Park/West Arlington (2.3 per 1,000).
- In 2014, the highest rates of Homeowners Tax credit were located in Edmondson Village (97.8 per 1,000), Northwood (94.5 per 1,000 residential units), and Southeastern (93.4 per 1,000). In 2014, 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, 7.3 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 (62.8 per 1,000 residential units), Downtown/Seton Hill (50.9 per 1,000 residential units), and Fells Point (43.0 per 1,000 residential units). There are 23 CSAs that did not have any allocations of historic tax credits in 2014.

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

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

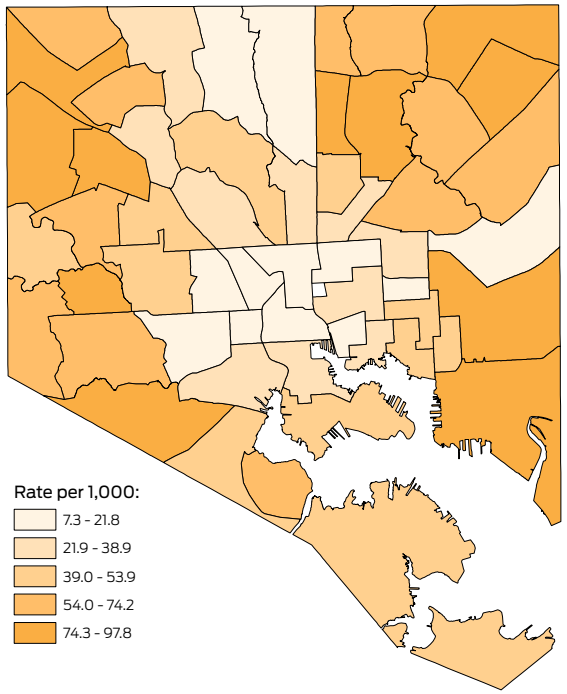
Data Story: The Maryland Homeowners' Tax Credit

Homeownership is a vital aspect of wealth-building for low-and-moderate income families. However, Baltimore homeowners can lose a home for as little as $750 in unpaid taxes through the tax lien sale foreclosure process. According to a 2014 Abell Foundation Report,[1] a survey of homeowners facing tax sale showed that while the homeowners had lived in their houses on average for 21 years, their inability to pay the liens led them to the brink of losing their homes. Most were African Americans who living below the poverty level. Nearly half were elderly, 10 percent were veterans, and 32 percent reported being disabled. The average lien each would have to pay to avoid tax sale was $2,482.

In Maryland there is a twenty-year-old, highly underused tax credit that can help many families and individuals prevent foreclosure. The Maryland Homeowners' Tax Credit applies to households that make less than $60,000 a year and own homes worth $300,000 or less. Individuals have saved hundreds, and even thousands, of dollars using the credit — enough to pay off tax liens and stay in their homes.

Unfortunately, only 6% of Baltimore homeowners have applied for this credit. The Maryland Consumer Rights Coalition has partnered with a number of local housing counseling agencies to promote this tax credit and help keep families in their homes. The credit can be taken every year and applications are due September 1. Take the credit, Maryland!

Number of Homeowner's Tax Credits per 1,000 Residential Units, 2014



1 Joan Jacobson (October 2014) "The Steep Price of Paying to Stay", accessed online www.abell.org/sites/default/files/publications/ec-taxsale1014.pdf

BY THE MARYLAND CONSUMER RIGHTS COALITION
FOR MORE INFORMATION, VISIT WWW.BALTIMORETAXCREDIT.COM. WEBSITE BY RYAN SMITH AND GEOFFREY NEWMAN, JOHNS HOPKINS UNIVERSITY

- Between 2013 and 2014, the rate of new construction permits increased from 0.8 to 2.3 per 1,000 homes. The CSAs with the highest increases in the rate of new construction permits were Orangeville/East Highlandtown (+24.4) and South Baltimore (+21.6). In 2014, the CSAs with the greatest rate of new construction permits occurred in Orangeville/East Highlandtown (37.0 per 1,000 homes) and Claremont/Armistead (26.0 per 1,000 homes). Fifteen CSAs experienced no new construction permits in 2014.
- Between 2013 and 2014, the percentage of residential properties with rehabilitation permits in excess of $5,000 decreased slightly in Baltimore from 3.1% in 2013 to 2.7% in 2014. The CSAs that experienced the largest increases in the rate of rehabilitation permits were Dickeyville/Franklintown (+2.5%) and Harbor East/Little Italy (+2.0%).
- In 2014, the CSAs that had the largest percent age of residential properties with rehabilitation permits was Highlandtown (6.0%), Cross-Country/Cheswolde (6.0%), and Midtown (5.8%). The CSAs that had the smallest percent age of residential properties with rehabil itation permits were Westport/Mount Winans/ Lakeland (0.5%), Southwest Baltimore (0.8%), and Sandtown-Winchester/Harlem Park (1.0%).

Given that Baltimore was once nearly 50% larger in terms of population size, the supply of housing in the City today greatly outnumbers current demand, which over many decades, has resulted in deferred maintenance of residential properties and ultimately abandonment. 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.

- Between 2013 and 2014, the percentage of homes receiving a vacant house notice (VHN) in Baltimore City increased from 8.0% in 2013 to 8.1% in 2014. The percentage of vacant and abandoned properties increased in 37 CSAs led by Midway/Coldstream (+2.0%) and Southern Park Heights (+1.0%). The CSAs with the largest decreases in vacant and abandoned housing were Oldtown/Middle East (-9.9%) and Westport/Mount Winans/Lakeland (-2.3%).
- In 2014, the CSAs with highest percentage of vacant and abandoned homes were Sandtown-Winchester/Harlem Park (35.0%), Upton/ Druid Heights (34.2%) and Greenmount East (32.8%). and In 2014, 15 CSAs had less than 1% vacant and abandoned properties.
- Between 2013 and 2014, the rate of demolition permits increased from 1.9 to 2.1 per 1,000 homes. In 2014, the greatest rate of demolition permits occurred in Westport/Mount Winans/Lakeland (33.6 per 1,000 homes) and Madison/East End (15.8 per 1,000 homes).

From Previous *Vital Signs*:

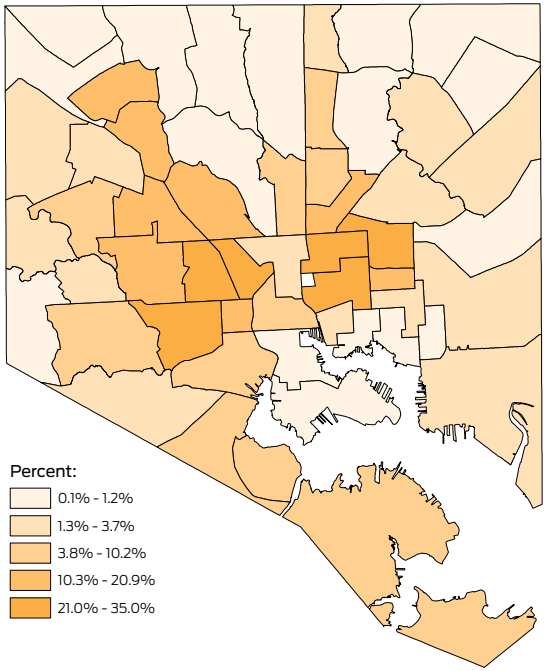
- In 2013, the CSAs with the largest percentage of properties receiving a housing violation included: Upton/Druid Heights (35.5%); Poppleton/The Terraces/Hollins Market (28.9%); and Greenmount East (27.1%). In 2013, there were five CSAs where less than 1% of the homes received a housing violation. The CSAs with the lowest percentage of housing violations include: Mt. Washington/ Coldspring (0.5%); Cross-County/Cheswolde (0.5%); South Baltimore (0.8%).
- 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, 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/Mount Winans/Lakeland (-35.8%).

7 See www.vacantstovalue.org for more information

Data Story: Building Areas of Strength through *Vacants to Value*

Baltimore Mayor Stephanie Rawlings-Blake's *Vacants to Value* initiative employs a number of data-driven strategies aimed at reducing vacant, blighted properties in the city. One of these strategies focuses on "Community Development Clusters," high-vacancy, multi-block targets that are near areas of strength with the potential to anchor redevelopment.

Percentage of Residential Properties that are Vacant and Abandoned, 2014

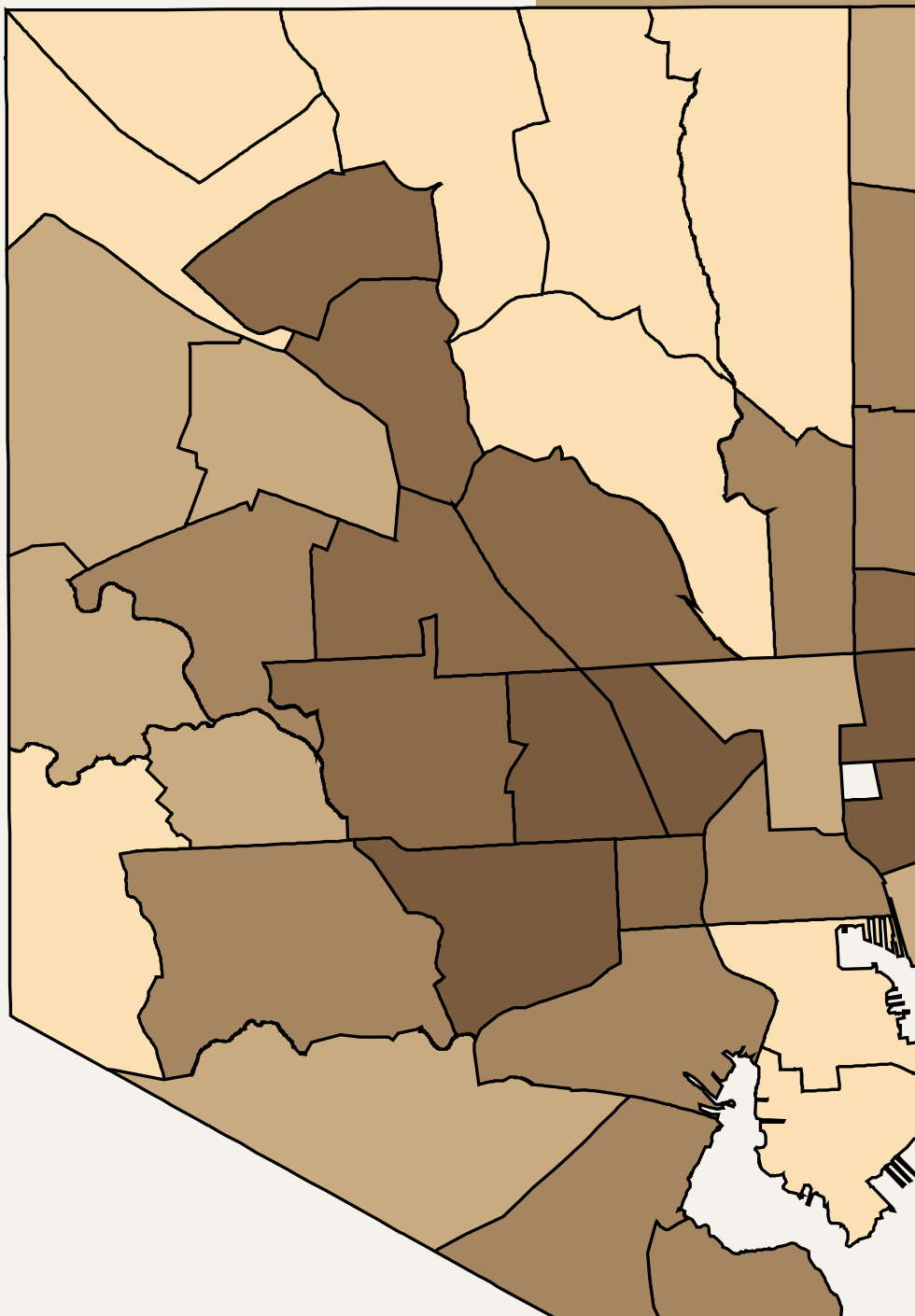


In these Clusters, the city partners with capitalized developers to spur the auction of privately-owned, disinvested vacant properties through receivership, and the direct transfer of city-owned vacants to developers. In addition, the city supports improvements to these neighborhoods more broadly, undertaking strategic demolition, repairing poorly maintained streets and sidewalks, and offering support to scattered homeowners who need help maintaining their properties. As vacancy rates are driven down by these interventions, and developers are able to complete rehabilitations and build on their investments, Cluster footprints are expanded and areas of strength grow.

