



Root Policy Research

6740 E Colfax Ave, Denver, CO 80220

www.rootpolicy.com

970.880.1415

Appendix to Final Report

2020 Analysis of Impediments to Fair Housing Choice in the Baltimore Region

PREPARED FOR:

City of Annapolis and the Housing Authority of the City of Annapolis; Anne Arundel County and the Housing Commission of Anne Arundel County; City of Baltimore and the Housing Authority of Baltimore City; Baltimore County; Baltimore Metropolitan Council (BMC); Harford County and the Havre de Grace Housing Authority; and Howard County and the Howard County Housing Commission

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APPENDIX A.

HUD AFFH TABLES

APPENDIX A.

HUD AFFH Tables

This section contains all tables from HUD’s data and mapping tool developed for the Assessment of Fair Housing (AFH) approach to fair housing studies. These tables are referred to throughout the report and included directly in report sections where beneficial to explain findings. They are organized here by jurisdiction.

Figure A-1.
Guide to HUD AFFH Tables

Table Name	What is on the table?	What is the table telling me?
Table 1 Demographics	Demographic characteristics of residents in the city, county and region	How diverse is the city and county compared to the region?
Table 2 Demographic Trends	How demographics have changed over time	How has diversity changed over time?
Table 3 Racial/Ethnic Dissimilarity Trends	The "dissimilarity index" is a measure of segregation which compares where residents live compared to White residents. A score of more than 55 = high segregation.	How segregated is the city or county? Is this different for racial groups and residents of Hispanic descent?
Table 4 R/ECAP Demographics	R/ECAPs are neighborhoods with high levels of poverty and concentrations of non-White, Hispanic residents	What are the characteristics of R/ECAPs? Use this with maps to understand if residents in R/ECAPs have access to good schools, transportation and jobs
Table 5 Publicly Supported Housing Units by Program Category	Publicly-supported housing by type of program	What type of public housing is available?
Table 6 Publicly Supported Households by Race/Ethnicity	Occupants of publicly-assisted housing by race and ethnicity	Who lives in public housing? Do public housing residents represent residents in the city/county or are some more likely to need public housing? Why?
Table 7 R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category	Occupants of publicly-assisted housing by residence in R/ECAP	Do demographics of residents differ by R/ECAP? Why?
Table 8 Demographics of Publicly Supported Housing Developments, by Program Category	Occupants of publicly-assisted housing by type of housing program	Do different types of public housing serve different residents? Why?
Table 9 Demographics of Households with Disproportionate Housing Needs	Demographics of residents who struggle to afford housing costs and are living in housing in poor condition.	Which types of residents have the greatest housing needs?
Table 10 Demographics of Households with Severe Housing Cost Burden	Demographics of residents who struggle the most to afford housing costs	Which types of residents need the most help managing housing costs?
Table 11 Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children	Occupants of publicly-assisted housing by size and children	Does publicly-supported housing serve families with children, who often need larger units?
Table 12 Opportunity Indicators, by Race/Ethnicity	Index that measures access to good schools, jobs, transportation, neighborhoods with clear air. A higher index	Use to evaluate where different types of residents live compared to access to good schools, jobs, transportation, and clean air
Table 13 Disability by Type	Types of disabilities that residents report	What types of housing and services are needed to serve persons with disabilities?
Table 14 Disability by Age Group	Age of persons with disabilities	What types of housing and services are needed to serve persons with disabilities--especially children, people of working age,
Table 15 Disability by Publicly Supported Housing Program Category	Occupants of publicly-assisted housing by disability	Is public housing serving people with disabilities?
Table 16 Homeownership and Rental Rates by Race/Ethnicity	Homeownership rates by race and Hispanic descent	Do some groups have lower homeownerships? Starting point to determine why.

Source: Root Policy Research, www.rootpolicy.com.

BALTIMORE CITY: Table 1 – Demographics

	(Baltimore, MD CDBG, HOME, ESG) Jurisdiction - UPDATED		(Baltimore-Columbia-Towson, MD) Region - UPDATED - 2017 ACS 1 Year	
Race/Ethnicity	2017 ACS 1 Year	#	%	# %
White, Non-Hispanic		168,206	27.50%	1,583,142 56.38%
Black, Non-Hispanic		378,471	61.88%	807,416 28.75%
Hispanic		32,495	5.31%	164,977 5.87%
Asian or Pacific Islander, Non-Hispanic		16,489	2.70%	160,335 5.71%
Native American, Non-Hispanic		1369	0.22%	6,184 0.22%
Two or More Races, Non-Hispanic		12,446	2.03%	77,492 2.76%
Other, Non-Hispanic		2172	0.36%	8,629 0.31%
National Origin	2016 ACS 5 Year			
#1 country of origin	Mexico	3,223	0.53%	India 29,217 1.04%
#2 country of origin	Jamaica	2,802	0.46%	El Salvador 17,592 0.63%
#3 country of origin	Trinidad and Tobago	2,523	0.41%	China* 16,437 0.59%
#4 country of origin	Honduras	2,385	0.39%	Korea 16,079 0.57%
#5 country of origin	El Salvador	2,315	0.38%	Nigeria 15,437 0.55%
#6 country of origin	India	2,203	0.36%	Philippines 14,381 0.51%
#7 country of origin	Philippines	1,911	0.31%	Mexico 14,253 0.51%
#8 country of origin	China*	1,817	0.30%	Pakistan 12,454 0.44%
#9 country of origin	Nigeria	1,549	0.25%	Jamaica 11,031 0.39%
#10 country of origin	Korea	1,397	0.23%	Guatemala 9,808 0.35%
Limited English Proficiency Language	2015 ACS 5 Year			
#1 LEP Language	Spanish	10,307	1.77%	Spanish 46,105 1.64%
#2 LEP Language	Chinese	1,136	0.20%	Chinese 11,136 0.40%
#3 LEP Language	French (incl. Patois, Cajun)	1,065	0.18%	Korean 9,689 0.35%
#4 LEP Language	Other Indic languages	1,032	0.18%	Urdu 4,228 0.15%
#5 LEP Language	Korean	800	0.14%	Russian 4,202 0.15%
#6 LEP Language	African languages	752	0.13%	French (incl. Cajun) 3,318 0.12%
#7 LEP Language	Arabic	585	0.10%	Tagalog (incl. Filipino) 3,259 0.12%
#8 LEP Language	Urdu	569	0.10%	Vietnamese 2,952 0.11%
#9 LEP Language	Russian	509	0.09%	Arabic 2,887 0.10%
#10 LEP Language	Tagalog	458	0.08%	Other languages of Asia 2,685 0.10%
Disability Type	2017 ACS 1 Year			
Hearing difficulty		16,307	2.70%	73,077 2.64%
Vision difficulty		19,090	3.20%	54,500 1.97%
Cognitive difficulty		37,226	6.60%	125,250 4.53%
Ambulatory difficulty		52,233	9.30%	167,739 6.07%
Self-care difficulty		18,158	3.20%	64,577 2.34%
Independent living difficulty		34,245	7.20%	113,575 4.11%
Sex	2017 ACS 1 Year			
Male		286,883	46.90%	1,354,273 48.23%
Female		324,765	53.10%	1,453,902 51.77%
Age	2017 ACS 1 Year			
Under 18		126,007	20.60%	615,501 21.92%
18-64		403,089	65.90%	1,770,483 63.05%
65+		82,552	13.50%	422,191 15.03%
Family Type	2017 ACS 1 Year			
Families with children		48,359	39.98%	285,273 41.98%
Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.				
Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.				
Note3: *China excludes Hong Kong and Taiwan.				
Note 4: Data Sources: Decennial Census; ACS.				
Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

BALTIMORE CITY: Table 2 – Demographic Trends

	(Baltimore, MD CDBG, HOME, ESG) Jurisdiction - UPDATED								(Baltimore-Columbia-Towson, MD) Region - UPDATED - 2017 ACS 1 Year							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	284,055	38.59%	201,553	30.95%	174,120	28.04%	168,206	27.50%	1,690,633	70.96%	1,692,737	66.30%	1,626,199	60.00%	1,583,142	56.38%
Black, Non-Hispanic	433,597	58.91%	421,994	64.81%	400,138	64.44%	378,471	61.88%	611,640	25.67%	711,892	27.88%	801,032	29.55%	807,416	28.75%
Hispanic	7,484	1.02%	11,048	1.70%	25,960	4.18%	32,495	5.31%	29,801	1.25%	51,214	2.01%	123,754	4.57%	164,977	5.87%
Asian or Pacific Islander, Non-Hispanic	7,594	1.03%	11,199	1.72%	16,717	2.69%	16,489	2.70%	41,381	1.74%	77,399	3.03%	140,123	5.17%	160,335	5.71%
Native American, Non-Hispanic	2,345	0.32%	2,958	0.45%	2,926	0.47%	1,369	0.22%	5,798	0.24%	11,692	0.46%	14,043	0.52%	6,184	0.22%
National Origin																
Foreign-born	23,449	3.19%	29,638	4.55%	43,571	7.02%	48,508	7.93%	87,636	3.68%	146,126	5.72%	232,288	8.57%	308,001	10.97%
LEP																
Limited English Proficiency	15,600	2.12%	18,113	2.78%	21,181	3.41%	20,324	3.51%	47,252	1.98%	71,827	2.81%	103,161	3.81%	114,410	4.33%
Sex																
Male	343,845	46.72%	303,152	46.56%	292,249	47.06%	286,883	46.90%	1,150,940	48.32%	1,227,310	48.07%	1,304,960	48.14%	1,354,273	48.23%
Female	392,096	53.28%	348,002	53.44%	328,712	52.94%	324,765	53.10%	1,231,153	51.68%	1,325,686	51.93%	1,405,529	51.86%	1,453,902	51.77%
Age																
Under 18	180,043	24.46%	166,597	25.58%	133,560	21.51%	126,007	20.60%	575,356	24.15%	662,266	25.94%	623,056	22.99%	615,501	21.92%
18-64	455,323	61.87%	398,624	61.22%	414,589	66.77%	403,089	65.90%	1,528,396	64.16%	1,584,048	62.05%	1,744,922	64.38%	1,770,483	63.05%
65+	100,575	13.67%	85,933	13.20%	72,812	11.73%	82,552	13.50%	278,341	11.68%	306,683	12.01%	342,511	12.64%	422,191	15.03%
Family Type																
Families with children	78,366	44.77%	62,351	44.93%	55,848	41.67%	48,359	39.98%	289,108	46.21%	253,675	47.05%	299,736	44.11%	285,273	41.98%
Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.																
Note 2: Data Sources: Decennial Census; ACS																
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).																

BALTIMORE CITY: Table 3 – Racial/Ethnic Dissimilarity Trends

Racial/Ethnic Dissimilarity Index	(Baltimore, MD CDBG, HOME, ESG) Jurisdiction - UPDATED				(Baltimore-Columbia-Towson, MD) Region - UPDATED			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	73.71	68.03	63.03	61.32	64.74	59.63	54.22	52.47
Black/White	75.79	71.13	68.90	68.03	71.07	67.53	64.31	64.20
Hispanic/White	34.08	37.26	44.96	45.17	30.10	35.78	39.76	43.66
Asian or Pacific Islander/White	41.53	39.33	34.87	42.16	38.44	39.27	41.00	47.39
Note 1: Data Sources: Decennial Census								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

BALTIMORE CITY: Table 4 – R/ECAP Demographics

	(Baltimore, MD CDBG, HOME, ESG) Jurisdiction - UPDATED		(Baltimore-Columbia-Towson, MD) Region - UPDATED	
R/ECAP Race/Ethnicity	#	%	#	%
Total Population in R/ECAPs	65,740	-	65,740	-
White, Non-Hispanic	4,565	6.94%	4,565	6.94%
Black, Non-Hispanic	56,702	86.25%	56,702	86.25%
Hispanic	2,558	3.89%	2,558	3.89%
Asian or Pacific Islander, Non-Hispanic	866	1.32%	866	1.32%
Native American, Non-Hispanic	218	0.33%	218	0.33%
Other, Non-Hispanic	122	0.19%	122	0.19%
R/ECAP Family Type				
Total Families in R/ECAPs	12,757	-	12,757	-
Families with children	6,769	53.06%	6,769	53.06%
R/ECAP National Origin				
Total Population in R/ECAPs	65,740	-	65,740	-
#1 country of origin	Trinidad and Tobago	335 0.51%	Trinidad and Tobago	335 0.51%
#2 country of origin	Honduras	228 0.35%	Honduras	228 0.35%
#3 country of origin	Guatemala	219 0.33%	Guatemala	219 0.33%
#4 country of origin	Korea	217 0.33%	Korea	217 0.33%
#5 country of origin	Mexico	215 0.33%	Mexico	215 0.33%
#6 country of origin	Ethiopia	189 0.29%	Ethiopia	189 0.29%
#7 country of origin	Peru	176 0.27%	Peru	176 0.27%
#8 country of origin	El Salvador	153 0.23%	El Salvador	153 0.23%
#9 country of origin	Jamaica	118 0.18%	Jamaica	118 0.18%
#10 country of origin	Brazil	118 0.18%	Brazil	118 0.18%
Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.				
Note 2: Data Sources: Decennial Census; ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

BALTIMORE CITY: Table 5 – Publicly Supported Housing Units by Program Category

	(Baltimore, MD CDBG, HOME, ESG) Jurisdiction	
Housing Units	#	%
Total housing units	296,685	-
Public Housing	9,343	3.15%
Project-based Section 8	8,747	2.95%
Other Multifamily	1,003	0.34%
HCV Program	16,247	5.48%
Note 1: Data Sources: Decennial Census; APSH		
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).		

BALTIMORE CITY: Table 6 – Publicly Supported Households by Race/Ethnicity

(Baltimore, MD CDBG, HOME, ESG) Jurisdiction	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	146	1.90%	7,457	96.88%	37	0.48%	52	0.68%
Project-Based Section 8	1,108	13.67%	6,812	84.06%	67	0.83%	98	1.21%
Other Multifamily	247	27.85%	628	70.80%	4	0.45%	6	0.68%
HCV Program	607	4.58%	12,533	94.50%	85	0.64%	26	0.20%
Total Households	79,575	32.96%	143,880	59.59%	7,145	2.96%	6,179	2.56%
0-30% of AMI	13,220	20.77%	45,950	72.18%	1,445	2.27%	1,654	2.60%
0-50% of AMI	20,310	20.26%	70,795	70.62%	2,450	2.44%	2,339	2.33%
0-80% of AMI	29,010	21.35%	94,855	69.81%	3,940	2.90%	3,194	2.35%
(Baltimore-Columbia-Towson, MD) Region	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	525	5.56%	8,763	92.76%	61	0.65%	87	0.92%
Project-Based Section 8	2,965	22.76%	9,361	71.84%	168	1.29%	491	3.77%
Other Multifamily	1,336	48.94%	1,289	47.22%	13	0.48%	88	3.22%
HCV Program	4,305	16.16%	21,865	82.09%	301	1.13%	128	0.48%
Total Households	654,735	63.61%	282,608	27.46%	33,468	3.25%	41,384	4.02%
0-30% of AMI	56,755	43.01%	62,815	47.60%	4,445	3.37%	4,878	3.70%
0-50% of AMI	92,335	38.92%	103,285	43.54%	8,949	3.77%	7,847	3.31%
0-80% of AMI	161,415	44.39%	147,750	40.63%	15,308	4.21%	12,186	3.35%
Note 1: Data Sources: Decennial Census; APSH; CHAS								
Note 2: Numbers presented are numbers of households not individuals.								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

BALTIMORE CITY: Table 7 – R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category

(Baltimore, MD CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	5,898	1.95%	96.83%	0.50%	0.67%	44.29%	19.06%	31.44%
Non R/ECAP tracts	1,885	1.72%	97.04%	0.43%	0.70%	39.05%	21.89%	41.47%
Project-based Section 8								
R/ECAP tracts	2,233	6.28%	92.61%	0.88%	0.04%	30.66%	39.42%	29.74%
Non R/ECAP tracts	5,535	17.38%	79.83%	0.79%	1.75%	13.04%	59.55%	38.63%
Other Multifamily								
R/ECAP tracts	82	3.61%	93.98%	1.20%	0.00%	N/a	76.74%	36.05%
Non R/ECAP tracts	819	30.35%	68.41%	0.37%	0.75%	0.34%	80.84%	18.93%
HCV Program								
R/ECAP tracts	1,601	2.94%	95.79%	0.80%	0.27%	34.05%	19.66%	35.81%
Non R/ECAP tracts	12,402	4.79%	94.32%	0.62%	0.19%	42.48%	18.65%	33.05%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.								
Note 2: Data Sources: APSH								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

BALTIMORE CITY: Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category

Public Housing									Project-Based Section 8								
(Baltimore, MD CDBG) Jurisdiction									(Baltimore, MD CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children	Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Latrobe Homes	MD002	Housing Authority Of Baltimore City	669	1%	98%	0%	0%	47%	Waters Towers Apts	N/a	N/a	203	0%	99%	0%	N/a	N/a
Mcculloh Homes Ext	MD002	Housing Authority Of Baltimore City	556	1%	98%	0%	1%	41%	Walker Mews	N/a	N/a	166	19%	76%	2%	2%	N/a
Heritage Crossing	MD002	Housing Authority Of Baltimore City	75	0%	99%	0%	1%	47%	Walker- Daniels House	N/a	N/a	23	0%	100%	0%	N/a	N/a
Uptown Apartments	MD002	Housing Authority Of Baltimore City	37	0%	96%	0%	N/a	65%	Woodington Gardens Apartments	N/a	N/a	193	2%	97%	0%	1%	72%
Stricker Street	MD002	Housing Authority Of Baltimore City	25	0%	100%	0%	N/a	67%	St. Mary'S Roland View Towers I & I	N/a	N/a	69	85%	15%	0%	N/a	N/a
Pleasant View Gardens	MD002	Housing Authority Of Baltimore City	110	N/a	N/a	N/a	N/a	N/a	St. Stephens Court	N/a	N/a	20	0%	100%	0%	N/a	6%
Broadway Overlook - Phase 3	MD002	Housing Authority Of Baltimore City	84	3%	96%	1%	N/a	55%	Woodland Street Apartments	N/a	N/a	52	2%	98%	0%	N/a	58%
West Hills Square	MD002	Housing Authority Of Baltimore City	11	N/a	N/a	N/a	N/a	N/a	Zion Towers	N/a	N/a	210	0%	97%	3%	N/a	N/a
Albemarle Square - Phase 3	MD002	Housing Authority Of Baltimore City	130	1%	99%	0%	N/a	63%	Bethany Communities	N/a	N/a	102	74%	25%	0%	N/a	N/a
St Ambrose	MD002	Housing Authority Of Baltimore City	30	0%	100%	0%	N/a	50%	Madera Apartments Aka Woodland Apts	N/a	N/a	40	0%	100%	0%	N/a	67%
Reservoir Hill	MD002	Housing Authority Of Baltimore City	40	3%	97%	0%	N/a	50%	Lakeview Tower	N/a	N/a	302	0%	100%	0%	N/a	0%
Homes For Arundel	MD002	Housing Authority Of Baltimore City	59	2%	96%	2%	N/a	78%	Bel Park Tower	N/a	N/a	253	2%	97%	0%	1%	1%
Sharp Leadenhall	MD002	Housing Authority Of Baltimore City	23	0%	100%	0%	N/a	48%	Allendale Apartments	N/a	N/a	164	0%	100%	0%	N/a	N/a
Vacant House	MD002	Housing Authority Of Baltimore City	215	1%	99%	0%	1%	46%	Bernard E. Mason	N/a	N/a	223	10%	90%	0%	N/a	N/a
Barclay Phase 1	MD002	Housing Authority Of Baltimore City	53	0%	100%	0%	N/a	31%	Hollins House	N/a	N/a	130	0%	99%	1%	N/a	1%
Thompson 22 - Scattered Site	MD002	Housing Authority Of Baltimore City	22	5%	95%	0%	N/a	69%	Stuart Hills Apartments	N/a	N/a	27	4%	96%	0%	N/a	82%
Vacant House	MD002	Housing Authority Of Baltimore City	197	1%	98%	1%	N/a	41%	Target City Apartments	N/a	N/a	34	0%	100%	0%	N/a	55%
Perkins Homes	MD002	Housing Authority Of Baltimore City	629	2%	97%	1%	1%	49%	Upton Courts Apts	N/a	N/a	180	2%	98%	1%	N/a	91%
Poe Homes	MD002	Housing Authority Of Baltimore City	287	0%	98%	1%	1%	36%	Upton Druid Apartments	N/a	N/a	77	4%	93%	3%	N/a	63%
Douglass Homes	MD002	Housing Authority Of Baltimore City	384	2%	98%	0%	0%	31%	Greenspring Overlook	N/a	N/a	188	0%	98%	1%	N/a	75%
Vacant House	MD002	Housing Authority Of Baltimore City	272	2%	98%	0%	N/a	23%	Amity Ramble Apartments	N/a	N/a	46	12%	86%	2%	N/a	37%
Vacant House	MD002	Housing Authority Of Baltimore City	371	3%	97%	0%	N/a	44%	Apostolic Towers	N/a	N/a	149	26%	71%	1%	1%	N/a
Albemarle Square-Scattered Sites	MD002	Housing Authority Of Baltimore City	4	N/a	N/a	N/a	N/a	N/a	Ascension Homes	N/a	N/a	20	37%	63%	0%	N/a	N/a
Bailey Scattered Site-Phase I	MD002	Housing Authority Of Baltimore City	34	0%	97%	3%	N/a	67%	Bolton North Apartments	N/a	N/a	208	3%	78%	2%	16%	N/a
Cherry Hill Homes	MD002	Housing Authority Of Baltimore City	1280	1%	98%	1%	0%	59%	Barclay Greenmount	N/a	N/a	139	2%	97%	0%	N/a	54%
Gilmor Homes	MD002	Housing Authority Of Baltimore City	542	1%	98%	0%	0%	49%	Basilica Place	N/a	N/a	200	24%	73%	0%	3%	N/a
O`Donnell Heights	MD002	Housing Authority Of Baltimore City	303	4%	93%	2%	1%	61%	Belvedere Green	N/a	N/a	94	18%	80%	2%	N/a	N/a
Brooklyn Homes	MD002	Housing Authority Of Baltimore City	481	7%	91%	1%	0%	69%	Berea Apostolic Housing	N/a	N/a	101	2%	98%	0%	N/a	N/a
Westport Homes	MD002	Housing Authority Of Baltimore City	252	1%	98%	0%	0%	61%	Bolton House	N/a	N/a	221	7%	89%	3%	1%	11%
Mcculloh Homes Ext	MD002	Housing Authority Of Baltimore City	347	1%	98%	0%	0%	0%	Bon Secours Hollins Terrace	N/a	N/a	84	2%	98%	0%	N/a	N/a
Rosemont/Dukeland	MD002	Housing Authority Of Baltimore City	135	0%	100%	0%	N/a	77%	Bon Secours Benet House	N/a	N/a	112	15%	82%	3%	N/a	N/a
J. Van Story Branch, Sr. Apts.	MD002	Housing Authority Of Baltimore City	357	5%	84%	1%	9%	1%	Bond Street Apartments	N/a	N/a	32	0%	100%	0%	N/a	55%
Somerset Court Ext	MD002	Housing Authority Of Baltimore City	60	0%	100%	0%	N/a	60%	Boone Manor	N/a	N/a	14	0%	100%	0%	N/a	45%
Monument East	MD002	Housing Authority Of Baltimore City	170	3%	96%	0%	1%	N/a	Crossroads Apartments	N/a	N/a	20	0%	100%	0%	N/a	N/a
Chase House	MD002	Housing Authority Of Baltimore City	189	10%	83%	1%	6%	1%	Christ Church Harbor	N/a	N/a	228	64%	31%	2%	2%	N/a
Govans Manor	MD002	Housing Authority Of Baltimore City	191	3%	92%	1%	4%	N/a	Clay Courts	N/a	N/a	132	1%	99%	0%	N/a	83%
Ellerslie Apts	MD002	Housing Authority Of Baltimore City	117	2%	96%	0%	N/a	N/a	Weinberg Place	N/a	N/a	111	15%	84%	2%	N/a	N/a
Rosemont	MD002	Housing Authority Of Baltimore City	203	1%	97%	1%	N/a	1%	Depaul House	N/a	N/a	109	77%	22%	0%	1%	N/a
Townes At The Terraces	MD002	Housing Authority Of Baltimore City	202	1%	99%	0%	N/a	68%	Franklin Center	N/a	N/a	38	8%	92%	0%	N/a	18%
Arbor Oaks	MD002	Housing Authority Of Baltimore City	62	2%	98%	0%	N/a	37%	Foxwell Memorial Apts	N/a	N/a	154	13%	82%	3%	N/a	11%
Monastery Gardens	MD002	Housing Authority Of Baltimore City	11	N/a	N/a	N/a	N/a	N/a	Union Rowe	N/a	N/a	72	0%	100%	0%	N/a	63%
Midtown Apartments	MD002	Housing Authority Of Baltimore City	35	0%	97%	0%	3%	45%	Franklin Square School 100	N/a	N/a	65	3%	95%	2%	N/a	2%
Montpelier	MD002	Housing Authority Of Baltimore City	13	0%	75%	25%	N/a	75%	Marlborough Apts	N/a	N/a	224	5%	93%	1%	0%	N/a
Hillside Park	MD002	Housing Authority Of Baltimore City	30	0%	100%	0%	N/a	50%	Medeso Manor Apartments	N/a	N/a	56	0%	100%	0%	N/a	63%
Terrace Senior Building	MD002	Housing Authority Of Baltimore City	46	3%	97%	0%	N/a	N/a									

(Continued).
BALTIMORE CITY: Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category

Project-Based Section 8								
(Baltimore, MD CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Memorial Apartments	N/a	N/a	57	5%	91%	4%	N/a	N/a
Monterey Apts	N/a	N/a	15	0%	100%	0%	N/a	78%
Weinberg Manor West	N/a	N/a	108	85%	12%	1%	1%	N/a
Harvey Johnson Towers	N/a	N/a	119	1%	98%	0%	N/a	N/a
Johnston	N/a	N/a	217	2%	97%	1%	N/a	2%
Kirkwood House	N/a	N/a	260	9%	72%	2%	17%	N/a
Lemko Community	N/a	N/a	110	89%	7%	3%	N/a	N/a
Lester Morton Court	N/a	N/a	60	0%	100%	0%	N/a	76%
Lorelly Apts	N/a	N/a	79	26%	74%	0%	N/a	58%
Manhattan Park Apts	N/a	N/a	64	27%	73%	0%	N/a	N/a
Greater New Hope Towers	N/a	N/a	80	1%	98%	0%	1%	N/a
Monte Verde	N/a	N/a	301	4%	96%	1%	N/a	2%
Greenwillow Manor	N/a	N/a	59	0%	100%	0%	N/a	43%
Hanover Square	N/a	N/a	198	29%	68%	1%	2%	N/a
Monumental Gardens	N/a	N/a	22	5%	95%	0%	N/a	82%
Mount Clare Overlook	N/a	N/a	109	7%	91%	0%	1%	N/a
N.M. Carroll Manor	N/a	N/a	97	1%	99%	0%	N/a	N/a
Orchard Gardens Apts	N/a	N/a	79	1%	99%	0%	N/a	43%
Orchard Mews	N/a	N/a	66	1%	97%	1%	N/a	70%
Plase Apartments	N/a	N/a	8	N/a	N/a	N/a	N/a	N/a
Vintage Gardens (Poppleton Phase)	N/a	N/a	96	1%	98%	1%	N/a	73%
Ruscombe Gardens	N/a	N/a	172	1%	95%	2%	1%	N/a
Southern High School Apts	N/a	N/a	49	77%	23%	0%	N/a	N/a
Sharp Leadenhall Courts	N/a	N/a	37	0%	100%	0%	N/a	89%
Sinclair Gate Apartments	N/a	N/a	125	35%	64%	1%	N/a	76%
St. James Terrace Apts	N/a	N/a	150	1%	96%	2%	N/a	N/a
Pedestal Gardens Affordable Apt	N/a	N/a	140	1%	97%	1%	N/a	81%
Park Heights Apartments	N/a	N/a	99	63%	36%	1%	N/a	N/a
Abundant Life Towers li	N/a	N/a	60	10%	90%	0%	N/a	N/a
Abundant Life Towers	N/a	N/a	99	5%	94%	1%	N/a	1%
Advent Senior Housing	N/a	N/a	20	85%	10%	5%	N/a	N/a

Other Multifamily Assisted Housing								
(Baltimore, MD CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
St. Anthony' S Homes, Inc.	N/a	N/a	12	27%	73%	0%	N/a	N/a
Mount Washington Homes	N/a	N/a	18	14%	79%	0%	N/a	N/a
Penn North Plaza, Inc	N/a	N/a	65	2%	98%	0%	N/a	N/a
Weinberg Woods	N/a	N/a	72	99%	1%	0%	N/a	N/a
Belair Manor	N/a	N/a	6	N/a	N/a	N/a	N/a	N/a
8 Bed Sro Group Home	N/a	N/a	8	N/a	N/a	N/a	N/a	N/a
Baltimore Voa Living Center	N/a	N/a	22	6%	94%	0%	N/a	N/a
Housing Associates Inc.	N/a	N/a	15	15%	77%	0%	N/a	N/a
Cloville Homes	N/a	N/a	22	10%	86%	0%	5%	N/a
Airs	N/a	N/a	16	7%	93%	0%	N/a	20%
Gallagher Mansion	N/a	N/a	40	18%	82%	0%	N/a	N/a
Hampton Falls	N/a	N/a	8	N/a	N/a	N/a	N/a	N/a
St. Joachim House	N/a	N/a	90	84%	15%	0%	1%	N/a
Brownlow Byron Homes	N/a	N/a	8	N/a	N/a	N/a	N/a	N/a
Hamilton Park Homes	N/a	N/a	11	N/a	N/a	N/a	N/a	N/a
Guilford Homes, Inc.	N/a	N/a	5	N/a	N/a	N/a	N/a	N/a
Weinberg Courts (Venable I)	N/a	N/a	70	4%	90%	0%	6%	N/a
Woodbourne Woods	N/a	N/a	71	9%	91%	0%	N/a	N/a
Overlea Homes	N/a	N/a	12	18%	73%	0%	9%	9%
Greater Hamilton Homes	N/a	N/a	13	14%	79%	7%	N/a	N/a
Arlington Non-Profit Hsg Corp	N/a	N/a	67	0%	100%	0%	N/a	N/a
Dartmouth Homes	N/a	N/a	13	N/a	N/a	N/a	N/a	N/a
Venable Apartments li At Stadium Pl	N/a	N/a	73	0%	99%	0%	1%	N/a
Plymouth Homes	N/a	N/a	12	18%	82%	0%	N/a	9%
Charles North Housing	N/a	N/a	20	18%	76%	6%	N/a	N/a
Lakeview Properties	N/a	N/a	12	0%	83%	0%	8%	N/a
Our Lady Of Fatima	N/a	N/a	54	74%	19%	4%	2%	N/a
Our Lady Of Fatima li	N/a	N/a	51	69%	27%	2%	2%	N/a
Arlington li Non Profit Housing Cor	N/a	N/a	57	2%	98%	0%	N/a	N/a
Renaissance Gardens	N/a	N/a	60	0%	98%	2%	N/a	N/a

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH

Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

BALTIMORE CITY: Table 9 - Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs	(Baltimore, MD CDBG, HOME, ESG) Jurisdiction			(Baltimore-Columbia-Towson, MD) Region		
Households experiencing any of 4 housing problems	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity						
White, Non-Hispanic	27,370	79,575	34.40%	194,470	654,735	29.70%
Black, Non-Hispanic	70,445	143,880	48.96%	130,604	282,608	46.21%
Hispanic	3,560	7,145	49.83%	17,048	33,468	50.94%
Asian or Pacific Islander, Non-Hispanic	2,584	6,179	41.82%	15,634	41,384	37.78%
Native American, Non-Hispanic	345	550	62.73%	1,119	2,195	50.98%
Other, Non-Hispanic	1,915	4,135	46.31%	6,368	14,967	42.55%
Total	106,220	241,455	43.99%	365,230	1,029,320	35.48%
Household Type and Size						
Family households, <5 people	40,030	106,360	37.64%	168,970	577,728	29.25%
Family households, 5+ people	9,125	18,694	48.81%	37,130	93,177	39.85%
Non-family households	57,065	116,395	49.03%	159,135	358,409	44.40%
Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	13,900	79,575	17.47%	87,589	654,735	13.38%
Black, Non-Hispanic	38,205	143,880	26.55%	66,094	282,608	23.39%
Hispanic	1,959	7,145	27.42%	9,062	33,468	27.08%
Asian or Pacific Islander, Non-Hispanic	1,429	6,179	23.13%	8,421	41,384	20.35%
Native American, Non-Hispanic	215	550	39.09%	690	2,195	31.44%
Other, Non-Hispanic	1,105	4,135	26.72%	3,013	14,967	20.13%
Total	56,825	241,455	23.53%	174,900	1,029,320	16.99%
Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: Data Sources: CHAS Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

BALTIMORE CITY: Table 10 – Demographics of Households with Severe Housing Cost Burden

Households with Severe Housing Cost Burden	(Baltimore, MD CDBG, HOME, ESG) Jurisdiction			(Baltimore-Columbia-Towson, MD) Region		
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	12,560	79,575	15.78%	80,845	654,735	12.35%
Black, Non-Hispanic	35,260	143,880	24.51%	59,835	282,608	21.17%
Hispanic	1,410	7,145	19.73%	6,665	33,468	19.91%
Asian or Pacific Islander, Non-Hispanic	1,219	6,179	19.73%	6,599	41,384	15.95%
Native American, Non-Hispanic	200	550	36.36%	639	2,195	29.11%
Other, Non-Hispanic	1,015	4,135	24.55%	2,819	14,967	18.83%
Total	51,664	241,455	21.40%	157,402	1,029,320	15.29%
Household Type and Size						
Family households, <5 people	19,725	106,360	18.55%	68,654	577,728	11.88%
Family households, 5+ people	3,420	18,694	18.29%	11,084	93,177	11.90%
Non-family households	28,520	116,395	24.50%	77,644	358,409	21.66%
Note 1: Severe housing cost burden is defined as greater than 50% of income. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems. Note 4: Data Sources: CHAS Note 5: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

BALTIMORE CITY: Table 11 - Publicly Supported Housing by Program
Category: Units by Number of Bedrooms and Number of Children

	(Baltimore, MD CDBG, HOME, ESG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	2,661	34.24%	2,794	35.95%	2,272	29.23%	3,343	43.01%
Project-Based Section 8	6,350	77.45%	1,264	15.42%	532	6.49%	1,547	18.87%
Other Multifamily	891	92.52%	12	1.25%	4	0.42%	3	0.31%
HCV Program	5,033	37.37%	3,641	27.04%	4,549	33.78%	5,595	41.55%
Note 1: Data Sources: APSH								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

**BALTIMORE
CITY: Table 12 -
Opportunity
Indicators, by
Race/Ethnicity**

(Baltimore, MD CDBG, HOME, ESG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	49.45	21.56	64.19	87.51	90.30	57.87	20.91
Black, Non-Hispanic	25.53	10.23	23.52	88.71	90.40	39.81	20.28
Hispanic	31.87	15.90	40.96	88.70	91.59	52.54	21.19
Asian or Pacific Islander, Non-Hispanic	46.72	18.16	66.36	89.27	93.11	63.39	17.38
Native American, Non-Hispanic	29.80	13.24	34.95	88.50	90.97	48.93	20.70
Population below federal poverty line							
White, Non-Hispanic	36.51	15.22	50.13	88.44	92.00	58.64	18.25
Black, Non-Hispanic	17.61	8.65	18.21	89.60	91.89	40.73	19.85
Hispanic	21.98	14.97	37.65	90.30	93.46	47.20	20.71
Asian or Pacific Islander, Non-Hispanic	43.46	14.59	67.74	90.31	95.12	68.80	15.09
Native American, Non-Hispanic	18.27	13.45	29.80	89.51	92.44	47.26	19.01
(Baltimore-Columbia-Towson, MD) Region							
Total Population							
White, Non-Hispanic	73.77	66.87	73.30	65.92	69.91	51.93	44.80
Black, Non-Hispanic	45.14	32.22	44.71	82.26	84.09	42.85	28.66
Hispanic	60.73	52.93	63.24	75.42	78.56	50.65	35.96
Asian or Pacific Islander, Non-Hispanic	73.75	65.15	79.57	72.82	75.38	54.91	35.68
Native American, Non-Hispanic	57.96	49.46	56.38	74.06	77.46	48.60	36.09
Population below federal poverty line							
White, Non-Hispanic	57.87	52.08	61.03	73.62	77.76	54.02	36.77
Black, Non-Hispanic	28.09	21.35	30.26	85.84	88.18	42.07	24.79
Hispanic	44.69	42.98	56.08	79.71	83.25	52.22	32.50
Asian or Pacific Islander, Non-Hispanic	56.64	44.28	69.26	80.82	85.05	60.01	27.62
Native American, Non-Hispanic	39.97	37.80	46.83	81.47	85.44	55.29	28.02
Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA							
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).							