Vacants to Value recently celebrated its fifth anniversary, and over that time, the Community Development Cluster strategy has demonstrated notable success. Even as vacancy rates have risen elsewhere in the city, they have steadily dropped within the borders of these target areas. In the initial set of Clusters launched in 2010 — which include footprints in Oliver, Greenmount West, and Barclay — vacancy rates are down nearly 42%. This is an incredible achievement in neighborhoods that have shown steadily growing vacancy trends for decades preceding the implementation of *Vacants to Value*.

Housing and Community Development:

Indicator Definitions and Rankings



For each indicator reported in *Vital Signs 14*, 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 multifamily dwellings.

(SOURCE: FIRST AMERICAN REAL ESTATE SOLUTIONS (FARES), 2010, 2011, 2012, 2013, 2014)

Five Highest:

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

Five Lowest:

1. Dickeyville/Franklintown
2. Claremont/Armistead
3. Cherry Hill
4. Downtown/Seton Hill
5. Upton/Druid Heights

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, 2014)

Five Highest:

1. North Baltimore/Guilford/Homeland
2. Inner Harbor/Federal Hill
3. Greater Roland Park/Poplar Hill
4. Harbor East/Little Italy
5. South Baltimore

Five Lowest:

1. Midway/Coldstream
2. Sandtown-Winchester/Harlem Park
3. Southern Park Heights
4. Greater Rosemont
4. Clifton-Berea

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, 2014)

Five Highest:

1. Dickeyville/Franklintown
2. Downtown/Seton Hill
3. Greenmount East
4. Southeastern
5. Madison/East End

Five Lowest:

1. South Baltimore
2. Poppleton/The Terraces/Hollins Market
3. Inner Harbor/Federal Hill
3. Midway/Coldstream
4. Patterson Park North & East

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, 2014)

Five Highest:

1. Poppleton/The Terraces/Hollins Market
2. Washington Village
3. Brooklyn/Curtis Bay/Hawkins Point
4. Pimlico/Arlington/Hilltop
5. Greater Govans

Five Lowest:

Thirteen CSAs had zero homes sold in foreclosure.

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, 2014)

Five Highest:

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

Five Lowest:

1. South Baltimore
2. Downtown/Seton Hill
3. Canton
4. Mt. Washington/Coldspring
5. Highlandtown

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, 2014; MD PROPERTY VIEW 2010, 2011, 2012, 2013, 2014)

Five Highest:

1. Forest Park/Walbrook
2. Howard Park/West Arlington
3. Hamilton
4. Dorchester/Ashburton
5. Cedonia/Frankford

Five Lowest:

1. Greater Roland Park/Poplar Hill
2. South Baltimore
3. Canton
4. Oldtown/Middle East
5. 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, 2013, 2014)

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
4. 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 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, 2014; MDPROPERTY VIEW 2010, 2011, 2012, 2013, 2014)

Five Highest:

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

Five Lowest:

1. Mt. Washington/Coldspring
2. Cross-Country/Cheswolde
3. Downtown/Seton Hill
4. Dickeyville/Franklintown
5. Loch Raven

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, 2010-2014)

Five Highest:

1. Clifton-Berea
2. Greater Rosemont
3. Allendale/Irvington/S. Hilton
4. Howard Park/West Arlington
5. Dorchester/Ashburton

Five Lowest:

1. Dickeyville/Franklintown
2. Highlandtown
3. Patterson Park North & East
4. Fells Point
5. Mt. Washington/Coldspring

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, 2010-2014)

Five Highest:

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

Five Lowest:

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

Rate of Housing Vouchers Per 1,000 Rental Units

Measures the ability of housing voucher holders to find housing in the private rental market.

Definition: The Housing Choice Voucher (HCV) program is the federal government's largest low-income housing assistance program where people can seek housing in the private market. The maximum housing assistance is generally the lesser of the payment standard minus 30% of the family's monthly adjusted income or the gross rent for the unit minus 30% of monthly adjusted income.
(SOURCE: US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT, PICTURE OF SUBSIDIZED HOUSING, 2014)

Five Highest:

1. Belair-Edison
2. Madison/East End
3. Washington Village
4. Claremont/Armistead
5. Patterson Park North & East

Five Lowest:

1. Greater Roland Park/Poplar Hill
2. Fells Point
3. South Baltimore
4. Canton
5. Medfield/Hampden/Woodberry/Remington

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, 2013, 2014; MDPROPERTY VIEW 2011, 2012, 2013, 2014)

Five Highest:

1. Northwood
2. Harford/Echodale
3. Dorchester/Ashburton
4. Lauraville
5. Hamilton

Five Lowest:

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

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, 2014; MDPROPERTY VIEW 2011, 2012, 2013, 2014)

Five Highest:

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

Five Lowest:

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

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, 2014; MDPROPERTY VIEW, 2012, 2013, 2014)

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, 2014; MDPROPERTY VIEW 2010, 2011, 2012, 2013, 2014)

Five Highest:

1. Highlandtown
2. Cross-Country/Cheswolde
3. Midtown
4. South Baltimore
5. Canton

Five Lowest:

1. Westport/Mount Winans/Lakeland
2. Southwest Baltimore
3. Sandtown-Winchester/Harlem Park
4. Brooklyn/Curtis Bay/Hawkins Point
5. Morrell Park/Violetville

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, 2014; MDPROPERTY VIEW 2011, 2012, 2013, 2014)

Five Highest:

1. Orangeville/East Highlandtown
2. Claremont/Armistead
3. South Baltimore
4. Washington Village
5. Highlandtown

Five Lowest:

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

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, 2013, 2014; MDPROPERTY VIEW 2011, 2012, 2013, 2014)

Five Highest:

1. Westport/Mount Winans/Lakeland
2. Madison/East End
3. Poppleton/The Terraces/Hollins Market
4. Greenmount East
5. Clifton-Berea

Five Lowest:

Twelve CSAs did not have any permits issued for demolition.

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 multifamily structure where all units are considered to be vacant.

(SOURCE: BALTIMORE CITY DEPARTMENT OF HOUSING, 2010, 2011, 2012, 2013, 2014; MDPROPERTY VIEW 2010, 2011, 2012, 2013, 2014)

Five Highest:

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

Five Lowest:

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

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, 2014)

Five Highest:

1. Cedonia/Frankford
2. Greater Rosemont
3. Southwest Baltimore
4. North Baltimore
5. Belair-Edison

Five Lowest:

1. Dickeyville/Franklintown
2. Downtown/Seton Hill
3. Cherry Hill
4. Poppleton/The Terraces/Hollins Market
5. Oldtown/Middle East

From Previous *Vital Signs*

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, 2013; 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
1. Cross-Country/Cheswolde
2. South Baltimore
2. Canton
3. Greater Roland Park/Poplar Hill

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:

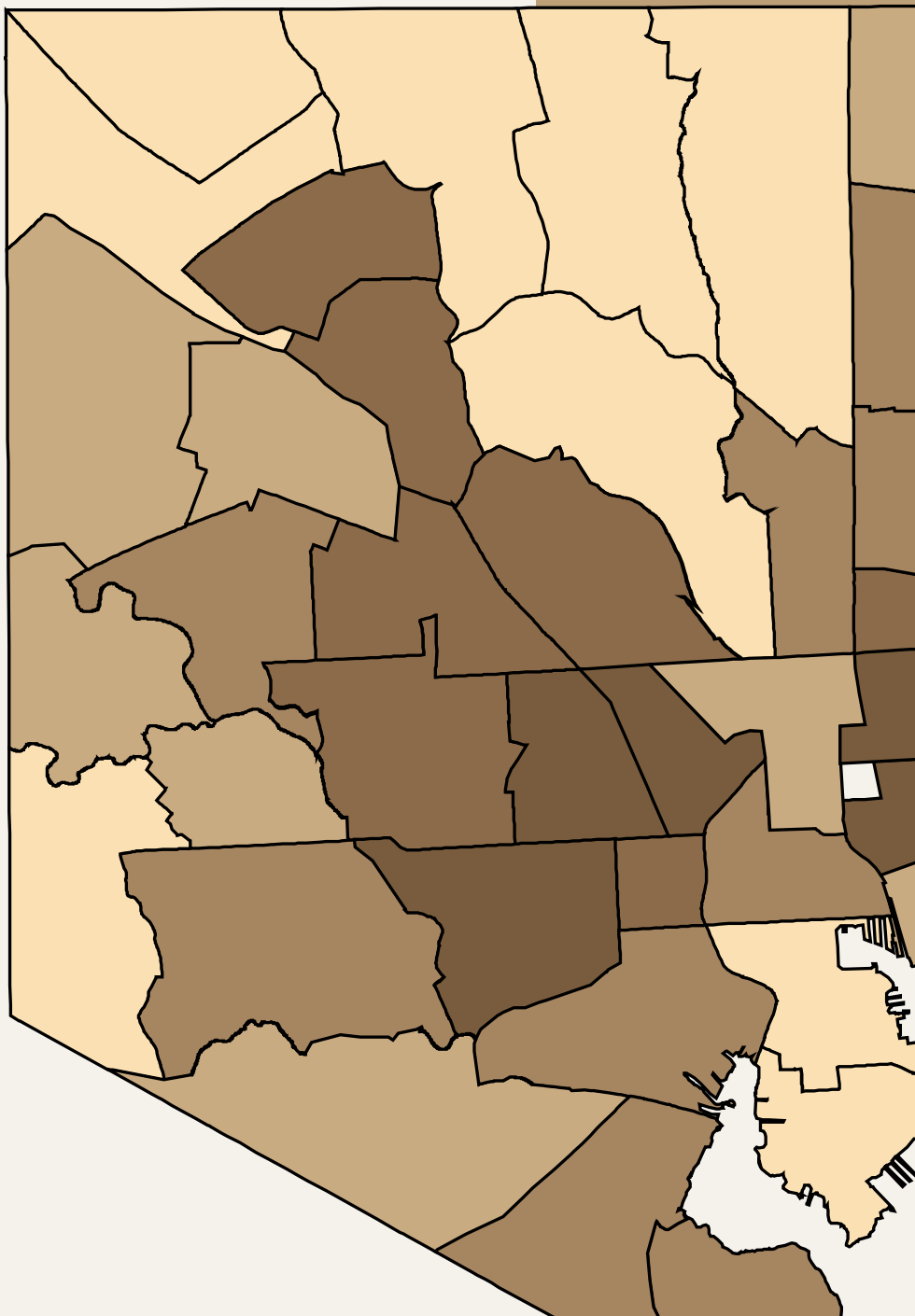
1. Oldtown/Middle East
2. Downtown/Seton Hill
3. Upton/Druid Heights
4. Poppleton/The Terraces/Hollins Market
5. Midtown

Five Lowest:

Twenty-one CSAs have no vacant properties identified as being owned by Baltimore City.

Housing and Community Development:

Tables



Housing and Community Development: Housing Market

Community Statistical Area (CSA)	Total Number of Homes Sold					
	2010	*2011*	*2012*	*2013*	*2014*	*% Change (13-14)*
Allendale/Irvington/S. Hilton	118	80	76	74	184	148.6
Beechfield/Ten Hills/West Hills	72	84	64	62	117	88.7
Belair-Edison	153	127	132	117	184	57.3
Brooklyn/Curtis Bay/Hawkins Point	104	86	84	77	113	46.8
Canton	230	199	288	244	315	29.1
Cedonia/Frankford	195	171	141	132	262	98.5
Cherry Hill	9	8	6	2	18	800.0
Chinquapin Park/Belvedere	74	59	63	55	89	61.8
Claremont/Armistead	16	18	6	7	17	142.9
Clifton-Berea	87	76	40	40	63	57.5
Cross-Country/Cheswolde	53	69	86	119	117	-1.7
Dickeyville/Franklintown	4	8	11	9	10	11.1
Dorchester/Ashburton	84	73	57	60	148	146.7
Downtown/Seton Hill	20	17	30	25	34	36.0
Edmondson Village	70	39	49	40	87	117.5
Fells Point	170	173	178	191	241	26.2
Forest Park/Walbrook	81	87	55	49	129	163.3
Glen-Fallstaff	90	73	55	92	138	50.0
Greater Charles Village/Barclay	110	108	121	121	177	46.3
Greater Govans	92	61	54	73	100	37.0
Greater Mondawmin	75	52	44	42	67	59.5
Greater Roland Park/Poplar Hill	90	98	120	116	157	35.3
Greater Rosemont	190	141	83	85	145	70.6
Greenmount East	93	54	41	52	118	126.9
Hamilton	120	123	134	104	203	95.2
Harbor East/Little Italy	46	42	47	51	99	94.1
Harford/Echodale	124	139	154	130	269	106.9
Highlandtown	145	135	177	158	237	50.0
Howard Park/West Arlington	71	60	73	50	109	118.0
Inner Harbor/Federal Hill	313	263	336	321	373	16.2
Lauraville	129	111	132	118	199	68.6
Loch Raven	99	88	64	68	125	83.8
Madison/East End	110	77	48	34	71	108.8
Medfield/Hampden/Woodberry/Remington	223	187	260	226	334	47.8
Midtown	81	105	159	126	149	18.3
Midway/Coldstream	86	75	52	43	70	62.8
Morrell Park/Violetville	73	68	78	71	118	66.2
Mt. Washington/Coldspring	32	52	69	58	58	0.0
North Baltimore/Guilford/Homeland	151	174	183	196	271	38.3
Northwood	83	85	98	77	176	128.6
Oldtown/Middle East	48	67	48	41	51	24.4
Orangeville/East Highlandtown	107	98	83	85	155	82.4
Patterson Park North & East	424	270	256	291	441	51.5
Penn North/Reservoir Hill	117	84	66	72	137	90.3
Pimlico/Arlington/Hilltop	72	67	38	34	79	132.4
Poppleton/The Terraces/Hollins Market	41	31	39	30	44	46.7
Sandtown-Winchester/Harlem Park	107	120	68	67	88	31.3
South Baltimore	186	179	196	218	299	37.2
Southeastern	49	46	37	39	69	76.9
Southern Park Heights	107	83	50	40	82	105.0
Southwest Baltimore	187	153	119	105	152	44.8
The Waverlies	74	60	50	69	84	21.7
Upton/Druid Heights	61	59	59	43	40	-7.0
Washington Village/Pigtown	109	86	79	59	151	155.9
Westport/Mt. Winans/Lakeland	53	33	32	30	62	106.7
Baltimore City	**5,913**	**5,188**	**5,166**	**4,935**	**7,822**	**58.5**

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

Housing and Community Development: Housing Market

Community Statistical Area (CSA)	Median Sales Price					
	2010	*2011*	*2012*	*2013*	*2014*	*Change (13-14)*
Allendale/Irvington/S. Hilton	$42,500	$30,000	$47,500	$31,806	$33,250	4.5
Beechfield/Ten Hills/West Hills	$142,250	$120,000	$144,501	$139,500	$130,000	-6.8
Belair-Edison	$56,000	$44,000	$60,000	$45,100	$41,975	-6.9
Brooklyn/Curtis Bay/Hawkins Point	$58,005	$42,950	$47,050	$45,000	$40,000	-11.1
Canton	$251,000	$231,000	$261,200	$285,500	$275,000	-3.7
Cedonia/Frankford	$103,225	$88,000	$94,500	$97,250	$78,575	-19.2
Cherry Hill	$69,000	$61,050	$16,000	$34,850	$23,500	-32.6
Chinquapin Park/Belvedere	$117,450	$130,000	$124,000	$125,000	$120,000	-4.0
Claremont/Armistead	$139,000	$135,000	$79,200	$97,000	$90,000	-7.2
Clifton-Berea	$13,250	$16,050	$21,250	$24,000	$20,000	-16.7
Cross-Country/Cheswolde	$165,000	$143,500	$111,250	$131,250	$165,000	25.7
Dickeyville/Franklintown	$245,000	$140,625	$225,000	$235,000	$227,550	-3.2
Dorchester/Ashburton	$68,150	$80,000	$100,000	$88,500	$86,250	-2.5
Downtown/Seton Hill	$210,450	$157,600	$197,500	$220,000	$235,250	6.9
Edmondson Village	$49,100	$41,000	$60,000	$56,444	$55,000	-2.6
Fells Point	$215,500	$205,000	$226,500	$244,000	$249,000	2.0
Forest Park/Walbrook	$60,250	$50,000	$50,000	$70,000	$65,500	-6.4
Glen-Fallstaff	$102,600	$90,000	$127,500	$127,450	$87,500	-31.3
Greater Charles Village/Barclay	$146,000	$135,000	$185,000	$170,000	$189,900	11.7
Greater Govans	$47,094	$37,000	$62,750	$60,000	$50,600	-15.7
Greater Mondawmin	$34,000	$41,950	$28,000	$57,000	$40,500	-28.9
Greater Roland Park/Poplar Hill	$380,000	$335,000	$316,250	$320,000	$310,000	-3.1
Greater Rosemont	$29,700	$20,000	$39,900	$21,875	$20,000	-8.6
Greenmount East	$12,900	$19,000	$18,508	$32,450	$30,000	-7.6
Hamilton	$139,175	$105,975	$116,600	$120,000	$106,000	-11.7
Harbor East/Little Italy	$242,500	$202,500	$242,000	$292,900	$298,000	1.7
Harford/Echodale	$154,950	$134,500	$134,950	$144,950	$123,999	-14.5
Highlandtown	$215,000	$191,500	$220,000	$250,000	$265,000	6.0
Howard Park/West Arlington	$115,000	$74,250	$115,000	$115,000	$70,000	-39.1
Inner Harbor/Federal Hill	$275,000	$280,000	$284,950	$314,000	$320,000	1.9
Lauraville	$137,000	$92,900	$114,450	$128,750	$132,000	2.5
Loch Raven	$134,000	$94,000	$98,500	$109,000	$73,100	-32.9
Madison/East End	$25,000	$16,000	$34,500	$26,250	$25,000	-4.8
Medfield/Hampden/Woodberry/Remington	$164,950	$139,000	$144,600	$178,000	$175,000	-1.7
Midtown	$195,000	$190,000	$229,900	$207,450	$200,000	-3.6
Midway/Coldstream	$24,500	$17,500	$19,400	$22,000	$17,005	-22.7
Morrell Park/Violetville	$103,000	$63,250	$80,700	$65,000	$69,000	6.2
Mt. Washington/Coldspring	$280,000	$250,000	$280,000	$308,000	$287,000	-6.8
North Baltimore/Guilford/Homeland	$347,500	$352,000	$340,000	$370,000	$325,000	-12.2
Northwood	$138,000	$115,000	$110,050	$109,900	$90,000	-18.1
Oldtown/Middle East	$173,750	$57,500	$50,000	$102,000	$149,900	47.0
Orangeville/East Highlandtown	$84,000	$70,000	$75,000	$94,500	$90,000	-4.8
Patterson Park North & East	$189,950	$114,750	$162,200	$201,000	$172,000	-14.4
Penn North/Reservoir Hill	$44,000	$39,950	$70,000	$83,500	$65,000	-22.2
Pimlico/Arlington/Hilltop	$48,094	$21,500	$18,653	$57,500	$30,000	-47.8
Poppleton/The Terraces/Hollins Market	$48,000	$69,900	$69,000	$117,450	$73,600	-37.3
Sandtown-Winchester/Harlem Park	$12,886	$26,000	$34,500	$32,000	$18,000	-43.8
South Baltimore	$250,500	$250,000	$246,750	$309,750	$289,900	-6.4
Southeastern	$79,000	$90,000	$70,000	$83,000	$75,000	-9.6
Southern Park Heights	$21,000	$18,800	$19,553	$28,500	$19,900	-30.2
Southwest Baltimore	$22,500	$17,000	$21,150	$22,000	$23,250	5.7
The Waverlies	$84,950	$56,100	$74,000	$79,200	$79,950	0.9
Upton/Druid Heights	$20,100	$30,000	$50,000	$30,000	$71,202	137.3
Washington Village/Pigtown	$70,000	$58,450	$92,000	$80,000	$113,000	41.3
Westport/Mt. Winans/Lakeland	$62,250	$39,000	$52,900	$37,700	$35,500	-5.8
Baltimore City	**$115,000**	**$100,000**	**$135,000**	**$147,000**	**$126,325**	**-14.1**

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

Housing and Community Development: Housing Market

Community Statistical Area (CSA)	Percent of Homes Sold in Foreclosure (REO)					Percent of Homes Sold for Cash				
	2011	*2012*	*2013*	*2014*	*Change (13-14)*	*2011*	*2012*	*2013*	*2014*	*Change (13-14)*
Allendale/Irvington/S. Hilton	53.5	29.3	8.3	4.4	-3.9	78.2	76.1	78.8	76.6	-2.2
Beechfield/Ten Hills/West Hills	38.5	9.0	3.2	1.7	-1.5	32.1	25.4	29.0	34.7	5.7
Belair-Edison	41.1	23.2	6.5	3.5	-3.0	66.7	67.4	67.7	69.2	1.4
Brooklyn/Curtis Bay/Hawkins Point	42.6	23.7	0.8	5.1	4.3	73.4	72.0	76.9	75.4	-1.4
Canton	14.0	3.9	0.7	0.4	-0.3	26.6	20.1	15.5	18.3	2.8
Cedonia/Frankford	42.6	16.9	6.7	1.8	-4.9	45.4	42.2	40.2	43.7	3.5
Cherry Hill	15.4	6.7	0.0	4.3	4.3	61.5	86.7	76.5	95.7	19.2
Chinquapin Park/Belvedere	24.2	11.5	5.5	2.2	-3.3	40.3	31.1	43.8	40.0	-3.8
Claremont/Armistead	31.6	20.0	0.0	0.0	0.0	52.6	40.0	56.3	57.1	0.9
Clifton-Berea	53.1	14.6	7.4	2.0	-5.4	90.6	85.4	87.0	93.1	6.1
Cross-Country/Cheswolde	7.4	4.2	1.7	1.1	-0.6	55.6	55.6	52.5	49.4	-3.1
Dickeyville/Franklintown	62.5	15.4	0.0	0.0	0.0	50.0	15.4	30.8	33.3	2.6
Dorchester/Ashburton	45.9	27.3	7.8	3.6	-4.2	55.3	50.0	47.6	52.9	5.3
Downtown/Seton Hill	16.7	13.0	3.7	0.0	-3.7	55.6	39.1	37.0	15.8	-21.2
Edmondson Village	42.1	20.0	7.5	3.7	-3.8	63.2	58.2	73.1	51.9	-21.3
Fells Point	21.8	8.0	1.0	0.0	-1.0	29.9	27.3	22.4	21.8	-0.6
Forest Park/Walbrook	45.1	16.7	4.0	2.0	-2.0	62.6	61.1	53.3	58.8	5.5
Glen-Fallstaff	30.0	20.3	5.6	1.2	-4.4	57.5	50.0	46.1	42.4	-3.7
Greater Charles Village/Barclay	27.1	9.4	2.4	2.5	0.1	46.9	47.9	45.6	36.1	-9.5
Greater Govans	47.4	25.0	5.4	4.6	-0.8	69.2	61.7	67.4	66.1	-1.3
Greater Mondawmin	41.4	29.4	3.1	1.4	-1.7	74.1	82.4	70.3	68.1	-2.2
Greater Roland Park/Poplar Hill	12.4	2.6	0.0	0.0	0.0	33.3	28.2	25.2	34.1	8.9
Greater Rosemont	52.5	34.9	9.4	3.0	-6.5	86.5	87.2	93.5	88.8	-4.7
Greenmount East	34.1	17.1	4.3	3.1	-1.2	88.6	74.3	63.0	58.3	-4.7
Hamilton	41.6	18.9	3.8	1.6	-2.1	41.6	28.8	30.1	35.9	5.8
Harbor East/Little Italy	31.3	2.6	0.0	0.0	0.0	43.8	42.1	53.7	44.1	-9.6
Harford/Echodale	30.7	12.6	2.3	4.4	2.1	30.7	25.8	27.1	31.0	3.8
Highlandtown	25.3	8.3	1.5	0.0	-1.5	31.2	25.9	24.2	21.7	-2.5
Howard Park/West Arlington	47.8	21.1	9.1	2.0	-7.1	53.6	39.4	53.2	44.1	-9.1
Inner Harbor/Federal Hill	10.6	4.8	0.8	0.7	-0.1	21.6	26.3	24.2	22.1	-2.1
Lauraville	35.8	22.6	2.9	2.7	-0.2	46.7	38.7	37.1	32.4	-4.6
Loch Raven	29.3	11.8	3.4	1.9	-1.5	36.0	40.8	25.0	43.4	18.4
Madison/East End	45.5	20.0	8.0	0.0	-8.0	93.9	94.0	85.3	87.0	1.7
Medfield/Hampden/Woodberry/Remington	16.4	8.4	0.7	1.3	0.6	35.0	31.2	24.3	23.2	-1.0
Midtown	17.7	11.5	0.9	3.3	2.5	40.0	26.5	28.7	35.0	6.3
Midway/Coldstream	48.2	27.1	5.5	3.1	-2.4	85.9	84.7	90.9	93.9	3.0
Morrell Park/Violetville	44.9	22.5	3.8	2.5	-1.3	44.9	51.2	50.0	56.8	6.8
Mt. Washington/Coldspring	7.8	7.2	0.0	0.0	0.0	19.6	20.3	20.0	19.6	-0.4
North Baltimore/Guilford/Homeland	8.0	4.0	1.3	1.3	-0.0	21.1	26.0	28.5	33.8	5.2
Northwood	32.1	13.5	3.8	1.6	-2.2	32.1	28.1	39.0	34.4	-4.6
Oldtown/Middle East	28.6	8.0	2.1	0.0	-2.1	47.6	48.0	54.2	40.0	-14.2
Orangeville/East Highlandtown	34.6	7.1	4.0	0.8	-3.2	54.6	57.6	48.0	47.9	-0.1
Patterson Park North & East	34.8	10.0	2.1	1.3	-0.7	41.8	40.9	35.0	31.6	-3.4
Penn North/Reservoir Hill	58.4	18.3	4.0	2.4	-1.6	71.4	60.6	53.3	62.2	8.9
Pimlico/Arlington/Hilltop	52.2	44.6	1.4	4.7	3.2	82.1	85.7	69.6	66.3	-3.3
Poppleton/The Terraces/Hollins Market	37.9	26.1	9.7	6.1	-3.6	58.6	52.2	64.5	45.5	-19.1
Sandtown-Winchester/Harlem Park	46.1	26.4	7.5	1.0	-6.5	92.1	88.7	92.5	93.2	0.7
South Baltimore	8.5	7.1	1.1	0.4	-0.7	19.2	18.0	15.7	14.3	-1.4
Southeastern	25.5	12.5	6.3	1.6	-4.7	41.2	47.5	60.4	57.8	-2.6
Southern Park Heights	52.7	23.2	6.3	0.0	-6.3	91.9	73.2	84.4	80.4	-3.9
Southwest Baltimore	51.1	27.6	8.3	4.1	-4.2	90.0	92.4	89.0	86.4	-2.6
The Waverlies	43.1	15.2	5.1	0.0	-5.1	51.7	65.2	55.7	48.7	-7.0
Upton/Druid Heights	51.1	20.0	7.9	0.0	-7.9	76.6	52.7	73.7	68.8	-4.9
Washington Village/Pigtown	54.5	9.6	2.0	5.6	3.6	60.4	62.5	53.9	53.8	-0.1
Westport/Mt. Winans/Lakeland	37.8	17.1	4.8	2.9	-2.0	71.1	73.2	82.3	75.7	-6.5
Baltimore City	**33.1**	**13.9**	**3.4**	**2.0**	**-1.4**	**50.8**	**44.4**	**44.4**	**45.9**	**1.5**