BALTIMORE CITY:
Table 13 -
Disability by
Type

	(Baltimore, MD CDBG, HOME, ESG) Jurisdiction		(Baltimore-Columbia-Towson, MD) Region	
Disability Type	#	%	#	%
Hearing difficulty	16,937	2.97%	74,358	2.95%
Vision difficulty	19,743	3.47%	51,201	2.03%
Cognitive difficulty	39,145	6.87%	112,562	4.47%
Ambulatory difficulty	52,702	9.25%	158,556	6.30%
Self-care difficulty	18,510	3.25%	59,905	2.38%
Independent living difficulty	34,562	6.07%	108,330	4.30%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details.				
(www.hudexchange.info/resource/4848/affh-data-documentation).				

BALTIMORE CITY:
Table 14 -
Disability by Age
Group

	(Baltimore, MD CDBG, HOME, ESG) Jurisdiction		(Baltimore-Columbia-Towson, MD) Region	
Age of People with Disabilities	#	%	#	%
age 5-17 with Disabilities	7,444	1.31%	23,029	0.91%
age 18-64 with Disabilities	55,861	9.81%	155,224	6.16%
age 65+ with Disabilities	29,564	5.19%	117,430	4.66%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details.				

BALTIMORE CITY: Table 15 -
Disability by Publicly Supported
Housing Program Category

(Baltimore, MD CDBG, HOME, ESG) Jurisdiction	People with a Disability	
	#	%
Public Housing	2,634	33.89%
Project-Based Section 8	2,904	35.42%
Other Multifamily	197	20.46%
HCV Program	4,493	33.36%
(Baltimore-Columbia-Towson, MD) Region		
Public Housing	3,310	34.66%
Project-Based Section 8	3,789	28.64%
Other Multifamily	496	16.80%
HCV Program	8,263	30.40%
Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.		
Note 2: Data Sources: ACS		
Note 3: Refer to the Data Documentation for details.		

**BALTIMORE CITY: Table 16 - Homeownership and Rental Rates by Race/
Ethnicity**

	(Baltimore, MD CDBG, HOME, ESG) Jurisdiction				(Baltimore-Columbia-Towson, MD) Region			
	Homeowners		Renters		Homeowners		Renters	
Race/Ethnicity	#	%	#	%	#	%	#	%
White, Non-Hispanic	48,080	41.21%	31,490	25.24%	506,055	73.45%	148,655	43.68%
Black, Non-Hispanic	63,020	54.01%	80,870	64.81%	133,360	19.36%	149,255	43.86%
Hispanic	2,255	1.93%	4,885	3.91%	15,940	2.31%	17,535	5.15%
Asian or Pacific Islander, Non-Hispanic	1,665	1.43%	4,515	3.62%	24,975	3.62%	16,395	4.82%
Native American, Non-Hispanic	210	0.18%	335	0.27%	1,170	0.17%	1,045	0.31%
Other, Non-Hispanic	1,440	1.23%	2,690	2.16%	7,495	1.09%	7,455	2.19%
Total Household Units	116,675	-	124,780	-	688,985	-	340,335	-
Note 1: Data presented are numbers of households, not individuals.								
Note 2: Data Sources: CHAS								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

ANNAPOLIS: Table 1 – Demographics

	(Annapolis, MD CDBG) Jurisdiction - UPDATED		(Baltimore-Columbia-Towson, MD) Region - UPDATED - 2017 ACS 1 Year		
Race/Ethnicity	2017 ACS 1 Year	#	%	#	%
White, Non-Hispanic		20,646	52.93%	1,583,142	56.38%
Black, Non-Hispanic		9,378	24.04%	807,416	28.75%
Hispanic		7,921	20.31%	164,977	5.87%
Asian or Pacific Islander, Non-Hispanic		470	1.20%	160,335	5.71%
Native American, Non-Hispanic		8	0.02%	6,184	0.22%
Two or More Races, Non-Hispanic		569	1.46%	77,492	2.76%
Other, Non-Hispanic		17	0.04%	8,629	0.31%
National Origin	2016 ACS 5 Year				
#1 country of origin	El Salvador	2,631	6.74%	India	29,217 1.04%
#2 country of origin	Mexico	1,119	2.87%	El Salvador	17,592 0.63%
#3 country of origin	Honduras	501	1.28%	China*	16,437 0.59%
#4 country of origin	Peru	261	0.67%	Korea	16,079 0.57%
#5 country of origin	Philippines	158	0.41%	Nigeria	15,437 0.55%
#6 country of origin	Guatemala	124	0.32%	Philippines	14,381 0.51%
#7 country of origin	Russia	103	0.26%	Mexico	14,253 0.51%
#8 country of origin	Jamaica	98	0.25%	Pakistan	12,454 0.44%
#9 country of origin	Israel	89	0.23%	Jamaica	11,031 0.39%
#10 country of origin	Colombia	76	0.19%	Guatemala	9,808 0.35%
Limited English Proficiency Language	2015 ACS 5 Year				
#1 LEP Language	Spanish	2,546	7.10%	Spanish	46,105 1.64%
#2 LEP Language	Other and unspecified languages	169	0.47%	Chinese	11,136 0.40%
#3 LEP Language	Tagalog	91	0.25%	Korean	9,689 0.35%
#4 LEP Language	Serbo-Croatian	52	0.14%	Urdu	4,228 0.15%
#5 LEP Language	Thai	33	0.09%	Russian	4,202 0.15%
#6 LEP Language	Hebrew	21	0.06%	French (incl. Cajun)	3,318 0.12%
#7 LEP Language	Arabic	17	0.05%	Tagalog (incl. Filipino)	3,259 0.12%
#8 LEP Language	Chinese	16	0.04%	Vietnamese	2,952 0.11%
#9 LEP Language	Russian	16	0.04%	Arabic	2,887 0.10%
#10 LEP Language	Other West Germanic languages	14	0.04%	Other languages of Asia	2,685 0.10%
Disability Type	2016 ACS 5 Year				
Hearing difficulty		1,054	2.70%	73,077	2.64%
Vision difficulty		689	1.80%	54,500	1.97%
Cognitive difficulty		1,520	4.30%	125,250	4.53%
Ambulatory difficulty		2,112	5.90%	167,739	6.07%
Self-care difficulty		589	1.70%	64,577	2.34%
Independent living difficulty		1,342	4.40%	113,575	4.11%
Sex	2016 ACS 5 Year				
Male		18,942	48.56%	1,354,273	48.23%
Female		20,067	51.44%	1,453,902	51.77%
Age	2016 ACS 5 Year				
Under 18		8,047	20.63%	615,501	21.92%
18-64		24,927	63.90%	1,770,483	63.05%
65+		6,035	15.47%	422,191	15.03%
Family Type	2016 ACS 5 Year				
Families with children		4,117	45.96%	285,273	41.98%
Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.					
Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.					
Note3: *China excludes Hong Kong and Taiwan.					
Note 4: Data Sources: Decennial Census; ACS.					
Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).					

ANNAPOLIS: Table 2 – Demographic Trends

	(Annapolis, MD CDBG) Jurisdiction - UPDATED								(Baltimore-Columbia-Towson, MD) Region - UPDATED - 2017 ACS 1 Year							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	22,869	66.91%	22,351	61.79%	21,718	56.59%	20,646	52.93%	1,690,633	70.96%	1,692,737	66.30%	1,626,199	60.00%	1,583,142	56.38%
Black, Non-Hispanic	10,283	30.09%	10,619	29.35%	9,308	24.26%	9,378	24.04%	611,640	25.67%	711,892	27.88%	801,032	29.55%	807,416	28.75%
Hispanic	460	1.35%	2,235	6.18%	6,206	16.17%	7,921	20.31%	29,801	1.25%	51,214	2.01%	123,754	4.57%	164,977	5.87%
Asian or Pacific Islander, Non-Hispanic	439	1.28%	772	2.13%	934	2.43%	470	1.20%	41,381	1.74%	77,399	3.03%	140,123	5.17%	160,335	5.71%
Native American, Non-Hispanic	66	0.19%	110	0.30%	129	0.34%	8	0.02%	5,798	0.24%	11,692	0.46%	14,043	0.52%	6,184	0.22%
National Origin																
Foreign-born	1,268	3.71%	3,522	9.74%	5,873	15.30%	6,223	15.95%	87,636	3.68%	146,126	5.72%	232,288	8.57%	308,001	10.97%
LEP																
Limited English Proficiency	624	1.82%	2,053	5.68%	3,066	7.99%	3,289	9.08%	47,252	1.98%	71,827	2.81%	103,161	3.81%	114,410	4.33%
Sex																
Male	16,110	47.12%	17,255	47.70%	18,496	48.20%	18,942	48.56%	1,150,940	48.32%	1,227,310	48.07%	1,304,960	48.14%	1,354,273	48.23%
Female	18,081	52.88%	18,918	52.30%	19,879	51.80%	20,067	51.44%	1,231,153	51.68%	1,325,686	51.93%	1,405,529	51.86%	1,453,902	51.77%
Age																
Under 18	7,032	20.57%	7,862	21.73%	7,715	20.10%	8,047	20.63%	575,356	24.15%	662,266	25.94%	623,056	22.99%	615,501	21.92%
18-64	22,905	66.99%	23,695	65.50%	25,308	65.95%	24,927	63.90%	1,528,396	64.16%	1,584,048	62.05%	1,744,922	64.38%	1,770,483	63.05%
65+	4,254	12.44%	4,616	12.76%	5,352	13.95%	6,035	15.47%	278,341	11.68%	306,683	12.01%	342,511	12.64%	422,191	15.03%
Family Type																
Families with children	3,506	40.82%	3,208	43.25%	3,628	40.56%	4,117	45.96%	289,108	46.21%	253,675	47.05%	299,736	44.11%	285,273	41.98%
Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.																
Note 2: Data Sources: Decennial Census; ACS																
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).																

ANNAPOLIS: Table 3 – Racial/Ethnic Dissimilarity Trends

Racial/Ethnic Dissimilarity Index	(Annapolis, MD CDBG) Jurisdiction - UPDATED				(Baltimore-Columbia-Towson, MD) Region - UPDATED			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	22.10	27.66	31.66	33.08	64.74	59.63	54.22	52.47
Black/White	23.16	25.58	27.15	22.25	71.07	67.53	64.31	64.20
Hispanic/White	14.55	47.51	41.14	49.13	30.10	35.78	39.76	43.66
Asian or Pacific Islander/White	14.82	18.21	20.72	34.03	38.44	39.27	41.00	47.39
Note 1: Data Sources: Decennial Census								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

ANNAPOLIS: Table 4 – R/ECAP Demographics

	(Annapolis, MD CDBG) Jurisdiction - UPDATED		(Baltimore-Columbia-Towson, MD) Region - UPDATED	
R/ECAP Race/Ethnicity	#	%	#	%
Total Population in R/ECAPs	0	-	65,740	-
White, Non-Hispanic	0	N/a	4,565	6.94%
Black, Non-Hispanic	0	N/a	56,702	86.25%
Hispanic	0	N/a	2,558	3.89%
Asian or Pacific Islander, Non-Hispanic	0	N/a	866	1.32%
Native American, Non-Hispanic	0	N/a	218	0.33%
Other, Non-Hispanic	0	N/a	122	0.19%
R/ECAP Family Type				
Total Families in R/ECAPs	0	-	12,757	-
Families with children	0	N/a	6,769	53.06%
R/ECAP National Origin				
Total Population in R/ECAPs	0	-	65,740	-
#1 country of origin	Null	0 0.00%	Trinidad and Tobago	335 0.51%
#2 country of origin	Null	0 0.00%	Honduras	228 0.35%
#3 country of origin	Null	0 0.00%	Guatemala	219 0.33%
#4 country of origin	Null	0 0.00%	Korea	217 0.33%
#5 country of origin	Null	0 0.00%	Mexico	215 0.33%
#6 country of origin	Null	0 0.00%	Ethiopia	189 0.29%
#7 country of origin	Null	0 0.00%	Peru	176 0.27%
#8 country of origin	Null	0 0.00%	El Salvador	153 0.23%
#9 country of origin	Null	0 0.00%	Jamaica	118 0.18%
#10 country of origin	Null	0 0.00%	Brazil	118 0.18%
Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.				
Note 2: Data Sources: Decennial Census; ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

ANNAPOLIS: Table 5 – Publicly Supported Housing Units by Program Category

	(Annapolis, MD CDBG) Jurisdiction	
Housing Units	#	%
Total housing units	17,845	-
Public Housing	904	5.07%
Project-based Section 8	653	3.66%
Other Multifamily	N/a	N/a
HCV Program	416	2.33%
Note 1: Data Sources: Decennial Census; APSH		
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).		

ANNAPOLIS: Table 6 – Publicly Supported Households by Race/Ethnicity

(Annapolis, MD CDBG) Jurisdiction	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	34	4.20%	759	93.70%	13	1.60%	0	0.00%
Project-Based Section 8	27	4.68%	535	92.72%	14	2.43%	1	0.17%
Other Multifamily	N/a	N/a	0	0.00%	N/a	N/a	N/a	N/a
HCV Program	43	13.15%	284	86.85%	0	0.00%	0	0.00%
Total Households	10,964	66.55%	3,645	22.12%	1,545	9.38%	199	1.21%
0-30% of AMI	744	36.74%	1,020	50.37%	255	12.59%	4	0.20%
0-50% of AMI	1,109	30.14%	1,715	46.60%	530	14.40%	54	1.47%
0-80% of AMI	1,969	37.65%	2,115	40.44%	810	15.49%	54	1.03%
(Baltimore-Columbia- Towson, MD) Region	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	525	5.56%	8,763	92.76%	61	0.65%	87	0.92%
Project-Based Section 8	2,965	22.76%	9,361	71.84%	168	1.29%	491	3.77%
Other Multifamily	1,336	48.94%	1,289	47.22%	13	0.48%	88	3.22%
HCV Program	4,305	16.16%	21,865	82.09%	301	1.13%	128	0.48%
Total Households	654,735	63.61%	282,608	27.46%	33,468	3.25%	41,384	4.02%
0-30% of AMI	56,755	43.01%	62,815	47.60%	4,445	3.37%	4,878	3.70%
0-50% of AMI	92,335	38.92%	103,285	43.54%	8,949	3.77%	7,847	3.31%
0-80% of AMI	161,415	44.39%	147,750	40.63%	15,308	4.21%	12,186	3.35%
Note 1: Data Sources: Decennial Census; APSH; CHAS								
Note 2: Numbers presented are numbers of households not individuals.								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

ANNAPOLIS: Table 7 – R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category

(Annapolis, MD CDBG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	838	4.20%	93.70%	1.60%	0.00%	45.96%	27.33%	22.43%
Project-based Section 8								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	593	4.68%	92.72%	2.43%	0.17%	64.38%	15.07%	10.79%
Other Multifamily								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	0.00%	N/a
HCV Program								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	339	13.62%	86.38%	0.00%	0.00%	36.34%	37.54%	20.42%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.								
Note 2: Data Sources: APSH								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

ANNAPOLIS: Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category

Public Housing								
(Annapolis, MD CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Harbor House Apts	MD001	Housing Authority Of The City Of Annapolis	357	2%	96%	1%	N/a	49%
Robinwood	MD001	Housing Authority Of The City Of Annapolis	149	1%	97%	3%	N/a	69%
Annapolis Gardens-Bowman Ct	MD001	Housing Authority Of The City Of Annapolis	76	5%	91%	3%	N/a	77%
Newtowne 20	MD001	Housing Authority Of The City Of Annapolis	77	2%	96%	2%	N/a	71%
Glenwood Highrise	MD001	Housing Authority Of The City Of Annapolis	154	14%	83%	3%	N/a	N/a
New Bloomsbury Square	MD001	Housing Authority Of The City Of Annapolis	51	6%	94%	0%	N/a	27%
New Obery Ct	MD001	Housing Authority Of The City Of Annapolis	40	N/a	N/a	N/a	N/a	N/a

Project-Based Section 8								
(Annapolis, MD CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Bay Ridge Gardens	N/a	N/a	198	4%	90%	5%	1%	72%
Bywater Townhouses I	N/a	N/a	55	11%	83%	7%	N/a	56%
Bywater Townhouses li	N/a	N/a	175	6%	92%	1%	N/a	68%
Timothy House/Gardens	N/a	N/a	81	5%	95%	0%	N/a	25%
Woodside Gardens	N/a	N/a	144	3%	96%	1%	N/a	73%

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH

Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

ANNAPOLIS: Table 9 - Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs	(Annapolis, MD CDBG) Jurisdiction			(Baltimore-Columbia-Towson, MD) Region		
Households experiencing any of 4 housing problems	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity						
White, Non-Hispanic	3,380	10,964	30.83%	194,470	654,735	29.70%
Black, Non-Hispanic	1,700	3,645	46.64%	130,604	282,608	46.21%
Hispanic	1,065	1,545	68.93%	17,048	33,468	50.94%
Asian or Pacific Islander, Non-Hispanic	94	199	47.24%	15,634	41,384	37.78%
Native American, Non-Hispanic	0	0	N/a	1,119	2,195	50.98%
Other, Non-Hispanic	0	105	0.00%	6,368	14,967	42.55%
Total	6,245	16,475	37.91%	365,230	1,029,320	35.48%
Household Type and Size						
Family households, <5 people	2,475	7,625	32.46%	168,970	577,728	29.25%
Family households, 5+ people	610	1,030	59.22%	37,130	93,177	39.85%
Non-family households	3,160	7,820	40.41%	159,135	358,409	44.40%
Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	1,615	10,964	14.73%	87,589	654,735	13.38%
Black, Non-Hispanic	925	3,645	25.38%	66,094	282,608	23.39%
Hispanic	795	1,545	51.46%	9,062	33,468	27.08%
Asian or Pacific Islander, Non-Hispanic	94	199	47.24%	8,421	41,384	20.35%
Native American, Non-Hispanic	0	0	N/a	690	2,195	31.44%
Other, Non-Hispanic	0	105	0.00%	3,013	14,967	20.13%
Total	3,435	16,475	20.85%	174,900	1,029,320	16.99%
Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: Data Sources: CHAS Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

ANNAPOLIS: Table 10 – Demographics of Households with Severe Housing Cost Burden

Households with Severe Housing Cost Burden	(Annapolis, MD CDBG) Jurisdiction			(Baltimore-Columbia-Towson, MD) Region		
	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
Race/Ethnicity						
White, Non-Hispanic	1,535	10,964	14.00%	80,845	654,735	12.35%
Black, Non-Hispanic	840	3,645	23.05%	59,835	282,608	21.17%
Hispanic	520	1,545	33.66%	6,665	33,468	19.91%
Asian or Pacific Islander, Non-Hispanic	55	199	27.64%	6,599	41,384	15.95%
Native American, Non-Hispanic	0	0	N/a	639	2,195	29.11%
Other, Non-Hispanic	0	105	0.00%	2,819	14,967	18.83%
Total	2,950	16,475	17.91%	157,402	1,029,320	15.29%
Household Type and Size						
Family households, <5 people	1,180	7,625	15.48%	68,654	577,728	11.88%
Family households, 5+ people	169	1,030	16.41%	11,084	93,177	11.90%
Non-family households	1,605	7,820	20.52%	77,644	358,409	21.66%
Note 1: Severe housing cost burden is defined as greater than 50% of income. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems. Note 4: Data Sources: CHAS Note 5: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

**ANNAPOLIS: Table 11 - Publicly Supported Housing by Program Category:
Units by Number of Bedrooms and Number of Children**

	(Annapolis, MD CDBG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	242	29.66%	275	33.70%	297	36.40%	375	45.96%
Project-Based Section 8	46	7.88%	223	38.18%	310	53.08%	376	64.38%
Other Multifamily	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	132	39.05%	94	27.81%	102	30.18%	125	36.98%
Note 1: Data Sources: APSH								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

ANNAPOLIS:
Table 12 -
Opportunity
Indicators,
by Race/
Ethnicity

(Annapolis, MD CDBG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	60.08	47.07	83.84	77.22	80.09	67.42	45.05
Black, Non-Hispanic	53.48	40.10	75.37	77.81	81.39	54.95	46.38
Hispanic	57.09	41.62	66.47	78.25	81.24	54.13	45.26
Asian or Pacific Islander, Non-Hispanic	58.34	41.64	75.54	77.40	80.43	58.19	45.74
Native American, Non-Hispanic	60.62	36.93	76.54	78.55	81.71	61.91	45.49
Population below federal poverty line							
White, Non-Hispanic	61.85	47.52	84.52	79.04	81.81	66.53	44.50
Black, Non-Hispanic	47.77	43.63	75.52	78.85	82.20	57.71	45.79
Hispanic	51.52	45.63	77.85	76.38	81.54	66.48	42.56
Asian or Pacific Islander, Non-Hispanic	59.77	38.97	60.24	78.56	81.68	55.91	42.38
Native American, Non-Hispanic	57.21	56.27	93.33	81.54	87.75	85.83	32.25
(Baltimore-Columbia-Towson, MD) Region							
Total Population							
White, Non-Hispanic	73.77	66.87	73.30	65.92	69.91	51.93	44.80
Black, Non-Hispanic	45.14	32.22	44.71	82.26	84.09	42.85	28.66
Hispanic	60.73	52.93	63.24	75.42	78.56	50.65	35.96
Asian or Pacific Islander, Non-Hispanic	73.75	65.15	79.57	72.82	75.38	54.91	35.68
Native American, Non-Hispanic	57.96	49.46	56.38	74.06	77.46	48.60	36.09
Population below federal poverty line							
White, Non-Hispanic	57.87	52.08	61.03	73.62	77.76	54.02	36.77
Black, Non-Hispanic	28.09	21.35	30.26	85.84	88.18	42.07	24.79
Hispanic	44.69	42.98	56.08	79.71	83.25	52.22	32.50
Asian or Pacific Islander, Non-Hispanic	56.64	44.28	69.26	80.82	85.05	60.01	27.62
Native American, Non-Hispanic	39.97	37.80	46.83	81.47	85.44	55.29	28.02
Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA							
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).							

**ANNAPOLIS:
Table 13 -
Disability by
Type**

	(Annapolis, MD CDBG) Jurisdiction		(Baltimore- Columbia-Towson, MD) Region	
Disability Type	#	%	#	%
Hearing difficulty	959	2.74%	74,358	2.95%
Vision difficulty	740	2.12%	51,201	2.03%
Cognitive difficulty	1,129	3.23%	112,562	4.47%
Ambulatory difficulty	1,937	5.54%	158,556	6.30%
Self-care difficulty	519	1.48%	59,905	2.38%
Independent living difficulty	1,285	3.67%	108,330	4.30%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

**ANNAPOLIS:
Table 14 -
Disability by
Age Group**

	(Annapolis, MD CDBG) Jurisdiction		(Baltimore- Columbia-Towson, MD) Region	
Age of People with Disabilities	#	%	#	%
age 5-17 with Disabilities	142	0.41%	23,029	0.91%
age 18-64 with Disabilities	2,071	5.92%	155,224	6.16%
age 65+ with Disabilities	1,362	3.89%	117,430	4.66%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

**ANNAPOLIS: Table 15 - Disability
by Publicly Supported Housing
Program Category**

(Annapolis, MD CDBG) Jurisdiction	People with a Disability	
	#	%
Public Housing	183	22.43%
Project-Based Section 8	63	10.79%
Other Multifamily	N/a	N/a
HCV Program	69	20.41%
(Baltimore-Columbia-Towson, MD) Region		
Public Housing	3,310	34.66%
Project-Based Section 8	3,789	28.64%
Other Multifamily	496	16.80%
HCV Program	8,263	30.40%
Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.		
Note 2: Data Sources: ACS		
Note 3: Refer to the Data Documentation for details.		

ANNAPOLIS: Table 16 - Homeownership and Rental Rates by Race/ Ethnicity

	(Annapolis, MD CDBG) Jurisdiction				(Baltimore-Columbia-Towson, MD) Region			
	Homeowners		Renters		Homeowners		Renters	
Race/Ethnicity	#	%	#	%	#	%	#	%
White, Non-Hispanic	6,495	76.41%	4,465	55.99%	506,055	73.45%	148,655	43.68%
Black, Non-Hispanic	1,420	16.71%	2,230	27.96%	133,360	19.36%	149,255	43.86%
Hispanic	430	5.06%	1,125	14.11%	15,940	2.31%	17,535	5.15%
Asian or Pacific Islander, Non-Hispanic	80	0.94%	120	1.50%	24,975	3.62%	16,395	4.82%
Native American, Non-Hispanic	0	0.00%	0	0.00%	1,170	0.17%	1,045	0.31%
Other, Non-Hispanic	80	0.94%	35	0.44%	7,495	1.09%	7,455	2.19%
Total Household Units	8,500	-	7,975	-	688,985	-	340,335	-

Note 1: Data presented are numbers of households, not individuals.

Note 2: Data Sources: CHAS

Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

ANNE ARUNDEL COUNTY: Table 1 – Demographics

	(Anne Arundel County, MD CDBG, HOME, ESG) Jurisdiction - UPDATED			(Baltimore-Columbia-Towson, MD) Region - UPDATED - 2017 ACS 1 Year		
Race/Ethnicity	2017 ACS 1 Year	#	%		#	%
White, Non-Hispanic		390,949	68.20%		1,583,142	56.38%
Black, Non-Hispanic		93,293	16.27%		807,416	28.75%
Hispanic		45,093	7.87%		164,977	5.87%
Asian or Pacific Islander, Non-Hispanic		21,372	3.73%		160,335	5.71%
Native American, Non-Hispanic		908	0.16%		6,184	0.22%
Two or More Races, Non-Hispanic		20,956	3.66%		77,492	2.76%
Other, Non-Hispanic		664	0.12%		8,629	0.31%
National Origin	2016 ACS 5 Year					
#1 country of origin	El Salvador	4,932	0.86%	India	29,217	1.04%
#2 country of origin	Mexico	4,380	0.76%	El Salvador	17,592	0.63%
#3 country of origin	Philippines	3,414	0.60%	China*	16,437	0.59%
#4 country of origin	Korea	2,592	0.45%	Korea	16,079	0.57%
#5 country of origin	India	2,110	0.37%	Nigeria	15,437	0.55%
#6 country of origin	Guatemala	1,542	0.27%	Philippines	14,381	0.51%
#7 country of origin	Germany	1,539	0.27%	Mexico	14,253	0.51%
#8 country of origin	Nigeria	1,457	0.25%	Pakistan	12,454	0.44%
#9 country of origin	China, excluding Hong Kong and Taiwan	1,393	0.24%	Jamaica	11,031	0.39%
#10 country of origin	Jamaica	1,010	0.18%	Guatemala	9,808	0.35%
Limited English Proficiency Language	2015 ACS 5 Year					
#1 LEP Language	Spanish	9,852	1.89%	Spanish	46,105	1.64%
#2 LEP Language	Korean	1,557	0.30%	Chinese	11,136	0.40%
#3 LEP Language	Tagalog	863	0.17%	Korean	9,689	0.35%
#4 LEP Language	Other Indic languages	794	0.15%	Urdu	4,228	0.15%
#5 LEP Language	Vietnamese	687	0.13%	Russian	4,202	0.15%
#6 LEP Language	Chinese	673	0.13%	French (incl. Cajun)	3,318	0.12%
#7 LEP Language	Other Asian languages	377	0.07%	Tagalog (incl. Filipino)	3,259	0.12%
#8 LEP Language	African languages	348	0.07%	Vietnamese	2,952	0.11%
#9 LEP Language	Urdu	321	0.06%	Arabic	2,887	0.10%
#10 LEP Language	German	317	0.06%	Other languages of Asia	2,685	0.10%
Disability Type	2017 ACS 1 Year					
Hearing difficulty		14,764	2.70%		73,077	2.64%
Vision difficulty		10,196	1.80%		54,500	1.97%
Cognitive difficulty		23,172	4.50%		125,250	4.53%
Ambulatory difficulty		27,753	5.30%		167,739	6.07%
Self-care difficulty		10,898	2.10%		64,577	2.34%
Independent living difficulty		18,191	4.30%		113,575	4.11%
Sex	2017 ACS 1 Year					
Male		284,088	49.56%		1,354,273	48.23%
Female		289,147	50.44%		1,453,902	51.77%
Age	2017 ACS 1 Year					
Under 18		127,463	22.24%		615,501	21.92%
18-64		364,320	63.56%		1,770,483	63.05%
65+		81,452	14.21%		422,191	15.03%
Family Type	2017 ACS 1 Year					
Families with children		60,988	42.28%		285273	41.98%
Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.						
Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.						
Note3: *China excludes Hong Kong and Taiwan.						
Note 4: Data Sources: Decennial Census; ACS.						
Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

ANNE ARUNDEL COUNTY: Table 2 – Demographic Trends

	(Anne Arundel County, MD CDBG, HOME, ESG) Jurisdiction - UPDATED								(Baltimore-Columbia-Towson, MD) Region - UPDATED - 2017 ACS 1 Year							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	338,583	86.16%	368,065	81.18%	367,590	73.64%	390,949	68.20%	1,690,633	70.96%	1,692,737	66.30%	1,626,199	60.00%	1,583,142	56.38%
Black, Non-Hispanic	39,598	10.08%	58,017	12.80%	78,880	15.80%	93,293	16.27%	611,640	25.67%	711,892	27.88%	801,032	29.55%	807,416	28.75%
Hispanic	6,302	1.60%	10,640	2.35%	26,693	5.35%	45,093	7.87%	29,801	1.25%	51,214	2.01%	123,754	4.57%	164,977	5.87%
Asian or Pacific Islander, Non-Hispanic	6,978	1.78%	12,690	2.80%	21,788	4.36%	21,372	3.73%	41,381	1.74%	77,399	3.03%	140,123	5.17%	160,335	5.71%
Native American, Non-Hispanic	1,105	0.28%	2,687	0.59%	3,251	0.65%	908	0.16%	5,798	0.24%	11,692	0.46%	14,043	0.52%	6,184	0.22%
National Origin																
Foreign-born	11,997	3.05%	19,686	4.34%	33,855	6.78%	46,293	8.08%	87,636	3.68%	146,126	5.72%	232,288	8.57%	308,001	10.97%
LEP																
Limited English Proficiency	6,688	1.70%	9,360	2.06%	14,466	2.90%	18,595	3.54%	47,252	1.98%	71,827	2.81%	103,161	3.81%	114,410	4.33%
Sex																
Male	198,739	50.58%	226,928	50.05%	247,220	49.52%	284,088	49.56%	1,150,940	48.32%	1,227,310	48.07%	1,304,960	48.14%	1,354,273	48.23%
Female	194,218	49.42%	226,467	49.95%	251,965	50.48%	289,147	50.44%	1,231,153	51.68%	1,325,686	51.93%	1,405,529	51.86%	1,453,902	51.77%
Age																
Under 18	98,252	25.00%	118,352	26.10%	117,324	23.50%	127,463	22.24%	575,356	24.15%	662,266	25.94%	623,056	22.99%	615,501	21.92%
18-64	261,459	66.54%	290,905	64.16%	323,564	64.82%	364,320	63.56%	1,528,396	64.16%	1,584,048	62.05%	1,744,922	64.38%	1,770,483	63.05%
65+	33,245	8.46%	44,137	9.73%	58,297	11.68%	81,452	14.21%	278,341	11.68%	306,683	12.01%	342,511	12.64%	422,191	15.03%
Family Type																
Families with children	51,161	48.61%	45,907	48.41%	57,928	44.46%	60,988	42.28%	289,108	46.21%	253,675	47.05%	299,736	44.11%	285,273	41.98%
Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.																
Note 2: Data Sources: Decennial Census; ACS																
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).																

ANNE ARUNDEL COUNTY: Table 3 – Racial/Ethnic Dissimilarity Trends

Racial/Ethnic Dissimilarity Index	(Anne Arundel County, MD CDBG, HOME, ESG) Jurisdiction - UPDATED				(Baltimore-Columbia-Towson, MD) Region - UPDATED			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	36.77	39.94	39.07	40.67	64.74	59.63	54.22	52.47
Black/White	41.82	46.50	46.17	48.94	71.07	67.53	64.31	64.20
Hispanic/White	29.60	30.60	33.09	39.08	30.10	35.78	39.76	43.66
Asian or Pacific Islander/White	32.29	31.33	32.49	40.02	38.44	39.27	41.00	47.39
Note 1: Data Sources: Decennial Census								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

ANNE ARUNDEL COUNTY: Table 4 – R/ECAP Demographics

	(Anne Arundel County, MD CDBG, HOME, ESG) Jurisdiction - UPDATED		(Baltimore-Columbia-Towson, MD) Region - UPDATED	
R/ECAP Race/Ethnicity	#	%	#	%
Total Population in R/ECAPs	0	-	65,740	-
White, Non-Hispanic	0	N/a	4,565	6.94%
Black, Non-Hispanic	0	N/a	56,702	86.25%
Hispanic	0	N/a	2,558	3.89%
Asian or Pacific Islander, Non-Hispanic	0	N/a	866	1.32%
Native American, Non-Hispanic	0	N/a	218	0.33%
Other, Non-Hispanic	0	N/a	122	0.19%
R/ECAP Family Type				
Total Families in R/ECAPs	0	-	12,757	-
Families with children	0	N/a	6,769	53.06%
R/ECAP National Origin				
Total Population in R/ECAPs	0	-	65,740	-
#1 country of origin	Null	0 0.00%	Trinidad and Tobago	335 0.51%
#2 country of origin	Null	0 0.00%	Honduras	228 0.35%
#3 country of origin	Null	0 0.00%	Guatemala	219 0.33%
#4 country of origin	Null	0 0.00%	Korea	217 0.33%
#5 country of origin	Null	0 0.00%	Mexico	215 0.33%
#6 country of origin	Null	0 0.00%	Ethiopia	189 0.29%
#7 country of origin	Null	0 0.00%	Peru	176 0.27%
#8 country of origin	Null	0 0.00%	El Salvador	153 0.23%
#9 country of origin	Null	0 0.00%	Jamaica	118 0.18%
#10 country of origin	Null	0 0.00%	Brazil	118 0.18%
Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.				
Note 2: Data Sources: Decennial Census; ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

**ANNE ARUNDEL COUNTY:
Table 5 – Publicly
Supported Housing Units
by Program Category**

	(Anne Arundel County, MD CDBG, HOME, ESG) Jurisdiction	
Housing Units	#	%
Total housing units	194,679	-
Public Housing	932	0.48%
Project-based Section 8	434	0.22%
Other Multifamily	240	0.12%
HCV Program	2,328	1.20%
Note 1: Data Sources: Decennial Census; APSH		
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).		