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

Housing and Community Development: Housing Market

Community Statistical Area (CSA)	Percent of Properties Receiving Mortgage Foreclosure Filing					
	2010	*2011*	*2012*	*2013*	*2014*	*Change (13-14)*
Allendale/Irvington/S. Hilton	2.6	1.3	2.0	3.3	2.8	-0.5
Beechfield/Ten Hills/West Hills	2.1	1.0	1.4	3.0	2.4	-0.6
Belair-Edison	3.2	1.7	2.3	4.7	3.1	-1.6
Brooklyn/Curtis Bay/Hawkins Point	2.8	1.3	1.8	3.6	2.5	-1.1
Canton	1.8	0.5	0.6	1.4	0.7	-0.7
Cedonia/Frankford	2.9	1.3	2.4	4.1	3.2	-1.0
Cherry Hill	2.0	1.0	0.6	1.9	1.4	-0.5
Chinquapin Park/Belvedere	2.0	0.9	1.6	2.6	2.3	-0.4
Claremont/Armistead	4.7	0.8	2.0	2.9	1.3	-1.6
Clifton-Berea	1.7	0.5	0.9	1.8	1.4	-0.4
Cross-Country/Cheswolde	0.9	0.2	0.5	1.3	0.9	-0.4
Dickeyville/Franklintown	1.5	0.3	0.3	1.6	1.2	-0.3
Dorchester/Ashburton	2.8	1.5	2.0	3.9	3.2	-0.7
Downtown/Seton Hill	5.1	3.9	3.4	2.1	2.5	0.4
Edmondson Village	2.3	0.9	1.7	3.4	2.5	-0.8
Fells Point	1.6	0.8	0.7	1.1	1.0	-0.1
Forest Park/Walbrook	4.5	1.5	1.8	4.1	3.5	-0.6
Glen-Fallstaff	2.2	0.9	1.4	1.9	2.0	0.1
Greater Charles Village/Barclay	1.6	1.0	1.3	1.9	1.3	-0.6
Greater Govans	2.1	1.1	1.5	2.9	2.5	-0.4
Greater Mondawmin	2.1	1.1	1.5	3.0	1.6	-1.4
Greater Roland Park/Poplar Hill	0.4	0.2	0.3	0.4	0.2	-0.2
Greater Rosemont	2.3	1.0	1.6	2.8	2.2	-0.6
Greenmount East	1.2	0.4	0.6	1.2	1.1	-0.1
Hamilton	3.1	1.2	2.0	3.8	3.3	-0.5
Harbor East/Little Italy	1.2	0.5	0.7	1.5	1.6	0.1
Harford/Echodale	2.6	1.3	2.1	3.3	2.7	-0.6
Highlandtown	2.2	1.0	0.9	1.4	1.2	-0.2
Howard Park/West Arlington	3.8	0.9	1.5	3.0	3.4	0.4
Inner Harbor/Federal Hill	1.3	0.4	0.7	1.2	0.9	-0.3
Lauraville	2.5	1.3	2.0	3.0	2.6	-0.4
Loch Raven	2.7	1.0	1.4	3.5	2.3	-1.2
Madison/East End	2.4	1.0	1.3	2.9	1.9	-1.0
Medfield/Hampden/Woodberry/Remington	1.6	0.7	0.8	1.5	1.3	-0.2
Midtown	1.6	1.4	1.5	2.5	1.0	-1.6
Midway/Coldstream	2.1	0.9	1.2	2.5	1.9	-0.6
Morrell Park/Violetville	2.3	1.5	1.6	3.4	2.8	-0.6
Mt. Washington/Coldspring	0.9	0.5	0.8	1.5	1.0	-0.5
North Baltimore/Guilford/Homeland	0.8	0.3	0.4	0.6	0.9	0.3
Northwood	2.1	0.8	1.3	2.4	2.7	0.3
Oldtown/Middle East	1.9	0.6	1.6	2.1	0.8	-1.3
Orangeville/East Highlandtown	1.8	0.7	0.7	1.6	1.3	-0.3
Patterson Park North & East	2.9	1.1	1.7	2.1	1.6	-0.5
Penn North/Reservoir Hill	2.8	1.4	1.8	3.1	2.4	-0.7
Pimlico/Arlington/Hilltop	2.3	0.9	2.0	2.9	2.2	-0.7
Poppleton/The Terraces/Hollins Market	3.0	1.5	1.4	2.8	2.6	-0.2
Sandtown-Winchester/Harlem Park	1.6	0.8	1.1	1.6	1.2	-0.4
South Baltimore	1.4	0.4	0.7	1.1	0.6	-0.4
Southeastern	1.6	1.2	1.0	2.3	2.0	-0.4
Southern Park Heights	1.9	0.9	1.3	2.8	2.3	-0.5
Southwest Baltimore	2.5	0.9	1.2	1.8	1.5	-0.3
The Waverlies	2.3	1.3	1.6	2.9	2.1	-0.9
Upton/Druid Heights	2.5	0.7	1.2	2.1	1.6	-0.5
Washington Village/Pigtown	2.6	2.9	2.6	3.2	2.7	-0.5
Westport/Mt. Winans/Lakeland	2.5	0.8	2.0	3.8	3.1	-0.7
Baltimore City	**2.2**	**1.0**	**1.4**	**2.5**	**2.0**	**1.1**

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

Housing and Community Development: Housing Market

Community Statistical Area (CSA)	Median Number of Days on the Market					
	2010	*2011*	*2012*	*2013*	*2014*	*Change (13-14)*
Allendale/Irvington/S. Hilton	85	55	58	57	43	-23.9
Beechfield/Ten Hills/West Hills	102	74	69	53	49	-7.5
Belair-Edison	94	66	46	39	39	1.3
Brooklyn/Curtis Bay/Hawkins Point	108	68	59	51	36	-29.4
Canton	82	58	27	17	30	76.5
Cedonia/Frankford	99	71	48	39	45	15.4
Cherry Hill	141	92	28	36	38	5.6
Chinquapin Park/Belvedere	103	78	54	45	36	-20.0
Claremont/Armistead	135	43	49	108	57	-47.0
Clifton-Berea	71	45	36	50	32	-35.4
Cross-Country/Cheswolde	121	109	60	38	35	-7.9
Dickeyville/Franklintown	219	81	114	45	126	180.0
Dorchester/Ashburton	120	75	59	29	40	36.2
Downtown/Seton Hill	111	106	46	42	88	109.5
Edmondson Village	95	79	59	40	39	-2.5
Fells Point	123	60	35	21	33	57.1
Forest Park/Walbrook	122	63	41	35	49	38.6
Glen-Fallstaff	120	60	61	54	47	-13.0
Greater Charles Village/Barclay	90	73	36	22	41	84.1
Greater Govans	99	50	71	45	44	-1.1
Greater Mondawmin	88	69	41	40	33	-17.5
Greater Roland Park/Poplar Hill	111	37	40	17	36	111.8
Greater Rosemont	102	50	41	32	54	68.8
Greenmount East	117	76	75	88	72	-18.3
Hamilton	106	58	57	40	45	11.3
Harbor East/Little Italy	111	49	84	35	55	57.1
Harford/Echodale	98	76	51	34	47	38.2
Highlandtown	107	46	26	21	41	95.2
Howard Park/West Arlington	105	51	22	40	34	-16.3
Inner Harbor/Federal Hill	99	56	31	23	28	22.2
Lauraville	106	67	46	34	46	35.3
Loch Raven	99	57	38	52	34	-34.6
Madison/East End	123	53	36	29	61	110.3
Medfield/Hampden/Woodberry/Remington	97	58	37	28	29	3.6
Midtown	83	77	54	33	33	-1.5
Midway/Coldstream	85	55	60	26	28	5.8
Morrell Park/Violetville	91	63	72	47	35	-26.6
Mt. Washington/Coldspring	115	79	29	26	34	30.8
North Baltimore/Guilford/Homeland	122	57	47	28	33	17.9
Northwood	96	55	52	42	36	-14.3
Oldtown/Middle East	111	79	48	31	35	12.9
Orangeville/East Highlandtown	108	59	35	28	37	34.5
Patterson Park North & East	102	63	44	28	28	0.0
Penn North/Reservoir Hill	101	59	40	30	36	18.3
Pimlico/Arlington/Hilltop	80	52	41	35	48	37.1
Poppleton/The Terraces/Hollins Market	116	53	42	38	27	-28.9
Sandtown-Winchester/Harlem Park	90	56	41	26	39	52.9
South Baltimore	82	59	31	15	23	53.3
Southeastern	87	67	80	36	65	79.2
Southern Park Heights	82	57	40	57	47	-18.4
Southwest Baltimore	89	58	38	37	54	45.9
The Waverlies	98	42	63	28	54	91.1
Upton/Druid Heights	117	88	80	95	31	-67.9
Washington Village/Pigtown	100	57	49	56	36	-35.1
Westport/Mt. Winans/Lakeland	103	48	51	41	30	-25.9
Baltimore City	**101**	**60**	**43**	**33**	**38**	**15.2**

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

Housing and Community Development: Residential Properties

Community Statistical Area (CSA)	Total Residential Properties					
	2010	*2011*	*2012*	*2013*	*2014*	*% Change (13-14)*
Allendale/Irvington/S. Hilton	5,568	5,551	5,554	5,568	5,589	0.4
Beechfield/Ten Hills/West Hills	3,557	3,575	3,599	3,599	3,612	0.4
Belair-Edison	6,295	6,296	6,292	6,295	6,296	0.0
Brooklyn/Curtis Bay/Hawkins Point	4,283	4,259	4,256	4,256	4,249	-0.2
Canton	4,013	4,017	4,025	4,024	4,033	0.2
Cedonia/Frankford	6,294	6,290	6,286	6,290	6,285	-0.1
Cherry Hill	988	985	985	984	984	0.0
Chinquapin Park/Belvedere	2,694	2,688	2,689	2,689	2,689	0.0
Claremont/Armistead	725	755	745	752	2,267	201.5
Clifton-Berea	4,783	4,756	4,738	4,723	4,675	-1.0
Cross-Country/Cheswolde	2,914	2,918	2,925	2,925	2,926	0.0
Dickeyville/Franklintown	333	319	318	322	323	0.3
Dorchester/Ashburton	3,421	3,421	3,419	3,424	3,422	-0.1
Downtown/Seton Hill	670	670	676	675	687	1.8
Edmondson Village	2,843	2,835	2,832	2,832	2,831	-0.0
Fells Point	4,058	4,073	4,076	4,080	4,096	0.4
Forest Park/Walbrook	2,883	2,881	2,879	2,882	2,879	-0.1
Glen-Fallstaff	3,691	3,685	3,685	3,686	3,719	0.9
Greater Charles Village/Barclay	3,675	3,675	3,690	3,694	3,681	-0.4
Greater Govans	3,720	3,730	3,728	3,729	3,731	0.1
Greater Mondawmin	3,439	3,437	3,432	3,434	3,444	0.3
Greater Roland Park/Poplar Hill	3,030	3,020	3,021	3,023	3,023	0.0
Greater Rosemont	7,267	7,212	7,189	7,164	7,133	-0.4
Greenmount East	4,100	4,087	4,059	4,071	4,088	0.4
Hamilton	4,368	4,367	4,368	4,368	4,364	-0.1
Harbor East/Little Italy	1,596	1,595	1,695	1,695	1,698	0.2
Harford/Echodale	5,076	5,045	5,047	5,054	5,050	-0.1
Highlandtown	3,163	3,168	3,168	3,169	3,211	1.3
Howard Park/West Arlington	3,165	3,157	3,157	3,157	3,154	-0.1
Inner Harbor/Federal Hill	5,894	5,927	5,949	5,954	5,992	0.6
Lauraville	4,480	4,474	4,478	4,479	4,475	-0.1
Loch Raven	4,229	4,230	4,231	4,231	4,228	-0.1
Madison/East End	3,220	3,445	3,212	3,238	3,237	-0.0
Medfield/Hampden/Woodberry/Remington	6,750	6,739	6,728	6,747	6,810	0.9
Midtown	3,279	3,283	3,431	3,440	3,441	0.0
Midway/Coldstream	4,176	4,161	4,151	4,148	4,118	-0.7
Morrell Park/Violetville	3,165	3,150	3,153	3,154	3,154	0.0
Mt. Washington/Coldspring	1,825	1,822	1,827	1,827	1,830	0.2
North Baltimore/Guilford/Homeland	5,099	5,093	5,089	5,092	5,095	0.1
Northwood	4,670	4,670	4,669	4,667	4,667	0.0
Oldtown/Middle East	1,423	1,430	1,430	1,445	1,499	3.7
Orangeville/East Highlandtown	3,505	3,509	3,625	3,625	3,806	5.0
Patterson Park North & East	6,342	6,347	6,359	6,365	6,377	0.2
Penn North/Reservoir Hill	2,976	2,976	2,980	2,981	2,984	0.1
Pimlico/Arlington/Hilltop	3,980	3,962	3,940	3,933	3,915	-0.5
Poppleton/The Terraces/Hollins Market	1,367	1,370	1,369	1,369	1,363	-0.4
Sandtown-Winchester/Harlem Park	6,076	6,079	6,070	6,064	6,057	-0.1
South Baltimore	3,307	3,311	3,374	3,373	3,387	0.4
Southeastern	1,841	1,821	1,820	1,832	1,831	-0.1
Southern Park Heights	4,037	4,030	4,006	3,999	3,987	-0.3
Southwest Baltimore	8,243	8,254	8,227	8,217	8,252	0.4
The Waverlies	2,692	2,692	2,690	2,690	2,690	0.0
Upton/Druid Heights	2,179	2,159	2,153	2,156	2,163	0.3
Washington Village/Pigtown	2,752	2,758	2,760	2,759	2,777	0.7
Westport/Mt. Winans/Lakeland	2,146	2,137	2,133	2,134	2,141	0.3
Baltimore City	**202,265**	**202,309**	**202,387**	**202,362**	**204,295**	**1.0**

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

Housing and Community Development: Housing Occupancy

Community Statistical Area (CSA)	Percent of Properties that are Owner-Occupied					
	2010	*2011*	*2012*	*2013*	*2014*	*Change (13-14)*
Allendale/Irvington/S. Hilton	66.0	61.6	61.8	60.3	58.1	-2.1
Beechfield/Ten Hills/West Hills	82.7	79.5	81.0	80.8	78.7	-2.1
Belair-Edison	67.2	64.8	64.5	63.5	61.6	-1.9
Brooklyn/Curtis Bay/Hawkins Point	50.4	46.2	46.9	45.6	43.5	-2.1
Canton	69.9	67.9	68.7	68.4	66.6	-1.7
Cedonia/Frankford	79.2	76.5	76.1	75.2	73.1	-2.2
Cherry Hill	54.7	53.0	53.0	52.2	49.5	-2.7
Chinquapin Park/Belvedere	74.0	70.3	71.6	70.5	68.9	-1.6
Claremont/Armistead	76.6	70.9	75.2	74.5	85.1	10.6
Clifton-Berea	35.8	34.4	34.0	33.5	33.0	-0.5
Cross-Country/Cheswolde	84.4	83.4	83.6	83.1	82.3	-0.8
Dickeyville/Franklintown	70.9	45.6	69.2	68.3	66.9	-1.4
Dorchester/Ashburton	73.6	67.8	70.1	68.8	67.2	-1.6
Downtown/Seton Hill	43.3	40.7	40.2	39.9	37.6	-2.3
Edmondson Village	70.9	64.8	66.6	66.1	64.5	-1.5
Fells Point	53.2	51.5	51.9	51.7	51.4	-0.3
Forest Park/Walbrook	63.4	59.9	60.1	58.1	56.4	-1.7
Glen-Fallstaff	78.5	75.6	76.5	75.5	73.7	-1.9
Greater Charles Village/Barclay	44.9	43.6	43.4	43.0	43.2	0.2
Greater Govans	64.4	60.6	62.2	61.3	59.2	-2.0
Greater Mondawmin	55.3	51.6	52.5	51.5	50.0	-1.5
Greater Roland Park/Poplar Hill	76.7	73.2	75.7	75.7	75.4	-0.3
Greater Rosemont	50.9	48.1	47.3	46.7	45.4	-1.3
Greenmount East	30.2	29.3	29.1	28.6	28.0	-0.6
Hamilton	83.1	79.3	80.1	78.9	76.4	-2.5
Harbor East/Little Italy	41.9	40.6	37.8	37.6	36.9	-0.7
Harford/Echodale	84.5	80.6	81.3	80.5	78.1	-2.3
Highlandtown	61.9	59.8	59.4	60.0	58.3	-1.7
Howard Park/West Arlington	78.0	74.7	75.3	73.9	72.3	-1.7
Inner Harbor/Federal Hill	63.5	61.5	60.7	60.5	59.0	-1.4
Lauraville	79.0	76.0	75.9	74.6	73.6	-1.1
Loch Raven	81.5	80.5	79.8	79.1	77.7	-1.3
Madison/East End	26.9	24.5	25.6	24.9	24.3	-0.6
Medfield/Hampden/Woodberry/Remington	68.7	64.5	67.3	66.8	64.8	-2.1
Midtown	41.9	41.7	41.5	42.0	41.1	-0.9
Midway/Coldstream	40.9	39.2	38.9	37.7	36.4	-1.2
Morrell Park/Violetville	77.2	71.3	72.6	71.1	67.8	-3.3
Mt. Washington/Coldspring	83.6	80.9	83.3	82.9	82.0	-0.8
North Baltimore/Guilford/Homeland	76.4	74.5	75.7	75.5	74.7	-0.8
Northwood	84.2	82.5	82.7	82.0	80.4	-1.6
Oldtown/Middle East	41.0	39.2	39.3	38.7	37.4	-1.3
Orangeville/East Highlandtown	56.9	53.9	52.5	52.5	50.0	-2.5
Patterson Park North & East	48.8	47.3	47.1	47.1	46.8	-0.3
Penn North/Reservoir Hill	39.2	38.2	37.2	36.2	35.7	-0.5
Pimlico/Arlington/Hilltop	56.1	54.5	54.1	53.1	51.9	-1.2
Poppleton/The Terraces/Hollins Market	33.4	31.2	30.8	30.8	30.3	-0.5
Sandtown-Winchester/Harlem Park	33.0	31.4	31.0	30.8	30.3	-0.5
South Baltimore	71.1	70.0	69.8	70.4	70.9	0.5
Southeastern	69.2	62.8	65.5	65.2	63.1	-2.0
Southern Park Heights	48.3	46.0	46.1	45.1	44.1	-1.0
Southwest Baltimore	29.4	27.2	26.5	26.1	25.0	-1.1
The Waverlies	63.5	61.5	61.1	60.3	58.6	-1.7
Upton/Druid Heights	32.4	31.4	31.5	31.1	30.4	-0.7
Washington Village/Pigtown	46.5	43.7	42.9	42.6	41.1	-1.5
Westport/Mt. Winans/Lakeland	55.8	52.6	51.8	50.3	48.5	-1.8
Baltimore City	**60.2**	**57.6**	**57.8**	**57.2**	**56.1**	**-1.1**

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

Housing and Community Development: Housing Occupancy

Community Statistical Area (CSA)	Percent of Residential Properties that do not Receive Mail					
	2010	2011	2012	2013	2014	Change (13-14)
Allendale/Irvington/S. Hilton	9.0	8.7	8.4	9.0	10.2	1.1
Beechfield/Ten Hills/West Hills	2.3	2.6	2.8	2.4	2.9	0.5
Belair-Edison	6.2	6.7	8.7	9.8	11.3	1.5
Brooklyn/Curtis Bay/Hawkins Point	8.9	8.8	9.9	9.9	11.3	1.4
Canton	7.7	7.4	6.4	5.6	4.9	-0.6
Cedonia/Frankford	4.8	5.2	6.2	6.1	6.0	-0.1
Cherry Hill	3.1	3.3	4.4	4.3	3.7	-0.7
Chinquapin Park/Belvedere	6.0	5.3	4.3	4.8	5.2	0.4
Claremont/Armistead	3.6	3.9	4.6	4.2	3.7	-0.4
Clifton-Berea	9.5	8.8	9.6	10.7	12.5	1.7
Cross-Country/Cheswolde	1.7	1.9	2.2	2.3	1.6	-0.7
Dickeyville/Franklintown	0.9	0.9	1.8	2.0	1.9	-0.1
Dorchester/Ashburton	8.8	9.1	7.3	7.1	7.8	0.7
Downtown/Seton Hill	4.8	4.7	4.3	3.8	1.8	-2.0
Edmondson Village	7.8	8.4	8.0	8.1	9.2	1.1
Fells Point	7.0	6.8	3.7	4.0	4.0	0.1
Forest Park/Walbrook	11.5	11.3	11.4	13.5	11.7	-1.8
Glen-Fallstaff	4.1	4.3	4.1	4.0	4.9	0.9
Greater Charles Village/Barclay	5.0	5.4	5.9	5.9	5.4	-0.4
Greater Govans	8.5	8.5	7.9	8.7	11.1	2.4
Greater Mondawmin	12.7	12.6	13.0	14.2	17.2	3.0
Greater Roland Park/Poplar Hill	2.7	2.6	2.9	3.2	3.0	-0.3
Greater Rosemont	10.5	10.3	10.9	11.3	15.3	4.0
Greenmount East	16.6	16.3	15.8	16.3	17.5	1.2
Hamilton	5.4	5.8	4.8	4.7	6.0	1.3
Harbor East/Little Italy	4.6	5.0	3.6	3.6	3.8	0.2
Harford/Echodale	4.9	4.6	4.3	4.8	5.9	1.1
Highlandtown	8.8	8.3	8.8	7.3	6.7	-0.6
Howard Park/West Arlington	6.4	7.1	6.9	7.7	9.6	1.9
Inner Harbor/Federal Hill	3.6	3.4	2.8	2.8	2.9	0.1
Lauraville	7.1	6.9	6.8	7.2	8.0	0.8
Loch Raven	2.2	2.1	2.7	2.9	2.9	-0.1
Madison/East End	13.0	11.2	11.5	12.7	15.0	2.3
Medfield/Hampden/Woodberry/Remington	5.0	5.1	4.7	3.9	3.9	0.0
Midtown	6.7	6.9	6.4	5.8	5.8	0.0
Midway/Coldstream	16.5	17.0	15.4	15.8	16.4	0.6
Morrell Park/Violetville	4.4	4.4	5.8	5.6	5.5	-0.1
Mt. Washington/Coldspring	0.9	1.0	0.6	1.1	1.0	-0.2
North Baltimore/Guilford/Homeland	2.1	2.2	1.6	2.6	2.9	0.3
Northwood	3.4	3.9	3.5	3.6	4.2	0.6
Oldtown/Middle East	4.6	4.4	7.3	7.1	3.1	-4.0
Orangeville/East Highlandtown	9.1	8.7	7.0	6.6	6.0	-0.7
Patterson Park North & East	13.5	12.2	13.2	12.0	12.6	0.6
Penn North/Reservoir Hill	15.9	16.3	16.4	16.7	19.3	2.7
Pimlico/Arlington/Hilltop	10.0	10.0	10.5	12.1	14.8	2.7
Poppleton/The Terraces/Hollins Market	11.2	11.0	10.6	11.2	10.3	-0.9
Sandtown-Winchester/Harlem Park	11.9	12.4	12.7	12.3	16.2	3.9
South Baltimore	4.2	3.7	2.6	2.2	3.7	1.5
Southeastern	5.0	4.9	5.8	5.8	6.6	0.7
Southern Park Heights	11.9	12.1	14.0	13.8	16.9	3.1
Southwest Baltimore	14.7	14.2	14.5	14.3	18.3	4.0
The Waverlies	6.4	6.3	6.8	8.2	8.4	0.2
Upton/Druid Heights	11.6	12.1	11.1	11.0	12.7	1.7
Washington Village/Pigtown	12.5	12.0	12.7	11.9	11.6	-0.3
Westport/Mt. Winans/Lakeland	6.6	6.3	7.8	7.0	8.7	1.7
Baltimore City	**7.5**	**7.5**	**7.5**	**7.6**	**8.4**	**0.8**