ANNE ARUNDEL COUNTY: Table 6 – Publicly Supported Households by Race/Ethnicity

(Anne Arundel County, MD CDBG, HOME, ESG) Jurisdiction	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	332	37.64%	510	57.82%	4	0.45%	34	3.85%
Project-Based Section 8	278	65.72%	133	31.44%	6	1.42%	5	1.18%
Other Multifamily	159	72.60%	47	21.46%	0	0.00%	13	5.94%
HCV Program	417	24.49%	1,216	71.40%	28	1.64%	41	2.41%
Total Households	142,042	77.45%	25,637	13.98%	6,795	3.70%	5,643	3.08%
0-30% of AMI	8,755	68.92%	2,544	20.03%	299	2.35%	702	5.53%
0-50% of AMI	14,227	53.38%	5,184	19.45%	1,288	4.83%	1,111	4.17%
0-80% of AMI	27,648	60.55%	8,518	18.65%	2,492	5.46%	1,673	3.66%
(Baltimore-Columbia-Towson, MD) Region	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	525	5.56%	8,763	92.76%	61	0.65%	87	0.92%
Project-Based Section 8	2,965	22.76%	9,361	71.84%	168	1.29%	491	3.77%
Other Multifamily	1,336	48.94%	1,289	47.22%	13	0.48%	88	3.22%
HCV Program	4,305	16.16%	21,865	82.09%	301	1.13%	128	0.48%
Total Households	654,735	63.61%	282,608	27.46%	33,468	3.25%	41,384	4.02%
0-30% of AMI	56,755	43.01%	62,815	47.60%	4,445	3.37%	4,878	3.70%
0-50% of AMI	92,335	38.92%	103,285	43.54%	8,949	3.77%	7,847	3.31%
0-80% of AMI	161,415	44.39%	147,750	40.63%	15,308	4.21%	12,186	3.35%
Note 1: Data Sources: Decennial Census; APSH; CHAS								
Note 2: Numbers presented are numbers of households not individuals.								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

**ANNE ARUNDEL COUNTY: Table 7 – R/ECAP and Non-R/ECAP
Demographics by Publicly Supported Housing Program Category**

(Anne Arundel County, MD CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	895	37.64%	57.82%	0.45%	3.85%	28.44%	30.35%	54.87%
Project-based Section 8								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	433	65.72%	31.44%	1.42%	1.18%	14.76%	44.71%	33.70%
Other Multifamily								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	216	72.60%	21.46%	0.00%	5.94%	N/a	92.95%	10.79%
HCV Program								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	1,820	24.50%	71.32%	1.71%	2.41%	50.51%	20.08%	23.68%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.								
Note 2: Data Sources: APSH								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

ANNE ARUNDEL COUNTY: Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category

Public Housing								
(Anne Arundel County, MD CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Glen Square	MD018	Housing Commisson Of Anne Arundel County	127	59%	31%	1%	9%	N/a
Burwood Gardens	MD018	Housing Commisson Of Anne Arundel County	108	45%	52%	1%	2%	N/a
Meade Village	MD018	Housing Commisson Of Anne Arundel County	254	17%	80%	1%	1%	62%
Pinewood Village	MD018	Housing Commisson Of Anne Arundel County	290	55%	38%	0%	7%	N/a
Freetown Village	MD018	Housing Commisson Of Anne Arundel County	153	16%	82%	1%	1%	67%

Project-Based Section 8								
(Anne Arundel County, MD CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Claiborne Place Apartments	N/a	N/a	175	66%	31%	2%	1%	5%
College Parkway Place	N/a	N/a	170	62%	32%	2%	2%	22%
Drexel Park Apts - Ashley Apts	N/a	N/a	8	N/a	N/a	N/a	N/a	N/a
Glenview Gardens	N/a	N/a	57	37%	54%	2%	4%	50%
Langton Green	N/a	N/a	24	92%	8%	0%	N/a	N/a
Riverwoods At Tollgate	N/a	N/a	0	N/a	N/a	N/a	N/a	N/a

Other Multifamily Assisted Housing								
(Anne Arundel County, MD CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Arundel Woods Senior Housing	N/a	N/a	72	87%	8%	0%	3%	N/a
Odenton Senior Housing	N/a	N/a	88	68%	27%	0%	6%	N/a
Vesta Arundel	N/a	N/a	8	N/a	N/a	N/a	N/a	N/a
Vesta Severn	N/a	N/a	10	N/a	N/a	N/a	N/a	N/a
Friendship Village	N/a	N/a	62	60%	30%	0%	10%	N/a

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH

Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

ANNE ARUNDEL COUNTY: Table 9 - Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs	(Anne Arundel County, MD CDBG, HOME) Jurisdiction			(Baltimore-Columbia-Towson, MD) Region		
Households experiencing any of 4 housing problems	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity						
White, Non-Hispanic	41,609	142,042	29.29%	194,470	654,735	29.70%
Black, Non-Hispanic	11,186	25,637	43.63%	130,604	282,608	46.21%
Hispanic	3,575	6,795	52.61%	17,048	33,468	50.94%
Asian or Pacific Islander, Non-Hispanic	2,366	5,643	41.93%	15,634	41,384	37.78%
Native American, Non-Hispanic	150	333	45.05%	1,119	2,195	50.98%
Other, Non-Hispanic	1,353	2,969	45.57%	6,368	14,967	42.55%
Total	60,198	183,404	32.82%	365,230	1,029,320	35.48%
Household Type and Size						
Family households, <5 people	31,071	110,559	28.10%	168,970	577,728	29.25%
Family households, 5+ people	7,355	19,236	38.24%	37,130	93,177	39.85%
Non-family households	21,798	53,618	40.65%	159,135	358,409	44.40%
Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	18,235	142,042	12.84%	87,589	654,735	13.38%
Black, Non-Hispanic	5,316	25,637	20.74%	66,094	282,608	23.39%
Hispanic	1,916	6,795	28.20%	9,062	33,468	27.08%
Asian or Pacific Islander, Non-Hispanic	1,323	5,643	23.44%	8,421	41,384	20.35%
Native American, Non-Hispanic	65	333	19.52%	690	2,195	31.44%
Other, Non-Hispanic	634	2,969	21.35%	3,013	14,967	20.13%
Total	27,424	183,404	14.95%	174,900	1,029,320	16.99%
Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: Data Sources: CHAS Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

ANNE ARUNDEL COUNTY: Table 10 – Demographics of Households with Severe Housing Cost Burden

Households with Severe Housing Cost Burden	(Anne Arundel County, MD CDBG, HOME, ESG) Jurisdiction			(Baltimore-Columbia-Towson, MD) Region		
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	17,054	142,042	12.01%	80,845	654,735	12.35%
Black, Non-Hispanic	4,579	25,637	17.86%	59,835	282,608	21.17%
Hispanic	1,498	6,795	22.05%	6,665	33,468	19.91%
Asian or Pacific Islander, Non-Hispanic	1,090	5,643	19.32%	6,599	41,384	15.95%
Native American, Non-Hispanic	55	333	16.52%	639	2,195	29.11%
Other, Non-Hispanic	600	2,969	20.21%	2,819	14,967	18.83%
Total	24,876	183,404	13.56%	157,402	1,029,320	15.29%
Household Type and Size						
Family households, <5 people	12,482	110,559	11.29%	68,654	577,728	11.88%
Family households, 5+ people	1,858	19,236	9.66%	11,084	93,177	11.90%
Non-family households	10,528	53,618	19.64%	77,644	358,409	21.66%
Note 1: Severe housing cost burden is defined as greater than 50% of income. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems. Note 4: Data Sources: CHAS Note 5: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

**ANNE ARUNDEL COUNTY: Table 11 - Publicly Supported Housing by
Program Category: Units by Number of Bedrooms and Number of Children**

	(Anne Arundel County, MD CDBG, HOME, ESG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	578	64.73%	116	12.99%	196	21.95%	254	28.44%
Project-Based Section 8	287	63.22%	134	29.52%	8	1.76%	67	14.76%
Other Multifamily	224	92.95%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	482	27.46%	466	26.55%	758	43.19%	888	50.60%
Note 1: Data Sources: APSH								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

**ANNE
ARUNDEL
COUNTY:
Table 12 -
Opportunity
Indicators,
by Race/
Ethnicity**

(Anne Arundel County, MD CDBG, HOME) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	80.08	75.40	72.19	64.20	65.87	50.31	42.83
Black, Non-Hispanic	71.46	66.47	64.59	72.81	74.24	44.63	34.72
Hispanic	73.90	70.18	65.31	70.14	72.48	50.26	37.33
Asian or Pacific Islander, Non-Hispanic	76.68	70.46	71.40	70.33	72.06	52.22	34.89
Native American, Non-Hispanic	76.15	70.75	66.18	65.41	68.30	49.14	40.29
Population below federal poverty line							
White, Non-Hispanic	71.08	68.72	64.79	67.27	68.72	49.72	38.99
Black, Non-Hispanic	63.31	63.65	60.12	72.46	74.21	46.86	33.03
Hispanic	73.52	70.51	66.03	70.21	71.26	53.04	34.26
Asian or Pacific Islander, Non-Hispanic	61.65	60.91	60.25	70.84	73.82	57.65	30.01
Native American, Non-Hispanic	56.85	56.59	59.58	70.85	75.50	63.83	34.28
(Baltimore-Columbia-Towson, MD) Region							
Total Population							
White, Non-Hispanic	73.77	66.87	73.30	65.92	69.91	51.93	44.80
Black, Non-Hispanic	45.14	32.22	44.71	82.26	84.09	42.85	28.66
Hispanic	60.73	52.93	63.24	75.42	78.56	50.65	35.96
Asian or Pacific Islander, Non-Hispanic	73.75	65.15	79.57	72.82	75.38	54.91	35.68
Native American, Non-Hispanic	57.96	49.46	56.38	74.06	77.46	48.60	36.09
Population below federal poverty line							
White, Non-Hispanic	57.87	52.08	61.03	73.62	77.76	54.02	36.77
Black, Non-Hispanic	28.09	21.35	30.26	85.84	88.18	42.07	24.79
Hispanic	44.69	42.98	56.08	79.71	83.25	52.22	32.50
Asian or Pacific Islander, Non-Hispanic	56.64	44.28	69.26	80.82	85.05	60.01	27.62
Native American, Non-Hispanic	39.97	37.80	46.83	81.47	85.44	55.29	28.02
Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA							
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).							

ANNE ARUNDEL COUNTY: Table 13 - Disability by Type

	(Anne Arundel County, MD CDBG, HOME, ESG) Jurisdiction		(Baltimore-Columbia-Towson, MD) Region	
Disability Type	#	%	#	%
Hearing difficulty	13,216	2.91%	74,358	2.95%
Vision difficulty	6,867	1.51%	51,201	2.03%
Cognitive difficulty	17,076	3.76%	112,562	4.47%
Ambulatory difficulty	24,655	5.43%	158,556	6.30%
Self-care difficulty	8,674	1.91%	59,905	2.38%
Independent living difficulty	16,234	3.57%	108,330	4.30%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

ANNE ARUNDEL COUNTY: Table 14 - Disability by Age Group

	(Anne Arundel County, MD CDBG, HOME, ESG) Jurisdiction		(Baltimore-Columbia-Towson, MD) Region	
Age of People with Disabilities	#	%	#	%
age 5-17 with Disabilities	3,814	0.84%	23,029	0.91%
age 18-64 with Disabilities	23,368	5.14%	155,224	6.16%
age 65+ with Disabilities	18,646	4.11%	117,430	4.66%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data).				

ANNE ARUNDEL COUNTY: Table 15 - Disability by Publicly Supported Housing Program Category

(Anne Arundel County, MD CDBG, HOME, ESG) Jurisdiction	People with a Disability	
	#	%
Public Housing	490	54.87%
Project-Based Section 8	153	33.70%
Other Multifamily	26	10.79%
HCV Program	414	23.59%
(Baltimore-Columbia-Towson, MD) Region		
Public Housing	3,310	34.66%
Project-Based Section 8	3,789	28.64%
Other Multifamily	496	16.80%
HCV Program	8,263	30.40%
Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.		
Note 2: Data Sources: ACS		
Note 3: Refer to the Data Documentation for details.		

ANNE ARUNDEL COUNTY: Table 16 - Homeownership and Rental Rates by Race/ Ethnicity

	(Anne Arundel County, MD CDBG, HOME, ESG) Jurisdiction				(Baltimore-Columbia-Towson, MD) Region			
	Homeowners		Renters		Homeowners		Renters	
Race/Ethnicity	#	%	#	%	#	%	#	%
White, Non-Hispanic	116,215	83.11%	25,819	59.25%	506,055	73.45%	148,655	43.68%
Black, Non-Hispanic	13,340	9.54%	12,269	28.15%	133,360	19.36%	149,255	43.86%
Hispanic	4,160	2.98%	2,625	6.02%	15,940	2.31%	17,535	5.15%
Asian or Pacific Islander, Non-Hispanic	4,098	2.93%	1,571	3.60%	24,975	3.62%	16,395	4.82%
Native American, Non-Hispanic	209	0.15%	120	0.28%	1,170	0.17%	1,045	0.31%
Other, Non-Hispanic	1,813	1.30%	1,154	2.65%	7,495	1.09%	7,455	2.19%
Total Household Units	139,825	-	43,579	-	688,985	-	340,335	-
Note 1: Data presented are numbers of households, not individuals.								
Note 2: Data Sources: CHAS								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

BALTIMORE COUNTY: Table 1 – Demographics

	(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction - UPDATED			(Baltimore-Columbia-Towson, MD) Region - UPDATED - 2017 ACS 1 Year		
Race/Ethnicity	2017 ACS 1 Year	#	%		#	%
White, Non-Hispanic		474,462	56.99%		1,583,142	56.38%
Black, Non-Hispanic		234,756	28.20%		807,416	28.75%
Hispanic		45,895	5.51%		164,977	5.87%
Asian or Pacific Islander, Non-Hispanic		52,115	6.26%		160,335	5.71%
Native American, Non-Hispanic		2123	0.26%		6,184	0.22%
Two or More Races, Non-Hispanic		20,175	2.42%		77,492	2.76%
Other, Non-Hispanic		2942	0.35%		8,629	0.31%
National Origin	2016 ACS 5 Year					
#1 country of origin	India	8,271	0.99%	India	29,217	1.04%
#2 country of origin	Nigeria	6,635	0.80%	El Salvador	17,592	0.63%
#3 country of origin	El Salvador	5,954	0.72%	China*	16,437	0.59%
#4 country of origin	Philippines	5,787	0.70%	Korea	16,079	0.57%
#5 country of origin	Korea	4,286	0.51%	Nigeria	15,437	0.55%
#6 country of origin	China, excluding Hong Kong and Taiwan	4,196	0.50%	Philippines	14,381	0.51%
#7 country of origin	Pakistan	3,961	0.48%	Mexico	14,253	0.51%
#8 country of origin	Mexico	3,391	0.41%	Pakistan	12,454	0.44%
#9 country of origin	Jamaica	2,928	0.35%	Jamaica	11,031	0.39%
#10 country of origin	Ukraine	2,882	0.35%	Guatemala	9,808	0.35%
Limited English Proficiency Language	2015 ACS 5 Year					
#1 LEP Language	Spanish	13,527	1.75%	Spanish	46,105	1.64%
#2 LEP Language	Russian	3,654	0.47%	Chinese	11,136	0.40%
#3 LEP Language	Chinese	3,504	0.45%	Korean	9,689	0.35%
#4 LEP Language	Korean	2,429	0.31%	Urdu	4,228	0.15%
#5 LEP Language	African languages	1,766	0.23%	Russian	4,202	0.15%
#6 LEP Language	Tagalog	1,740	0.23%	French (incl. Cajun)	3,318	0.12%
#7 LEP Language	Other Indic languages	1,587	0.21%	Tagalog (incl. Filipino)	3,259	0.12%
#8 LEP Language	Urdu	1,387	0.18%	Vietnamese	2,952	0.11%
#9 LEP Language	Other Asian languages	1,209	0.16%	Arabic	2,887	0.10%
#10 LEP Language	Vietnamese	1,204	0.16%	Other languages of Asia	2,685	0.10%
Disability Type	2017 ACS 1 Year					
Hearing difficulty		21,361	2.60%		73,077	2.64%
Vision difficulty		14,496	1.80%		54,500	1.97%
Cognitive difficulty		34,685	4.50%		125,250	4.53%
Ambulatory difficulty		49,867	6.40%		167,739	6.07%
Self-care difficulty		19,585	2.50%		64,577	2.34%
Independent living difficulty		34,787	5.40%		113,575	4.11%
Sex	2017 ACS 1 Year					
Male		395,061	47.46%		1,354,273	48.23%
Female		437,407	52.54%		1,453,902	51.77%
Age	2017 ACS 1 Year					
Under 18		180,025	21.63%		615,501	21.92%
18-64		513,564	61.69%		1,770,483	63.05%
65+		138,879	16.68%		422,191	15.03%
Family Type	2017 ACS 1 Year					
Families with children		83,817	40.71%		285273	41.98%
Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.						
Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.						
Note3: *China excludes Hong Kong and Taiwan.						
Note 4: Data Sources: Decennial Census; ACS.						
Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

BALTIMORE COUNTY: Table 2 – Demographic Trends

	(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction - UPDATED								(Baltimore-Columbia-Towson, MD) Region - UPDATED - 2017 ACS 1 Year							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	582,288	84.12%	553,862	73.43%	504,556	62.68%	474,462	56.99%	1,690,633	70.96%	1,692,737	66.30%	1,626,199	60.00%	1,583,142	56.38%
Black, Non-Hispanic	84,547	12.21%	154,883	20.53%	216,328	26.87%	234,756	28.20%	611,640	25.67%	711,892	27.88%	801,032	29.55%	807,416	28.75%
Hispanic	8,024	1.16%	13,747	1.82%	33,735	4.19%	45,895	5.51%	29,801	1.25%	51,214	2.01%	123,754	4.57%	164,977	5.87%
Asian or Pacific Islander, Non-Hispanic	15,123	2.18%	26,336	3.49%	44,526	5.53%	52,115	6.26%	41,381	1.74%	77,399	3.03%	140,123	5.17%	160,335	5.71%
Native American, Non-Hispanic	1,323	0.19%	3,197	0.42%	4,129	0.51%	2,123	0.26%	5,798	0.24%	11,692	0.46%	14,043	0.52%	6,184	0.22%
National Origin																
Foreign-born	32,500	4.70%	53,783	7.13%	82,103	10.20%	98,129	11.79%	87,636	3.68%	146,126	5.72%	232,288	8.57%	308,001	10.97%
LEP																
Limited English Proficiency	16,158	2.33%	25,526	3.38%	35,460	4.40%	39,270	5.06%	47,252	1.98%	71,827	2.81%	103,161	3.81%	114,410	4.33%
Sex																
Male	330,006	47.68%	356,986	47.33%	380,409	47.25%	395,061	47.46%	1,150,940	48.32%	1,227,310	48.07%	1,304,960	48.14%	1,354,273	48.23%
Female	362,128	52.32%	397,306	52.67%	424,620	52.75%	437,407	52.54%	1,231,153	51.68%	1,325,686	51.93%	1,405,529	51.86%	1,453,902	51.77%
Age																
Under 18	151,489	21.89%	183,087	24.27%	176,750	21.96%	180,025	21.63%	575,356	24.15%	662,266	25.94%	623,056	22.99%	615,501	21.92%
18-64	443,782	64.12%	460,935	61.11%	510,803	63.45%	513,564	61.69%	1,528,396	64.16%	1,584,048	62.05%	1,744,922	64.38%	1,770,483	63.05%
65+	96,863	13.99%	110,270	14.62%	117,476	14.59%	138,879	16.68%	278,341	11.68%	306,683	12.01%	342,511	12.64%	422,191	15.03%
Family Type																
Families with children	82,024	42.85%	78,868	45.45%	87,703	42.76%	83,817	40.71%	289,108	46.21%	253,675	47.05%	299,736	44.11%	285,273	41.98%
Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.																
Note 2: Data Sources: Decennial Census; ACS																
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).																

BALTIMORE COUNTY: Table 3 – Racial/Ethnic Dissimilarity Trends

Racial/Ethnic Dissimilarity Index	(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction - UPDATED				(Baltimore-Columbia-Towson, MD) Region - UPDATED			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	52.77	54.69	51.27	49.47	64.74	59.63	54.22	52.47
Black/White	64.23	64.28	60.45	60.19	71.07	67.53	64.31	64.20
Hispanic/White	24.15	32.81	38.61	44.88	30.10	35.78	39.76	43.66
Asian or Pacific Islander/White	37.82	35.46	35.12	40.28	38.44	39.27	41.00	47.39
Note 1: Data Sources: Decennial Census								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

BALTIMORE COUNTY: Table 4 – R/ECAP Demographics

	(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction - UPDATED		(Baltimore-Columbia-Towson, MD) Region - UPDATED	
R/ECAP Race/Ethnicity	#	%	#	%
Total Population in R/ECAPs	0	-	65,740	-
White, Non-Hispanic	0	N/a	4,565	6.94%
Black, Non-Hispanic	0	N/a	56,702	86.25%
Hispanic	0	N/a	2,558	3.89%
Asian or Pacific Islander, Non-Hispanic	0	N/a	866	1.32%
Native American, Non-Hispanic	0	N/a	218	0.33%
Other, Non-Hispanic	0	N/a	122	0.19%
R/ECAP Family Type				
Total Families in R/ECAPs	0	-	12,757	-
Families with children	0	N/a	6,769	53.06%
R/ECAP National Origin				
Total Population in R/ECAPs	0	-	65,740	-
#1 country of origin	Null	0 0.00%	Trinidad and Tobago	335 0.51%
#2 country of origin	Null	0 0.00%	Honduras	228 0.35%
#3 country of origin	Null	0 0.00%	Guatemala	219 0.33%
#4 country of origin	Null	0 0.00%	Korea	217 0.33%
#5 country of origin	Null	0 0.00%	Mexico	215 0.33%
#6 country of origin	Null	0 0.00%	Ethiopia	189 0.29%
#7 country of origin	Null	0 0.00%	Peru	176 0.27%
#8 country of origin	Null	0 0.00%	El Salvador	153 0.23%
#9 country of origin	Null	0 0.00%	Jamaica	118 0.18%
#10 country of origin	Null	0 0.00%	Brazil	118 0.18%
Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.				
Note 2: Data Sources: Decennial Census; ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

**BALTIMORE COUNTY:
Table 5 – Publicly
Supported Housing Units
by Program Category**

	(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction	
Housing Units	#	%
Total housing units	335,622	-
Public Housing	N/a	N/a
Project-based Section 8	1,807	0.54%
Other Multifamily	1,497	0.45%
HCV Program	7,713	2.30%
Note 1: Data Sources: Decennial Census; APSH		
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).		

BALTIMORE COUNTY: Table 6 – Publicly Supported Households by Race/Ethnicity

(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	N/a	N/a	0	0.00%	N/a	N/a	N/a	N/a
Project-Based Section 8	803	46.69%	804	46.74%	14	0.81%	90	5.23%
Other Multifamily	746	53.71%	568	40.89%	9	0.65%	66	4.75%
HCV Program	1,625	23.63%	5,139	74.73%	88	1.28%	13	0.19%
Total Households	208,611	66.46%	77,585	24.72%	9,260	2.95%	13,314	4.24%
0-30% of AMI	20,365	59.74%	9,739	28.57%	1,432	4.20%	1,666	4.89%
0-50% of AMI	34,435	51.36%	18,856	28.12%	2,780	4.15%	2,524	3.76%
0-80% of AMI	61,233	55.08%	31,892	28.69%	4,821	4.34%	4,056	3.65%
(Baltimore-Columbia- Towson, MD) Region	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	525	5.56%	8,763	92.76%	61	0.65%	87	0.92%
Project-Based Section 8	2,965	22.76%	9,361	71.84%	168	1.29%	491	3.77%
Other Multifamily	1,336	48.94%	1,289	47.22%	13	0.48%	88	3.22%
HCV Program	4,305	16.16%	21,865	82.09%	301	1.13%	128	0.48%
Total Households	654,735	63.61%	282,608	27.46%	33,468	3.25%	41,384	4.02%
0-30% of AMI	56,755	43.01%	62,815	47.60%	4,445	3.37%	4,878	3.70%
0-50% of AMI	92,335	38.92%	103,285	43.54%	8,949	3.77%	7,847	3.31%
0-80% of AMI	161,415	44.39%	147,750	40.63%	15,308	4.21%	12,186	3.35%
Note 1: Data Sources: Decennial Census; APSH; CHAS								
Note 2: Numbers presented are numbers of households not individuals.								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

BALTIMORE COUNTY: Table 7 – R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category

(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Project-based Section 8								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	1,707	46.69%	46.74%	0.81%	5.23%	27.77%	50.11%	21.09%
Other Multifamily								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	1,415	53.71%	40.89%	0.65%	4.75%	0.07%	93.44%	14.30%
HCV Program								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	6,736	23.63%	74.73%	1.28%	0.19%	47.04%	25.20%	28.98%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.								
Note 2: Data Sources: APSH								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

BALTIMORE COUNTY: Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category

Project-Based Section 8								
(Baltimore County, MD CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Center Place	N/a	N/a	159	75%	22%	2%	1%	N/a
Circle Terrace Apartments	N/a	N/a	303	3%	96%	1%	N/a	77%
Coursey Station Apartments	N/a	N/a	49	81%	17%	0%	2%	N/a
Essex Cooperative Apartments	N/a	N/a	208	90%	10%	0%	N/a	N/a
High Peake	N/a	N/a	8	N/a	N/a	N/a	N/a	N/a
Hopkins Village	N/a	N/a	164	82%	12%	1%	1%	1%
St. Charles House	N/a	N/a	24	29%	58%	0%	13%	N/a
St. Elizabeth Hall	N/a	N/a	100	98%	2%	0%	N/a	N/a
Turners Station Apartments	N/a	N/a	34	0%	100%	0%	N/a	48%
Village Oaks	N/a	N/a	180	15%	44%	1%	40%	N/a
Virginia Towers	N/a	N/a	150	57%	34%	1%	7%	1%
Timbercroft Townhomes Sec. Iii	N/a	N/a	277	31%	66%	2%	1%	59%
Lansdowne Gardens	N/a	N/a	151	28%	68%	2%	1%	64%

Other Multifamily Assisted Housing								
(Baltimore County, MD CDBG) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Cranbrook Homes, Inc.	N/a	N/a	9	N/a	N/a	N/a	N/a	N/a
Hickernell Homes, Inc.	N/a	N/a	14	38%	38%	8%	15%	N/a
Schneider And Ryland Homes, Inc.	N/a	N/a	14	43%	43%	0%	14%	N/a
St. Luke'S Place	N/a	N/a	125	94%	6%	0%	N/a	N/a
Stansbury Homes, Inc.	N/a	N/a	15	67%	27%	7%	N/a	N/a
Trinity House	N/a	N/a	82	55%	23%	0%	22%	N/a
Weinberg Gardens	N/a	N/a	84	62%	32%	4%	2%	N/a
Walker Avenue Co-Op Apartments	N/a	N/a	87	7%	90%	1%	2%	N/a
Weinberg House	N/a	N/a	116	65%	35%	0%	N/a	N/a
Weinberg Terrace	N/a	N/a	86	82%	13%	5%	N/a	N/a
Reister'S View	N/a	N/a	72	62%	35%	0%	3%	N/a
Dos Delos, Inc.	N/a	N/a	8	N/a	N/a	N/a	N/a	N/a
Reister'S Clearing	N/a	N/a	68	70%	30%	0%	N/a	N/a
Randallstown Co-Op	N/a	N/a	73	1%	97%	0%	1%	N/a
Owings Mills New Town	N/a	N/a	68	19%	81%	0%	N/a	N/a
Rivendell Homes, Inc.	N/a	N/a	14	43%	50%	0%	N/a	7%
Weinberg Village I	N/a	N/a	75	79%	15%	1%	4%	N/a
The Shire, Inc.	N/a	N/a	14	69%	31%	0%	N/a	8%
Holy Korean Martyrs	N/a	N/a	74	14%	32%	1%	53%	N/a
Randallstown Ii Np Hsng	N/a	N/a	76	1%	97%	1%	N/a	N/a
Lorien Homes, Inc.	N/a	N/a	11	64%	27%	0%	9%	N/a
Ohana Homes, Inc.	N/a	N/a	8	N/a	N/a	N/a	N/a	N/a
Hughes Homes, Inc.	N/a	N/a	6	N/a	N/a	N/a	N/a	N/a
Weinberg Village Iii	N/a	N/a	100	71%	29%	0%	N/a	N/a
Randallstown Iii Non-Profit Housing	N/a	N/a	50	0%	100%	0%	N/a	N/a
Village Crossroads I	N/a	N/a	47	89%	7%	0%	5%	N/a
Village Crossroads Ii	N/a	N/a	86	84%	12%	0%	3%	N/a

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH

Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

BALTIMORE COUNTY: Table 9 - Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs	(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction			(Baltimore-Columbia-Towson, MD) Region		
Households experiencing any of 4 housing problems	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity						
White, Non-Hispanic	62,981	208,611	30.19%	194,470	654,735	29.70%
Black, Non-Hispanic	33,075	77,585	42.63%	130,604	282,608	46.21%
Hispanic	4,805	9,260	51.89%	17,048	33,468	50.94%
Asian or Pacific Islander, Non-Hispanic	4,934	13,314	37.06%	15,634	41,384	37.78%
Native American, Non-Hispanic	345	710	48.59%	1,119	2,195	50.98%
Other, Non-Hispanic	1,894	4,342	43.62%	6,368	14,967	42.55%
Total	107,974	313,904	34.40%	365,230	1,029,320	35.48%
Household Type and Size						
Family households, <5 people	50,686	178,255	28.43%	168,970	577,728	29.25%
Family households, 5+ people	9,836	26,191	37.55%	37,130	93,177	39.85%
Non-family households	47,499	109,480	43.39%	159,135	358,409	44.40%
Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	29,470	208,611	14.13%	87,589	654,735	13.38%
Black, Non-Hispanic	15,513	77,585	19.99%	66,094	282,608	23.39%
Hispanic	2,454	9,260	26.50%	9,062	33,468	27.08%
Asian or Pacific Islander, Non-Hispanic	2,829	13,314	21.25%	8,421	41,384	20.35%
Native American, Non-Hispanic	196	710	27.61%	690	2,195	31.44%
Other, Non-Hispanic	820	4,342	18.89%	3,013	14,967	20.13%
Total	51,300	313,904	16.34%	174,900	1,029,320	16.99%
Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: Data Sources: CHAS Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

BALTIMORE COUNTY: Table 10 – Demographics of Households with Severe Housing Cost Burden

Households with Severe Housing Cost Burden	(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction			(Baltimore-Columbia-Towson, MD) Region		
	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
Race/Ethnicity						
White, Non-Hispanic	27,540	208,611	13.20%	80,845	654,735	12.35%
Black, Non-Hispanic	13,594	77,585	17.52%	59,835	282,608	21.17%
Hispanic	1,822	9,260	19.68%	6,665	33,468	19.91%
Asian or Pacific Islander, Non-Hispanic	2,063	13,314	15.49%	6,599	41,384	15.95%
Native American, Non-Hispanic	166	710	23.38%	639	2,195	29.11%
Other, Non-Hispanic	782	4,342	18.01%	2,819	14,967	18.83%
Total	45,967	313,904	14.64%	157,402	1,029,320	15.29%
Household Type and Size						
Family households, <5 people	19,723	178,255	11.06%	68,654	577,728	11.88%
Family households, 5+ people	2,518	26,191	9.61%	11,084	93,177	11.90%
Non-family households	23,654	109,480	21.61%	77,644	358,409	21.66%
Note 1: Severe housing cost burden is defined as greater than 50% of income. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems. Note 4: Data Sources: CHAS Note 5: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

BALTIMORE COUNTY: Table 11 - Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children

	(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
Project-Based Section 8	1,133	64.74%	540	30.86%	60	3.43%	486	27.77%
Other Multifamily	1,419	96.86%	1	0.07%	0	0.00%	1	0.07%
HCV Program	1,924	27.35%	2,272	32.30%	2,687	38.19%	3,309	47.04%
Note 1: Data Sources: APSH								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

**BALTIMORE
COUNTY:
Table 12 -
Opportunity
Indicators, by
Race/
Ethnicity**

(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	71.41	65.67	69.49	70.60	74.88	50.69	39.76
Black, Non-Hispanic	62.20	48.73	63.67	78.88	80.68	44.06	35.66
Hispanic	60.84	55.63	63.17	77.13	80.57	48.43	35.57
Asian or Pacific Islander, Non-Hispanic	71.44	64.68	76.05	75.15	78.78	51.90	36.94
Native American, Non-Hispanic	61.12	54.16	55.55	76.52	79.46	44.51	34.95
Population below federal poverty line							
White, Non-Hispanic	60.39	59.56	58.92	75.89	79.87	50.58	34.62
Black, Non-Hispanic	50.34	46.78	55.52	80.10	82.50	40.93	33.55
Hispanic	49.38	53.06	57.75	80.98	84.06	51.14	33.62
Asian or Pacific Islander, Non-Hispanic	59.59	58.38	64.26	78.84	82.50	51.65	36.57
Native American, Non-Hispanic	66.49	60.14	55.60	74.00	79.54	58.95	37.22
(Baltimore-Columbia-Towson, MD) Region							
Total Population							
White, Non-Hispanic	73.77	66.87	73.30	65.92	69.91	51.93	44.80
Black, Non-Hispanic	45.14	32.22	44.71	82.26	84.09	42.85	28.66
Hispanic	60.73	52.93	63.24	75.42	78.56	50.65	35.96
Asian or Pacific Islander, Non-Hispanic	73.75	65.15	79.57	72.82	75.38	54.91	35.68
Native American, Non-Hispanic	57.96	49.46	56.38	74.06	77.46	48.60	36.09
Population below federal poverty line							
White, Non-Hispanic	57.87	52.08	61.03	73.62	77.76	54.02	36.77
Black, Non-Hispanic	28.09	21.35	30.26	85.84	88.18	42.07	24.79
Hispanic	44.69	42.98	56.08	79.71	83.25	52.22	32.50
Asian or Pacific Islander, Non-Hispanic	56.64	44.28	69.26	80.82	85.05	60.01	27.62
Native American, Non-Hispanic	39.97	37.80	46.83	81.47	85.44	55.29	28.02
Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA							
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).							

**BALTIMORE
COUNTY: Table
13 - Disability by
Type**

	(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction		(Baltimore- Columbia-Towson, MD) Region	
Disability Type	#	%	#	%
Hearing difficulty	24,409	3.23%	74,358	2.95%
Vision difficulty	14,184	1.88%	51,201	2.03%
Cognitive difficulty	31,321	4.15%	112,562	4.47%
Ambulatory difficulty	48,199	6.38%	158,556	6.30%
Self-care difficulty	18,671	2.47%	59,905	2.38%
Independent living difficulty	32,760	4.34%	108,330	4.30%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

**BALTIMORE
COUNTY: Table
14 - Disability by
Age Group**

	(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction		(Baltimore- Columbia-Towson, MD) Region	
Age of People with Disabilities	#	%	#	%
age 5-17 with Disabilities	6,129	0.81%	23,029	0.91%
age 18-64 with Disabilities	42,739	5.66%	155,224	6.16%
age 65+ with Disabilities	40,421	5.35%	117,430	4.66%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data).				

**BALTIMORE COUNTY: Table 15 -
Disability by Publicly Supported
Housing Program Category**

(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction	People with a Disability	
	#	%
Public Housing	N/a	N/a
Project-Based Section 8	369	21.09%
Other Multifamily	207	14.13%
HCV Program	2,039	28.98%
(Baltimore-Columbia-Towson, MD) Region		
Public Housing	3,310	34.66%
Project-Based Section 8	3,789	28.64%
Other Multifamily	496	16.80%
HCV Program	8,263	30.40%
Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.		
Note 2: Data Sources: ACS		
Note 3: Refer to the Data Documentation for details.		

BALTIMORE COUNTY: Table 16 - Homeownership and Rental Rates by Race/Ethnicity

	(Baltimore County, MD CDBG, HOME, ESG) Jurisdiction				(Baltimore-Columbia-Towson, MD) Region			
	Homeowners		Renters		Homeowners		Renters	
Race/Ethnicity	#	%	#	%	#	%	#	%
White, Non-Hispanic	157,790	75.53%	50,814	48.39%	506,055	73.45%	148,655	43.68%
Black, Non-Hispanic	36,733	17.58%	40,905	38.96%	133,360	19.36%	149,255	43.86%
Hispanic	4,142	1.98%	5,159	4.91%	15,940	2.31%	17,535	5.15%
Asian or Pacific Islander, Non-Hispanic	7,657	3.67%	5,649	5.38%	24,975	3.62%	16,395	4.82%
Native American, Non-Hispanic	437	0.21%	284	0.27%	1,170	0.17%	1,045	0.31%
Other, Non-Hispanic	2,113	1.01%	2,235	2.13%	7,495	1.09%	7,455	2.19%
Total Household Units	208,905	-	104,999	-	688,985	-	340,335	-
Note 1: Data presented are numbers of households, not individuals.								
Note 2: Data Sources: CHAS								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

HARFORD COUNTY: Table 1 – Demographics

	(Harford County, MD CDBG, HOME) Jurisdiction - UPDATED		(Baltimore-Columbia-Towson, MD) Region - UPDATED - 2017 ACS 1 Year	
Race/Ethnicity	2017 ACS 1 Year	#	%	# %
White, Non-Hispanic		191,633	76.00%	1,583,142 56.38%
Black, Non-Hispanic		34,402	13.64%	807,416 28.75%
Hispanic		11,515	4.57%	164,977 5.87%
Asian or Pacific Islander, Non-Hispanic		7,669	3.04%	160,335 5.71%
Native American, Non-Hispanic		310	0.12%	6,184 0.22%
Two or More Races, Non-Hispanic		6,062	2.40%	77,492 2.76%
Other, Non-Hispanic		569	0.23%	8,629 0.31%
National Origin	2016 ACS 5 Year			
#1 country of origin	India	1,187	0.47%	India 29,217 1.04%
#2 country of origin	Korea	1,138	0.45%	El Salvador 17,592 0.63%
#3 country of origin	Germany	909	0.36%	China* 16,437 0.59%
#4 country of origin	Philippines	890	0.35%	Korea 16,079 0.57%
#5 country of origin	Mexico	739	0.29%	Nigeria 15,437 0.55%
#6 country of origin	China, excluding Hong Kong and Taiwan	462	0.18%	Philippines 14,381 0.51%
#7 country of origin	Vietnam	391	0.16%	Mexico 14,253 0.51%
#8 country of origin	Jamaica	344	0.14%	Pakistan 12,454 0.44%
#9 country of origin	Nigeria	338	0.13%	Jamaica 11,031 0.39%
#10 country of origin	El Salvador	324	0.13%	Guatemala 9,808 0.35%
Limited English Proficiency Language	2015 ACS 5 Year			
#1 LEP Language	Spanish	1,677	0.71%	Spanish 46,105 1.64%
#2 LEP Language	Korean	417	0.18%	Chinese 11,136 0.40%
#3 LEP Language	Chinese	330	0.14%	Korean 9,689 0.35%
#4 LEP Language	Tagalog	277	0.12%	Urdu 4,228 0.15%
#5 LEP Language	Gujarati	253	0.11%	Russian 4,202 0.15%
#6 LEP Language	Vietnamese	184	0.08%	French (incl. Cajun) 3,318 0.12%
#7 LEP Language	African languages	181	0.08%	Tagalog (incl. Filipino) 3,259 0.12%
#8 LEP Language	German	138	0.06%	Vietnamese 2,952 0.11%
#9 LEP Language	Other Asian languages	121	0.05%	Arabic 2,887 0.10%
#10 LEP Language	French (incl. Patois, Caj)	107	0.05%	Other languages of Asia 2,685 0.10%
Disability Type	2017 ACS 1 Year			
Hearing difficulty		8,674	3.50%	73,077 2.64%
Vision difficulty		4,717	1.90%	54,500 1.97%
Cognitive difficulty		11,416	4.80%	125,250 4.53%
Ambulatory difficulty		13,146	5.60%	167,739 6.07%
Self-care difficulty		5,927	2.50%	64,577 2.34%
Independent living difficulty		10,130	5.30%	113,575 4.11%
Sex	2017 ACS 1 Year			
Male		123,918	49.14%	1,354,273 48.23%
Female		128,242	50.86%	1,453,902 51.77%
Age	2017 ACS 1 Year			
Under 18		56,595	22.44%	615,501 21.92%
18-64		155,892	61.82%	1,770,483 63.05%
65+		39,673	15.73%	422,191 15.03%
Family Type	2017 ACS 1 Year			
Families with children		28,135	42.38%	285,273 41.98%

Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.

Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.

Note3: *China excludes Hong Kong and Taiwan.

Note 4: Data Sources: Decennial Census; ACS.

[Note 4: Refer to the Data Documentation for details \(www.hudexchange.info/resource/4848/affh-data-documentation/\).](http://www.hudexchange.info/resource/4848/affh-data-documentation/)

HARFORD COUNTY: Table 2 – Demographic Trends

	(Harford County, MD CDBG, HOME) Jurisdiction - UPDATED								(Baltimore-Columbia-Towson, MD) Region - UPDATED - 2017 ACS 1 Year							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	160,961	88.36%	187,531	85.79%	194,004	79.24%	191,633	76.00%	1,690,633	70.96%	1,692,737	66.30%	1,626,199	60.00%	1,583,142	56.38%
Black, Non-Hispanic	15,308	8.40%	21,245	9.72%	33,175	13.55%	34,402	13.64%	611,640	25.67%	711,892	27.88%	801,032	29.55%	807,416	28.75%
Hispanic	2,791	1.53%	4,152	1.90%	8,613	3.52%	11,515	4.57%	29,801	1.25%	51,214	2.01%	123,754	4.57%	164,977	5.87%
Asian or Pacific Islander, Non-Hispanic	2,421	1.33%	4,122	1.89%	7,365	3.01%	7,669	3.04%	41,381	1.74%	77,399	3.03%	140,123	5.17%	160,335	5.71%
Native American, Non-Hispanic	425	0.23%	1,011	0.46%	1,325	0.54%	310	0.12%	5,798	0.24%	11,692	0.46%	14,043	0.52%	6,184	0.22%
National Origin																
Foreign-born	5,021	2.76%	7,364	3.37%	11,263	4.60%	13,567	5.38%	87,636	3.68%	146,126	5.72%	232,288	8.57%	308,001	10.97%
LEP																
Limited English Proficiency	2,427	1.33%	3,412	1.56%	5,107	2.09%	4,848	2.06%	47,252	1.98%	71,827	2.81%	103,161	3.81%	114,410	4.33%
Sex																
Male	91,223	50.09%	106,716	48.82%	119,693	48.89%	123,918	49.14%	1,150,940	48.32%	1,227,310	48.07%	1,304,960	48.14%	1,354,273	48.23%
Female	90,909	49.91%	111,874	51.18%	125,133	51.11%	128,242	50.86%	1,231,153	51.68%	1,325,686	51.93%	1,405,529	51.86%	1,453,902	51.77%
Age																
Under 18	48,782	26.78%	62,138	28.43%	60,410	24.67%	56,595	22.44%	575,356	24.15%	662,266	25.94%	623,056	22.99%	615,501	21.92%
18-64	118,243	64.92%	134,319	61.45%	153,852	62.84%	155,892	61.82%	1,528,396	64.16%	1,584,048	62.05%	1,744,922	64.38%	1,770,483	63.05%
65+	15,107	8.29%	22,133	10.13%	30,564	12.48%	39,673	15.73%	278,341	11.68%	306,683	12.01%	342,511	12.64%	422,191	15.03%
Family Type																
Families with children	25,783	51.22%	19,012	49.01%	29,948	45.15%	28,135	42.38%	289,108	46.21%	253,675	47.05%	299,736	44.11%	285,273	41.98%
Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.																
Note 2: Data Sources: Decennial Census; ACS																
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).																

HARFORD COUNTY: Table 3 – Racial/Ethnic Dissimilarity Trends

Racial/Ethnic Dissimilarity Index	(Harford County, MD CDBG, HOME) Jurisdiction - UPDATED				(Baltimore-Columbia-Towson, MD) Region - UPDATED			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	42.66	40.97	40.05	41.20	64.74	59.63	54.22	52.47
Black/White	49.58	48.76	49.81	51.55	71.07	67.53	64.31	64.20
Hispanic/White	34.74	32.74	31.15	41.14	30.10	35.78	39.76	43.66
Asian or Pacific Islander/White	25.31	25.07	24.66	40.92	38.44	39.27	41.00	47.39
Note 1: Data Sources: Decennial Census								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

HARFORD COUNTY: Table 4 – R/ECAP Demographics

	(Harford County, MD CDBG, HOME) Jurisdiction - UPDATED		(Baltimore-Columbia-Towson, MD) Region - UPDATED	
R/ECAP Race/Ethnicity	#	%	#	%
Total Population in R/ECAPs	0	-	65,740	-
White, Non-Hispanic	0	N/a	4,565	6.94%
Black, Non-Hispanic	0	N/a	56,702	86.25%
Hispanic	0	N/a	2,558	3.89%
Asian or Pacific Islander, Non-Hispanic	0	N/a	866	1.32%
Native American, Non-Hispanic	0	N/a	218	0.33%
Other, Non-Hispanic	0	N/a	122	0.19%
R/ECAP Family Type				
Total Families in R/ECAPs	0	-	12,757	-
Families with children	0	N/a	6,769	53.06%
R/ECAP National Origin				
Total Population in R/ECAPs	0	-	65,740	-
#1 country of origin	Null	0 0.00%	Trinidad and Tobago	335 0.51%
#2 country of origin	Null	0 0.00%	Honduras	228 0.35%
#3 country of origin	Null	0 0.00%	Guatemala	219 0.33%
#4 country of origin	Null	0 0.00%	Korea	217 0.33%
#5 country of origin	Null	0 0.00%	Mexico	215 0.33%
#6 country of origin	Null	0 0.00%	Ethiopia	189 0.29%
#7 country of origin	Null	0 0.00%	Peru	176 0.27%
#8 country of origin	Null	0 0.00%	El Salvador	153 0.23%
#9 country of origin	Null	0 0.00%	Jamaica	118 0.18%
#10 country of origin	Null	0 0.00%	Brazil	118 0.18%
Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.				
Note 2: Data Sources: Decennial Census; ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

HARFORD COUNTY: Table 5 – Publicly Supported Housing Units by Program Category

	(Harford County, MD CDBG, HOME) Jurisdiction	
Housing Units	#	%
Total housing units	95,554	-
Public Housing	60	0.06%
Project-based Section 8	1,350	1.41%
Other Multifamily	191	0.20%
HCV Program	1,476	1.54%
Note 1: Data Sources: Decennial Census; APSH		
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).		

HARFORD COUNTY: Table 6 – Publicly Supported Households by Race/Ethnicity

(Harford County, MD CDBG, HOME) Jurisdiction	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	13	22.41%	37	63.79%	7	12.07%	1	1.72%
Project-Based Section 8	595	46.41%	621	48.44%	43	3.35%	10	0.78%
Other Multifamily	154	83.24%	27	14.59%	0	0.00%	2	1.08%
HCV Program	572	48.03%	568	47.69%	39	3.27%	8	0.67%
Total Households	74,487	82.13%	10,260	11.31%	2,845	3.14%	1,832	2.02%
0-30% of AMI	6,179	74.19%	1,438	17.26%	385	4.62%	114	1.37%
0-50% of AMI	9,588	60.23%	2,562	16.09%	735	4.62%	223	1.40%
0-80% of AMI	17,412	66.80%	4,180	16.04%	1,035	3.97%	423	1.62%
(Baltimore-Columbia- Towson, MD) Region	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	525	5.56%	8,763	92.76%	61	0.65%	87	0.92%
Project-Based Section 8	2,965	22.76%	9,361	71.84%	168	1.29%	491	3.77%
Other Multifamily	1,336	48.94%	1,289	47.22%	13	0.48%	88	3.22%
HCV Program	4,305	16.16%	21,865	82.09%	301	1.13%	128	0.48%
Total Households	654,735	63.61%	282,608	27.46%	33,468	3.25%	41,384	4.02%
0-30% of AMI	56,755	43.01%	62,815	47.60%	4,445	3.37%	4,878	3.70%
0-50% of AMI	92,335	38.92%	103,285	43.54%	8,949	3.77%	7,847	3.31%
0-80% of AMI	161,415	44.39%	147,750	40.63%	15,308	4.21%	12,186	3.35%
Note 1: Data Sources: Decennial Census; APSH; CHAS								
Note 2: Numbers presented are numbers of households not individuals.								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

HARFORD COUNTY: Table 7 – R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category

(Harford County, MD CDBG, HOME) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	60	22.41%	63.79%	12.07%	1.72%	60.00%	25.00%	5.00%
Project-based Section 8								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	1,295	46.41%	48.44%	3.35%	0.78%	48.34%	28.25%	13.70%
Other Multifamily								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	188	83.24%	14.59%	0.00%	1.08%	N/a	100.00%	5.82%
HCV Program								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	1,137	47.96%	47.71%	3.31%	0.68%	30.84%	30.76%	44.00%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.								
Note 2: Data Sources: APSH								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

HARFORD COUNTY: Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category

Public Housing								
(Harford County, MD CDBG, HOME) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Havre De Grace Housing Authority	MD012	Havre De Grace Housing Authority	60	22%	63%	12%	3%	60%

Project-Based Section 8								
(Harford County, MD CDBG, HOME) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Highland Commons (North Post Com)	N/a	N/a	104	31%	61%	6%	2%	59%
Harborside Village I	N/a	N/a	30	80%	17%	0%	3%	N/a
Harford Senior Housing	N/a	N/a	132	89%	8%	2%	2%	N/a
Harford Senior Housing Ii	N/a	N/a	21	90%	10%	0%	N/a	N/a
Windsor Valley Apts Section Iii	N/a	N/a	164	23%	72%	4%	1%	71%
Perrywood Gardens Apts	N/a	N/a	184	30%	66%	4%	N/a	69%
Burton Manor	N/a	N/a	80	59%	37%	1%	N/a	N/a
St. John'S Towers	N/a	N/a	53	87%	13%	0%	N/a	N/a
Graw	N/a	N/a	65	93%	5%	2%	N/a	N/a
Affinity Old Post Apartments	N/a	N/a	178	59%	32%	4%	2%	67%
Village At Lakeview	N/a	N/a	218	20%	72%	6%	0%	69%
Windsor Valley Apts Section I	N/a	N/a	121	29%	65%	4%	2%	68%

Other Multifamily Assisted Housing								
(Harford County, MD CDBG, HOME) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Aberdeen Senior Housing	N/a	N/a	75	72%	22%	0%	3%	N/a
Abingdon Senior Housing	N/a	N/a	76	95%	5%	0%	N/a	N/a
Stjohns Commons Inc	N/a	N/a	40	77%	23%	0%	N/a	N/a

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH

Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

HARFORD COUNTY: Table 9 - Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs	(Harford County, MD CDBG, HOME, ESG) Jurisdiction			(Baltimore-Columbia-Towson, MD) Region		
Households experiencing any of 4 housing problems	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity						
White, Non-Hispanic	21,009	74,487	28.20%	194,470	654,735	29.70%
Black, Non-Hispanic	4,689	10,260	45.70%	130,604	282,608	46.21%
Hispanic	1,165	2,845	40.95%	17,048	33,468	50.94%
Asian or Pacific Islander, Non-Hispanic	633	1,832	34.55%	15,634	41,384	37.78%
Native American, Non-Hispanic	125	209	59.81%	1,119	2,195	50.98%
Other, Non-Hispanic	450	1,059	42.49%	6,368	14,967	42.55%
Total	28,070	90,694	30.95%	365,230	1,029,320	35.48%
Household Type and Size						
Family households, <5 people	14,265	57,052	25.00%	168,970	577,728	29.25%
Family households, 5+ people	3,528	9,402	37.52%	37,130	93,177	39.85%
Non-family households	10,273	24,215	42.42%	159,135	358,409	44.40%
Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	8,864	74,487	11.90%	87,589	654,735	13.38%
Black, Non-Hispanic	2,210	10,260	21.54%	66,094	282,608	23.39%
Hispanic	515	2,845	18.10%	9,062	33,468	27.08%
Asian or Pacific Islander, Non-Hispanic	279	1,832	15.23%	8,421	41,384	20.35%
Native American, Non-Hispanic	105	209	50.24%	690	2,195	31.44%
Other, Non-Hispanic	80	1,059	7.55%	3,013	14,967	20.13%
Total	12,045	90,694	13.28%	174,900	1,029,320	16.99%
Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: Data Sources: CHAS Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

HARFORD COUNTY: Table 10 – Demographics of Households with Severe Housing Cost Burden

Households with Severe Housing Cost Burden	(Harford County, MD CDBG, HOME) Jurisdiction			(Baltimore-Columbia-Towson, MD) Region		
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	8,140	74,487	10.93%	80,845	654,735	12.35%
Black, Non-Hispanic	2,003	10,260	19.52%	59,835	282,608	21.17%
Hispanic	475	2,845	16.70%	6,665	33,468	19.91%
Asian or Pacific Islander, Non-Hispanic	255	1,832	13.92%	6,599	41,384	15.95%
Native American, Non-Hispanic	105	209	50.24%	639	2,195	29.11%
Other, Non-Hispanic	80	1,059	7.55%	2,819	14,967	18.83%
Total	11,058	90,694	12.19%	157,402	1,029,320	15.29%
Household Type and Size						
Family households, <5 people	5,139	57,052	9.01%	68,654	577,728	11.88%
Family households, 5+ people	1,163	9,402	12.37%	11,084	93,177	11.90%
Non-family households	4,691	24,215	19.37%	77,644	358,409	21.66%
Note 1: Severe housing cost burden is defined as greater than 50% of income. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems. Note 4: Data Sources: CHAS Note 5: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

HARFORD COUNTY: Table 11 - Publicly Supported Housing by Program
Category: Units by Number of Bedrooms and Number of Children

	(Harford County, MD CDBG, HOME) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	10	16.67%	18	30.00%	31	51.67%	36	60.00%
Project-Based Section 8	565	43.49%	636	48.96%	90	6.93%	628	48.34%
Other Multifamily	189	100.00%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	435	35.37%	412	33.50%	353	28.70%	381	30.98%
Note 1: Data Sources: APSH								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

HARFORD COUNTY:
Table 12 -
Opportunity
Indicators, by
Race/
Ethnicity

(Harford County, MD CDBG, HOME, ESG) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	76.67	76.98	72.33	56.59	61.89	49.76	63.29
Black, Non-Hispanic	56.06	53.71	52.92	68.40	69.40	47.10	58.11
Hispanic	65.67	64.61	63.34	65.18	67.91	50.73	59.58
Asian or Pacific Islander, Non-Hispanic	74.37	71.66	71.67	62.61	65.74	50.27	60.72
Native American, Non-Hispanic	68.40	67.52	62.81	58.27	63.24	51.98	62.28
Population below federal poverty line							
White, Non-Hispanic	62.25	70.43	61.36	58.81	64.82	55.50	60.75
Black, Non-Hispanic	37.76	46.32	37.22	74.53	74.09	47.22	53.27
Hispanic	45.21	44.74	37.73	70.47	73.90	48.84	56.63
Asian or Pacific Islander, Non-Hispanic	74.19	68.07	73.69	53.26	66.41	45.18	63.43
Native American, Non-Hispanic	N/a	N/a	N/a	N/a	N/a	N/a	N/a
(Baltimore-Columbia-Towson, MD) Region							
Total Population							
White, Non-Hispanic	73.77	66.87	73.30	65.92	69.91	51.93	44.80
Black, Non-Hispanic	45.14	32.22	44.71	82.26	84.09	42.85	28.66
Hispanic	60.73	52.93	63.24	75.42	78.56	50.65	35.96
Asian or Pacific Islander, Non-Hispanic	73.75	65.15	79.57	72.82	75.38	54.91	35.68
Native American, Non-Hispanic	57.96	49.46	56.38	74.06	77.46	48.60	36.09
Population below federal poverty line							
White, Non-Hispanic	57.87	52.08	61.03	73.62	77.76	54.02	36.77
Black, Non-Hispanic	28.09	21.35	30.26	85.84	88.18	42.07	24.79
Hispanic	44.69	42.98	56.08	79.71	83.25	52.22	32.50
Asian or Pacific Islander, Non-Hispanic	56.64	44.28	69.26	80.82	85.05	60.01	27.62
Native American, Non-Hispanic	39.97	37.80	46.83	81.47	85.44	55.29	28.02
Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA							
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).							

HARFORD COUNTY: Table 13 - Disability by Type

	(Harford County, MD CDBG, HOME) Jurisdiction		(Baltimore-Columbia-Towson, MD) Region	
Disability Type	#	%	#	%
Hearing difficulty	7,174	3.13%	74,358	2.95%
Vision difficulty	3,449	1.50%	51,201	2.03%
Cognitive difficulty	9,136	3.98%	112,562	4.47%
Ambulatory difficulty	12,192	5.31%	158,556	6.30%
Self-care difficulty	4,415	1.92%	59,905	2.38%
Independent living difficulty	8,628	3.76%	108,330	4.30%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

HARFORD COUNTY: Table 14 - Disability by Age Group

	(Harford County, MD CDBG, HOME) Jurisdiction		(Baltimore-Columbia-Towson, MD) Region	
Age of People with Disabilities	#	%	#	%
age 5-17 with Disabilities	2,074	0.90%	23,029	0.91%
age 18-64 with Disabilities	12,372	5.39%	155,224	6.16%
age 65+ with Disabilities	9,903	4.31%	117,430	4.66%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data).				

HARFORD COUNTY: Table 15 - Disability by Publicly Supported Housing Program Category

(Harford County, MD CDBG, HOME) Jurisdiction	People with a Disability	
	#	%
Public Housing	3	5.00%
Project-Based Section 8	178	13.70%
Other Multifamily	11	5.82%
HCV Program	542	44.07%
(Baltimore-Columbia-Towson, MD) Region		
Public Housing	3,310	34.66%
Project-Based Section 8	3,789	28.64%
Other Multifamily	496	16.80%
HCV Program	8,263	30.40%
Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.		
Note 2: Data Sources: ACS		
Note 3: Refer to the Data Documentation for details.		

**HARFORD COUNTY: Table 16 - Homeownership and Rental Rates by Race/
Ethnicity**

	(Harford County, MD CDBG, HOME) Jurisdiction				(Baltimore-Columbia-Towson, MD) Region			
	Homeowners		Renters		Homeowners		Renters	
Race/Ethnicity	#	%	#	%	#	%	#	%
White, Non-Hispanic	62,095	85.40%	12,389	68.91%	506,055	73.45%	148,655	43.68%
Black, Non-Hispanic	6,700	9.21%	3,559	19.80%	133,360	19.36%	149,255	43.86%
Hispanic	1,740	2.39%	1,105	6.15%	15,940	2.31%	17,535	5.15%
Asian or Pacific Islander, Non-Hispanic	1,550	2.13%	290	1.61%	24,975	3.62%	16,395	4.82%
Native American, Non-Hispanic	75	0.10%	140	0.78%	1,170	0.17%	1,045	0.31%
Other, Non-Hispanic	575	0.79%	490	2.73%	7,495	1.09%	7,455	2.19%
Total Household Units	72,715	-	17,979	-	688,985	-	340,335	-
Note 1: Data presented are numbers of households, not individuals.								
Note 2: Data Sources: CHAS								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

HOWARD COUNTY: Table 1 – Demographics

	(Howard County, MD CDBG, HOME) Jurisdiction - UPDATED			(Baltimore-Columbia-Towson, MD) Region - UPDATED - 2017 ACS 1 Year		
Race/Ethnicity	2017 ACS 1 Year	#	%		#	%
White, Non-Hispanic		165,566	51.56%		1,583,142	56.38%
Black, Non-Hispanic		57,918	18.04%		807,416	28.75%
Hispanic		21,973	6.84%		164,977	5.87%
Asian or Pacific Islander, Non-Hispanic		59,491	18.53%		160,335	5.71%
Native American, Non-Hispanic		951	0.30%		6,184	0.22%
Two or More Races, Non-Hispanic		13,023	4.06%		77,492	2.76%
Other, Non-Hispanic		2191	0.68%		8,629	0.31%
National Origin	2016 ACS 5 Year					
#1 country of origin	India	10,228	3.19%	India	29,217	1.04%
#2 country of origin	Korea	9,498	2.96%	El Salvador	17,592	0.63%
#3 country of origin	China, excluding Hong Kong and Taiwan	5,319	1.66%	China*	16,437	0.59%
#4 country of origin	Pakistan	2,145	0.67%	Korea	16,079	0.57%
#5 country of origin	El Salvador	2,040	0.64%	Nigeria	15,437	0.55%
#6 country of origin	Philippines	1,899	0.59%	Philippines	14,381	0.51%
#7 country of origin	Nigeria	1,618	0.50%	Mexico	14,253	0.51%
#8 country of origin	Vietnam	1,547	0.48%	Pakistan	12,454	0.44%
#9 country of origin	Mexico	1,467	0.46%	Jamaica	11,031	0.39%
#10 country of origin	Honduras	1,282	0.40%	Guatemala	9,808	0.35%
Limited English Proficiency Language	2015 ACS 5 Year					
#1 LEP Language	Korean	5,613	1.96%	Spanish	46,105	1.64%
#2 LEP Language	Spanish	4,911	1.72%	Chinese	11,136	0.40%
#3 LEP Language	Chinese	3,169	1.11%	Korean	9,689	0.35%
#4 LEP Language	Vietnamese	978	0.34%	Urdu	4,228	0.15%
#5 LEP Language	Other Asian languages	912	0.32%	Russian	4,202	0.15%
#6 LEP Language	African languages	899	0.31%	French (incl. Cajun)	3,318	0.12%
#7 LEP Language	Urdu	721	0.25%	Tagalog (incl. Filipino)	3,259	0.12%
#8 LEP Language	Other Indic languages	689	0.24%	Vietnamese	2,952	0.11%
#9 LEP Language	Hindi	594	0.21%	Arabic	2,887	0.10%
#10 LEP Language	Gujarati	496	0.17%	Other languages of Asia	2,685	0.10%
Disability Type	2017 ACS 1 Year					
Hearing difficulty		5,864	1.80%		73,077	2.64%
Vision difficulty		3,985	1.30%		54,500	1.97%
Cognitive difficulty		8,950	3.00%		125,250	4.53%
Ambulatory difficulty		11,712	3.90%		167,739	6.07%
Self-care difficulty		5,471	1.80%		64,577	2.34%
Independent living difficulty		8,229	3.40%		113,575	4.11%
Sex	2017 ACS 1 Year					
Male		156,053	48.60%		1,354,273	48.23%
Female		165,060	51.40%		1,453,902	51.77%
Age	2017 ACS 1 Year					
Under 18		78,314	24.39%		615,501	21.92%
18-64		199,628	62.17%		1,770,483	63.05%
65+		43,171	13.44%		422,191	15.03%
Family Type	2017 ACS 1 Year					
Families with children		39,834	48.00%		285273	41.98%
Note 1: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families.						
Note 2: 10 most populous places of birth and languages at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.						
Note3: *China excludes Hong Kong and Taiwan.						
Note 4: Data Sources: Decennial Census; ACS.						
Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

HOWARD COUNTY: Table 2 – Demographic Trends

	(Howard County, MD CDBG, HOME) Jurisdiction - UPDATED								(Baltimore-Columbia-Towson, MD) Region - UPDATED - 2017 ACS 1 Year							
	1990 Trend		2000 Trend		2010 Trend		Current		1990 Trend		2000 Trend		2010 Trend		Current	
Race/Ethnicity	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
White, Non-Hispanic	153,389	81.87%	179,995	72.62%	169,972	59.21%	165,566	51.56%	1,690,633	70.96%	1,692,737	66.30%	1,626,199	60.00%	1,583,142	56.38%
Black, Non-Hispanic	21,622	11.54%	37,769	15.24%	53,398	18.60%	57,918	18.04%	611,640	25.67%	711,892	27.88%	801,032	29.55%	807,416	28.75%
Hispanic	3,671	1.96%	7,473	3.02%	16,729	5.83%	21,973	6.84%	29,801	1.25%	51,214	2.01%	123,754	4.57%	164,977	5.87%
Asian or Pacific Islander, Non-Hispanic	7,998	4.27%	20,525	8.28%	44,923	15.65%	59,491	18.53%	41,381	1.74%	77,399	3.03%	140,123	5.17%	160,335	5.71%
Native American, Non-Hispanic	338	0.18%	970	0.39%	1,221	0.43%	951	0.30%	5,798	0.24%	11,692	0.46%	14,043	0.52%	6,184	0.22%
National Origin																
Foreign-born	11,368	6.07%	28,112	11.34%	48,197	16.79%	61,263	19.08%	87,636	3.68%	146,126	5.72%	232,288	8.57%	308,001	10.97%
LEP																
Limited English Proficiency	4,509	2.41%	11,062	4.46%	20,428	7.12%	21,794	7.51%	47,252	1.98%	71,827	2.81%	103,161	3.81%	114,410	4.33%
Sex																
Male	93,412	49.87%	121,501	49.02%	140,593	48.97%	156,053	48.60%	1,150,940	48.32%	1,227,310	48.07%	1,304,960	48.14%	1,354,273	48.23%
Female	93,916	50.13%	126,341	50.98%	146,492	51.03%	165,060	51.40%	1,231,153	51.68%	1,325,686	51.93%	1,405,529	51.86%	1,453,902	51.77%
Age																
Under 18	48,504	25.89%	70,849	28.59%	74,664	26.01%	78,314	24.39%	575,356	24.15%	662,266	25.94%	623,056	22.99%	615,501	21.92%
18-64	127,477	68.05%	158,884	64.11%	183,376	63.88%	199,628	62.17%	1,528,396	64.16%	1,584,048	62.05%	1,744,922	64.38%	1,770,483	63.05%
65+	11,347	6.06%	18,109	7.31%	29,045	10.12%	43,171	13.44%	278,341	11.68%	306,683	12.01%	342,511	12.64%	422,191	15.03%
Family Type																
Families with children	26,793	52.30%	26,340	54.14%	38,764	50.78%	39,834	48.00%	289,108	46.21%	253,675	47.05%	299,736	44.11%	285,273	41.98%
Note 1: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total families.																
Note 2: Data Sources: Decennial Census; ACS																
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).																

HOWARD COUNTY: Table 3 – Racial/Ethnic Dissimilarity Trends

Racial/Ethnic Dissimilarity Index	(Howard County, MD CDBG, HOME) Jurisdiction - UPDATED				(Baltimore-Columbia-Towson, MD) Region - UPDATED			
	1990 Trend	2000 Trend	2010 Trend	Current	1990 Trend	2000 Trend	2010 Trend	Current
Non-White/White	25.43	25.12	24.26	24.36	64.74	59.63	54.22	52.47
Black/White	33.02	35.36	36.90	37.85	71.07	67.53	64.31	64.20
Hispanic/White	19.89	28.71	33.94	40.81	30.10	35.78	39.76	43.66
Asian or Pacific Islander/White	19.58	18.52	20.08	23.18	38.44	39.27	41.00	47.39
Note 1: Data Sources: Decennial Census								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

HOWARD COUNTY: Table 4 – R/ECAP Demographics

	(Howard County, MD CDBG, HOME) Jurisdiction - UPDATED		(Baltimore-Columbia-Towson, MD) Region - UPDATED	
R/ECAP Race/Ethnicity	#	%	#	%
Total Population in R/ECAPs	0	-	65,740	-
White, Non-Hispanic	0	N/a	4,565	6.94%
Black, Non-Hispanic	0	N/a	56,702	86.25%
Hispanic	0	N/a	2,558	3.89%
Asian or Pacific Islander, Non-Hispanic	0	N/a	866	1.32%
Native American, Non-Hispanic	0	N/a	218	0.33%
Other, Non-Hispanic	0	N/a	122	0.19%
R/ECAP Family Type				
Total Families in R/ECAPs	0	-	12,757	-
Families with children	0	N/a	6,769	53.06%
R/ECAP National Origin				
Total Population in R/ECAPs	0	-	65,740	-
#1 country of origin	Null	0 0.00%	Trinidad and Tobago	335 0.51%
#2 country of origin	Null	0 0.00%	Honduras	228 0.35%
#3 country of origin	Null	0 0.00%	Guatemala	219 0.33%
#4 country of origin	Null	0 0.00%	Korea	217 0.33%
#5 country of origin	Null	0 0.00%	Mexico	215 0.33%
#6 country of origin	Null	0 0.00%	Ethiopia	189 0.29%
#7 country of origin	Null	0 0.00%	Peru	176 0.27%
#8 country of origin	Null	0 0.00%	El Salvador	153 0.23%
#9 country of origin	Null	0 0.00%	Jamaica	118 0.18%
#10 country of origin	Null	0 0.00%	Brazil	118 0.18%
Note 1: 10 most populous groups at the jurisdiction level may not be the same as the 10 most populous at the Region level, and are thus labeled separately.				
Note 2: Data Sources: Decennial Census; ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

HOWARD COUNTY: Table 5 – Publicly Supported Housing Units by Program Category

	(Howard County, MD CDBG, HOME) Jurisdiction	
Housing Units	#	%
Total housing units	109,282	-
Public Housing	N/a	N/a
Project-based Section 8	966	0.88%
Other Multifamily	95	0.09%
HCV Program	2,182	2.00%
Note 1: Data Sources: Decennial Census; APSH		
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).		

HOWARD COUNTY: Table 6 – Publicly Supported Households by Race/Ethnicity

(Howard County, MD CDBG, HOME) Jurisdiction	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	N/a	N/a	0	0.00%	N/a	N/a	N/a	N/a
Project-Based Section 8	154	17.05%	435	48.17%	24	2.66%	287	31.78%
Other Multifamily	30	60.00%	19	38.00%	0	0.00%	1	2.00%
HCV Program	260	11.72%	1,891	85.22%	32	1.44%	33	1.49%
Total Households	67,104	63.22%	18,854	17.76%	4,549	4.29%	13,520	12.74%
0-30% of AMI	2,362	45.27%	1,638	31.39%	419	8.03%	705	13.51%
0-50% of AMI	4,067	36.75%	3,231	29.19%	754	6.81%	1,525	13.78%
0-80% of AMI	8,030	42.66%	4,849	25.76%	1,664	8.84%	2,639	14.02%
(Baltimore-Columbia- Towson, MD) Region	White		Black		Hispanic		Asian or Pacific Islander	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	525	5.56%	8,763	92.76%	61	0.65%	87	0.92%
Project-Based Section 8	2,965	22.76%	9,361	71.84%	168	1.29%	491	3.77%
Other Multifamily	1,336	48.94%	1,289	47.22%	13	0.48%	88	3.22%
HCV Program	4,305	16.16%	21,865	82.09%	301	1.13%	128	0.48%
Total Households	654,735	63.61%	282,608	27.46%	33,468	3.25%	41,384	4.02%
0-30% of AMI	56,755	43.01%	62,815	47.60%	4,445	3.37%	4,878	3.70%
0-50% of AMI	92,335	38.92%	103,285	43.54%	8,949	3.77%	7,847	3.31%
0-80% of AMI	161,415	44.39%	147,750	40.63%	15,308	4.21%	12,186	3.35%
Note 1: Data Sources: Decennial Census; APSH; CHAS								
Note 2: Numbers presented are numbers of households not individuals.								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

HOWARD COUNTY: Table 7 – R/ECAP and Non-R/ECAP Demographics by Publicly Supported Housing Program Category

(Howard County, MD CDBG, HOME) Jurisdiction	Total # units (occupied)	% White	% Black	% Hispanic	% Asian or Pacific Islander	% Families with children	% Elderly	% with a disability
Public Housing								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Project-based Section 8								
R/ECAP tracts	N/a	N/a	0.00%	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	901	17.05%	48.17%	2.66%	31.78%	29.83%	50.43%	13.23%
Other Multifamily								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	44	55.00%	42.50%	0.00%	2.50%	N/a	8.43%	53.01%
HCV Program								
R/ECAP tracts	N/a	N/a	N/a	N/a	N/a	N/a	N/a	N/a
Non R/ECAP tracts	1,727	11.85%	85.29%	1.48%	1.25%	61.49%	13.18%	15.67%
Note 1: Disability information is often reported for heads of household or spouse/co-head only. Here, the data reflect information on all members of the household.								
Note 2: Data Sources: APSH								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

HOWARD COUNTY: Table 8 - Demographics of Publicly Supported Housing Developments, by Program Category

Project-Based Section 8								
(Howard County, MD CDBG, HOME) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Community Homes	N/a	N/a	200	8%	74%	4%	13%	58%
Chimneys Of Cradlerock	N/a	N/a	40	31%	67%	3%	N/a	38%
Monarch Mills/ Guilford Gardens	N/a	N/a	50	13%	81%	2%	4%	57%
Hickory Ridge Place	N/a	N/a	108	30%	23%	4%	43%	12%
Longwood Elderly	N/a	N/a	100	3%	5%	1%	90%	N/a
Sierra Woods	N/a	N/a	32	17%	70%	7%	7%	57%
Owen Brown Place	N/a	N/a	188	31%	21%	3%	46%	6%
Shalom Square	N/a	N/a	50	22%	18%	2%	57%	N/a
Forest Ridge Apartments	N/a	N/a	98	12%	83%	4%	N/a	67%
Harper House Apartments	N/a	N/a	100	6%	75%	3%	15%	37%

Other Multifamily Assisted Housing								
(Howard County, MD CDBG, HOME) Jurisdiction								
Development Name	PHA Code	PHA Name	# Units	White	Black	Hispanic	Asian	Households with Children
Residential Opportunities, Inc	N/a	N/a	21	50%	45%	0%	5%	N/a
St. Matthewhousingdevelopment	N/a	N/a	15	71%	21%	7%	N/a	N/a
Progressive Housing Partners	N/a	N/a	9	N/a	N/a	N/a	N/a	N/a
Beaverbrook Homes, Inc.	N/a	N/a	6	N/a	N/a	N/a	N/a	N/a
Transitional Housing Partners	N/a	N/a	9	N/a	N/a	N/a	N/a	N/a
Access, Inc.	N/a	N/a	6	N/a	N/a	N/a	N/a	N/a
Ottey Homes, Inc.	N/a	N/a	12	25%	58%	8%	8%	N/a
Bb Homes	N/a	N/a	6	N/a	N/a	N/a	N/a	N/a

Note 1: For LIHTC properties, this information will be supplied by local knowledge.

Note 2: Percentages may not add to 100 due to rounding error.

Note 3: Data Sources: APSH

Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).