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

Housing and Community Development: Housing Tax Credits

Community Statistical Area (CSA)	Homestead Tax Credits per 1,000 Residential Properties					Historic Tax Credits per 1,000 Residential Properties			
	2011	*2012*	*2013*	*2014*	*Change (13-14)*	*2012*	*2013*	*2014*	*Change (13-14)*
Allendale/Irvington/S. Hilton	599.9	550.8	501.4	499.7	-1.7	0.0	0.0	0.0	0.0
Beechfield/Ten Hills/West Hills	740.4	641.6	585.2	577.8	-7.4	0.6	0.6	0.6	-0.0
Belair-Edison	613.7	582.8	443.4	444.4	1.0	0.0	0.0	0.0	0.0
Brooklyn/Curtis Bay/Hawkins Point	382.0	364.4	305.7	307.4	1.7	0.0	0.0	0.0	0.0
Canton	448.3	355.8	321.1	320.6	-0.5	28.1	31.3	31.2	-0.1
Cedonia/Frankford	720.5	683.4	528.1	528.2	0.1	0.0	0.0	0.0	0.0
Cherry Hill	510.7	500.5	470.5	470.5	-0.0	0.0	0.0	0.0	0.0
Chinquapin Park/Belvedere	674.9	636.7	482.0	483.1	1.1	0.0	0.0	0.0	0.0
Claremont/Armistead	543.1	567.8	432.2	142.9	-289.3	0.0	0.0	0.0	0.0
Clifton-Berea	162.7	135.5	113.5	114.7	1.2	0.2	0.0	0.0	0.0
Cross-Country/Cheswolde	732.0	617.1	439.0	436.1	-2.9	0.3	0.3	0.3	-0.0
Dickeyville/Franklintown	551.7	506.3	475.2	448.9	-26.2	0.0	9.3	12.4	3.1
Dorchester/Ashburton	691.0	654.9	606.3	612.8	6.5	0.0	0.0	0.0	0.0
Downtown/Seton Hill	210.5	284.0	232.6	228.5	-4.1	59.2	50.4	50.9	0.6
Edmondson Village	662.8	558.3	464.3	465.2	0.9	0.0	0.0	0.0	0.0
Fells Point	349.6	304.7	275.5	274.9	-0.6	41.5	42.9	43.0	0.1
Forest Park/Walbrook	532.8	546.0	493.8	496.7	2.9	0.0	0.0	0.0	0.0
Glen-Fallstaff	629.0	675.2	587.4	580.8	-6.6	0.0	0.0	0.0	0.0
Greater Charles Village/Barclay	369.5	365.3	319.7	325.5	5.7	12.7	16.5	16.6	0.1
Greater Govans	591.7	561.4	506.0	506.6	0.5	0.0	0.0	0.0	0.0
Greater Mondawmin	438.5	376.5	293.5	293.3	-0.3	0.0	0.0	0.0	0.0
Greater Roland Park/Poplar Hill	608.3	541.5	403.9	406.2	2.3	7.6	6.9	7.3	0.3
Greater Rosemont	357.3	272.5	224.0	225.4	1.4	0.0	0.0	0.0	0.0
Greenmount East	149.0	122.4	104.6	104.2	-0.4	0.7	1.5	1.5	-0.0
Hamilton	733.2	680.2	609.2	609.3	0.1	0.0	0.0	0.0	0.0
Harbor East/Little Italy	234.5	182.9	160.5	163.7	3.3	33.6	18.3	18.3	-0.0
Harford/Echodale	753.0	704.4	631.0	625.7	-5.2	0.0	0.0	0.0	0.0
Highlandtown	466.9	408.5	372.7	367.2	-5.5	18.0	22.7	22.4	-0.3
Howard Park/West Arlington	703.5	650.3	584.1	577.4	-6.7	0.0	0.0	0.0	0.0
Inner Harbor/Federal Hill	426.7	334.3	289.7	287.7	-2.0	14.3	16.1	16.4	0.2
Lauraville	684.4	675.3	608.8	610.9	2.1	0.4	0.4	0.4	0.0
Loch Raven	762.7	724.4	600.1	602.6	2.6	0.0	0.0	0.0	0.0
Madison/East End	164.9	162.8	152.9	153.8	1.0	2.5	4.9	4.9	0.0
Medfield/Hampden/Woodberry/Remington	552.8	530.5	482.3	478.0	-4.3	1.6	1.8	1.9	0.1
Midtown	333.8	309.5	282.3	282.5	0.2	63.5	62.2	62.8	0.6
Midway/Coldstream	217.0	236.3	148.0	149.1	1.1	0.0	0.0	0.0	0.0
Morrell Park/Violetville	701.6	647.6	595.8	594.8	-1.0	0.0	0.0	0.0	0.0
Mt. Washington/Coldspring	743.7	656.8	524.4	510.9	-13.4	3.3	2.2	2.2	-0.0
North Baltimore/Guilford/Homeland	600.4	557.3	478.2	477.9	-0.3	2.9	3.3	3.3	-0.0
Northwood	785.7	753.9	702.4	704.9	2.6	0.2	0.4	0.4	0.0
Oldtown/Middle East	297.2	287.4	258.8	249.5	-9.3	9.8	11.1	11.3	0.3
Orangeville/East Highlandtown	525.8	450.5	419.0	396.7	-22.3	1.1	1.1	1.1	-0.1
Patterson Park North & East	372.1	348.3	316.9	317.2	0.3	25.8	29.7	29.6	-0.1
Penn North/Reservoir Hill	320.6	305.7	277.8	278.2	0.4	20.8	21.1	21.1	-0.0
Pimlico/Arlington/Hilltop	268.3	207.4	171.9	173.2	1.3	0.0	0.0	0.0	0.0
Poppleton/The Terraces/Hollins Market	132.9	144.6	130.8	131.3	0.6	28.5	29.9	30.1	0.1
Sandtown-Winchester/Harlem Park	175.5	159.5	114.6	115.2	0.6	0.2	0.5	0.5	0.0
South Baltimore	452.4	382.6	343.6	340.4	-3.2	1.2	3.3	3.2	-0.0
Southeastern	575.5	559.3	522.9	515.0	-7.9	0.5	1.1	1.1	0.0
Southern Park Heights	295.3	272.8	229.3	232.8	3.4	0.0	0.3	0.3	0.0
Southwest Baltimore	202.5	175.6	138.2	138.0	-0.2	4.0	3.9	3.9	-0.0
The Waverlies	541.2	514.1	461.7	462.1	0.4	1.1	1.1	1.1	-0.0
Upton/Druid Heights	192.7	173.7	150.7	150.7	-0.0	0.0	5.6	6.0	0.4
Washington Village/Pigtown	378.5	326.1	295.8	294.2	-1.6	4.0	11.2	11.9	0.6
Westport/Mt. Winans/Lakeland	485.7	453.4	415.7	411.5	-4.2	12.2	0.0	0.0	0.0
Baltimore City	**481.8**	**441.3**	**380.2**	**376.2**	**-4.0**	**6.0**	**6.4**	**6.4**	**0.0**