HOWARD COUNTY: Table 9 - Demographics of Households with Disproportionate Housing Needs

Disproportionate Housing Needs	(Howard County, MD CDBG, HOME) Jurisdiction			(Baltimore-Columbia-Towson, MD) Region		
Households experiencing any of 4 housing problems	# with problems	# households	% with problems	# with problems	# households	% with problems
Race/Ethnicity						
White, Non-Hispanic	16,061	67,104	23.93%	194,470	654,735	29.70%
Black, Non-Hispanic	8,292	18,854	43.98%	130,604	282,608	46.21%
Hispanic	2,219	4,549	48.78%	17,048	33,468	50.94%
Asian or Pacific Islander, Non-Hispanic	4,811	13,520	35.58%	15,634	41,384	37.78%
Native American, Non-Hispanic	68	202	33.66%	1,119	2,195	50.98%
Other, Non-Hispanic	650	1,833	35.46%	6,368	14,967	42.55%
Total	32,165	106,140	30.30%	365,230	1,029,320	35.48%
Household Type and Size						
Family households, <5 people	17,280	68,065	25.39%	168,970	577,728	29.25%
Family households, 5+ people	4,043	10,762	37.57%	37,130	93,177	39.85%
Non-family households	10,835	27,314	39.67%	159,135	358,409	44.40%
Households experiencing any of 4 Severe Housing Problems	# with severe problems	# households	% with severe problems	# with severe problems	# households	% with severe problems
Race/Ethnicity						
White, Non-Hispanic	6,596	67,104	9.83%	87,589	654,735	13.38%
Black, Non-Hispanic	3,413	18,854	18.10%	66,094	282,608	23.39%
Hispanic	1,054	4,549	23.17%	9,062	33,468	27.08%
Asian or Pacific Islander, Non-Hispanic	2,362	13,520	17.47%	8,421	41,384	20.35%
Native American, Non-Hispanic	23	202	11.39%	690	2,195	31.44%
Other, Non-Hispanic	346	1,833	18.88%	3,013	14,967	20.13%
Total	13,799	106,140	13.00%	174,900	1,029,320	16.99%
Note 1: The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 50%. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: Data Sources: CHAS Note 4: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

HOWARD COUNTY: Table 10 – Demographics of Households with Severe Housing Cost Burden

Households with Severe Housing Cost Burden	(Howard County, MD CDBG, HOME) Jurisdiction			(Baltimore-Columbia-Towson, MD) Region		
Race/Ethnicity	# with severe cost burden	# households	% with severe cost burden	# with severe cost burden	# households	% with severe cost burden
White, Non-Hispanic	5,854	67,104	8.72%	80,845	654,735	12.35%
Black, Non-Hispanic	3,090	18,854	16.39%	59,835	282,608	21.17%
Hispanic	675	4,549	14.84%	6,665	33,468	19.91%
Asian or Pacific Islander, Non-Hispanic	1,805	13,520	13.35%	6,599	41,384	15.95%
Native American, Non-Hispanic	25	202	12.38%	639	2,195	29.11%
Other, Non-Hispanic	315	1,833	17.18%	2,819	14,967	18.83%
Total	11,764	106,140	11.08%	157,402	1,029,320	15.29%
Household Type and Size						
Family households, <5 people	5,813	68,065	8.54%	68,654	577,728	11.88%
Family households, 5+ people	1,168	10,762	10.85%	11,084	93,177	11.90%
Non-family households	4,751	27,314	17.39%	77,644	358,409	21.66%
Note 1: Severe housing cost burden is defined as greater than 50% of income. Note 2: All % represent a share of the total population within the jurisdiction or region, except household type and size, which is out of total households. Note 3: The # households is the denominator for the % with problems, and may differ from the # households for the table on severe housing problems. Note 4: Data Sources: CHAS Note 5: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).						

HOWARD COUNTY: Table 11 - Publicly Supported Housing by Program Category: Units by Number of Bedrooms and Number of Children

	(Howard County, MD CDBG, HOME) Jurisdiction							
	Households in 0-1 Bedroom Units		Households in 2 Bedroom Units		Households in 3+ Bedroom Units		Households with Children	
Housing Type	#	%	#	%	#	%	#	%
Public Housing	0	0.00%	0	0.00%	0	0.00%	N/a	N/a
Project-Based Section 8	483	52.39%	330	35.79%	99	10.74%	275	29.83%
Other Multifamily	57	60.64%	0	0.00%	0	0.00%	N/a	N/a
HCV Program	448	19.76%	790	34.85%	981	43.27%	1,393	61.45%
Note 1: Data Sources: APSH								
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

**HOWARD
COUNTY: Table
12 -
Opportunity
Indicators, by
Race/Ethnicity**

(Howard County, MD CDBG, HOME) Jurisdiction	Low Poverty Index	School Proficiency Index	Labor Market Index	Transit Index	Low Transportation Cost Index	Jobs Proximity Index	Environmental Health Index
Total Population							
White, Non-Hispanic	86.41	78.35	93.36	66.18	67.15	54.04	36.86
Black, Non-Hispanic	78.67	65.87	89.21	74.32	76.68	55.19	28.59
Hispanic	79.49	67.52	89.79	73.46	75.49	52.76	30.07
Asian or Pacific Islander, Non-Hispanic	84.26	78.49	92.54	68.76	69.75	56.91	35.19
Native American, Non-Hispanic	80.48	70.11	91.30	71.22	73.87	58.19	31.45
Population below federal poverty line							
White, Non-Hispanic	79.35	71.63	90.56	72.60	74.35	56.07	31.83
Black, Non-Hispanic	69.89	65.44	90.15	76.42	79.75	57.38	28.00
Hispanic	65.60	64.79	87.43	76.69	78.96	58.16	28.84
Asian or Pacific Islander, Non-Hispanic	78.95	76.35	92.46	73.39	76.81	59.85	31.07
Native American, Non-Hispanic	63.00	92.08	92.00	70.00	73.00	73.15	31.00
(Baltimore-Columbia-Towson, MD) Region							
Total Population							
White, Non-Hispanic	73.77	66.87	73.30	65.92	69.91	51.93	44.80
Black, Non-Hispanic	45.14	32.22	44.71	82.26	84.09	42.85	28.66
Hispanic	60.73	52.93	63.24	75.42	78.56	50.65	35.96
Asian or Pacific Islander, Non-Hispanic	73.75	65.15	79.57	72.82	75.38	54.91	35.68
Native American, Non-Hispanic	57.96	49.46	56.38	74.06	77.46	48.60	36.09
Population below federal poverty line							
White, Non-Hispanic	57.87	52.08	61.03	73.62	77.76	54.02	36.77
Black, Non-Hispanic	28.09	21.35	30.26	85.84	88.18	42.07	24.79
Hispanic	44.69	42.98	56.08	79.71	83.25	52.22	32.50
Asian or Pacific Islander, Non-Hispanic	56.64	44.28	69.26	80.82	85.05	60.01	27.62
Native American, Non-Hispanic	39.97	37.80	46.83	81.47	85.44	55.29	28.02
Note 1: Data Sources: Decennial Census; ACS; Great Schools; Common Core of Data; SABINS; LAI; LEHD; NATA							
Note 2: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).							

**HOWARD
COUNTY: Table
13 - Disability by
Type**

	(Howard County, MD CDBG, HOME) Jurisdiction		(Baltimore- Columbia-Towson, MD) Region	
Disability Type	#	%	#	%
Hearing difficulty	5,646	2.06%	74,358	2.95%
Vision difficulty	3,402	1.24%	51,201	2.03%
Cognitive difficulty	7,705	2.82%	112,562	4.47%
Ambulatory difficulty	9,286	3.40%	158,556	6.30%
Self-care difficulty	4,949	1.81%	59,905	2.38%
Independent living difficulty	7,918	2.90%	108,330	4.30%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).				

**HOWARD
COUNTY: Table
14 - Disability by
Age Group**

	(Howard County, MD CDBG, HOME) Jurisdiction		(Baltimore- Columbia-Towson, MD) Region	
Age of People with Disabilities	#	%	#	%
age 5-17 with Disabilities	1,948	0.71%	23,029	0.91%
age 18-64 with Disabilities	9,706	3.55%	155,224	6.16%
age 65+ with Disabilities	8,629	3.16%	117,430	4.66%
Note 1: All % represent a share of the total population within the jurisdiction or region.				
Note 2: Data Sources: ACS				
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data).				

**HOWARD COUNTY: Table 15 -
Disability by Publicly Supported
Housing Program Category**

(Howard County, MD CDBG, HOME) Jurisdiction	People with a Disability	
	#	%
Public Housing	N/a	N/a
Project-Based Section 8	122	13.23%
Other Multifamily	55	58.51%
HCV Program	353	15.57%
(Baltimore-Columbia-Towson, MD) Region		
Public Housing	3,310	34.66%
Project-Based Section 8	3,789	28.64%
Other Multifamily	496	16.80%
HCV Program	8,263	30.40%
Note 1: The definition of "disability" used by the Census Bureau may not be comparable to reporting requirements under HUD programs.		
Note 2: Data Sources: ACS		
Note 3: Refer to the Data Documentation for details.		

**HOWARD COUNTY: Table 16 - Homeownership and Rental Rates by Race/
Ethnicity**

	(Howard County, MD CDBG, HOME) Jurisdiction				(Baltimore-Columbia-Towson, MD) Region			
	Homeowners		Renters		Homeowners		Renters	
Race/Ethnicity	#	%	#	%	#	%	#	%
White, Non-Hispanic	55,005	70.08%	12,115	43.81%	506,055	73.45%	148,655	43.68%
Black, Non-Hispanic	10,405	13.26%	8,445	30.54%	133,360	19.36%	149,255	43.86%
Hispanic	2,510	3.20%	2,050	7.41%	15,940	2.31%	17,535	5.15%
Asian or Pacific Islander, Non-Hispanic	9,324	11.88%	4,215	15.24%	24,975	3.62%	16,395	4.82%
Native American, Non-Hispanic	125	0.16%	85	0.31%	1,170	0.17%	1,045	0.31%
Other, Non-Hispanic	1,123	1.43%	740	2.68%	7,495	1.09%	7,455	2.19%
Total Household Units	78,485	-	27,655	-	688,985	-	340,335	-
Note 1: Data presented are numbers of households, not individuals.								
Note 2: Data Sources: CHAS								
Note 3: Refer to the Data Documentation for details (www.hudexchange.info/resource/4848/affh-data-documentation).								

APPENDIX B.

FAIR HOUSING AND HOUSING MARKET GLOSSARY

APPENDIX B.

Fair Housing and Housing Market Glossary

Accessory Dwelling Unit is a small dwelling on the same grounds as and ancillary to a single-family home.

Affirmatively Furthering Fair Housing means taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws. The duty to affirmatively further fair housing extends to all of a program participant's activities and programs relating to housing and urban development. (24 C.F.R. § 5.152).

Affordable Housing is housing in which the household pays no more than 30% of its income for gross housing costs, including utilities.

Assisted Housing refers to housing that has some kind of public subsidy or financing that enables it to serve lower-income people. "Publicly assisted housing" is interchangeable with "publicly supported housing." Generally the ability to rent units in publicly assisted housing will be restricted to households below a certain income.

Consolidated Plan is the document that is submitted to HUD that serves as the comprehensive housing affordability strategy, community development plan, and submissions for funding under any of the Community Planning and Development formula grant programs (e.g., CDBG, ESG, HOME, and HOPWA), that is prepared in accordance with the process described in this part. (24 C.F.R. § 91.5).

Cooperative (co-op) Housing is housing where residents own shares and occupy a specific unit.

Deep Affordability is the level of affordability needed to serve extremely low-income households.

Density Bonus is a regulation that allows more (height, density, etc.) than is permitted by base zoning in exchange for certain public benefits.

Disability (1) The term “disability” means, with respect to an individual:

- A physical or mental impairment that substantially limits one or more major life activities of such individual;
- A record of such an impairment; or
- Being regarded as having such an impairment.

(2) The term “disability” as used herein shall be interpreted consistent with the definition of such term under section 504 of the Rehabilitation Act of 1973, as amended by the ADA Amendments Act of 2008. This definition does not change the definition of “disability” or “disabled person” adopted pursuant to a HUD program statute for purposes of determining an individual’s eligibility to participate in a housing program that serves a specified population. (24 C.F.R. § 5.152).

Disproportionate Housing Needs refers to a condition in which there are significant disparities in the proportion of members of a protected class experiencing a category of housing need when compared to the proportion of members of any other relevant groups or the total population experiencing that category of housing need in the applicable geographic area. For purposes of this definition, categories of housing need are based on such factors as cost burden, severe cost burden, overcrowding, and substandard housing conditions, as those terms are applied in the Assessment Tool. (24 C.F.R. § 5.152).

Extremely Low Income describes households whose income is at or below 30% of the area median family income.

Fair Housing Act is a 1968 federal act intended to protect the buyer or renter of a dwelling from seller or landlord discrimination. Its primary prohibition makes it unlawful to refuse to sell, rent to, or negotiate with any person because of that person’s Inclusion In a protected class (such as race, color, religion, etc.).

Fair Housing Choice means that individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers related to race, color, religion, sex, familial status, national origin, or disability. Fair housing choice encompasses:

- Actual choice, which means the existence of realistic housing options;
- Protected choice, which means housing that can be accessed without discrimination; and
- Enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed.
- For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to

an individual's needs as required under Federal civil rights law, including disability-related services that an individual needs to live in such housing (24 C.F.R. § 5.152)

Fair Housing Barrier. A Fair Housing Barrier is a condition, policy, or practice that restricts fair housing choice or access to opportunity, and includes such conditions as ongoing local or regional segregation or lack of integration, racially or ethnically concentrated areas of poverty, significant disparities in access to opportunity, disproportionate housing needs, and evidence of discrimination or violations of civil rights law or regulations related to housing. Participation in “housing programs serving specified populations,” as defined in this section, does not present a fair housing issue of segregation, provided that such programs are administered by program participants so that the programs comply with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d–2000d–4) (Nondiscrimination in Federally Assisted Programs); the Fair Housing Act (42 U.S.C. 3601–19), including the duty to affirmatively further fair housing; section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794); the Americans with Disabilities Act (42 U.S.C. 12101, et seq.); and other Federal civil rights statutes and regulations. (24 C.F.R. § 5.152).

High Frequency Transit are routes providing service every 15 minutes (or better) throughout most of the day on weekdays and Saturdays.

High Opportunity Areas typically include access to jobs, transportation, education, and a healthy environment. These factors can affect a person's social mobility, health, and access to employment.

Housing Programs Serving Specified Populations are HUD and Federal housing programs, including designations in the programs, as applicable, such as HUD's Supportive Housing for the Elderly, Supportive Housing for Persons with Disabilities, homeless assistance programs under the McKinney-Vento Homeless Assistance Act (42 U.S.C. 11301 et seq.), and housing designated under section 7 of the United States Housing Act of 1937 (42 U.S.C. 1437e), that serve specific identified populations; and comply with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d–2000d–4) (Nondiscrimination in Federally Assisted Programs); the Fair Housing Act (42 U.S.C. 3601–19), including the duty to affirmatively further fair housing; section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794); the Americans with Disabilities Act (42 U.S.C. 12101, et seq.); and other Federal civil rights statutes and regulations. (24 C.F.R. § 5.152).

Inclusionary Zoning is a regulation that mandates the provision of housing units at below-market prices.

Income-Restricted Affordable Housing refers to housing for which renters or buyers must meet specific income guidelines to be able to live in the unit. This guideline is generally defined in terms of a percent of median family income (MFI).

Integration means a condition, within the program participant's geographic area of analysis, as guided by the Assessment Tool, in which there is not a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a particular type of disability when compared to a broader geographic area. For individuals with disabilities, integration also means that such individuals are able to access housing and services in the most integrated setting appropriate to the individual's needs. The most integrated setting is one that enables individuals with disabilities to interact with persons without disabilities to the fullest extent possible, consistent with the requirements of the Americans with Disabilities Act (42 U.S.C. 12101 et seq.) and section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794). See 28 CFR part 35, appendix B (addressing 28 CFR 35.130 and providing guidance on the American with Disabilities Act regulation on nondiscrimination on the basis of disability in State and local government services). (24 C.F.R. § 5.152).

Jurisdiction. A State or unit of general local government. (24 C.F.R. § 91.5).

Low Income describes households whose income is at or below 80% of the area median family income, or MFI. Subsets include extremely low income (0-30% of MFI) and very low income (30-50%).

Market-rate is the price one must pay to purchase or rent a home on the open real estate market.

Meaningful Actions means significant actions that are designed and can be reasonably expected to achieve a material positive change that affirmatively furthers fair housing by, for example, increasing fair housing choice or decreasing disparities in access to opportunity. (24 C.F.R. § 5.15.2)

Median Family Income (MFI) is the amount of money earned by a family in a metropolitan statistical area that divides the income distribution of all families in that area into two equal parts- half having incomes above that amount and half below. It is also referred to as Area Median Income (AMI).

Micro-Unit is a small, self-contained living space designed to accommodate basic human needs.

Missing Middle is the range of dwelling types between detached homes and mid-rise apartments.

Moderate Income describes households whose income is between 81% and 120% of the area median family income.

Permanent Supportive Housing (PSH) is housing that pairs supportive services with a housing unit and is especially effective for people who have been experiencing chronic

homelessness and have multiple barriers to housing (like mental illness, addiction, disabilities, etc).

Planned Unit Development (PUD) is a zoning district that describes large or complex developments being planned as a single continuous project, or projects that require greater design flexibility than typical zoning allows.

Protected Characteristics are race, color, religion, sex, familial status, national origin, having a disability, and having a type of disability. (24 C.F.R. § 5.152).

Protected Class means a group of persons who have the same protected characteristic; e.g., a group of persons who are of the same race are a protected class. Similarly, a person who has a mobility disability is a member of the protected class of persons with disabilities and a member of the protected class of persons with mobility disabilities. (24 C.F.R. § 5.152).

Publicly Supported Housing refers to housing that has some kind of public subsidy or financing that enables it to serve lower-income people. “Publicly supported housing” is interchangeable with “publicly assisted housing.” Generally the ability to rent units in publicly supported housing will be restricted to households below a certain income.

Racially or Ethnically Concentrated Area of Poverty (RECAP) means a geographic area with significant concentrations of poverty (40% and greater) and minority populations (51% and greater). (24 C.F.R. § 5.152).

Regionally Collaborating Program Participants refers to joint participants, at least two of which are consolidated plan program participants. A PHA may participate in a regional assessment in accordance with PHA Plan participation requirements under 24 CFR 903.15(a)(1). Regionally collaborating participants conduct and submit a single AFH (regional AFH) in accordance with § 5.156. (24 C.F.R. § 5.152).

Segregation means a condition, within the program participant’s geographic area of analysis, as guided by the Assessment Tool, in which there is a high concentration of persons of a particular race, color, religion, sex, familial status, national origin, or having a disability or a type of disability in a particular geographic area when compared to a broader geographic area. For persons with disabilities, segregation includes a condition in which the housing or services are not in the most integrated setting appropriate to an individual’s needs in accordance with the requirements of the Americans with Disabilities Act (42 U.S.C. 12101, et seq.), and section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794). (See 28 CFR part 35, appendix B, addressing 25 CFR 35.130.) Participation in “housing programs serving specified populations” as defined in this section does not present a fair housing issue of segregation, provided that such programs are administered to comply with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d 2000d-4) (Nondiscrimination in Federally Assisted Programs): The Fair Housing Act (42 U.S.C. 3601-19), including the duty to

affirmatively further fair housing: section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794); the Americans with Disabilities Act (42 U.S.C. 12101, et seq.); and other Federal civil rights statutes and regulations. (24 C.F.R. § 5.152).

Source of Income (SOI) is a fair housing protection adopted by a growing number of states and units of local governments. SOI protections typically prevent landlords from denying rental housing based on the legal source of income that would be used to pay the rent (child support, federal disability benefits, federal tenant based rental assistance).

Subsidized Housing is housing assisted with public funding for low-to moderate-income persons and families.

Workforce Housing is housing affordable to households earning 60% to 100% of the area median family income.

Dissimilarity Index Reference Guide

What is the Dissimilarity Index?

A very common measure of segregation used in fair housing studies is the dissimilarity index (DI). The DI measures the degree to which two distinct groups are evenly distributed across a geographic area, usually a county. The DI uses a mathematical formula that compares the percentage of Non-Hispanic, White residents living in a Census tract to the percentage of minority residents living in that same Census tract to the overall city proportion of each.

What do the DI numbers mean?

DI values range from 0 to 1—where 0 is perfect integration and 1 (or 100, if decimals are not used) is complete segregation. The DI represents a “score” where values between 0 and .39 indicate low segregation, values between .40 and .54 indicate moderate segregation, and values between .55 and 1 indicate high levels of segregation.

Can the DI apply to neighborhoods?

The DI is not usually calculated at the neighborhood level; it is meant to be aggregated at the city or county level. At the neighborhood level the DI would examine racial and ethnic dispersion among city blocks, and a low-segregation score would mean even distribution of households along blocks, which is unusual in the United States.

Are there problems with the DI?

It is important to note that the DI generally uses White, non-Hispanic residents as the primary comparison group. That is, all DI values compare racial and ethnic groups against the distribution of white, non-Hispanic residents. This is a logical approach for the Regional AI because White, non-Hispanic residents are the largest racial and ethnic group in the region.

Another limitation of the DI is that it can conceal practices that lead to racial and ethnic exclusion. Counties without much diversity typically have very low dissimilarity indices, while counties with the most diversity will show high levels of dissimilarity.

APPENDIX C.

PUBLIC COMMENTS AND WORK GROUP NOTES

Baltimore Regional Analysis of Impediments to Fair Housing Choice

Notes from October 23, 2018 Regional Stakeholder Work Group meeting (flip pads)

What would you like to see result from this Regional AI process?

- Look at:
 - Mortgage lending
 - Wealth building
 - Permit activities
 - Outcomes related to community investment
 - Neighborhood (dis)investment
 - Subprime/foreclosure analysis
 - Small Business lending data
 - Community Reinvestment dollars, including public spending like TIFs, PILOTs, and tax breaks for developers.
 - Data on mixed-race population/households. (People identifying as more than one race are identified as “other” in census race/ethnicity data. Mixed-race households would be harder to identify in the data.)
- Where do the policy makers fit in?
- Policymaking bodies: What is a successful method for communication? (Homework) + important for analysis
- Question the progress we have made based upon the data that segregation persists.
- What is the connection to the previous fair housing study?
- Are we looking at or examining disability to discern the needs of different age groups of persons with disabilities?
- Examining past recommendations and past goals from past studies.
- Fair Housing: Region to provide; burden not on person, but on REGION
- Changes in banking and lending regulations have impacted housing production; SAFE (Secure & Fair Enforcement for Mortgage Licensing Act of 2008) and other federal laws and regulations are putting nonprofit developers out of business.
- Habitat, area of opportunity:
 - \$30,000 impacted community
 - \$100,000 high opportunity area
 - + new finance rules => CHDOs going out of business.
 - Where are developers? What is LIHTC perspective?
 - How to get policy barriers from stakeholders?

Baltimore Regional AI Stakeholder Work Group

Notes (flip pads) from November 8, 2018 Meeting – Disparities in Access to Opportunity:
Transportation and Employment

- Unemployment rates – possible to break out for people with disabilities? Likely to be disproportionately high, too.
- Access to automobiles – one of biggest barriers in Baltimore City is that insurance companies charge more in African American areas of the City.
- Frustration with frequent changes in plans for transit – need to stick with plans and follow through.
- RTA in Anne Arundel County: Frustration with
 - Problems in reliability, buses not following schedule.
 - No bus shelter at stops
- Howard County uses RTA, too – problem connecting to MTA lines
- Transit reliability is critical for riders to keep their jobs.
- Transit service tends to be best for 9:00-5:00 workers – not nearly as good for weekend and evening (2nd shift) workers.
- Anne Arundel County
 - In process of developing vision plan for transportation.
 - Currently lacks much evening and weekend service.
- Annapolis, Maryland Live Casino, & BWI Airport have needs for transit services for residents that connect to other providers.
- Harford County has limited transit – “micro transit” routes (shared, flexible routes using technology and generally smaller vehicles) might be more attractive in rural communities.
- MTA:
 - Discussing experiments with smaller transit vehicles and micro transit.
 - Transit reliability: Roads (dedicated bus lanes) and traffic signals (prioritize transit vehicles) are controlled by local government, can help improve transit reliability.
 - Design of new housing developments or office centers can greatly influence efficiency of transit – need site design that is good for people who walk and transit vehicle access and efficient routes. (Long, winding entranceways not helpful)
- Maryland commuter bus is expensive – hard for lower-income people.
- MTA Express BusLink beltway-area routes that MTA discontinued after about 18 months:
 - What marketing did MTA do to encourage people to ride them?
 - Express BusLink routes discontinued at same time new TradePoint Atlantic route established – limited budget for MTA; can’t do everything.
- Additional resources for MTA could improve transit services.
- Charm City Circulator
 - Frustration that a free service (funded mainly by downtown parking tax) only serves wealthier downtown areas of Baltimore
 - Should charge for downtown service

- Should serve lower income areas, too.
 - Currently Circulator buses are stored in Cherry Hill, but no Circulator route serves Cherry Hill.
- Figure out how to facilitate/coordinate/connect different service providers.
- Concern about Transit-Oriented Development (TOD) points in Maryland DHCD Qualified Allocation Plan (QAP) for allocating Low Income Housing Tax Credits – housing site can be up to two miles away from transit and still receive points; difficult for persons with disabilities, since MTA Mobility service only serves $\frac{3}{4}$ -mile radius around transit lines.
- For persons with disabilities/African American/Latinx – develop local solutions that incentivize transit in areas of opportunity.
- Role of community involvement:
 - Turner Station community organized and worked with state legislators to preserve bus route slated for elimination and pushed for new route to serve Tradepoint Atlantic.
 - Community involvement and organizing improved BaltimoreLink.
 - But other community involvement can be discriminatory & racially motivated NIMBYism (Not In My Back Yard) re: housing vouchers or transit service.
- What about role of ride-share services like Uber?

Baltimore Regional AI Stakeholder Work Group

Notes (flip pads) from December 13, 2018 Meeting – Disparities in Access to Opportunity: Education, Low Poverty, and Public Health

Education

- Pursue a combination of both strategies:
 - Better access to high-performing schools (boost access to housing by good schools)
 - Improve underperforming schools
- Improve the physical environment – walking route to school
- Baltimore City's INSPIRE program seeks to improve neighborhoods around new & renovated schools in 21st Century Schools program.
- Persistent achievement gap along with increasing school segregation => Can separate ever be equal or adequate?
- Education data: Are we okay with segregation? No local or regional efforts focusing on increasing school integration.
- Examples in other metro areas (both state-funded):
 - [Boston MetCo program](#) begun in 1966 helps students in certain cities attend schools in other districts.
 - [Hartford magnet school program](#) – more than ½ of Hartford city students go to an integrated school.
- Howard County now has Source of Income as protected class:
 - Thought this would work for mobility, but landlords get around the law through income & credit requirements.
 - Need statewide & need to be smart around implementation & writing the legislation.
- Cultural factors in housing mobility
 - People can experience cultural isolation/segregation in new neighborhoods
 - Sometimes no social, family, church ties in new neighborhoods
- Success:
 - Generally test scores used as data to show improvement
 - How to define success/good schools? Less segregated?
 - "Bad" schools
 - Generally low test scores and violence (although what do we mean by violence?)
 - How to delink from poverty?
 - State funding formula is a key factor
 - What link to proficient?
 - Take cues for success from the educators
 - What are the local decisions that impact our outcomes?
- How racism plays into this: differential treatment of kids, schools, intensity of response.
- Work in concert with school boards & politicians to build political will to integrate (example of Realtor pressure on Howard Co. redistricting proposal)
- Revitalization as part of school quality:
 - Define what makes a school excellent
 - And then look at how funds for revitalization impact that

- Kirwan Commission is not addressing segregation directly.
- Barriers:
 - Silos within jurisdictions & within school districts
 - Not maximizing opportunities to integrate (e.g. Perkins redevelopment) or housing around new schools.
- All possibilities:
 - Could bring more people together
 - Public spaces in revitalization funded through CDBG
 - INSPIRE Plans – need implementation funding

Health

- City Health Department initiative on maternal & child health: Bmore for Healthy Babies
 - Has achieved 31% reduction in infant mortality since 2009 and narrowed white/black disparity in infant mortality by nearly 40%, but...
 - Quality of housing has a huge impact on health
 - Vacant/unstable housing is associated with health problems.
 - Health Dept. wrote a paper => recommendations for housing
 - Housing needs to be at the table
 - Upton/Druid Heights:
 - Has highest life expectancy disparity with Roland Park
 - High infant mortality is major contributor to lower overall life expectancy
 - People working together across silos has resulted in zero infant deaths over four years.
- Bon Secours:
 - Has found blood pressure spikes walking past a vacant house
 - Being able to walk safely in neighborhoods means more exercise and better health – better sidewalks, etc. helps.
- Higher commute times means more problems with social determinants of health.
- Urban farms help health
- Need both place-based (improving struggling places) and housing mobility (helping people move to healthier communities) strategies.
- Zoning – another critical factor; decides:
 - Where sources of pollution can locate
 - Where stores that sell alcohol and cigarettes can locate – how close to schools
 - Where supermarkets with healthy food can locate
- Asphalt contributes to heat island effect.
- Need both long-term & short-term solutions:
 - Long-term: Housing remediation & addressing social determinants of health
 - Short-term: Helping someone move to a healthier place through housing mobility programs.
- Ohio:
 - Problem with high infant mortality
 - State Housing Finance Agency gave \$1 million to health payer consortium to help with housing solutions.

Baltimore Regional AI Stakeholder Work Group

Notes (flip pads) from January 9, 2019 Meeting – Disability and Access

Feedback on Regional AI/Work Group Process So Far

- Process needs to be:
 - Deeper—
 - Work Group discussions are pressed for time
 - More funding/staffing for small group work?
 - Broader— More community engagement
- 2012 Regional AI:
 - What was done on the 2012 AI action steps?
 - What remains to be done?
- Dan will get Work Group information posted on BMC web site
- What will be the impact of the 2019 General Assembly on this work?
- What community engagement is planned?
 - Outreach at events, including those of other organizations
 - Incorporating into public hearings already planned
 - Community Engagement in a Box – beans and cups exercise

Luciene Parsley on Bailey Lawsuit & Access Needs

- Bailey et. al. v. Housing Authority of the City of Baltimore (HABC), the Baltimore City Department of Housing and Community Development (HCD), the Mayor and City Council, and the Mayor of Baltimore City, which was a lawsuit brought in 2002 by Maryland Disability Law Center (“MDLC”) (now Disability Rights Maryland). In 2004 the U.S. Dept. of Justice filed a companion action, United States of America v. Housing Authority of Baltimore City.
 - These lawsuits alleged:
 - A low number of HABC’s units met Section 504 Uniform Federal Accessibility Standards (“UFAS”).
 - The high-rise mixed population buildings housed a higher proportion of seniors than the proportion of seniors to non-elderly persons with disabilities (“NEDs”) on HABC’s waiting list. DRM alleged in the complaint that HABC had illegally designated its mixed population public housing buildings for seniors age 62 and older.
 - HABC was not responding to reasonable accommodation/modification requests.
 - 2004 Consent Decree required HABC to:
 - Notify NEDs about the existence of and ability to be housed in the high-rise mixed population buildings;
 - Create remedial housing opportunities for NEDs through creating preferences for NEDs in its family developments; setting aside 850 tenant-based vouchers (all have been leased); creating 500 project-based units for NEDs (all have been created); and creating 100 long term affordable project based units for NEDs (units that are subsidized by project based vouchers but provide the NED applicants and occupants with public housing like rights, privileges and benefits) (all planned/under construction).

- Retrofit or create 755 (later increased to 756) UFAS units in a variety of sizes and locations (all but a handful have been created).
 - Retrofit 75 near-UFAS units (all created).
 - Make the common areas and the routes between the accessible units and the common areas accessible.
 - Follow the reasonable accommodation policy attached to the Bailey Consent Decree, conduct training on 504 and Fair Housing Act requirements, conduct training on the reasonable accommodation policy and procedures and designate an existing HABC staff member to be the Compliance Coordinator.
 - Create an enhanced leasing assistance program to help NEDs successfully lease a unit with one of the 850 tenant based vouchers or in one of the 500 project based voucher NED units.
- A companion Settlement Agreement with HCD and the Mayor and City Council of Baltimore required:
 - A set aside of 11.5% of HOME funds to incentivize the development of new housing opportunities required by the Consent Decree;
 - A set aside of funds for modification of units subsidized by the 850 tenant based vouchers and remaining funds for accessibility modifications for other voucher holders.
- Overall Accessibility Recommendations:
 1. People with disabilities ("PWD") want integrated, not segregated housing.
 - Nursing home = segregated
 - 1999 Supreme Court Olmstead decision requires "least restrictive environment."
 - Housing NEDs in housing restricted to them and seniors is not ideal, but other opportunities don't exist.
 2. PWD want the opportunity to live in safe areas with public transportation, jobs, good schools, and amenities. (Inclusionary housing units would be ideal – built with new market-rate housing.)
 3. PWD need units that accommodate a wide range of disabilities: mobility, sensory, etc.
 - Some accessible units are used by people who don't need the features.
 - 1 bedroom units are at a premium: some are restricted to seniors, the owners of others won't accept vouchers. Source of Income protection important.
 - State Qualified Allocation Plan (QAP) requires 5% UFAS regardless of funding; new 25% visitability requirement, point incentive for more in proposed 2019 document.
 4. PWD need affordable units
 - Need units targeted or set aside for PWD.
 - People in nursing homes who could move out are too low-income to do it.
 5. Need plan for aging people who will require accessible units
 - Funds for modifications
 - Perhaps reform Maryland Accessibility Code.

Discussion

Straw poll of Work Group on which barriers are most significant/urgent:

1. Increasing inventory of accessible units (including affordable): 26
2. Lowering the cost of newly constructed units (any way to do that besides subsidy?): 13
3. Broadening geographic options: 6
4. Addressing growing need for aging in place: 11

Other ideas:

- Legislation to boost enforcement of existing requirements
- Supports to help people remain in place
- Preserve existing affordability
- Source of income (SOI) legislation – prohibit discrimination based on SOI.
- Information/education for people who need housing
- Educate property managers on Fair Housing Act-required accessibility (some don't know their units are accessible).
- Educate architects on accessibility requirements, since much cheaper to build in the first time than to retrofit.
- Local government:
 - Enforce Fair Housing Act requirements.
 - Go back and inspect construction to ensure it is consistent with plans.
- Extend MTA Mobility service beyond current $\frac{3}{4}$ -mile radius around fixed-route service.
- Require increased accessibility with Tax Increment Financing (TIF).
- Concern about narrow affordability qualification band of much current housing production – people above and below area median income (AMI) targeting (e.g. 50% AMI) don't qualify and thus can't access it.
- Baltimore County – current Voluntary Conciliation Agreement (VCA) requires production, but shouldn't need a VCA.
- Need integration among systems.
- Maryland Accessible Homes for Seniors program
 - Large waiting lists – not enough funding
 - Local governments evaluate – How well is it working?
- More resources from local/state/federal governments needed (e.g. Baltimore County \$30 million over ten years).
- Maryland Dept. of Transportation (MDOT): Put more funds into MTA to expand Mobility service.
- Role for Uber/Lyft to assist on-demand need?
- Sidewalks: Too narrow; light poles force a person with disability to get off the sidewalk.
- Data available?
 - Rent v. own
 - Banked v. unbanked
- Top 3 barriers are #1,2, & 3 on Discussion Questions slide.
- Get to solutions! Spend less time reviewing data at future meetings.

Baltimore Regional AI Stakeholder Work Group

Notes (flip pads) from January 30, 2019 Meeting – Disproportionate Housing Needs, Publicly Supported Housing

Additional Data Ideas

- Zoning:
 - Local Comprehensive Plans
 - Zoning maps
 - Best practices
- [Baltimore Neighborhood Indicators Alliance \(BNIA\)](#) data (primarily Baltimore City)
- [Maryland Department of Planning](#)
- Legal Actions:
 - What were they about?
 - What were they trying to do?
 - What was the result?
 - Summery written information for Work Group – where things stand now
- Centralized list of data and documents, potentially posted online
- Data on homelessness: by race and by Community of Care agency
- More detail on accomplishments:
 - Dan circulate AI Implementation Plan
 - Annapolis: Accomplishments since their last AI (done separately)
- [Vacants to Value](#) in Baltimore City
- Lending deserts
- Homeowners with disabilities
- Home Mortgage Disclosure Act (HMDA) – look at census tracts with no data; why?
- Unbanked:
 - Branch closures in black neighborhoods
 - Maryland Consumer Rights Coalition work
 - Payday lenders conveniently located; bank branches no longer there.
 - Many payday lenders owned or financed by banks
 - Liquor stores informally provide financial services.
- Percentage of voucher holders who are elderly
- White overrepresentation in voucher program v. demographics of census tract
- Who ports with a voucher?
 - Where to? Where from?
 - Port data available in HUD PIC database?
- Source of Income in Baltimore City – how do we ID parts of City with multifamily housing but no voucher use?
- Towson University Regional Economic Studies Institute (RESI) [Human Development Index study of Baltimore City neighborhoods](#)
- Howard County – looking at performance of schools with high voucher concentration?
- Anne Arundel County:
 - Public transportation, jobs – key considerations for voucher holders
 - How can we make sure voucher holders voice is included – many, not few – when setting policy?

- PHAs are doing outreach in this AI process.
 - Some are not interested in moving to “opportunity areas”
- Some housing mobility participants are looking for units in opportunity areas and they are not available there.
- Baltimore County: Landlords refusing to rent is key restriction for voucher holders.
- Where do younger people with disabilities live?
 - Segregation into elderly housing
 - Location
- Education:
 - Who attends them high performing schools? Where are they located?
 - Population attending Montessori Public Charter School in Station North area. How does it compare to the neighborhood?
 - What about schools in “lower opportunity” areas? What does the Kirwan Commission recommend? What legislation is proposed this session?
 - Longitudinal data on future earnings?
- Public safety & policing
- Revitalization – where is it focused? Investments in historically redlined neighborhoods.
- Public housing residents => input into policy decisions.
- O'Donnell Heights redevelopment: Message is that DHCD LIHTC priorities are making continued redevelopment difficult. Is that accurate?
- HUD Data & Mapping Tool – AFFHT

Goals/Action Items

- Need all analysis done first
 - Zoning
 - Familial status
 - Unit size (# bedrooms)
 - Vouchers analyzed by race – where to white & black voucher holders live?
- Start with existing recommendations:
 - [2012 Regional AI](#)
 - [2014 Regional Housing Plan/Fair Housing Equity Assessment](#)

Baltimore Regional AI Stakeholder Work Group

Updated Notes (flip pads) from March 14, 2019 Meeting – Data Analysis Follow-Up and Enforcement

Comments on Data Analysis Follow-Up

- Revised Home Mortgage Disclosure Act (HMDA) data map
 - Baltimore City [Vacants to Value report](#) (pp. 93-94) shows large parts of Baltimore, including much of West and East Baltimore, are lending “deserts.”
 - Local banks, Federal Reserve, and Federal Deposit Insurance Corp. (FDIC) are holding their regular meeting April 9 and are willing to discuss our HMDA data loan denial map with us. Dan Pontious (BMC) and Chuck Martin (M&T Bank, Work Group Vice Chair) will make sure that discussion happens.
- Opportunity Quintile Analysis – physical unit inventory
 - “Special needs” is not the same as “people with disabilities.”
 - True analysis of affordable homes accessible to people with disabilities would take into account Fair Housing Act-accessible and Uniform Federal Accessibility Standard (UFAS) units throughout the affordable portfolio. 5% of all of the units in a project must meet the UFAS standard if the project is federally funded in whole or in part. City has required 10% meet UFAS in order to create UFAS units required by the Bailey v. HABC consent decree.
 - Elderly v. non-elderly demand for affordable housing (to compare to current supply): We will look at HUD’s Comprehensive Housing Affordability Strategy (CHAS) data cost burden to evaluate this, potentially jurisdiction-by-jurisdiction.
 - Root Policy will look at demand v. distribution of different types of units.
 - We should examine barriers to multifamily housing unit development, such as zoning.
- Market Rents and other Multifamily Data
 - As part of this process, BMC is purchasing 2018 market rent data and updated market-rate large multifamily (40+ units) inventory. Will be able to compare 2018 rents to 2013 and 2016 rents to see trends.
 - BMC did analysis around 2000 (as part of updating action plan from 1996 Regional AI) of gain in high-end units vs. low-end units. Dan believes he has that and will find it. Could be helpful in looking at the issue of displacement by rising rents.
 - Looking at the creation or loss of 2- and 3-bedroom+ units, which are important for housing families with children.
- National Fair Housing Alliance (NFHA) has data from Zillow/Trulia on traditional banks vs. fringe banking services (e.g. payday lending) & other community resources & amenities. Debbie Goldberg from NFHA will get that to us.
- Opportunity Quintile Analysis – Housing Choice Vouchers
 - Percentage of vouchers in top 40% opportunity census tracts has gone from 21% to 25%, but still well below the 40% that would indicate an even distribution.
 - A significant piece of the improvement is likely due to the Baltimore Regional Housing Partnership (BRHP), which expanded significantly over that time.

Private Sector Enforcement – Presentation by Fair Housing Action Center of Maryland

- New Fair Housing Action Center (FHAC) of Maryland is rebuilding the program of the previous Baltimore Neighborhoods, Inc., which closed down in 2018:
 - Landlord-tenant information
 - Fair housing enforcement
- Testing for home sales is more difficult than rental – testers can only submit so much information, but real estate agents can set up appointments to show housing to testers.
- FHAC is seeing certain signs of discrimination:
 - Prospective borrowers of color having to submit documents multiple times to lenders.
 - Rise of predatory lending in the region
- This AI needs to move things forward in terms of recommendations.

Public Sector Enforcement – Presentation by ACLU & Baltimore Regional Housing Partnership

- *Thompson v. HUD et. al.* lawsuit
 - Filed in 1995 alleging discrimination in the siting of public housing in racially segregated and impoverished areas.
 - Partial consent decree was entered in 1996, which allowed for the demolition of four family high-rise public housing complexes and provided for them to be replaced with HOPE VI developments and off-site housing, including the mobility voucher program.
- *Baltimore Regional Housing Campaign (BRHC) v. State of Maryland*
 - Baltimore Regional Housing Campaign comprised of:
 - ACLU of Maryland
 - Baltimore Regional Initiative Demanding Genuine Equality (BRIDGE)
 - Citizens Planning & Housing Association (CPHA)
 - Greater Baltimore Urban League
 - Innovative Housing Institute
 - Poverty and Race Research Action Council (PRRAC)
 - Complaint alleged that patterns of DHCD Low Income Housing Tax Credit (LIHTC) awards followed those of HUD that formed the basis of *Thompson v. HUD*
 - Segregative pattern of family housing concentrated in Baltimore City.
 - Need to break out elderly housing v. general/family housing because putting them together can create a distorted picture.
 - State requirement for local government approval of developments was key issue.
 - BRHC had convened developer roundtable – what is biggest obstacle?
 - All but one said local approval requirement was the biggest barrier to creating affordable housing in areas of opportunity
 - Enterprise said the biggest barrier was zoning.
 - Local approval requirement gradually removed
 - Maryland Department of Housing and Community Development's (DHCD's) 2013 Qualified Allocation Plan (QAP – sets standards for receiving Low Income Housing Tax Credits) removed local approval requirement, but allowed local veto.

- 2014 General Assembly removed both legislatively.
- Opportunity Area incentives
 - DHCD's 2018 round of Low Income Housing Tax Credit (LIHTC) awards – responding to 2017 voluntary conciliation agreement (VCA) shows policy changes can influence where affordable housing is built.
 - 2019 QAP removes point scoring incentives for developments in opportunity areas.
- VCA includes:
 - Affirmative marketing component, including requirement that developers enter into MOUs with public housing authorities and mobility programs.
 - Continued 30% “basis boost” – making LIHTC 30% more valuable in Communities of Opportunity.
 - Modification of transit-oriented development (TOD) scoring to allow Communities of Opportunity to compete for those points, too.
 - Continued incentives for 2- and 3-bedroom units for families.
- Top three jurisdictions for 2018 LIHTC awards were Harford County, Baltimore City, and Carroll County, so work still needed in other, closer-in suburban jurisdictions.
- *Baltimore County NAACP et. al. v. Baltimore County*
 - Complaint stated that more than 4,000 affordable units were lost – demolished or converted to market-rate – since mid-1990s; no public housing ever created.
 - The parties agreed to participate in conciliation negotiations, which were handled by HUD.
 - Voluntary Conciliation Agreement (VCA) signed 2016
 - 1000 “hard” unit requirement, virtually all in areas of opportunity, assisted by new \$30 million county fund.
 - 50% of units must be 3 bedrooms or larger.
 - 10% must be wheelchair accessible.
 - Affirmative fair housing marketing required.
 - Creation of new voucher mobility program and 2,000 placements in opportunity areas.
 - Source of Income legislation must be proposed each year until it passes (with exception for 2018 election year).
- Lessons for this Regional AI process
 - “Legal remedy is a programmatic solution.”
 - There must either be political will or legal enforcement to make change happen.
 - VCAs and court orders are a substitute for political will.
 - Awarding Low Income Housing Tax Credits for 800 units of affordable housing in areas of opportunity in the Baltimore region in one year (as DHCD did in 2018) shows we can address these fair housing problems.
- Baltimore Regional Housing Partnership (BRHP)
 - Created by the 2012 *Thompson v. HUD* final settlement – has just finished final expansion to about 4,400 vouchers issued.
 - Program primarily serves families with children, especially young children (under 8 years old).

- Program requires participants to live in opportunity areas for first two years they have their BRHP voucher.
 - 72% still live in opportunity areas.
 - New families who leased in 2018 went from an average pre-move neighborhood poverty rate of 37% to an average post-move neighborhood poverty rate of 8%
 - Overall, BRHP families live in neighborhoods with an average poverty rate of 10.3%, under the regional average.
- Census tract-based exception payment standards up to 135% of HUD fair market rent (FMR) facilitate access to high opportunity areas.
- Search assistance
 - Longer-than-usual search time to find a home
 - Healthy list of landlords with units in opportunity areas – more than 2,000
 - Security deposit assistance
- Counseling Program
 - Pre-move counseling includes a series of six workshops and action plan, all with goal of increasing the “lease-ability” of families and to help ensure a successful tenure in new neighborhood.
 - Housing Search Assistance includes direct unit referrals to three units, tailored search assistance to meet families’ needs, and landlord outreach to identify homes in opportunity neighborhoods.
 - Post-move counseling includes structured supports for two years, including five home visits and telephone check-ins, counseling on subsequent moves, program compliance counseling, and landlord-tenant dispute resolution.
- Families have 93% success leasing – spend more time in high opportunity areas than typical voucher holders in region.
- Two-thirds are in homes with 3 or more bedrooms.
- Mostly female-headed households.
- Still have waiting list of more than 14,000.
- Transportation
 - BRHP partners with Vehicles for Change to help families buy a car.
 - Assistance program to help voucher holders obtain a driver’s license
 - 55% of voucher holders have a car or access to a car.
- Barriers to families leasing
 - Biggest barrier is discrimination against voucher holder.
 - Easier to lease in Howard County because of its Source of Income law.
- So little land is zoned for multifamily, that contributes to voucher segregation.
- Maryland’s Smart Growth policies:
 - Put land outside its Priority Funding Areas off limits for affordable housing (low-density zoning on well and septic) and those areas have a far lower proportion of African American residents.
 - E.g. Baltimore County, where total population is 26% African American, population outside PFAs is 10% African American.
- Maryland Department of Planning has [data on its web site](#).

Baltimore Regional AI Stakeholder Work Group

Updated Notes (flip pads) from April 10, 2019 Meeting – Initial Solutions Discussion

Upcoming Events

- May 6 What's on Tap event on [framing affordable housing messages](#)
- May 13 JHU [Social Determinants of Health Symposium](#)

Data Follow-Up

- Waiting list size is a measure of demand, but not exact:
 - All but one of the waiting lists are closed – would obviously be larger if they were open.
 - 75,000 people signed up for Housing Authority of Baltimore City's list when opened briefly years ago; HABC conducted a lottery to cut it down to 24,000, so that number does not reflect demand.
 - Baltimore City's figure on the slide is only voucher waiting list, not public housing or others.
 - On the other hand, people can be on more than one list.
- Zoning impacts rental housing unit production.
- [Recent Center on Budget & Policy Priorities study](#) showed that in almost all metro areas vouchers are not distributed as widely as voucher-affordable rental units.
- Helping voucher holders access higher rent areas:
 - Higher voucher payment standards
 - Inclusionary zoning brings rent down to level voucher can afford.
- Do people with vouchers live in Low Income Housing Tax Credit units in Harford?
- Federal Reserve Report – need for affordable housing (Federal Reserve Bank of Atlanta [report on southeast available here](#))

Possible Survey

- Add education and health questions, level of satisfaction with school districts
- Survey can't zero in below zip code level.
- Anecdotal, not statistical – how to present?
- Maryland Affordable Housing Coalition – can distribute to their members, who can distribute to their residents.
- Add question about native language.

Fair Housing Action Step Feedback & Ideas

- Require all housing to be fully accessible.
- Eliminate or reduce neighborhood disparities.
- Reverse the harm done by history of redlining.
- Don't limit ambitions of action steps – should be aspirational.
- Should be a proposal for a regional housing mobility program open to all voucher holders in the region:
 - Current mobility program run by Baltimore Regional Housing Partnership (BRHP) is not open to all voucher holders in the region.

- But BRHP is a national best practice.
 - Current idea of BRHP technical assistance local public housing authorities (PHAs) is inefficient.
 - BRHP should conduct housing mobility counseling for all voucher holders across the region, potentially with satellite locations at local PHA offices.
- Failure of people's housing search to find home in desired communities has two roots:
 - Discrimination – need for enforcement
 - Skills (e.g. knowing where to look, how to repair credit & deal with landlords) – need for housing mobility counseling
- Some of Action Item ideas overlap – should consolidate.
- Need a “Marshall Plan” for challenged neighborhoods.
- Be specific about supporting persons with disabilities:
 - “Integration” needs to be defined: Living with people who are not disabled.
 - Permanent Supportive Housing should be considered a model.
- Having a disability and being a person of color should both be considered when thinking about integration.
- There is a problem with lack of follow-up inspection for accessible housing units:
 - Good plans are not always implemented in construction – homes need to be inspected for accessibility during construction.
 - There is a lack of enforcement and also a lack of training for developers and contractors.
- Mortgage lending: Lack of access to credit aligns with race and national origin.
- Workforce development programs should include financial literacy.

Memorandum

From:

Barbara Samuels, ACLU of Maryland
Carolyn Johnson, Homeless Persons Representation Project
Luciene Parsley, Disability Rights Maryland
Matt Hill, Public Justice Center
Gregory Countess, Maryland Legal Aid
Michael Bullis, Image Center

To: Dan Pontious and Heidi Aggeler

cc: Workgroup members

Re: Analysis of Impediments -- Action Item Ideas

Date: 5/16/19

We are writing to follow up on your request for feedback and additional ideas regarding the “Action Items” listed in the slide presentation for the April 10, 2019 meeting and Heidi’s chart of May 3, 2019. We have tried to follow the format of Heidi’s chart of Action Items while adding new/additional concepts. Within this time frame, our focus has been primarily on the regional action items and those actions items to address barriers for persons with disabilities. The starting point for local action items should be each jurisdiction’s 2012 AI, the 2012 Regional AI, and the 2014 Regional Housing Plan/Fair Housing Equity Assessment.

Items are not necessarily listed in order of priority or importance.

1. Proposed Action Items to Address Segregation, Exclusion and Barriers to Housing Choice at the Regional Level:

1. Expand Access to Opportunity for Low Income Households
 - a. Sustain Regional PBV Program: (Regional Housing Plan Objective 1.s.iii)
 - b. Regional Mobility Program: This should be implemented with or without funding through the Mobility Demonstration. Item should read:
“Implement a regional Housing Mobility Program, building on the regional collaboration started with the Baltimore Regional PBV Program and BRHP’s national model program. Submit application for Baltimore Region in response to HUD NOFA for Housing Mobility Demonstration Program.” (Regional Housing Plan Objective 1.s.v and l).
 - c. Continue to advocate for statewide SOI legislation. (Regional Housing Plan Objective 1.r.)
 - d. Target and prioritize federal and state affordable housing funds to high opportunity areas. (Regional Housing Plan Objective 1.h).
 - e. “Continue to monitor MD DHCD’s awards of LIHTC and advocate with DHCD to ensure that QAP policies will implement the strategies

contained in the Regional Housing Plan and Regional Plan for Sustainable Development, specifically (Regional Housing Plan Objective 1.m):

- i. Provide effective incentives and priority to expand and preserve family LIHTC in Communities of Opportunity, until a balance is achieved between affordable housing in opportunity and non-opportunity areas, i.e., until the distribution of affordable housing units around the region is consistent with the distribution of housing units generally.
 - ii. Ensure that the Baltimore metropolitan area receives tax credits in proportion to its share of the State's low income population.
 - iii. Provide effective incentives for production of LIHTC units for three bedroom units and UFASe accessible units.
 - iv. Ensure LIHTC and other state funded projects do not result in a net loss of affordable units, including deeply affordable units.
 - v. Support projects that are part of community-driven, comprehensive revitalization plans focused on development without displacement through community land trusts and other community-controlled, permanently affordable models of housing development.
 - vi. Ensure that projects in RCAPS/QCTs and/or revitalization areas, contribute to a transformative and comprehensive community revitalization plan beyond the housing itself.
 - vii. Find ways to fund transformative and comprehensive community revitalization plans as well as develop or require state or local jurisdictions to set aside funds for implementation of the plan.
 - viii. Local public housing agencies and local jurisdictions should commit to helping distressed communities put together transformative and comprehensive revitalization plans.
 - ix. Ensure that LIHTC funded units provide incentives for housing for families with children, people with disabilities and groups protected by the Fair Housing Act that are underserved or who have disproportionate housing needs, especially those with incomes at or below 30% of AMI, which the Regional Housing Plan found to be the groups with the most severe housing needs.”
- f. Coordinate regionally on reforms to the HCV program that will reduce barriers to housing choice, expand access to opportunity areas and increase efficiencies, including (Regional Housing Plan Objective 1.s.):
- i. regional implementation of SAFMRs or Exception Payment Standards; and
 - ii. Make use of PHA authority to allow HCV participants to use their vouchers without regard to jurisdictional boundaries, i.e., by honoring HCVs across all jurisdictions in the region or by establishing a central administrator for ported vouchers.
 - iii. Adopt priorities or set asides of vouchers for families with children to access educational opportunity and improve environments critical to early childhood development.

- g. Advocate at the state and local levels for effective Inclusionary Housing legislation. (Regional Housing Plan Objective 1a,b, and c.).
 - h. Develop and advocate at state and local level for a MDOT TOD policy that requires all MDOT-designated TOD projects to include affordable rental housing. (Regional Housing Plan Objective 1.c)).
 - i. In the areas built out under zoning for low density single family homes, establish a regional scattered site program to build and/or acquire single family homes for use as affordable rental housing. Seek state PRHP and RHP funds for this use.
 - j. Create a regional clearinghouse of surplus public lands that could potentially be used for affordable housing. Work with state and local governments to place suitable land in community land trusts for future affordable housing use. (Regional Housing Plan Objective 1.d and k)
 - k. Create a regional financing vehicle, such as a regional Housing Trust Fund or loan pool, to provide gap financing in support of projects that support implementation of the Regional Housing Plan and this AI. (Regional Housing Plan Objective 1.j).
 - l. Through the Regional Preservation Task Force, assist local and state government and non-profits to preserve existing affordable housing, with a priority for projects in opportunity areas and/or gentrifying areas, or otherwise at greatest risk of loss, as recommended by the Regional Housing Plan. (Regional Housing Plan Objective 1g.)
 - i. Implement “no net loss” policy to require 1 for 1 replacement of affordable housing units at state, regional and local level.
 - ii. The state should not provide financing for projects that demolish units without 1 for 1 replacement.
 - m. Support state and/or local legislation to eliminate discriminatory tenant screening policies/practices, e.g.:
 - i. Prohibit criminal record screening by landlords by adding people with criminal records as a protected class.
 - ii. Reduce or eliminate tenant screening criteria that has a disparate impact on Black and Brown people (minimum income, credit scores, prior evictions, criminal records).
 - n. Target and/or prioritize all PBVs to areas of opportunity (in addition to the Regional PBVs)
 - o. Create local voucher programs and local permanent supportive housing programs.
2. Sustain and Expand the Region’s Institutional Capacity to Address [Fair] Housing Discrimination, Exclusion and Segregation created by public policies/practices.
- a. Coordinate regionally to support the new FHAC, including systematic paired testing for discrimination, including Source of Income discrimination.

- b. Look at practices and policies of public housing agencies in the region to identify and change those practices and policies that are a barrier to fair housing, i.e., eligibility and admission policies and practices.
- c. Identify the number of housing units needed to overcome the lack of affordable housing barrier identified in previous AI's and set a target date for producing those units and securing funding (available sources and possible mechanisms to produce that funding) to finance construction of those units.
- d. Actively engage with Maryland DHCD and the affordable housing industry to improve affirmative marketing, including:
 - i. Monitor implementation of the requirement that LIHTC owners enter into MOUs with HCV administrators and mobility programs within the Baltimore Region, and track utilization of HCVs in LIHTC properties to ensure that protected groups that use HCVs are gaining access to LIHTC properties.
 - ii. Continue to work with Maryland DHCD to improve MDHousingSearch.org and affirmative marketing requirements of DHCD financing documents. Encourage PHAs to use an improved MDHousingSearch as a central clearinghouse and refer participants to it instead of GoSection8.com
 - iii. Work with fair housing organizations and HUD FHEO to convene affirmative marketing training for the affordable housing industry as well as state and local agencies involved in the financing and/or development of affordable housing.
- e. Continue to support and sustain a central body to reduce patterns of residential segregation:
 - i. 1-4 Agreed.
 - ii. Utilize the expertise and capacity of the BMC to conduct a region-wide examination of exclusionary zoning and other regulatory barriers that suppress production of multifamily housing, including affordable housing, and to make recommendations for implementing alternatives that achieve legitimate objectives with less restrictive regulation. (Regional Housing Plan Objective 1.e.). For example:
 - 1. Regionally adopt policies to expand county-designated Priority Funding Areas to include all areas within 5 miles of an existing or future transportation infrastructure envelope (i.e. defined to mean an Interstate Highway, rail transit or rapid bus line, and passenger rail line).
 - 2. Draft model legislation abolishing single family zoning within a PFA;
 - 3. Draft model legislation for a zoning overlay that permits affordable housing as a matter of right within a PFA or Transportation Envelope).

- iii. Provide technical assistance to local governments in the region regarding the newly enacted SB1188/HB1565 that requires Comprehensive Plans adopted after June 1, 2020 to include a “housing element” addressing the need for low income and workforce housing.
 - iv. Bring together school, transportation, disability, health, and homeless services officials at both regional and local levels and train to conduct fair housing/environmental justice impact assessments of proposed public policies, budgets and projects, and to allocate resources with a racial equity lens.
 - v. Convene regional school, planning and housing officials to consider best practices to ameliorate the effects of housing segregation on school segregation and vice versa. (Regional Housing Plan Objective 3.d).
 - vi. Convene executives of non-profit hospitals and health care chains to collaborate on Community Needs Assessments and Community Benefits allocations that address impact of segregation and unequal housing/neighborhood conditions as a cause of racial health disparities.
- 3. Mitigate the harm of segregation and disinvestment in RECAPS and other historically red lined Black neighborhoods that continue to experience disinvestment:
 - a. Support renewal of State Project CORE funding for Baltimore City:
 - b. Support a “Marshall Plan” for Maryland’s most challenged neighborhoods that funds transformative investments focused on improving the quality of life for existing residents as recommended by the Baltimore Regional Housing Plan (Objective 4.a.-f)
 - i. Comprehensive investment in community schools, libraries, youth activities, infrastructure, green space, small business development, job creation and transportation linkages to areas of job growth throughout the region.
 - ii. Housing investments should allow existing residents a choice to remain in the neighborhood without involuntary displacement, or to exercise a mobility option, as recommended by the Regional Housing Plan
 - iii. Support state and/or local laws requiring just cause for evictions.
 - iv. Support state and/or local laws creating a right to counsel in eviction cases.
 - v. Support state and/or local laws that provide for rent control.
 - c. Support grassroots-driven organizing plans around comprehensive community development that include efforts to ensure that residents will not be involuntarily displaced, through the use of community land trusts and other forms of permanently affordable, shared equity housing.

- d. For residents of those neighborhoods that will not be reached by transformative investments during the next 5+ years (especially those required to relocate due to whole block demolition), implement a coordinated and multi-sector strategy:
 - i. Offer a housing mobility option for families with children who wish to move to a different neighborhood as recommended by the Baltimore Regional Housing Plan (Objective 4.b, and d;
 - ii. Where residents are living in a block targeted for whole block demolition, offer a “house for a house” option that enables those who wish to stay with an option to move a rehabilitated home in a part of the neighborhood where the urban fabric is relatively intact. (Regional Housing Plan Objective 4.d.)
 - iii. Do not otherwise target neighborhoods that are not undergoing comprehensive redevelopment, and already have concentrations of subsidized housing, for additional stand alone affordable housing development. (Regional Housing Plan Objective 5).
 - iv. Support community-driven planning for comprehensive neighborhood development without displacement through community land trusts and other permanently affordable, shared equity housing. Local public housing agencies and local jurisdictions should commit to helping distressed communities in putting together transformative and comprehensive revitalization plans.
 - v. Encourage innovation and best practices in financing for transformative and comprehensive community revitalization plans and assist state and local jurisdictions to set aside funds for implementation of the plan.
 - vi. Improve public safety and mitigate the harmful impact of discriminatory policing policies found by DOJ and others to exist in Black neighborhoods with high levels of poverty, and against persons with disabilities:
 - 1. Expand Safe Streets violence interrupter programs to more neighborhoods.
 - 2. Provide organized youth recreation activities.
 - 3. Implement community based and constitutional policing strategies and reforms required by Consent Decree.
 - 4. Train officers in de-escalation best practices.
 - 5. Halt strategies that specifically target Black neighborhoods for aggressive, militarized policing not employed in predominantly white neighborhoods (e.g. Harlem Park cordon, stop and frisk, jump outs, etc.)
 - 6. Staff police districts serving RCAPs/ECAPs with officers and/or civilian staff with mental health and social work training.

7. Eliminate police practices that criminalize homelessness (citations/fines/arrests for sleeping in public/abandoned buildings, panhandling, urinating in public and other nuisance crimes).
 8. Eliminate special police units that target individuals experiencing homelessness, like H.O.T. (Homeless Outreach Team).
 9. Adopt policies that divert individuals with disabilities away from interactions with the police whenever possible, and connect people to responsive crisis response and other appropriate mental health and disability support services wherever possible.
 - vii. To mitigate the impact of health disparities in RCAPS/ECAPS, conduct health needs assessments in these neighborhoods and provide enhanced public health services, sanitation, environmental enforcement, and housing code enforcement.
 - viii. Maintain quality infrastructure and sanitation, and develop community plans for management of vacant land parcels (e.g. ,the successful Philadelphia Horticulture Society approach for vacant lots; urban farming, etc.). (Regional Housing Plan Objective 5c and e.).
 - ix. Provide funding for eviction prevention and legal counsel for residents of distressed neighborhoods to promote family and neighborhood stability.
 - x. Implement transportation improvements, including both transit and auto-based, to connect people to jobs, as recommended by the Regional Housing Plan (Objective 5a and b.)
4. Address gaps/disparities in homeownership rates and access to credit experienced by African Americans and certain other protected groups.
 - a. Engage lenders in discussions about underwriting bias and how to address it.
 - b. Utilize leverage of local governments and philanthropy with banks to create a regional public/private loan fund to provide capital to redlined people and places, to be used for lending on terms typically extended to white homebuyers and business, including:
 - i. Small mortgage loans in formerly redlined neighborhoods that are “lending deserts” or that receive a low share of conventional mortgage loans;
 - ii. Mortgage loans to members of racial/ethnic groups to purchase homes in areas that historically excluded them and/or in which they remain underrepresented;
 - iii. Small business loans to business start ups lead by people of color, women, or disadvantaged persons;
 - iv. Loans to community land trusts to acquire property.

- c. Provide funding for pre/post purchase homeownership counseling and foreclosure prevention targeted to racial/ethnic groups that have been subject to redlining and reverse redlining. (Regional Housing Objective 2.d., 3.e.)
 - d. Invest in financial literacy programs in schools and for adults;
 - e. Invest in workforce development training programs for residents in RCAPS and experiencing homelessness:
- 5. Support Stability and Prosperity in the Region's Racially and Ethnically Diverse Neighborhoods
 - a. Fund an organization on the Oak Park model to affirmatively market, promote and advocate for the interests of integrated neighborhoods across the region. (Regional Housing Plan Objective 2.a, b.)
 - b. Maintain and improve high quality infrastructure, especially schools, to send positive messages to the market about these neighborhoods. (Regional Housing Plan Objective 2.c)
 - c. Preserve and renovate affordable rental housing in these neighborhoods, but promote affordable homeownership and minimize the siting of additional affordable rental housing developments in diverse or predominantly Black middle class neighborhoods unless/until there are comparable levels of affordable rental housing in middle class white neighborhoods. (Regional Housing Plan Objective 2.f)
 - d. Utilize regional loan fund (discussed above) to promote homeownership and affirmatively market homes to maintain a strong and diverse demand for integrated neighborhoods. (Regional Housing Plan Objective 2.b).
 - e. Provide resources for housing counseling targeted to these neighborhoods, including foreclosure prevention and housing search assistance for HCV-holders and other renters. (Regional Housing Plan Objective 2.d).

2. Proposed Action Items for Local Jurisdictions to Address Fair Housing Vulnerabilities and Challenges

Require affordable housing to be at least part of the use of surplus county- or city-owned land (also see state requirement in Bold Ideas tab). Affordable would be defined as including a variety of price points and open to general occupancy, including families and persons with disabilities in an integrated environment, and not restricted to seniors.

Establish or increase local funding for preserving and creating affordable housing for families, primarily in opportunity areas

As part of state-required Housing Elements, commit to including a housing gaps analysis that identifies zoning and land use barriers to workforce and low income housing

development and furthering integrated and accessible housing opportunities for persons with disabilities.

Add source of income as a protected class in local fair housing ordinances. Support fair housing testing (see regional action items) to determine if lack of source of income protection combined with property owners' "3x rent" income thresholds has a disparate impact on certain protected classes (people with disabilities, single parent households)

Strengthen or establish inclusionary zoning/housing ordinances

Remove barriers to affordable housing in opportunity areas: e.g., Lot/home size requirements; lack of multifamily zoning; prohibitions on ADUs.

- Adopt affordable housing zoning overlay as described in Regional Action Items.
- Abolish single family zoning in Priority Funding Areas (PFAs) and Transportation Infrastructure Investment Envelopes (defined above).

Examine opportunities within non-Priority Funding Areas that are within a Transportation Infrastructure Investment Envelope (see Regional Action Items for definition) that should absorb new demand for housing and density (e.g., near transportation corridors and jobs). In exchange for extending infrastructure to new areas, or providing Economic Development subsidies, require developers to commit to a proportion of units that are affordable across low to moderate income AMI levels and household types.

Implement impact fees to address barriers to new development related to lack of school capacity

Implement fast track development approval and fee waivers for affordable and mixed income developments of all types (e.g., cannot be only senior complexes that receive benefit)

Initiate conversations between housing and school officials to explore possible reinforcing action to support integrated schools & neighborhoods.

PHAs should adopt small-area fair-market rents (FMRs) for vouchers.

PHAs should participate in a regional response to the HUD NOFA on regional mobility support

Implement an equity framework in public resource allocation decision making. Allocation of resources should result in an equitable approach to bring neighborhoods into similar standards of service delivery and amenities

3. Proposed Action Items to Address Barriers to Housing Choice for Persons with Disabilities

Increase the supply of integrated and accessible affordable housing in the region, in a range of bedroom sizes. Integrated housing is housing that includes people with and without disabilities.

Develop and analyze new data sets that demonstrate the multi-leveled housing needs of PWDs in the region and ensure that future ConPlans, etc., include more data on accessible and affordable housing needs for each local jurisdiction (e.g., engage with university-level researchers, HUD, American Community Survey researchers, Technical Assistance Collaborative, and other stakeholder groups).

Ensure that every PHA collects information in its waiting list application about whether the applicant is a person with a disability, as well as whether anyone in the household needs accessibility, reasonable accommodations, or modification in order to equally benefit from their housing. This information should be collected for applicants to the HCVP program as well as for public and other subsidized housing, since the jurisdiction has the obligation to incentivize the creation of accessible housing if needed to affirmatively further fair housing for people with disabilities.

Ensure all local assessments of housing needs, housing master plans, Housing Elements in Comprehensive Plans, and ConPlans include separate information and data on the availability and location of accessible and affordable housing in the jurisdiction and the need for housing in the region. Provide a model template for analyses with desired outcomes.

Ensure that all new affordable housing developments prioritize the inclusion of accessible and affordable units for PWDs at SSI-level incomes through project-basing or including an ongoing housing subsidy to ensure that these units remain affordable to those on SSI.

Ensure that all CDA-funded projects comply with the accessibility requirements of Section 504 of the Rehab Act by creating 5% of their units as UFAS accessible and 2% accessible for tenants with hearing or vision disabilities. Where the data suggests that greater accessibility is needed to meet the needs of people with disabilities in the jurisdiction, local governments should incentivize the creation of additional UFAS units.

Ensure that UFAS are filled by tenants requiring the features of such units by complying with the marketing requirements of the QAP and Program Guide, accepting referrals

from MDOD or complying with agreed-upon or court-ordered procedures for leasing such units.

Eliminate incentives in DHCD's QAP and Program Guide and in local jurisdictions' funding NOFAs for the creation of housing in segregated or congregate settings that house all or mostly persons with disabilities. Ensure that affordable units targeted to persons with disabilities comply with the requirements of the Americans with Disabilities Act and the Olmstead Consent Decree by making such units available in integrated settings that maximize individuals' right to live in the most integrated setting possible.

Local jurisdictions should take every opportunity to apply for additional housing subsidies for people with disabilities, such as the 2018 HUD NOFA for Mainstream Vouchers for non-elderly persons with disabilities.

PHAs should partner with DHCD and MDOD in statewide efforts to expand affordable housing opportunities for persons with disabilities, such as participating in the MFP Bridge Subsidy Program, Weinberg Apartments program, and the Montgomery County CCH Program.

Invest in accessible public infrastructure (e.g., sidewalks, pedestrian crossings, pedestrian signals). Cities in many jurisdictions have widespread issues with inaccessible sidewalks and missing curb cuts. As a result, people with disabilities face difficulties in accessing transportation, schools, and jobs.

Broaden the general public's knowledge of the housing needs of people with disabilities, with the intent to expand community reception to affordable housing in opportunity areas (e.g., affirmative marketing)

Coordinate more fair housing testing opportunities for PWDs and increasing the engagement of advocates in DHCD processes (e.g., review of the ConPlan, QAP)

Engage with external partners to provide financial education resources and workshops for tenants and case managers in the program

Ensure that people with disabilities have equal access to new LIHTC developments in areas of opportunity by guaranteeing that public transportation will be provided to all newly created LIHTC developments. Actively work for revisions to the QAP and Program Guide to require developments to show they are located within $\frac{3}{4}$ of a mile of a public transportation stop, in order to earn competitive points in their application, so that PWD will have access to MTA Mobility, or otherwise provide an accessible

transportation service at the development, operating 7 days a week at reasonable hours. Collaborate with the MTA Inclusive Transportation group regarding transit-oriented development and providing recommendations to help their efforts in supporting an array of transit options for PWDs residing in affordable housing.

Overall, jurisdictions should invest in their public transportation systems to make them more accessible to individuals with disabilities. Making accessibility modifications to sidewalks and increasing the size of the public transit system so travelers have shorter distances to go in order to reach buses and other forms of public transportation could help address this situation. In the Baltimore area, riders have been complaining that paratransit services offered by MTA Mobility, are slow and unreliable, thereby limiting access to transit for people with disabilities. MTA recently changed to a new contractor, and there are not enough drivers available to provide even minimally adequate paratransit service. Access to private transit services for people with disabilities in the region appears to be starkly limited. Uber, Lyft, and other ridesharing services, like taxis, are public accommodations that are subject to the accessibility requirements of the ADA.

Supplement existing housing subsidy programs for PWDs through accessing new private and public funding streams.

Ensure robust enforcement of the Maryland Accessibility Code by providing ongoing training to local code enforcement and permitting officials, providing monitoring and oversight, and requiring prompt remedial action when a developer is found to be out of compliance. Develop and implement a process whereby developers receive a letter specifying accessibility requirements in new construction upon pulling permits. As part of implementation, provide training for building inspectors and assess need for ongoing training and support

Only support integrated housing for PWDs, including Permanent Supportive Housing for people experiencing homelessness that need service enriched housing. Integrated housing must be scattered site across neighborhoods, or consist of no more than 10%-25% of units in a project or development.

Use PBVs to create integrated PSH. Prioritize scattered site PSH and do not project-base more than 25% of units in a PSH project or development. Ensure that people with disabilities have control in the choice of their service provider by prohibiting leases that require tenants to receive supportive services from the provider operating the housing. Ensure that tenants cannot be evicted or discharged for reasons unrelated to their housing or a breach of their lease.

Ensure that PHA policies do not have a disparate impact on the ability of persons with disabilities to obtain and maintain housing. Reasonable accommodations should be

provided whenever required to assist people with disabilities to have equal access to housing programs operated in the jurisdiction.

Jurisdictions should monitor and assess the ongoing loss of subsidized housing to persons with disabilities through the transition of housing developments to elderly-only or preferences for those 62 and older, and oppose such transitions with HUD and CDA where it would negatively impact housing seekers with disabilities. In jurisdictions where there is an oversupply or disproportionate amount of senior housing, jurisdictions should enact policies that incentivize the creation of affordable housing available to families and non-elderly persons with disabilities as a way to create balance in the opportunities available.

Develop a siting policy for Permanent Supportive Housing that furthers fair housing, does not concentrate PSH in high poverty neighborhoods, and complies with the ADA integration mandate.

Ensure that search assistance is provided to voucher holders with disabilities, and particularly those requiring wheelchair accessible housing, to enable them to locate housing and lease up. Support the publication of a complete list of CDA-funded developments that are required to accept vouchers, provide targeted units to individuals with disabilities, or which have wheelchair accessible units, to make it easier for housing seekers with vouchers to find and lease up in those units.