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

Housing and Community Development: Housing Tax Credits and Affordability

Community Statistical Area (CSA)	Homeowner Tax Credits per 1,000 Residential Properties					Housing Vouchers Per 1,000 Rental Units	Affordability Index: Mortgage	Affordability Index: Rent
	2011	*2012*	*2013*	*2014*	*Change (13-14)*	*2014*	*(2010-2014)*	*(2010-2014)*
Allendale/Irvington/S. Hilton	69.0	62.3	71.3	72.5	1.2	211.4	50.8	51.0
Beechfield/Ten Hills/West Hills	56.5	52.5	60.0	60.4	0.3	166.7	37.5	48.4
Belair-Edison	57.5	52.6	57.7	58.3	0.6	420.3	42.7	71.5
Brooklyn/Curtis Bay/Hawkins Point	51.0	47.2	52.9	53.2	0.3	54.5	33.1	53.0
Canton	46.6	43.0	44.0	44.4	0.4	16.3	29.8	33.4
Cedonia/Frankford	69.3	68.7	72.0	72.6	0.5	132.0	43.6	58.8
Cherry Hill	67.0	66.0	74.2	74.2	0.0	99.6	41.6	43.5
Chinquapin Park/Belvedere	61.0	58.0	62.5	62.8	0.4	116.9	31.8	61.5
Claremont/Armistead	46.4	44.3	57.2	19.4	-37.8	270.3	33.8	47.5
Clifton-Berea	30.7	27.0	29.6	29.9	0.3	229.0	54.6	55.7
Cross-Country/Cheswolde	71.6	61.2	63.2	63.6	0.3	25.1	43.8	42.9
Dickeyville/Franklintown	37.6	34.6	49.7	49.5	-0.2	143.2	26.5	49.7
Dorchester/Ashburton	86.5	73.1	82.9	84.7	1.8	131.8	50.4	61.5
Downtown/Seton Hill	0.0	7.4	7.4	7.3	-0.1	78.5	50.2	49.6
Edmondson Village	107.9	94.3	96.8	97.8	1.1	184.6	49.7	61.2
Fells Point	37.1	28.9	33.6	33.7	0.1	12.8	27.8	34.5
Forest Park/Walbrook	56.2	52.4	59.3	61.8	2.5	209.8	39.0	58.2
Glen-Fallstaff	75.2	77.9	86.8	87.9	1.1	199.4	48.0	46.8
Greater Charles Village/Barclay	21.2	20.3	22.5	22.8	0.4	68.7	39.6	51.4
Greater Govans	75.6	74.6	81.5	81.7	0.2	199.1	42.0	50.7
Greater Mondawmin	45.7	39.9	45.4	45.6	0.2	250.5	31.2	63.5
Greater Roland Park/Poplar Hill	19.9	21.2	18.2	18.5	0.3	5.9	33.8	43.5
Greater Rosemont	50.9	44.1	50.4	50.8	0.4	245.4	51.0	58.8
Greenmount East	8.3	11.6	13.5	13.7	0.2	158.4	49.5	55.3
Hamilton	77.6	74.2	79.2	80.7	1.4	172.4	41.3	53.7
Harbor East/Little Italy	5.6	19.5	21.8	21.8	-0.0	50.0	33.4	44.8
Harford/Echodale	78.7	74.9	78.2	78.6	0.5	120.4	37.0	46.5
Highlandtown	60.6	56.5	52.1	51.7	-0.4	66.1	27.4	45.0
Howard Park/West Arlington	88.4	83.3	86.5	88.8	2.3	149.8	50.8	64.0
Inner Harbor/Federal Hill	32.7	29.6	30.4	30.4	-0.0	59.5	31.1	46.2
Lauraville	59.7	58.5	61.4	62.1	0.7	198.3	34.5	52.9
Loch Raven	64.3	59.1	67.8	68.4	0.5	91.3	41.3	50.7
Madison/East End	10.2	12.8	13.3	13.6	0.3	328.8	42.3	64.1
Medfield/Hampden/Woodberry/Remington	53.4	55.6	52.0	51.7	-0.3	21.5	31.4	43.3
Midtown	4.0	9.0	11.9	12.2	0.3	76.6	31.8	44.2
Midway/Coldstream	24.5	27.0	27.7	28.4	0.7	184.5	36.2	64.4
Morrell Park/Violetville	82.5	78.3	85.6	85.9	0.3	123.5	41.1	47.0
Mt. Washington/Coldspring	28.0	24.1	26.3	26.2	-0.0	61.0	28.9	33.7
North Baltimore/Guilford/Homeland	18.5	17.7	19.4	19.8	0.4	42.4	29.7	54.4
Northwood	88.7	88.2	93.4	94.5	1.1	146.5	40.2	51.0
Oldtown/Middle East	11.9	17.5	23.5	23.3	-0.2	80.5	34.6	44.3
Orangeville/East Highlandtown	88.9	74.5	80.8	77.2	-3.6	102.8	40.2	54.9
Patterson Park North & East	38.4	38.8	39.6	40.0	0.4	260.4	27.7	51.3
Penn North/Reservoir Hill	25.5	25.2	27.5	27.8	0.3	195.7	42.6	52.5
Pimlico/Arlington/Hilltop	60.1	49.7	57.5	58.0	0.5	178.3	46.9	53.3
Poppleton/The Terraces/Hollins Market	7.3	8.0	9.5	9.5	0.0	84.0	43.1	55.6
Sandtown-Winchester/Harlem Park	13.5	12.2	10.2	10.2	0.0	78.1	38.9	52.4
South Baltimore	53.5	50.4	47.7	47.8	0.1	14.4	30.2	35.4
Southeastern	92.8	90.1	92.8	93.4	0.6	106.1	44.4	54.3
Southern Park Heights	32.8	34.2	36.3	36.6	0.4	158.0	44.2	58.3
Southwest Baltimore	18.3	15.8	16.3	16.5	0.2	139.2	30.6	63.2
The Waverlies	44.6	45.0	52.8	53.9	1.1	182.9	33.9	59.4
Upton/Druid Heights	11.1	12.1	16.7	16.6	-0.1	117.9	33.0	60.2
Washington Village/Pigtown	37.4	38.0	39.1	38.9	-0.3	276.1	38.5	60.7
Westport/Mt. Winans/Lakeland	56.2	51.6	52.0	51.8	-0.2	119.1	47.3	49.0
Baltimore City	**49.5**	**46.0**	**49.3**	**49.4**	**0.0**	**131.3**	**38.7**	**51.8**

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

Housing and Community Development: 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	2014	Change (13-14)	2011	2012	2013	2014	Change (13-14)
Allendale/Irvington/S. Hilton	1.3	1.6	1.4	1.6	1.4	-0.2	0.0	0.9	0.0	3.6	3.6
Beechfield/Ten Hills/West Hills	1.9	3.1	1.8	2.4	2.6	0.2	4.8	0.8	6.1	0.6	-5.6
Belair-Edison	1.4	1.9	1.8	1.5	1.9	0.4	0.0	0.3	0.0	0.3	0.3
Brooklyn/Curtis Bay/Hawkins Point	1.3	1.0	1.2	1.0	1.0	0.0	0.5	0.5	0.5	0.2	-0.2
Canton	4.0	5.3	6.6	6.5	5.3	-1.2	0.3	1.0	0.7	1.5	0.7
Cedonia/Frankford	1.9	1.6	2.1	2.7	2.4	-0.3	0.5	1.1	0.2	0.2	0.0
Cherry Hill	0.4	0.5	0.2	0.4	1.1	0.7	0.0	0.0	0.0	1.0	1.0
Chinquapin Park/Belvedere	2.3	1.8	1.3	2.2	2.8	0.6	0.0	0.0	0.4	0.4	0.0
Claremont/Armistead	1.5	2.7	4.6	7.6	1.4	-6.2	6.6	49.7	6.6	26.0	19.4
Clifton-Berea	1.7	1.2	1.5	1.6	1.2	-0.4	0.0	0.0	0.0	0.0	0.0
Cross-Country/Cheswolde	2.8	2.8	3.1	4.2	6.0	1.8	0.7	2.1	3.1	0.7	-2.4
Dickeyville/Franklintown	3.9	2.2	3.1	2.8	5.3	2.5	0.0	0.0	6.2	3.1	-3.1
Dorchester/Ashburton	1.9	2.4	2.8	3.2	3.0	-0.1	0.6	0.3	0.3	0.9	0.6
Downtown/Seton Hill	0.9	1.0	0.9	2.4	3.3	1.0	0.0	0.0	0.0	1.5	1.5
Edmondson Village	2.1	1.7	1.7	2.4	2.0	-0.4	0.4	0.4	0.0	0.0	0.0
Fells Point	4.4	3.7	4.7	5.3	4.8	-0.5	0.3	0.0	0.0	0.7	0.7
Forest Park/Walbrook	3.8	2.7	2.7	4.3	3.6	-0.8	0.7	0.3	1.0	0.7	-0.3
Glen-Fallstaff	2.7	1.2	2.1	2.8	2.2	-0.6	2.2	0.5	0.5	1.3	0.8
Greater Charles Village/Barclay	2.7	2.9	4.1	4.2	2.9	-1.3	0.0	0.3	0.0	0.0	0.0
Greater Govans	1.5	1.4	2.0	2.1	2.6	0.5	0.0	0.0	0.5	0.8	0.3
Greater Mondawmin	1.3	1.8	1.5	1.4	1.8	0.4	0.0	0.3	0.0	0.9	0.9
Greater Roland Park/Poplar Hill	3.6	3.7	5.3	5.0	4.5	-0.4	0.3	0.0	0.3	1.3	1.0
Greater Rosemont	2.0	1.4	1.5	1.6	1.1	-0.5	0.4	0.3	0.0	0.7	0.7
Greenmount East	2.9	2.1	3.0	3.6	1.7	-1.9	0.0	0.5	0.0	0.2	0.2
Hamilton	1.9	2.2	2.0	2.1	2.8	0.8	0.9	0.7	0.7	1.1	0.5
Harbor East/Little Italy	1.4	1.6	1.4	1.8	3.8	2.0	0.0	3.5	0.0	0.0	0.0
Harford/Echodale	1.9	1.9	2.1	2.1	2.5	0.3	0.6	0.8	0.4	0.2	-0.2
Highlandtown	4.4	4.7	6.0	8.2	6.0	-2.2	0.3	0.3	1.3	8.4	7.1
Howard Park/West Arlington	2.8	3.1	2.4	3.1	3.4	0.3	1.6	1.0	1.0	1.6	0.6
Inner Harbor/Federal Hill	3.9	3.7	4.4	4.6	4.8	0.2	0.5	0.8	0.8	2.5	1.7
Lauraville	2.0	2.6	2.5	3.6	3.4	-0.2	0.9	0.0	1.1	0.4	-0.7
Loch Raven	1.5	1.2	0.9	1.2	1.5	0.3	0.7	0.2	0.0	0.0	0.0
Madison/East End	3.7	2.8	3.0	1.8	1.2	-0.6	0.0	0.0	0.0	0.0	0.0
Medfield/Hampden/Woodberry/Remington	2.4	1.9	2.9	3.6	3.8	0.2	0.9	0.6	1.8	2.5	0.7
Midtown	3.9	3.9	4.7	4.7	5.8	1.0	0.3	2.0	0.6	1.5	0.9
Midway/Coldstream	2.0	1.6	1.6	1.6	1.3	-0.4	0.0	0.0	0.0	0.0	0.0
Morrell Park/Violetville	1.1	1.4	1.4	1.0	1.1	0.1	1.0	2.5	0.3	1.0	0.6
Mt. Washington/Coldspring	3.1	6.5	4.2	4.8	4.6	-0.2	7.7	1.1	0.5	1.6	1.1
North Baltimore/Guilford/Homeland	3.5	3.5	3.9	4.5	4.6	0.1	1.0	0.0	1.0	0.4	-0.6
Northwood	1.4	1.4	1.6	1.7	2.1	0.5	0.4	0.0	0.2	0.4	0.2
Oldtown/Middle East	4.9	6.0	8.5	11.8	5.2	-6.6	0.7	1.4	0.7	0.0	-0.7
Orangeville/East Highlandtown	1.5	1.7	1.1	3.5	2.5	-1.1	0.3	3.0	12.7	37.0	24.4
Patterson Park North & East	4.9	5.0	4.9	7.1	4.9	-2.2	2.2	1.1	0.0	0.5	0.5
Penn North/Reservoir Hill	3.8	2.5	3.7	4.2	2.0	-2.2	0.3	0.3	0.0	0.0	0.0
Pimlico/Arlington/Hilltop	1.7	1.5	1.7	1.5	1.4	-0.1	0.0	0.3	0.8	0.5	-0.3
Poppleton/The Terraces/Hollins Market	2.6	8.3	2.6	3.3	1.7	-1.6	0.0	1.5	0.0	2.2	2.2
Sandtown-Winchester/Harlem Park	1.6	1.0	1.2	1.1	1.0	-0.1	0.0	0.2	0.0	0.0	0.0
South Baltimore	6.0	5.4	7.3	7.3	5.5	-1.8	3.0	8.6	0.3	21.8	21.6
Southeastern	2.0	2.3	1.2	1.7	1.3	-0.4	0.6	0.0	0.5	0.0	-0.5
Southern Park Heights	2.2	1.6	1.6	2.0	1.4	-0.6	0.0	0.2	0.0	1.0	1.0
Southwest Baltimore	1.7	1.5	1.3	1.4	0.8	-0.6	0.2	0.1	0.0	0.0	0.0
The Waverlies	2.4	2.0	2.4	2.3	2.8	0.5	0.4	0.7	0.7	0.0	-0.7
Upton/Druid Heights	5.0	2.1	2.4	3.5	1.5	-2.0	0.0	0.5	0.0	0.0	0.0
Washington Village/Pigtown	4.0	3.0	3.3	4.6	2.5	-2.1	0.0	0.0	0.0	9.0	9.0
Westport/Mt. Winans/Lakeland	1.8	1.2	0.8	1.2	0.5	-0.7	0.0	1.4	0.0	0.0	0.0
Baltimore City	2.5	2.4	2.6	3.1	2.7	-0.4	0.7	0.9	0.8	2.3	1.5