Ensure that housing providers receiving CDA-funding advertise all available units on mdhousingsearch.org. Ensure that housing providers keep track of their targeted and accessible units and designate them as such when advertising their availability on mdhousingsearch.org. Monitor the functional capability of mdhousingsearch.org and consider replacing it with another housing search provider if its functionality does not improve.

4. Proposed Action Items that are bold in nature, require greater commitment of resources, could have significant impact

Develop the concept for a "Marshall Plan" for neighborhoods and cities that are in an acute state of need due to past federal/state/local and private sector actions. Could take the form of a CDBG set aside for recovery, a State Strategic Demolition fund and/or Neighborhood Revitalization Strategy Area approach. Market plan to local policymakers of influence at the state and federal level

Draft and advocate for state legislation that requires counties to prepare an inventory list of all real property within its jurisdiction to which the county holds fee simple title that is appropriate for use as affordable housing. The properties identified as appropriate may be offered for sale and the proceeds used to purchase land for the development of affordable housing or sold with a restriction that requires the

development of the property as permanent affordable housing, donated or sold at a discount to a nonprofit housing organization for the construction of permanent affordable housing

Explore the support for and resources needed to pass a regional affordable housing fund using the recently approved Portland Metro Bond as a model

Improve searchability of Md Housing Search for smartphones and in the form of an app, paired with fair housing resources (example: <http://candychang.com/work/tenants-rights-flash-cards/>). Work with the private sector to develop an app to disseminate information regarding fair housing rights and responsibilities to renters, property owners and managers, homebuyers, and real estate agents

Support improved public transit options to suburban job centers and opportunity areas by exploring partnerships with the state, nonprofit, and private sector partners such as Vehicles for Change, Lyft, Uber, etc.

Determine how to address barriers in low appraisals, significant need for improvements, and challenges in investing in housing stock in distressed neighborhoods through alternative financing models (clustered investment to raise block appraisals/home values, cooperative purchases, aggressive silent second loans for home rehabilitation)

Set regional and jurisdictional affordability goals across AMI levels and over a 10 and 20 year timeframe. Implement by dedicating land and/or under-utilized areas for redevelopment to meet goals.

Baltimore Regional AI Stakeholder Work Group

Updated Notes (flip pads) from May 22, 2019 Meeting – Further Solutions Discussion

Upcoming Investment Connection Opportunity from Baltimore Federal Reserve office

- Based on model pioneered in Kansas City:
<https://www.kansascityfed.org/community/investmentconnection>
- Minneapolis now doing as well:
<https://www.minneapolisfed.org/community/investment-connection>
- “Matchmaking”-type initiative:
 - Baltimore Fed office will work to link banks fulfilling their Community Reinvestment Act (CRA) responsibilities and nonprofit organizations carrying out a CRA-eligible mission.
 - Baltimore Fed office will invite CDCs and other nonprofits to submit proposals for funding for CRA-eligible projects.
 - Fed will screen proposals for CRA eligibility before passing on to banks.
 - Fed does not have its own money to contribute – just helping to match nonprofits with banks for CRA-eligible activities.
- Timeline:
 - August 12 launch
 - November 4 live session for nonprofits to pitch proposals to banks.

What’s on Tap “Piecing it Together” Follow-Up

- Link to document: <https://www.enterprisecommunity.org/resources/piecing-it-together-framing-playbook-affordable-housing-advocates>
- Implementation of recommendations in Baltimore region is new AI Action Item idea.
- In response to question whether there is a glossary the group is developing re: reframing affordable housing messages, the response was that the main theme of this effort is likely to be telling a “story of us,” where everyone can see themselves in the picture, rather than a “story of them” that only benefits some.

Further Discussion of Solutions

- Looking for more time for discussion of solutions.
- There has been a lot of time devoted to presenting data and not as much time devoted to feedback and observations.
- Given the big gap between May 22 and Sept. 17 AI Stakeholder Work Group meetings and the expressed desire by stakeholders for more in depth discussions about potential solutions before elected officials are engaged, scheduling small workgroup meetings during the summer was proposed.
- Many recommendations from advocates, including what to do about Racially/Ethnicity Concentrated Areas of Poverty (R/ECAPs), are drawn from the [2014 Baltimore Regional Housing Plan](#).
- Would be useful to see how local jurisdictional strategies relate to each other and to regional strategies.
- Persons with disabilities in Maryland DHCD’s Qualified Allocation Plan (QAP):

- Current QAP has incentives for developer to devote up to 20% of units to persons with disabilities and other vulnerable groups (e.g. veterans, abuse survivors).
- But, DHCD removed a key requirement, which was set forth in the 2018 Guide (Section 3.5.2), that family developments reserve at least 5% of their units for non-elderly persons with disabilities (PWD) from the 2019 QAP/Program Guide:
- A requirement that 5% of units that meet the federal Uniform Federal Accessibility Standard (UFAS) remains in the 2019 Guide, but this requirement will only create units for people with mobility impairments (i.e. who use a wheelchair), not people with other disabilities.
- The 2019 QAP also has other provisions that advocates say are not integrative (“least restrictive setting possible”) for persons with disabilities:
 - New \$1.5 million permanent supportive housing (PSH) set-aside incentivizes developments with 50% units reserved for PSH.
 - Exception in 2019 Guide allows housing for persons experiencing homelessness and veterans to receive all ten Targeted Populations points (Section 4.4.2) even when exceeding the 25% unit cap that applies to all other Targeted Populations.
 - Allows 4 of 8 possible Family Housing points (Section 4.4.3) if 100% of units have a preference for persons experiencing homelessness or veterans and just 20% of units are two-bedrooms or larger.
- Action Item #3 from April: “Monitor DHCD’s awards of LIHTC & advocate”:
 - Should have metrics for goals:
 - Recommendation from advocates is that distribution of subsidized housing in region mirror distribution of all housing units, but how to measure that? By all 600+ census tracts? Opportunity areas/all others?
 - “Baltimore metropolitan area share” should be 50% – region’s share of State’s low-income population.
 - Any advocacy will need to include more stakeholders and occur prior to new draft QAP in order to be effective.
 - 2018 QAP and Guide showed that developers will pursue incentive points, such as points for creating family housing in opportunity areas of the Baltimore region.
 - Recommendations and incentives for persons with disabilities housing should be specifically for “integrated living,” which means that units created for PWDs are integrated into the community, not segregated from people without disabilities. Use this type of wording to articulate that principle.
- Use terms & recommendations from Regional Housing Plan:
 - Affordable housing need based on 50% cost burden for renters.
 - Goal of new construction in areas of opportunity
 - Preservation and revitalization of affordable housing in other areas.
 - Other revitalization goals for Vulnerable areas and Highly Challenged Markets.
 - Identified spatial mismatch between areas of job growth and location of affordable housing.
- Address tenant screening barriers (e.g. credit score, criminal record) in AI.
- Address discriminatory policing in African American neighborhoods. (Is Los Angeles AI an example?)
- Create local voucher programs with local funds.

- Create a regional financing vehicle to leverage more affordable housing. (Portland, OR is an example.)
- Recommendation from 2014 Regional Housing Plan that local governments identify local land for affordable housing development.
- Focus more on land use and zoning – build regional capacity to develop best practices to address challenges.
- Access to credit and homeownership – recommendations in Regional Housing Plan.
- We have enough ideas – challenge is to move forward.
- Policy makers in region are elected at local level and the locally elected officials are the ones that will approve final AI Action Steps. The role of AI Stakeholder work group is to advocate for courses of action, but local governments and executives will make final decisions.
- Rank final action steps High, Medium, or Low priority.
- Perhaps use rubric that includes cost and feasibility of different ideas.
- Perhaps use real-time polling using clickers or phones in future meetings to get a sense of stakeholder preferences.

Baltimore Regional AI Stakeholder Work Group

Notes (flip pad) from August 14, 2019 Meeting – Additional Work Group Discussion

Low Income Housing Tax Credits/Qualified Allocation Plan

- Need to convene soon re: 2019 round Low Income Housing Tax Credit results if we want to influence 2020 QAP and Guide.
- Maryland DHCD will convene listening sessions this fall.
- Dan will take the lead on convening government and stakeholders – possible BMC Housing Committee meeting in September to discuss.

Housing Counseling Available in Region

- Bank-sponsored credit counseling in Baltimore City facilitated by roundtable group.
- Mobility counseling offered by the Baltimore Regional Housing Partnership
- Maryland Multi-Housing Association works with the Baltimore Station to sponsor a “Renting 101” program.
- Anne Arundel County uses a combination of County, federal and State funds to provide counseling programs and homebuyer assistance that help reduce disparities in homeownership rates among the protected classes. Counseling programs include a first time homebuyer program, foreclosure prevention counseling, and financial literacy. County also uses HOME/CDBG funds to provide down payment, closing cost and mortgage write down assistance to low income households who successfully complete homeownership counseling and are purchasing their first home.
- (This list is not a complete one – only reflects programs raised at the meeting.)

Funds available for reasonable modifications for persons with disabilities

- Tax credits, but hard to access.
- Difficult to use federal funds.
- Need funds for modifications in addition to what the property owner is required to do under Fair Housing Act.
- Need funds for ramps/widening of doors.
- Property owner renting to a person with a disability who has a housing choice voucher can request exception rents – higher rents than would otherwise be allowed under HUD rules that can pay off the improvement over time.
- Baltimore County modification fund from Voluntary Conciliation Agreement.

Addressing low-income renter barriers to leasing a home

- Convince credit agencies to incorporate rental history into their evaluations. (Low-income households who pay their rent every month may be forgoing payment of other bills, hurting their credit rating while still being reliable tenants.)

- Barrier of owners requiring income that is “3 times the rent” amount.
 - Howard County trying to make that be “3 times the voucher holder portion of the rent” rather than the whole rent.
 - Or the standard could be that the renter will spend no more than 40% of their income on rent.
- “Diversion” strategies
 - Howard County Plan to End Homelessness uses security deposit assistance for those facing higher landlord demand in order to prevent homelessness.
 - Oregon has a landlord mitigation fund to cover damage to the property.
 - Properties funded by Low Income Housing Tax Credits cannot require 3x the rent.
 - Baltimore City Community Action Agencies sometimes refuse eviction prevention funds to voucher holders.
 - Homeless Persons Representation Project encourages people who run into that dynamic to ask for the agency’s written policy. Usually that fixes the problem.

Regional Loan Fund Idea

- Regional funds in place in Seattle and San Francisco
- Could make investments in older communities.
- Philadelphia/Wilmington: The Reinvestment Fund got fund going there.

Hospitals/Medical Field

- Community Development Network of Maryland looking into Community Health Needs Assessments they are required to do.
- What can Medicaid fund?
- Boston: Emergency/eviction prevention

Baltimore Regional AI Stakeholder Work Group

Notes (flip pad) from September 17, 2019 Meeting – Additional Work Group Discussion

Regional AI Discussion

- **AI Survey:** Root Policy will send Dan the crosstabs breakout of survey results, and Dan will forward to the Stakeholder Work Group.
- **Impediments/Contributing Factors:** Root Policy and Fair Housing Group will identify, based on analysis.
- **Stakeholder Consultation from here:**
 - Root Policy and Fair Housing Group will format AI Action Steps in tables, including:
 - Impediments/contributing factors
 - Responsible party/parties
 - Metrics/milestones
 - Will add Baltimore County action steps, as well.
 - Dan will circulate draft tables to AI Stakeholder Work Group ahead of release of full draft to public.
 - Some stakeholders requested circulating full AI draft – narrative and tables – to Stakeholder Work Group ahead of release for general public comment, but Fair Housing Group believes that will delay the process of finalizing the AI too much.
- **Action Steps:** Some stakeholders took issue with some draft action steps, such as the commitment only to consider applying regionally for the HUD Mobility Demonstration Program.

Low Income Housing Tax Credits/Qualified Allocation Plan (QAP) Discussion/Ideas

- Baltimore Regional Fair Housing Group is preparing comments for Maryland DHCD's development of the 2020 QAP in conjunction with DHCD's Listening Sessions in early October.
- Perhaps Maryland Department of Housing and Community Development should calculate opportunity areas by metropolitan area – one for Baltimore area and one for Washington, DC area.
- A stakeholder mentioned that New Jersey issues more than one round of competitive 9% Low Income Housing Tax Credits each year, although [that no longer seems to be the case](#).

Baltimore Regional AI Stakeholder Work Group

Notes (flip pad) from March 5, 2020 Meeting – Review Draft Regional AI

Discussion regarding Draft Regional

- Is there a role for the AI Stakeholder Work Group at the March 23 public hearing?
- Want more proactive preparation among public housing authorities (PHAs) for HUD mobility demonstration notice.
- Want stronger PHA actions re: portability.
- www.MdHousingSearch.org is an ineffective tool.
- According to Maryland DHCD's voluntary conciliation agreement (VCA), developers must develop MOUs with area public housing authorities and mobility programs for each DHCD-supported development.
- Could stakeholders participate in jurisdiction/PHA review of comments or "decision meeting"?
- Could we post a PDF document with just the Executive Summary and Action Steps that would then refer people to the full document for additional information?

APPENDIX D.

RESIDENT SURVEY SUMMARY OF FINDINGS

APPENDIX D.

Resident Survey Summary of Findings

This section reports the findings from the resident survey conducted for the AI. It explores residents' housing choices and preferences, challenges and experiences with displacement and housing discrimination, and access to opportunity. The Root team is grateful to the residents who shared their experiences and perspectives with fair housing and access to opportunity by participating in the resident survey.

Figure D-1.
Resident Survey Participants

COMMUNITY ENGAGEMENT BY THE NUMBERS

2,789 resident survey participants



1,102 had a child under 18



800 had a household member with a disability



SECTION
8

433 had housing voucher



301 had other housing subsidy (place-based)



187 live alone



575 are single parents (no other adults in home)

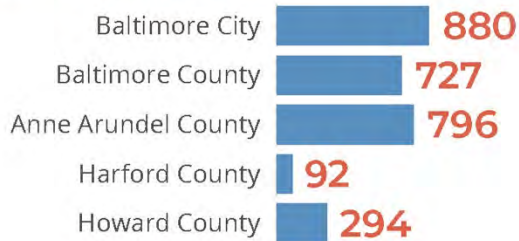


327 are single parents living with other adult family/roommates



180 are couples with children only or with other adult family/roommates

WHERE PARTICIPANTS LIVE



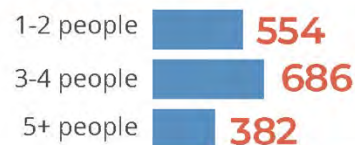
HOUSING STATUS



HOUSEHOLD INCOME

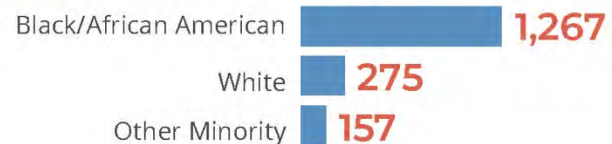


HOUSEHOLD SIZE



IDENTIFIED AS*

* Respondents could select all that applied.



Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Geographic note. Throughout this section, survey data reported for Anne Arundel County include responses from residents who live in either the City of Annapolis or elsewhere in Anne Arundel County.

Explanation of terms. Throughout this section, several terms require explanation.

- “Staying with friends/family” includes residents who live with friends or family but are not themselves on the lease or property title. These residents may (or may not) make financial contributions to pay housing costs or contribute to the household in exchange for housing (e.g., childcare, healthcare services).
- “Precariously housed/homeless” includes residents who are currently homeless or living in transitional or temporary/emergency housing.
- “Disability” indicates that the respondent or a member of the respondent’s household has a disability of some type—physical, mental, intellectual, developmental.
- “Single parent (no other adults)” are respondents living only with their children. “Single parent + other adults” are respondents living with their children and other adults (but not a spouse/partner), including adult family members.
- “Voucher household” refers to a respondent whose household’s housing costs are subsidized by a housing voucher (e.g., Section 8/Housing Choice Voucher). “Other housing subsidy” refers to respondents whose household lives in a building where their rent is based on their income. This includes public housing, LIHTC buildings, project-based Section 8, deed-restricted ownership products, and any other place-based housing subsidies. “No housing subsidy” refers to households who receive no assistance with paying housing their rent or mortgage.

Sampling note. The survey respondents do not represent a random sample of the regional population. A true random sample is a sample in which each individual in the population has an equal chance of being selected for the survey. The self-selected nature of the survey prevents the collection of a true random sample. Important insights and themes can still be gained from the survey results however, with an understanding of the differences of the sample from the larger population.

Based on the total number of responses, respondent demographics, and the primary source for soliciting participation—outreach to current recipients of subsidized housing and those on waitlists for housing assistance—the data provide a rich source of information about the region’s lowest income households and their experience with housing choice and access to opportunity in the communities where they live.

Sample size note. When considering the experience of members of certain groups within jurisdictions, the sample sizes are too small ($n < 40$ respondents) to express results quantitatively. In these cases, we describe the survey findings as representative of those

who responded to the survey, but that the magnitude of the estimate may vary significantly in the overall population (i.e., large margin of error). Survey data from small samples are suggestive of an experience or preference, rather than conclusive.

Figure D-2.

Resident Survey Sample Sizes by Jurisdiction and Selected Characteristics

	Anne Arundel County	Baltimore City	Baltimore County	Harford County	Howard County	Region
Total Responses	796	880	727	92	294	2,789
Race/ethnicity						
Black/African American	297	440	342	32	156	1,267
Other Minority	60	39	31	6	21	157
White	128	51	60	18	18	275
LEP (Spanish)	10	4	1	0	0	15
Children under 18	288	333	298	41	142	1,102
Large family (5+ members)						
Disability	262	244	197	18	79	800
Seniors (age 65+)						
Housing situation						
Homeowner	30	49	28	8	5	120
Renter	285	406	420	46	206	1,363
Staying with friends/family	216	188	79	8	24	515
Precariously housed/homeless	52	22	83	7	7	171
Housing voucher holder	55	47	190	15	126	433
Other housing subsidy	78	120	57	11	35	301
Household Income						
Less than \$15,000	188	220	201	20	83	712
\$15,000 up to \$25,000	96	86	96	8	34	288
\$25,000 up to \$50,000	127	159	109	14	60	469
\$50,000 or more	29	33	23	6	7	98

Note: Numbers do not aggregate either due to multiple response or that respondents did not choose to provide a response to all demographic and socioeconomic questions.

Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Framework for presenting results. Findings from the survey are summarized for segments of the respondent population—by protected class, income, household size, jurisdiction—where sample sizes are sufficient for reporting. We also present snapshots of resident experience and perspective overall on experience with housing discrimination and displacement and for several opportunity indicators—access to quality public schools, health, employment, and transportation.

Primary Findings

The survey data present a robust picture of the housing choices, challenges, needs, and access to economic opportunity of Baltimore regional residents who are African American, with incomes less than \$25,000, who rent or stay with friends or family, have children, live in a household with a member with a disability, or are recipients of housing vouchers or other publicly-supported housing. These households are typically more vulnerable to housing insecurity, housing discrimination, and disparities in access to economic opportunity. From residents' perspectives and experiences:

- Despite demographic and socioeconomic similarity among respondents living in each jurisdiction, the experience of Baltimore City residents is markedly different than similar households living in the counties. The contrast is stark, and is particularly acute in differences in the share of residents experiencing housing challenges overall, as well as in differences in neighborhood safety/crime, safe places for children to play outdoors, and access to economic opportunity—particularly good schools and neighborhood grocery stores.
- Vouchers and other housing subsidies improve the living conditions of low income residents. Households with some type of housing subsidy are less likely than those without subsidies to experience involuntary displacement, are less likely to worry about rent increasing more than they could pay, do not struggle to pay the rent, and, in the case of voucher holders, live in areas with greater access to economic opportunity, particularly good schools and neighborhoods with lower crime, with safe places for children to play outdoors.
 - Note that voucher holders are more likely to have difficulty paying utilities, and to worry that their landlord will stop participating in the voucher program.
 - Voucher holders most frequently identify finding a landlord to accept their voucher as housing challenge, and four in five describe their experience using their voucher as difficult or very difficult.
- Among all households that experienced displacement, rent increases, eviction, job loss/hours reductions, and unsafe conditions (e.g., mold) are the cause of one in five displacements each. (Noting that more than one may apply to a single displacement episode.) Respondents who are currently staying with family or friends (e.g., couch-surfing, doubled up, not formally on a lease) and those who are precariously housed/homeless are more likely to have experienced displacement in the past five years, and have difficulty finding a place to rent due to bad credit or rental histories (e.g., eviction).
- Homeownership is a dream for about a third of respondents. Overall, one in three survey respondents who would move if they had the opportunity would move if they

could buy a home. About the same proportion want to buy a house, but cannot afford the down payment.

Current Housing Choice

This section explores residents' housing preferences, including the factors most important to them when they chose their current housing.

Most important factors in choosing current home. When asked to identify the factors most important to them when they chose their current home, the top five most common responses are very similar across jurisdictions and among respondent segments. Figures D-3 through D-5 demonstrate that housing choice is a function of meeting basic needs and incorporating personal preferences, including seeking access to opportunity, if, after meeting basic needs, choice is available.

- Not surprisingly, cost and availability matter; these market factors drive the set of potential housing options. For voucher holders, finding a landlord that accepts Section 8 is an important factor.
- Low crime rate/safety is a top priority across the board.
- Quality public schools/school district is among the top five most important factors for people living in the suburbs, households with some type of housing subsidy, renters overall, households earning less than \$25,000 per year, and all protected classes analyzed.
- Access to public transit was among the top five most important factors *only* among Baltimore City residents and respondents age 55 or older.

Figure D-3.

Most Important Factors in Choosing Current Home, by Jurisdiction, Housing Situation

ANNE ARUNDEL COUNTY - Cost/I could afford it - Needed somewhere to live and it was available - Low crime rate/safe - Close to work/job opportunities - Quality public schools/school district	HARFORD COUNTY - Low crime rate/safe - Quality public schools/school district - Cost/I could afford it - Needed somewhere to live and it was available - Like the neighborhood	RENTERS - Low crime rate/safe - Cost/I could afford it - Needed somewhere to live and it was available - Quality public schools/school district - Like the neighborhood	VOUCHER HOUSEHOLD - Low crime rate/safe - Quality public schools/school district - Landlord takes Section 8 - Like the neighborhood - Needed somewhere to live and it was available
BALTIMORE CITY - Cost/I could afford it - Needed somewhere to live and it was available - Low crime rate/safe - Close to bus/light rail/transit stops - Close to work/job opportunities	HOWARD COUNTY - Quality public schools/school district - Low crime rate/safe - Like the neighborhood - Cost/I could afford it - Landlord takes Section 8	STAYING WITH FRIENDS/FAMILY - Needed somewhere to live and it was available - Cost/I could afford it - Low crime rate/safe - Close to work/job opportunities - Close to family/friends	OTHER HOUSING SUBSIDY - Cost/I could afford it - Needed somewhere to live and it was available - Low crime rate/safe - Quality public schools/school district (tie) Close to bus/light rail/transit stops; Number of bedrooms
BALTIMORE COUNTY - Low crime rate/safe - Cost/I could afford it - Quality public schools/school district - Like the neighborhood - Needed somewhere to live and it was available	HOMEOWNERS - Cost/I could afford it - Like the neighborhood - Low crime rate/safe - Close to family/friends - Like the type of home/apartment	NO HOUSING SUBSIDY - Cost/I could afford it - Needed somewhere to live and it was available - Low crime rate/safe - Close to work/job opportunities - Like the neighborhood	REGION - Cost/I could afford it - Low crime rate/safe - Needed somewhere to live and it was available - Quality public schools/school district - Like the neighborhood

Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Figure D-4.

Most Important Factors in Choosing Current Home, by Jurisdiction and Household Income

ANNE ARUNDEL HH INCOME <\$15,000	B'MORE CITY HH INCOME <\$15,000	B'MORE COUNTY HH INCOME <\$15,000	REGION HH INCOME <\$15,000
1 Cost/I could afford it 2 Needed somewhere to live and it was available 3 Low crime rate/safe 4 Close to work/job opportunities 5 Quality public schools/school district	1 Needed somewhere to live and it was available 2 Cost/I could afford it 3 Close to bus/light rail/transit stops 4 Low crime rate/safe 5 (TIE) # of bedrooms; close to work/job opportunities	1 Low crime rate/safe 2 Quality public schools/school district 3 Like the neighborhood 4 Needed somewhere to live and it was available 5 Cost/I could afford it	1 Needed somewhere to live and it was available 2 Low crime rate/safe 3 Cost/I could afford it 4 Quality public schools/school district 5 Close to bus/light rail/transit stops
ANNE ARUNDEL \$15,000 UP TO \$25,000	B'MORE CITY \$15,000 UP TO \$25,000	B'MORE COUNTY \$15,000 UP TO \$25,000	REGION \$15,000 UP TO \$25,000
1 Needed somewhere to live and it was available 2 Cost/I could afford it 3 Low crime rate/safe 4 Close to work/job opportunities 5 Like the type of home/apartment	1 Cost/I could afford it 2 Needed somewhere to live and it was available 3 Close to bus/light rail/transit stops 4 Number of bedrooms 5 Close to work/job opportunities	1 Low crime rate/safe 2 Cost/I could afford it 3 Like the neighborhood 4 Quality public schools/school district 5 (TIE) Needed somewhere to live and it was available; close to work/job	1 Cost/I could afford it 2 Needed somewhere to live and it was available 3 Low crime rate/safe 4 Quality public schools/school district 5 Like the neighborhood
ANNE ARUNDEL \$25,000 UP TO \$50,000	B'MORE CITY \$25,000 UP TO \$50,000	B'MORE COUNTY \$25,000 UP TO \$50,000	REGION \$25,000 UP TO \$50,000
1 Cost/I could afford it 2 Needed somewhere to live and it was available 3 Low crime rate/safe 4 Close to work/job opportunities 5 (TIE) Like the neighborhood; # of bedrooms	1 Cost/I could afford it 2 Needed somewhere to live and it was available 3 Close to work/job opportunities 4 Low crime rate/safe 5 Close to bus/light rail/transit stops	1 Low crime rate/safe 2 Quality public schools/school district 3 Cost/I could afford it 4 Like the neighborhood 5 (TIE) Needed somewhere to live and it was available; # of bedrooms	1 Cost/I could afford it 2 Low crime rate/safe 3 Needed somewhere to live and it was available 4 Quality public schools/school district 5 Like the neighborhood

Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Figure D-5.
Most Important Factors in Choosing Current Home, by Selected Characteristics

BLACK/AFRICAN AMERICAN - Low crime rate/safe - Cost/I could afford it - Needed somewhere to live and it was available - Quality public schools/school district - Like the neighborhood	DISABILITY - Cost/I could afford it - Needed somewhere to live and it was available - Low crime rate/safe - Like the neighborhood - Quality public schools/school district	SMALL HOUSEHOLD (1-2 PEOPLE) - Cost/I could afford it - Needed somewhere to live and it was available - Low crime rate/safe - Like the neighborhood - Close to work/job opportunities	AGE 55+ - Cost/I could afford it - Needed somewhere to live and it was available - Close to bus/light rail/transit stops - Low crime rate/safe - Like the neighborhood
OTHER MINORITY - Cost/I could afford it - Needed somewhere to live and it was available - Low crime rate/safe - Quality public schools/school district - Close to work/job opportunities	NON-DISABILITY - Cost/I could afford it - Low crime rate/safe - Needed somewhere to live and it was available - Quality public schools/school district - Like the neighborhood	MIDSIZE HOUSEHOLD (3-4 PEOPLE) - Low crime rate/safe - Cost/I could afford it - Needed somewhere to live and it was available - Quality public schools/school district - Like the neighborhood	NO CHILDREN UNDER 18 - Cost/I could afford it - Needed somewhere to live and it was available - Low crime rate/safe - Like the neighborhood - Close to work/job opportunities
WHITE - Cost/I could afford it - Needed somewhere to live and it was available - Low crime rate/safe - Close to family/friends - Like the neighborhood	CHILDREN UNDER 18 - Low crime rate/safe - Needed somewhere to live and it was available - Quality public schools/school district - Cost/I could afford it - Number of bedrooms	LARGE HOUSEHOLD (5+ PEOPLE) - Needed somewhere to live and it was available - Low crime rate/safe - Quality public schools/school district - Cost/I could afford it - Close to work/job opportunities	REGION - Cost/I could afford it - Low crime rate/safe - Needed somewhere to live and it was available - Quality public schools/school district - Like the neighborhood

Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Desire to Move

Figure D-6 presents the proportion of respondents who would move if they had the opportunity. Residents of Baltimore City and Anne Arundel County are more likely to want to move, compared to residents of Baltimore, Harford, or Howard counties. Homeowners and voucher holders are least likely to desire to move, while those staying with friends/family, precariously housed/homeless are most likely to want to change their housing situation.

Why do residents want to move? With respect to why residents would like to move if they had the opportunity, some common themes emerge, even when examined by numerous respondent segments—people in different housing situations, communities, incomes, subsidies, and protected class status. Figures D-7 through D-8 present the top five reasons why residents want to move by jurisdiction and for selected respondent characteristics. Regionally, the top five reasons why the greatest proportion of respondents want to move are:

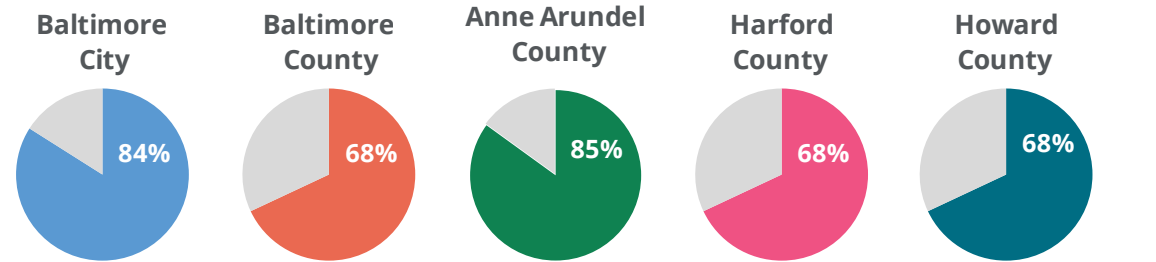
- Bigger place/more bedrooms;
- More affordable housing/less expensive housing;
- Want to buy a home;
- Get own place/live with fewer people; and
- Want to move to a different neighborhood.

“Crime/safety reasons” are among the top five reasons to move for Baltimore City renters and those staying with friends and family, as well as Anne Arundel County renters. “Have my kids go to better schools” is a top reason for wanting to move among residents who are staying with friends/family, as well as voucher holders and households with other types of housing subsidies.

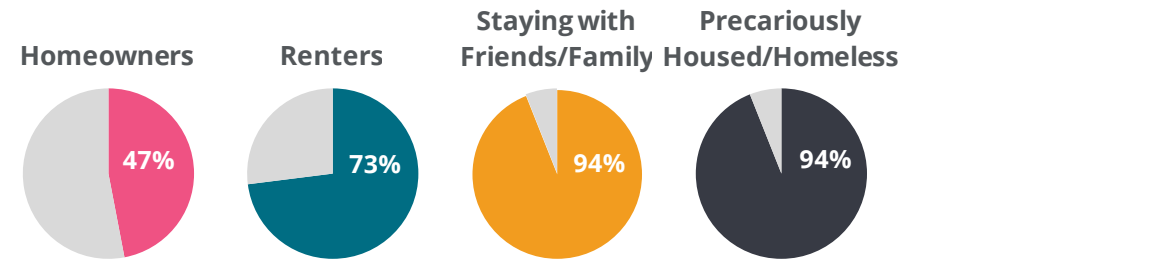
Why haven’t residents moved yet? Not surprisingly, the most common reasons why residents who want to move have not yet moved involve both the supply of available housing that residents can afford as well as the cost of securing and moving into a new home. About two in five (42%) residents who want to move remain in their current residence because they “can’t afford to live anywhere else.” A similar share (41%) remain because they “can’t pay moving expenses—security deposit, first/last month rent, pet deposit”. Poor credit and rental histories (e.g., eviction) are a barrier to securing new housing for 16 percent of respondents, and one percent have difficulty finding a place to rent due to criminal history. One in four (25%) voucher holders who want to move have not because “Landlords don’t take Section 8/hard to find places that take Section 8.”

Figure D-6.
Percent Who Would Move if Given the Opportunity

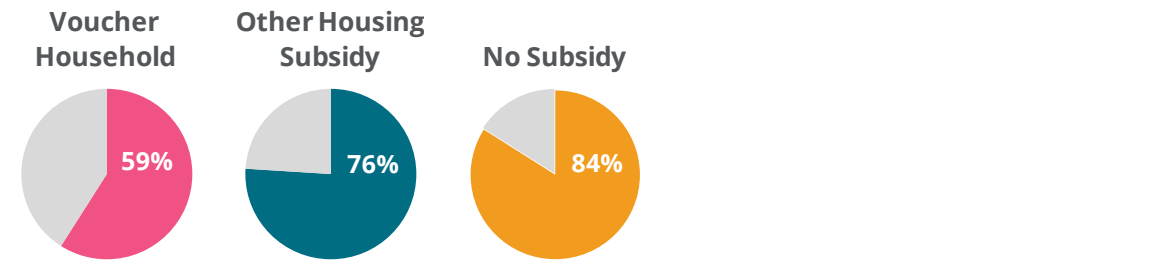
By Jurisdiction



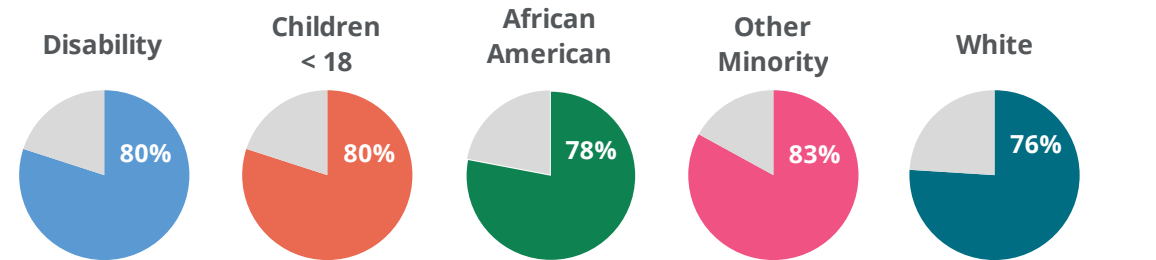
By Housing Situation



By Housing Subsidy



By Disability, Familial Status, and Race



Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Figure D-7.

Top 5 Reasons Residents Want to Move, Selected Housing Situation by Jurisdiction and Housing Subsidy

ANNE ARUNDEL COUNTY RENTERS 1 Bigger place/more bedrooms 2 Want to buy a home 3 More affordable housing/less expensive 4 Want to move to different neighborhood 5 Crime/safety reasons	HARFORD COUNTY RENTERS 1 Want to buy a home 2 Bigger place/more bedrooms 3 Want to move to different city/county 4 Better job opportunities 5 Want to move to different neighborhood	BALTIMORE CITY W/ FRIENDS, FAMILY 1 Get own place/live with fewer people 2 Crime/safety reasons 3 Have my kids go to better schools 4 Want to move to different neighborhood 5 Want to move to different city/county	VOUCHER HOUSEHOLD 1 Bigger place/more bedrooms 2 Want to buy a home 3 Want to move to different city/county 4 Want to move to different neighborhood 5 Have my kids go to better schools
BALTIMORE CITY RENTERS 1 Want to move to different neighborhood 2 Crime/safety reasons 3 Bigger place/more bedrooms 4 Want to move to different city/county 5 More affordable housing/less expensive	HOWARD COUNTY RENTERS 1 Bigger place/more bedrooms 2 Want to buy a home 3 More affordable housing/less expensive 4 Want to move to different neighborhood 5 Want to move to different city/county	BALTIMORE COUNTY W/ FRIENDS, FAM 1 Get own place/live with fewer people 2 More affordable housing/less expensive 3 Bigger place/more bedrooms 4 Want to buy a home 5 Have my kids go to better schools	OTHER HOUSING SUBSIDY 1 Biggerplace/more bedrooms 2 Want to move to different neighborhood 3 Crime/safety reasons 4 Have my kids go to better schools 5 Want to move to different city/county
BALTIMORE COUNTY RENTERS 1 Bigger place/more bedrooms 2 Want to buy a home 3 More affordable housing/less expensive 4 Want to move to different city/county 5 Want to move to different neighborhood	ANNE ARUNDEL W/ FRIENDS, FAMILY 1 Get own place/live with fewer people 2 More affordable housing/less expensive 3 Bigger place/more bedrooms 4 Want to buy a home 5 Have my kids go to better schools	NO HOUSING SUBSIDY 1 More affordable housing/less expensive 2 Get own place/live with fewer people 3 Bigger place/more bedrooms 4 Want to buy a home 5 Want to move to different neighborhood	REGION 1 Bigger place/more bedrooms 2 More affordable housing/get something less expensive 3 Want to buy a home 4 Get own place/live with fewer people 5 Want to move to different neighborhood

Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Figure D-8.