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

Housing and Community Development: 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*	*2014*	*Change (13-14)*	*2010*	*2011*	*2012*	*2013*	*Change (12-13)*
Allendale/Irvington/S. Hilton	0.4	0.2	2.0	0.2	-1.8	5.0	5.3	3.3	3.5	0.2
Beechfield/Ten Hills/West Hills	0.0	0.0	0.6	0.0	-0.6	2.0	3.1	1.3	1.4	0.2
Belair-Edison	0.0	0.3	0.0	0.0	0.0	2.2	3.2	2.6	2.5	-0.1
Brooklyn/Curtis Bay/Hawkins Point	0.9	3.8	0.5	1.2	0.7	3.7	4.3	3.1	4.1	1.0
Canton	0.0	0.5	0.0	0.5	0.5	0.6	0.4	0.5	0.8	0.3
Cedonia/Frankford	0.2	0.0	0.6	0.5	-0.2	1.6	2.6	1.0	1.8	0.7
Cherry Hill	0.0	0.0	0.0	3.0	3.0	2.9	5.2	2.4	3.4	0.9
Chinquapin Park/Belvedere	0.4	0.0	0.0	0.0	0.0	2.3	3.8	2.9	2.9	-0.0
Claremont/Armistead	0.0	0.0	0.0	0.4	0.4	3.3	2.8	3.6	3.1	-0.6
Clifton-Berea	4.8	4.0	2.8	6.4	3.7	11.3	12.7	11.8	14.0	2.1
Cross-Country/Cheswolde	0.0	1.0	0.7	0.3	-0.3	0.4	0.6	0.3	0.5	0.2
Dickeyville/Franklintown	0.0	0.0	3.1	0.0	-3.1	4.5	5.0	1.6	2.2	0.6
Dorchester/Ashburton	0.3	1.8	0.3	1.2	0.9	2.5	2.5	1.8	2.8	1.0
Downtown/Seton Hill	4.5	3.0	3.0	2.9	-0.1	7.2	11.3	9.0	12.7	3.7
Edmondson Village	0.0	0.0	1.1	0.0	-1.1	3.8	6.2	1.6	1.8	0.2
Fells Point	1.0	0.0	1.2	1.0	-0.2	2.1	1.9	1.3	1.6	0.3
Forest Park/Walbrook	1.0	0.0	1.7	0.0	-1.7	5.1	5.1	4.6	6.5	1.9
Glen-Fallstaff	0.3	0.8	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	2.7	-6.5	3.6	6.3	8.4	9.3	0.9
Greater Govans	2.4	1.9	0.3	0.8	0.5	3.2	4.5	2.4	4.7	2.3
Greater Mondawmin	3.5	0.9	0.3	0.0	-0.3	4.9	5.5	4.8	6.6	1.8
Greater Roland Park/Poplar Hill	0.3	0.3	0.0	0.3	0.3	0.5	0.8	0.9	0.9	-0.0
Greater Rosemont	0.1	4.3	1.7	3.4	1.7	5.6	7.0	6.1	7.6	1.6
Greenmount East	16.2	11.1	16.9	8.6	-8.4	15.5	19.2	23.2	27.1	3.9
Hamilton	0.0	0.2	0.2	0.5	0.2	1.6	2.1	1.4	2.0	0.6
Harbor East/Little Italy	0.0	1.2	1.8	2.4	0.6	2.8	2.5	2.7	6.7	4.0
Harford/Echodale	0.2	0.4	0.2	1.0	0.8	1.5	1.9	1.9	2.2	0.3
Highlandtown	0.6	0.3	2.5	0.9	-1.6	1.4	1.4	1.8	3.3	1.5
Howard Park/West Arlington	1.0	1.3	0.6	0.6	0.0	2.6	2.2	2.1	3.0	1.0
Inner Harbor/Federal Hill	0.5	0.2	0.8	1.0	0.2	0.4	1.1	1.0	1.3	0.3
Lauraville	0.0	0.7	0.7	0.0	-0.7	1.3	2.1	1.3	2.5	1.1
Loch Raven	0.0	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	15.8	11.1	3.7	3.9	4.6	5.8	1.2
Medfield/Hampden/Woodberry/Remington	1.0	0.6	0.6	0.1	-0.4	1.3	2.4	1.6	2.2	0.5
Midtown	0.3	0.0	2.3	0.6	-1.7	5.3	5.1	6.3	8.6	2.4
Midway/Coldstream	1.7	1.9	4.1	6.3	2.2	7.0	9.0	7.5	8.8	1.2
Morrell Park/Violetville	0.3	0.6	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	0.0	0.0	0.1	0.4	0.3	0.5	0.2
North Baltimore/Guilford/Homeland	0.2	0.2	0.4	0.6	0.2	1.0	1.3	1.4	1.1	-0.3
Northwood	0.0	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	5.3	-0.9	4.9	6.0	7.7	12.5	4.8
Orangeville/East Highlandtown	1.4	0.8	0.3	0.5	0.2	1.1	2.1	1.4	2.6	1.3
Patterson Park North & East	0.2	0.0	0.0	0.2	0.2	2.2	1.8	1.7	2.9	1.2
Penn North/Reservoir Hill	0.0	1.3	3.0	2.3	-0.7	8.1	9.8	11.1	15.6	4.5
Pimlico/Arlington/Hilltop	2.5	2.0	9.4	1.5	-7.9	4.3	6.5	5.9	6.8	1.0
Poppleton/The Terraces/Hollins Market	25.6	31.4	5.1	9.5	4.4	7.2	9.5	21.1	28.9	7.8
Sandtown-Winchester/Harlem Park	0.5	2.6	4.8	4.8	0.0	10.5	10.2	16.3	18.7	2.4
South Baltimore	0.9	0.3	1.5	1.5	-0.0	0.2	0.5	0.7	0.8	0.0
Southeastern	0.6	1.1	1.6	1.1	-0.5	0.7	2.0	5.2	2.6	-2.6
Southern Park Heights	7.9	3.5	0.3	2.8	2.5	8.4	10.2	10.7	12.8	2.1
Southwest Baltimore	4.4	4.0	1.1	3.0	1.9	7.9	9.8	10.1	11.0	0.9
The Waverlies	0.4	3.7	0.4	1.5	1.1	4.0	4.5	3.2	5.3	2.1
Upton/Druid Heights	2.3	1.4	11.6	2.8	-8.8	11.3	12.1	19.1	35.5	16.4
Washington Village/Pigtown	0.0	2.2	2.5	0.0	-2.5	2.7	3.0	2.7	3.4	0.7
Westport/Mt. Winans/Lakeland	0.5	1.9	1.4	33.6	32.2	3.5	6.5	6.1	6.6	0.5
Baltimore City	**1.6**	**1.9**	**1.9**	**2.1**	**0.2**	**3.8**	**4.7**	**4.7**	**5.9**	**1.2**

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

Housing and Community Development: 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	2014	Change (13-14)	2011	2012	2013	Change (12-13)
Allendale/Irvington/S. Hilton	4.3	4.7	5.1	5.2	5.7	0.5	3.0	2.8	1.7	-1.1
Beechfield/Ten Hills/West Hills	0.3	0.4	0.8	0.4	0.6	0.2	6.7	3.7	6.7	3.0
Belair-Edison	1.5	1.7	2.0	2.5	2.7	0.2	0.9	0.0	0.0	0.0
Brooklyn/Curtis Bay/Hawkins Point	3.7	4.2	5.0	5.5	5.9	0.5	2.7	3.8	3.9	0.1
Canton	0.9	0.7	0.8	0.6	0.5	-0.1	0.0	0.0	0.0	0.0
Cedonia/Frankford	0.7	0.6	1.1	1.3	1.7	0.4	2.6	1.4	1.2	-0.2
Cherry Hill	3.4	3.7	4.0	4.1	4.9	0.8	5.4	5.1	5.0	-0.1
Chinquapin Park/Belvedere	0.3	0.6	0.7	1.0	1.6	0.6	0.0	5.6	3.7	-1.9
Claremont/Armistead	0.0	0.3	0.3	0.5	0.2	-0.3	0.0	0.0	0.0	0.0
Clifton-Berea	24.5	23.7	24.1	25.1	26.0	1.0	17.4	15.7	15.4	-0.4
Cross-Country/Cheswolde	0.1	0.2	0.1	0.1	0.2	0.1	0.0	0.0	0.0	0.0
Dickeyville/Franklintown	1.5	1.4	4.7	2.5	2.2	-0.3	0.0	0.0	0.0	0.0
Dorchester/Ashburton	3.3	3.2	3.3	2.9	3.1	0.2	4.3	4.4	4.1	-0.3
Downtown/Seton Hill	8.4	8.9	8.6	9.9	10.2	0.3	55.0	55.2	53.7	-1.4
Edmondson Village	2.6	2.9	3.4	3.2	3.7	0.6	5.8	4.2	1.1	-3.1
Fells Point	1.0	1.1	0.9	1.2	0.8	-0.4	0.0	0.0	0.0	0.0
Forest Park/Walbrook	5.6	5.7	6.4	6.2	6.0	-0.2	0.6	1.1	0.6	-0.5
Glen-Fallstaff	0.7	0.8	0.9	1.1	1.1	0.0	0.0	0.0	2.5	2.5
Greater Charles Village/Barclay	9.6	9.0	7.6	6.8	5.7	-1.1	42.7	37.1	8.8	-28.3
Greater Govans	4.1	4.0	4.5	4.5	4.9	0.4	16.0	4.8	3.6	-1.2
Greater Mondawmin	10.3	10.3	10.9	11.4	12.0	0.6	6.5	7.2	6.4	-0.8
Greater Roland Park/Poplar Hill	0.1	0.1	0.1	0.0	0.1	0.0	0.0	0.0	0.0	0.0
Greater Rosemont	14.9	15.5	16.0	15.7	16.3	0.6	7.9	7.7	6.5	-1.2
Greenmount East	38.6	34.7	35.6	32.7	32.8	0.1	31.4	29.7	25.6	-4.1
Hamilton	0.3	0.5	0.4	0.6	0.9	0.4	0.0	0.0	0.0	0.0
Harbor East/Little Italy	1.6	1.7	1.7	2.1	1.9	-0.1	18.5	10.7	5.7	-5.0
Harford/Echodale	0.2	0.3	0.3	0.5	1.0	0.4	0.0	0.0	0.0	0.0
Highlandtown	1.0	1.1	1.6	1.7	1.2	-0.5	0.0	0.0	0.0	0.0
Howard Park/West Arlington	2.0	2.0	4.1	2.3	2.4	0.2	3.0	9.4	0.0	-9.4
Inner Harbor/Federal Hill	0.6	0.5	0.4	0.5	0.6	0.1	3.7	4.2	0.0	-4.2
Lauraville	0.7	0.8	1.2	1.5	1.6	0.2	0.0	1.8	0.0	-1.8
Loch Raven	0.1	0.1	0.1	0.3	0.6	0.3	0.0	0.0	0.0	0.0
Madison/East End	25.7	22.7	20.7	20.7	20.1	-0.5	17.3	18.3	14.9	-3.4
Medfield/Hampden/Woodberry/Remington	1.0	0.9	1.0	0.9	0.8	-0.1	20.0	16.4	1.7	-14.7
Midtown	5.3	4.7	4.1	3.6	2.9	-0.7	40.4	43.9	29.0	-14.9
Midway/Coldstream	16.6	16.2	17.7	18.9	20.9	2.0	11.0	10.9	11.1	0.2
Morrell Park/Violetville	1.6	1.6	1.8	1.8	2.2	0.3	0.0	0.0	0.0	0.0
Mt. Washington/Coldspring	0.1	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	0.5	0.1	0.0	0.0	0.0	0.0
Northwood	0.2	0.3	0.4	0.4	0.7	0.3	0.0	0.0	0.0	0.0
Oldtown/Middle East	40.1	41.7	37.3	34.7	24.8	-9.9	52.4	55.4	58.5	3.1
Orangeville/East Highlandtown	1.4	1.3	1.4	1.5	1.6	0.0	2.1	0.0	0.0	0.0
Patterson Park North & East	5.3	4.6	4.4	3.8	3.6	-0.2	8.9	7.5	2.9	-4.6
Penn North/Reservoir Hill	16.4	16.1	16.0	16.3	15.8	-0.5	8.8	8.4	6.0	-2.4
Pimlico/Arlington/Hilltop	13.1	13.0	13.2	13.5	14.2	0.7	23.9	22.4	19.3	-3.1
Poppleton/The Terraces/Hollins Market	18.7	16.6	15.3	15.5	16.4	0.9	39.7	34.9	34.0	-1.0
Sandtown-Winchester/Harlem Park	31.0	32.6	33.1	34.3	35.0	0.7	21.1	21.3	17.1	-4.2
South Baltimore	1.0	0.5	0.2	0.4	0.5	0.1	0.0	0.0	0.0	0.0
Southeastern	0.5	0.7	0.9	2.0	1.9	-0.1	0.0	5.9	0.0	-5.9
Southern Park Heights	17.7	17.4	17.1	18.5	19.6	1.0	27.8	25.5	24.3	-1.2
Southwest Baltimore	25.2	25.0	25.9	27.1	27.8	0.7	10.7	10.8	8.2	-2.6
The Waverlies	3.5	3.7	3.9	4.1	4.5	0.4	7.9	3.8	2.7	-1.1
Upton/Druid Heights	35.5	34.0	34.3	33.7	34.2	0.5	45.2	45.2	41.7	-3.5
Washington Village/Pigtown	8.7	7.9	7.9	7.5	7.2	-0.3	6.4	5.0	0.5	-4.5
Westport/Mt. Winans/Lakeland	8.1	8.4	8.6	8.4	6.2	-2.3	39.7	39.7	3.9	-35.8
Baltimore City	**7.9**	**7.8**	**8.0**	**8.0**	**8.1**	**0.1**	**19.7**	**18.6**	**15.2**	**-3.4**

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