Top 5 Reasons Residents Want to Move, Selected Housing Situation by Selected Respondent Characteristics

BLACK/AFRICAN AMERICAN 1 Bigger place/more bedrooms 2 More affordable housing/less expensive 3 Want to buy a home 4 Want to move to different neighborhood 5 (tie) Want to move to different city/county, Get own place	DISABILITY 1 More affordable housing/ less expensive 2 Bigger place/more bedrooms 3 Get own place/live with fewer people 4 Want to buy a home 5 Want to move to different neighborhood	INCOME < \$15,000 1 Bigger place/more bedrooms 2 Get own place/live with fewer people 3 More affordable housing/less expensive 4 Want to move to different neighborhood 5 (tie) Crime/safety reasons, Want to move to different city/county	MEDIUM HOUSEHOLD (3-4 PEOPLE) 1 Bigger /more bedrooms 2 More affordable housing/less expensive 3 Want to buy a home 4 Want to move to different neighborhood (tie) Have my kids go to better schools, Want to move to different city/county 5
OTHER MINORITY 1 Bigger place/more bedrooms 2 More affordable housing/less expensive 3 Want to buy a home 4 Get own place/live with fewer people 5 (tie) Want to move to different city/county, Different neighborhood	AGE 55+ 1 More affordable housing/less expensive 2 Get own place/live with fewer people 3 Crime/safety reasons 4 Want to move to different neighborhood 5 Bigger place/more bedrooms	INCOME \$15,000 UP TO \$25,000 1 More affordable housing/less expensive 2 Bigger place/more bedrooms 3 Want to buy a home 4 Want to move to different neighborhood 5 Get own place/live with fewer people	LARGE HOUSEHOLD (5+ PEOPLE) 1 Get own place/live with fewer people 2 Bigger place/more bedrooms 3 Want to buy a home 4 More affordable housing/less expensive 5 Have my kids go to better schools
WHITE 1 More affordable housing/less expensive 2 Get own place/live with fewer people 3 Bigger place/more bedrooms 4 Want to buy a home 5 Want to move to different neighborhood	CHILDREN UNDER 18 1 Bigger place/more bedrooms 2 Want to buy a home 3 More affordable housing/less expensive 4 Have my kids go to better schools 5 Want to move to different neighborhood	SMALL HOUSEHOLD (1-2 PEOPLE) 1 More affordable housing/less expensive 2 Bigger place/more bedrooms 3 Want to move to different neighborhood 4 Want to buy a home 5 Crime/safety reasons	REGION 1 Bigger place/more bedrooms 2 More affordable housing/less expensive 3 Want to buy a home 4 Get own place/live with fewer people 5 Want to move to different neighborhood

Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Housing Challenges

Survey respondents indicated whether or not they currently experience any of 37 housing or neighborhood challenges. Figures D-9 and D-10 present the top 10 challenges experienced by the greatest proportion of regional survey respondents by jurisdiction and for selected respondent and household characteristics. As shown, much of the variation in the share of residents experiencing a given challenge occurs by jurisdiction, particularly between Baltimore City residents and residents of the other jurisdictions. For example:

- Half (49%) of Baltimore City residents consider “high crime in my neighborhood” to be a current challenge compared to 15 percent or fewer residents of the counties;
- One in three (33%) Baltimore city residents are “afraid to let my kids play outside”, twice the rate of the next highest jurisdiction (14% of Harford County respondents).
- Baltimore City residents are three times as likely as residents of other counties to experience challenges with “no/few grocery stores in the area” (31% v. 8% or 9% in the counties).

The top 10 regional challenges do not completely align with the top 10 challenges experienced by every respondent segment.¹ Other challenges in the top 10 for respondent segments that do not appear among the top 10 regionally include:

- **“I can’t pay my utilities”**—voucher households, Other Minority respondents, Baltimore County respondents, and Howard County respondents;
- **“I am homeless/without permanent housing”**—African American respondents, White respondents, disability households, large households, respondents staying with friends/family, respondents who are precariously housed/homeless, and Anne Arundel County respondents;
- **“Not enough job opportunities in the area”**—Other Minority respondents, respondents staying with friends/family, respondents who are precariously housed/homeless, Baltimore County respondents, Harford County respondents, and Howard County respondents;
- **“Health issues due to home or neighborhood conditions”**—Disability households and respondents that are precariously housed/homeless;

¹ These are presented at the conclusion of this Appendix along with selected descriptive characteristics of the segment in Figures D-18 through D-33.

- **“Poor/low school quality in my neighborhood”**—Households with children under age 18, large households, other housing subsidy households, and respondents staying with friends or family;
- **“No safe places for children to play outside”**—Households with children, other housing subsidy households, Baltimore City respondents, and Harford County respondents;
- **“I can’t get to public transit easily or safely”**—Voucher households, Anne Arundel County respondents, Harford County respondents, and Howard County respondents;
- **“Buildings in my neighborhood are in poor condition”**—Other housing subsidy households;
- **“I am afraid I may get evicted”**—White respondents and Baltimore County respondents;
- **“My home/apartment is in poor condition”**—Other Minority respondents;
- **“Inadequate sidewalks, street lights, other infrastructure in neighborhood”**—White respondents.

Figure D-9.
Top 10 Housing Challenges Experienced by Residents by Jurisdiction

	Higher than Region (>5ppt) About the same as Region (+/- 5 ppt) Lower than Region (<5 ppt)					
Percent of Residents Experiencing a Housing Challenge	Baltimore City	Baltimore County	Anne Arundel	Harford County	Howard County	Region
I want to buy a house, can't afford the down payment	33%	36%	33%	43%	38%	35%
Worry about rent going up more than I can afford	32%	34%	32%	25%	31%	32%
I struggle to pay my rent/mortgage	27%	27%	34%	22%	19%	28%
My home isn't big enough for my family	32%	23%	28%	14%	24%	27%
High crime in my neighborhood	49%	9%	15%	10%	4%	23%
I have bad/rude/loud neighbors	25%	16%	16%	12%	13%	19%
I am afraid to let my kids play outside	33%	10%	13%	14%	5%	18%
Can't find a place to rent due to credit/rental history	19%	12%	23%	16%	12%	18%
No/few grocery stores in the area	31%	9%	8%	9%	8%	18%
I have Section 8; worry landlord will stop accepting it	21%	10%	24%	20%	10%	15%

Note: Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents or housing subsidy. - Sample size too small to report.

Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Figure D-10.
Top 10 Housing Challenges Experienced by Selected Characteristics

	Higher than Region (>5ppt)	About the same as Region (+/- 5 ppt)	Lower than Region (<5 ppt)						
Percent of Residents Experiencing a Housing Challenge	Black/African American	Other Minority	White	Children Under 18	Disability	Housing Voucher	Other Housing Subsidy	No Subsidy	Region
I want to buy a house, can't afford the down paymer	35%	43%	29%	38%	35%	38%	32%	22%	35%
Worry about rent going up more than I can afford	30%	39%	34%	28%	33%	27%	33%	22%	32%
I struggle to pay my rent/mortgage	25%	38%	37%	27%	31%	9%	18%	25%	28%
My home isn't big enough for my family	29%	32%	26%	34%	27%	21%	30%	20%	27%
High crime in my neighborhood	25%	29%	17%	26%	24%	9%	40%	17%	23%
I have bad/rude/loud neighbors	20%	17%	17%	20%	21%	14%	36%	11%	19%
I am afraid to let my kids play outside	19%	23%	11%	24%	15%	9%	32%	12%	18%
Can't find a place to rent due to credit/rental history	17%	22%	20%	18%	19%	6%	9%	16%	18%
No/few grocery stores stores in the area	18%	18%	9%	16%	20%	9%	21%	11%	18%
I have Section 8; worry landlord will stop accepting i	11%	-	-	10%	18%	9%	-	-	15%

Note: Where appropriate, sample sizes are adjusted for the number of homeowners, or renters and precariously housed residents or housing subsidy. - Sample size too small to report.

Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Displacement and Recent Experience Seeking Housing

This section explores residents' experience seeking a place to rent or buy in the region and the extent to which displacement—having to move when they do not want to move—is prevalent. For those respondents who seriously looked for housing in the past five years, we also examine the extent to which respondents were denied housing to rent or buy and the reasons why they were denied.

Displacement experience. Figures D-11 and D-12 present the proportion of residents who experienced displacement in the past five years and the share attributing the displacement to rent increasing more than they could pay, eviction due to being behind on the rent, job loss or reduction in work hours, and moving due to unsafe conditions in the home (e.g., mold).

- Overall, three in 10 (29%) survey respondents experienced displacement in the past five years, and the rate is highest for residents of Baltimore City (38%)².
- Respondents who are currently staying with friends/family or are precariously housed/homeless have higher rates of recent displacement than homeowners or renters; this suggests that when displaced from one unit these housing insecure tenants are more likely to couch surf or experience homelessness for some period of time before securing a new place to live.
- Respondents who do not have any type of housing subsidy are twice as likely as those with subsidies to have experienced displacement in the past five years, indicating that access to vouchers or other publicly-supported housing increase housing stability.
- Respondents whose household includes a member with a disability and respondents with large households are more likely than respondents overall to have experienced displacement.

With respect to the primary reason for displacement³, there is some variation in the share of respondents attributing their experience to one of the four factors shown in Figures D-11 and D-12. This includes:

- Respondents who are currently staying with friends/family or are precariously housed/homeless are more likely to have been displaced due to eviction for being behind on the rent. That these former renters are now couch surfing or doubled-up

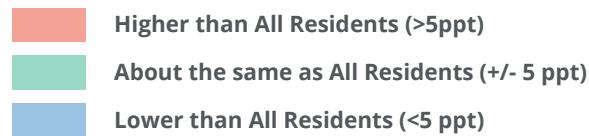
² Note that displacement did not necessarily occur in the current community of residence.

³ Note that residents could identify more than one reason for displacement, and not all reasons identified are shown in the figures. For example, “personal reasons”, such as divorce or changes in household composition is a typical reason for displacement.

reinforces the perception that a history of eviction is a significant barrier to securing rental housing.

- Current residents of Howard County, respondents who are precariously housed/homeless, and respondents with household incomes ranging from \$15,000 up to \$25,000 are more likely than other respondents to have been displaced due to job loss or reductions in hours.
- Renters overall and recipients of housing subsidies other than vouchers are more likely to have experienced displacement due to unsafe conditions in the home (e.g., mold).
- There are no differences by race in the rate of displacement, but Other Minority respondents are more likely to have been displaced due to rent increasing more than could be paid, and White respondents are more likely to have been evicted for being behind on the rent.

Figure D-11.
Displacement Experience and Reasons for Displacement by Jurisdiction, Housing Situation, Housing Subsidy, and Household Income



	Percent Displaced	Reason for Displacement			
		Increased More than I Could Pay	Evicted (behind on rent)	Lost job/hours reduced	Unsafe conditions (e.g., mold)
All Residents	29%	22%	21%	18%	17%
Jurisdiction					
Baltimore City	38%	25%	22%	21%	21%
Baltimore County	30%	24%	21%	16%	15%
Anne Arundel County	27%	17%	21%	12%	14%
Harford County	17%	-	-	-	-
Howard County	11%	19%	15%	26%	19%
Tenure					
Renters	24%	22%	19%	14%	23%
Staying w/ friends/family	38%	25%	26%	23%	12%
Precariously housed/homeless	49%	16%	27%	25%	9%
Housing subsidy					
Voucher household	15%	9%	9%	5%	17%
Other housing subsidy	18%	15%	11%	11%	26%
No housing subsidy	36%	25%	24%	20%	16%
Household income					
Less than \$15,000	30%	22%	24%	19%	19%
\$15,000 up to \$25,000	33%	24%	22%	26%	15%
\$25,000 up to \$50,000	32%	22%	24%	15%	18%
\$50,000 or more	11%	-	-	-	-

Note: Displacement did not necessarily occur within current community of residence. The respondent's current housing situation (i.e., homeowner) may be a different type of housing situation than when displacement occurred.

- indicates sample size too small to report.

Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Figure D-12.
Displacement Experience and Reasons for Displacement by Selected Characteristics

		Reason for Displacement			
		Increased More than I Could Pay	Evicted (behind on rent)	Lost job/hours reduced	Unsafe conditions (e.g., mold)
All Residents	29%	22%	21%	18%	17%
Race/ethnicity					
Black/African American	29%	21%	23%	21%	21%
Other minority	30%	28%	19%	9%	19%
White	30%	23%	29%	10%	16%
Disability					
Disability household	36%	19%	23%	17%	20%
Non-disability household	25%	26%	23%	22%	15%
Children					
Children < 18	30%	21%	25%	19%	21%
No children in the home	27%	26%	18%	16%	13%
Household size					
Small household (1-2 ppl)	26%	25%	16%	16%	16%
Medium household (3-4 ppl)	28%	23%	24%	18%	23%
Large household (5+ ppl)	36%	19%	29%	22%	14%

Note: Displacement did not necessarily occur within current community of residence. The respondent's current housing situation (i.e., staying with friends/family) may be a different type of housing situation than when displacement occurred.

- indicates sample size too small to report.

Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Recent experience seeking housing. Overall, more than half (58%) of respondents seriously looked for housing in the past five years. Figure D-13 presents the proportion of those who looked who were denied housing to rent or buy for the region, jurisdictions, and selected respondent characteristics. As shown, nearly two-thirds of those who are precariously housed/homeless experienced denial compared to 47 percent of all those who looked for housing to rent or buy and one in three high income households (\$50,000+).

Figure D-13.
If you looked
seriously for housing
to rent or buy in the
Baltimore area in the
past five years, were
you ever denied
housing?
% Yes (denied)

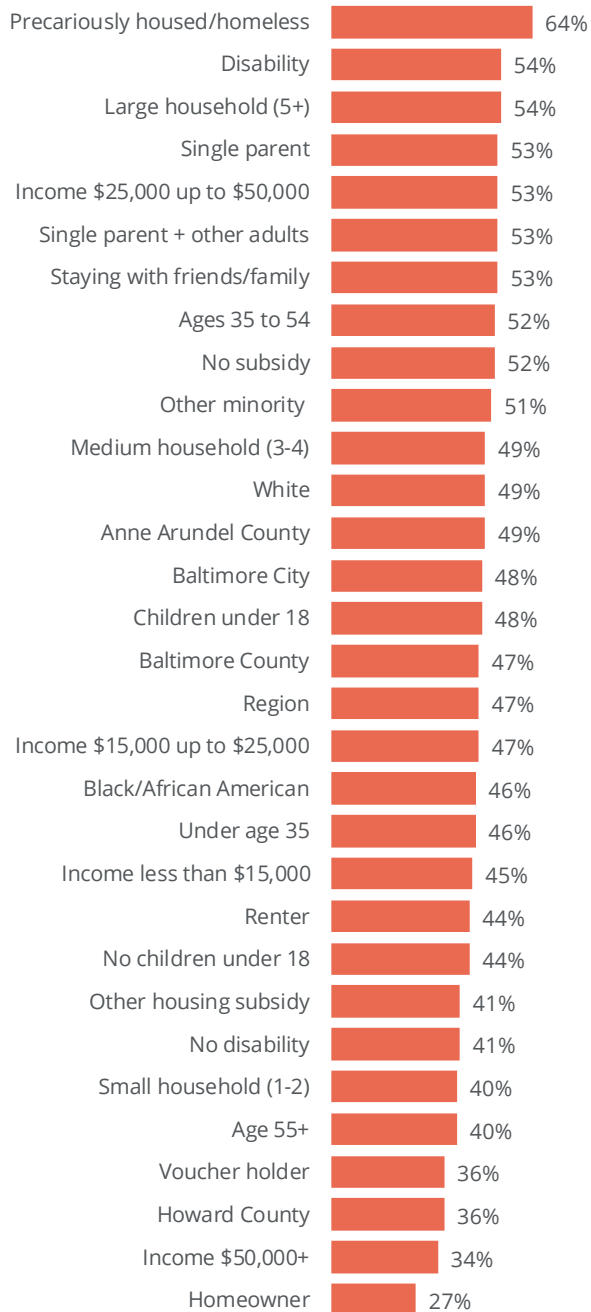
Note:

“Serious” looking includes touring homes or apartments, putting in applications or applying for mortgage financing.

Experience of housing denial occurred in the region but not necessarily in the place of current residence.

Source:

Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.



Reasons for denial. Figures D-14 and D-15 present the top five reasons why those who looked for housing were denied. Not surprisingly, the most common reasons for denial of housing to rent or buy are “income too low” and “bad credit”; these factors comprise the top two reasons for all respondent segments except voucher holders. “Eviction history” and “landlord did not accept the type of income I earn (e.g., social security or disability income)” are also consistently among the top five reasons for denial.

Figure D-14.

Why were you denied housing to rent or buy? By Jurisdiction and Housing Situation, Subsidy

ANNE ARUNDEL COUNTY RENTERS	HARFORD COUNTY RENTERS	BALTIMORE CITY W/ FRIENDS, FAMILY	VOUCHER HOUSEHOLD
- Bad credit - Income too low - I have Section 8/Housing Choice voucher - Landlord didn't accept the type of income I earn (tie) Eviction history, Other applicant willing to pay more, Lack of stable housing record	- - - - -	- Income too low - Bad credit - Lack of stable housing record - Eviction history (tie) Landlord didn't accept the type of income I earn, Because I am homeless	- I have Section 8/Housing Choice voucher - Bad credit - Income too low - Landlord didn't accept the type of income I earn - Other renter/applicant willing to pay more for rent
BALTIMORE CITY RENTERS	HOWARD COUNTY RENTERS	BALTIMORE COUNTY W/ FRIENDS, FAM	OTHER HOUSING SUBSIDY
- Income too low - Bad credit - Eviction history - Other renter/applicant willing to pay more for rent - Landlord didn't accept the type of income I earn	- - - - -	- - - - -	- Income too low - Bad credit - Eviction history - Landlord didn't accept the type of income I earn - I have Section 8/Housing Choice voucher
BALTIMORE COUNTY RENTERS	ANNE ARUNDEL W/ FRIENDS, FAMILY	NO HOUSING SUBSIDY	REGION
- Income too low - Bad credit - I have Section 8/Housing Choice voucher - Eviction history - Landlord didn't accept the type of income I earn	- Income too low - Bad credit - Eviction history - Lack of stable housing record (tie) Landlord didn't accept the type of income I earn, Too many people	- Income too low - Bad credit - Eviction history - Lack of stable housing record - Because I am homeless	- Income too low - Bad credit - Eviction history - Landlord didn't accept the type of income I earn - I have Section 8/Housing Choice voucher

Note: Experience of housing denial occurred in the region but not necessarily in the place of current residence. – Insufficient data. "Landlord didn't accept the type of income I earned" includes social security and disability benefits/income.

Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Figure D-15.
Why were you denied housing to rent or buy? By Selected Characteristics

BLACK/AFRICAN AMERICAN 1 Bad credit 2 Income too low 3 Eviction history 4 I have Section 8/Housing Choice voucher 5 Landlord didn't accept the type of income I earn	DISABILITY 1 Income too low 2 Bad credit 3 Landlord didn't accept the type of income I earn 4 Eviction history 5 I have Section 8/Housing Choice voucher	INCOME < \$15,000 1 Income too low 2 Bad credit 3 Landlord didn't accept the type of income I earn 4 Because I am homeless 5 Eviction history	MEDIUM HOUSEHOLD (3-4 PEOPLE) 1 Bad credit 2 Income too low 3 Eviction history 4 Landlord didn't accept the type of income I earn 5 I have Section 8/Housing Choice voucher
OTHER MINORITY 1 Bad credit 2 Income too low 3 I have Section 8/Housing Choice voucher 4 Lack of stable housing record 5 Size of my family/household; too many people	AGE 55+ 1 Income too low 2 Bad credit 3 Landlord didn't accept the type of income I earn 4 Disability 5 Eviction history	INCOME \$15,000 UP TO \$25,000 1 Income too low 2 Bad credit 3 Eviction history 4 Landlord didn't accept the type of income I earn 5 I have Section 8/Housing Choice voucher	LARGE HOUSEHOLD (5+ PEOPLE) 1 Income too low 2 Bad credit 3 Eviction history 4 Size of my family/household; too many people 5 Lack of stable housing record
WHITE 1 Bad credit 2 Income too low 3 Eviction history 4 Because I am homeless 5 Landlord didn't accept the type of income I earn	CHILDREN UNDER 18 1 Income too low 2 Bad credit 3 Eviction history 4 I have Section 8/Housing Choice voucher 5 (tie) Too many people, Lack of stable housing record	SMALL HOUSEHOLD (1-2 PEOPLE) 1 Income too low 2 Bad credit 3 Landlord didn't accept the type of income I earn 4 I have Section 8/Housing Choice voucher 5 Eviction history	REGION 1 Income too low 2 Bad credit 3 Eviction history 4 Landlord didn't accept the type of income I earn 5 I have Section 8/Housing Choice voucher

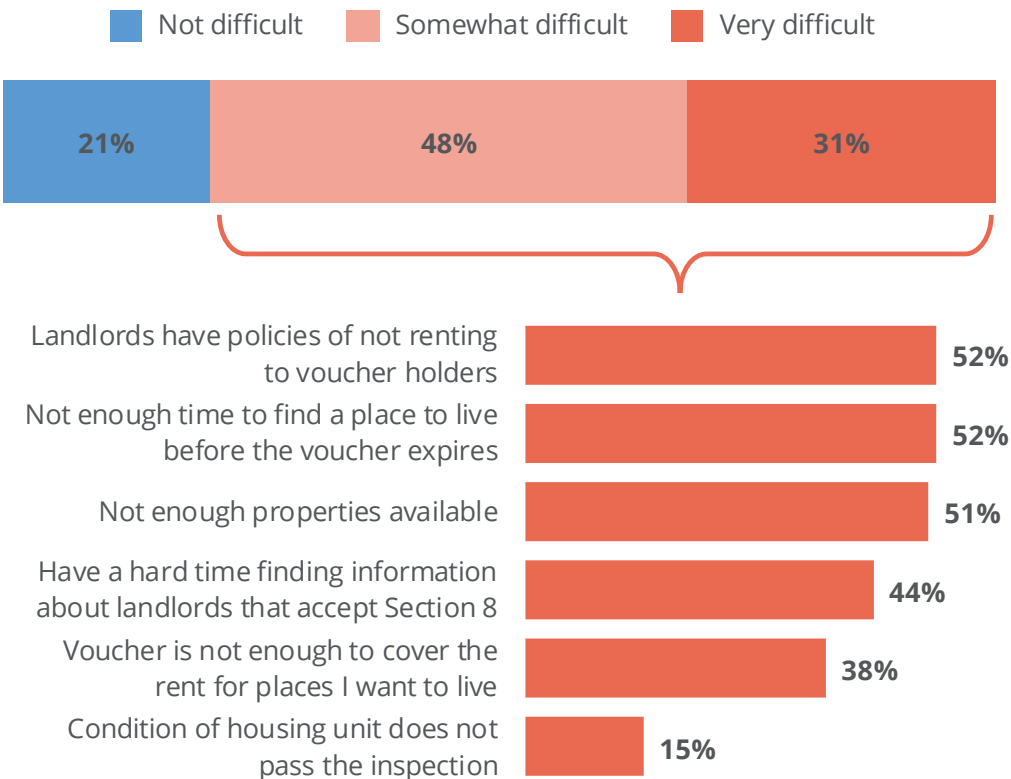
Note: Experience of housing denial occurred in the region but not necessarily in the place of current residence. – Insufficient data. “Landlord didn't accept the type of income I earned” includes social security and disability benefits/income.

Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

Experience using housing vouchers. It is “difficult” or “very difficult” for four out of five voucher holders to find a landlord that accepts a housing voucher. As shown in Figure D-16, at least half of voucher holders who experienced difficulty attribute the difficulty to “landlords have policies of not renting to voucher holders,” “not enough time to find a place before the voucher expires,” and “not enough properties available.”

Figure D-16.

How difficult is it to find a landlord that accepts a housing voucher? Why is it difficult to use a housing voucher?



Note: Data are for voucher holders. Only those who responded that it is “somewhat” or “very difficult” to find a landlord that accepts a housing voucher responded to the follow up question asking why it is difficult.

Source: Root Policy Research from the 2019 Baltimore Regional Fair Housing Survey.

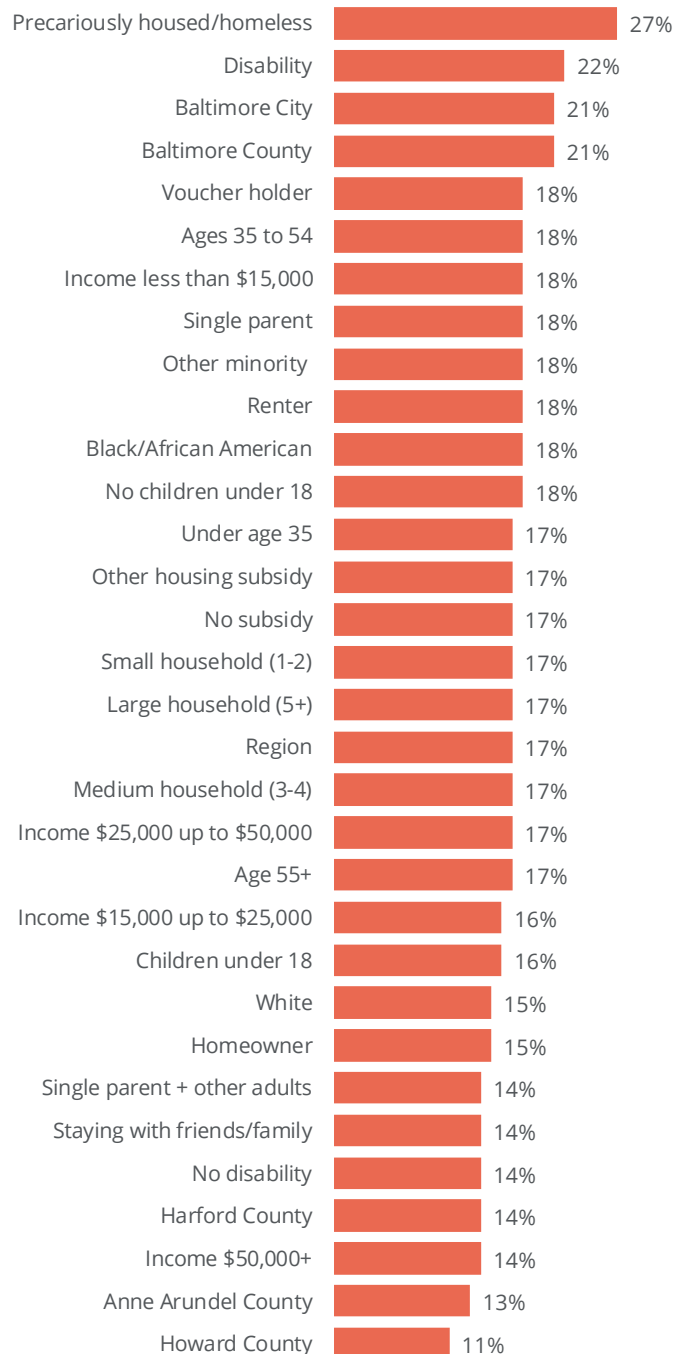
Experience with housing discrimination. Overall, 17 percent of survey respondents felt they were discriminated against when they looked for housing in the Baltimore area.⁴ Those who are currently precariously housed/homeless are most likely to say they experienced housing discrimination (27%) and residents of Anne Arundel and Howard counties are least likely (13% and 11% respectively).

⁴ Note that this question applies to all respondents, not just those who seriously looked for housing in the past five years.

Figure D-17.
When you looked
for housing in the
Baltimore area, did
you ever feel you
were discriminated
against?

Source:

Root Policy Research from the 2019
 Baltimore Regional Fair Housing
 Survey.



Reasons for discrimination. Respondents who believed they experienced discrimination when looking for housing in the region provided the reasons why they thought they were discriminated against. Note that the basis offered by residents is not necessarily protected by federal, state, or local fair housing law and that residents could provide multiple reasons why they thought they experienced discrimination.

Overall, the reasons for discrimination include:

- Race/ethnicity (42%);
- Age (25%);
- Income/class (23%);
- Familial status (21%);
- Voucher recipient (16%);
- Looks/appearance (11%);
- Disability (10%);
- Sex (7%);
- Past housing history (e.g., eviction, foreclosure) (7%);
- National origin (6%);
- Religion (2%);
- LGBTQ+ (2%); and
- Homeless (1%).

Examples of how respondents described why they felt they were discriminated against include:

- *"Looking for housing, some landlords do not like to rent to black people due to them saying they damage property, drugs, and etc. But all of black people are not the same."*
- *"I'm speaking in general. Problems that occur often for people are—skin color, and also being a voucher holder in general, determining whether I would properly take care of the home, since the status quo is that people with vouchers are 'ghetto.' Also, if my program would pay enough to the landlord."*
- *"Being a single parent of five and being black."*
- *"When asked about my current residence, it was suggested that it might be hard to find a good place to rent because of the reputation of my current residence."*
- *"Was only offered areas away from neighborhoods that I'm used to, and if I didn't take what was offered—after being on a waiting list already for six years—that I could possibly be waiting another three years for something else to become available."*
- *"I was told my child could NOT live with me in places where I was accepted."*
- *"Single, stay-at-home parent, has child with disability, receives government assistance. We're forced to accept institutionalized living conditions."*
- *"Look at me as though I could not afford the rent even though I had a voucher, or, they looked at me differently because I was in a wheelchair. I am often ignored as if I am not even there."*

- *"I felt that once people saw me or my husband in our Islamic attire (or his large size, as he is dark-skinned and over 300 pounds) that that was a part of their decision to select another applicant. I also felt that when management at a previous residence changed hands, the attitude towards me may have cooled as a result of discrimination, however, it is so hard to prove such instances for certainty."*
- *"Because of my sexual orientation. I'm gay male."*
- *"Because I was black trying to rent a home on Wilkens Avenue in the early 2000's. They weren't too fond of us back then, at least some of them weren't."*

Snapshots of Survey Respondent Segments

The balance of this section presents the top 10 housing challenges and descriptive characteristics of segments of the survey respondent population. These respondent segment snapshots are for:

- Baltimore City residents (Figure D-18);
- Baltimore County residents (Figure D-19);
- Anne Arundel County residents (Figure D-20);
- Harford County residents (Figure D-21);
- Howard County residents (Figure D-22);
- African American respondents (Figure D-23);
- Other Minority respondents (Figure D-24);
- White respondents (Figure D-25);
- Households that include a member with a disability (Figure D-26);
- Households with children under the age of 18 (Figure D-27);
- Large households (Figure D-28);
- Voucher households (Figure D-29);
- Other housing subsidy households (Figure D-30);
- Households with no housing subsidy (Figure D-31);
- Respondents staying with friends or family (Figure D-32); and
- Respondents who are precariously housed/homeless (Figure D-33).

Figure D-18.
Snapshot of Baltimore City Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	49	7	High crime in my neighborhood	49	
Renter	406	58	I want to buy a house, can't afford the down payment	33	
Staying with friends/family	188	27	I am afraid to let my kids play outside	33	
Precariously housed/homeless	52	7	My house or apartment isn't big enough for my family	32	
			Worry about rent going up more than I can afford	32	
VOUCHER/HOUSING SUBSIDY	#	%	No/few grocery stores stores in the area	31	
Voucher household	47	5	Poor/low school quality in my neighborhood	29	
Other housing subsidy	120	14	No safe places for children to play outside	28	
No housing subsidy	713	81	I struggle to pay my rent/mortgage	27	
			I have bad/rude/loud neighbors	25	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	333	65			
Single parent (no other adults)	154	32			
Single parent + other adults	129	27			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	172	34	Household includes a member with a disability	244	42
Medium household (3-4 people)	203	40			
Large household (5+ people)	135	26			

Figure D-19.
Snapshot of Baltimore County Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	28	5	I want to buy a house, can't afford the down payment	36	
Renter	420	77	I worry about my rent going up more than I can afford	34	
Staying with friends/family	79	14	I struggle to pay my rent/mortgage	27	
Precariously housed/homeless	22	4	My home isn't big enough for my family members	23	
			I can't pay my utilities	17	
VOUCHER/HOUSING SUBSIDY	#	%	I have bad/rude/loud neighbors	16	
Voucher household	190	26	Not enough job opportunities in the area	13	
Other housing subsidy	57	8	Can't find a place to rent due to credit/rental history	12	
No housing subsidy	480	66	I am afraid I may get evicted	12	
			I am afraid to let my kids play outside	10	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	298	73			
Single parent (no other adults)	187	47			
Single parent + other adults	77	19			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	144	35	Household includes a member with a disability	197	42
Medium household (3-4 people)	184	44			
Large household (5+ people)	86	21			

Figure D-20.
Snapshot of Anne Arundel County Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	30	5	I have Section 8; worry landlord will stop accepting it	38	
Renter	285	46	I struggle to pay my rent/mortgage	34	
Staying with friends/family	216	35	I want to buy a house, can't afford the down payer	33	
Precariously housed/homeless	83	14	I worry about my rent going up more than I can affo	32	
			My home isn't big enough for my family members	28	
VOUCHER/HOUSING SUBSIDY	#	%	I am homeless/without permanent housing	24	
Voucher household	55	7	Can't find a place to rent due to credit/rental history	23	
Other housing subsidy	78	10	I have bad/rude/loud neighbors	16	
No housing subsidy	663	83	High crime in my neighborhood	15	
			I can't get to public transit/bus/light rail easily or safe	14	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	288	63			
Single parent (no other adults)	103	25			
Single parent + other adults	101	24			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	158	35	Household includes a member with a	262	50
Medium household (3-4 people)	185	41	disability		
Large household (5+ people)	112	25			

Figure D-21.
Snapshot of Harford County Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	8	12	I want to buy a house, can't afford the down payer	43	
Renter	46	67	I worry about my rent going up more than I can affo	25	
Staying with friends/family	8	12	Not enough job opportunities in the area	23	
Precariously housed/homeless	7	10	I struggle to pay my rent/mortgage	22	
			I can't get to public transit/bus/light rail easily or safel	20	
VOUCHER/HOUSING SUBSIDY	#	%	I have Section 8; worry landlord will stop accepting it	20	
Voucher household	15	43	Can't find a place to rent due to credit/rental history	16	
Other housing subsidy	11	12	My home isn't big enough for my family members	14	
No housing subsidy	66	45	I am afraid to let my kids play outside	14	
			No safe places for children to play outside	14	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	41	76			
Single parent (no other adults)	24	46			
Single parent + other adults	5	10			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	14	26	Household includes a member with a	18	30
Medium household (3-4 people)	29	54	disability		
Large household (5+ people)	11	20			

Figure D-22.
Snapshot of Howard County Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	5	2	I want to buy a house, can't afford the down payment	38	
Renter	206	85	I worry about my rent going up more than I can afford	31	
Staying with friends/family	24	10	My home isn't big enough for my family members	24	
Precariously housed/homeless	7	3	I struggle to pay my rent/mortgage	19	
			I can't pay my utilities	15	
			I have bad/rude/loud neighbors	13	
VOUCHER/HOUSING SUBSIDY	#	%			
Voucher household	126	43	Can't find a place to rent due to credit/rental history	12	
Other housing subsidy	35	12	I can't get to public transit/bus/light rail easily or safely	12	
No housing subsidy	133	45	Not enough job opportunities in the area	11	
			I have Section 8; worry landlord will stop accepting it	10	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	142	75			
Single parent (no other adults)	107	61			
Single parent + other adults	15	9			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	66	34	Household includes a member with a disability	79	37
Medium household (3-4 people)	85	42			
Large household (5+ people)	38	24			

Figure D-23.
Snapshot of Black/African American Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	47	4	I want to buy a house, can't afford the down payer	35	
Renter	832	66	I worry about my rent going up more than I can affo	30	
Staying with friends/family	281	22	My home isn't big enough for my family members	29	
Precariously housed/homeless	102	8	I struggle to pay my rent/mortgage	25	
			High crime in my neighborhood	25	
VOUCHER/HOUSING SUBSIDY	#	%	I have bad/rude/loud neighbors	20	
Voucher household	321	25	I am afraid to let my kids play outside	19	
Other housing subsidy	206	16	No/few grocery stores stores in the area	18	
No housing subsidy	740	58	Can't find a place to rent due to credit/rental history	17	
			I am homeless/without permanent housing	16	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	926	74			
Single parent (no other adults)	520	44			
Single parent + other adults	276	23			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	396	31	Household includes a member with a	486	38
Medium household (3-4 people)	542	43	disability		
Large household (5+ people)	322	26			

Figure D-24.
Snapshot of Other Minority Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	10	6	I want to buy a house, can't afford the down payer	43	
Renter	92	59	I worry about my rent going up more than I can affo	39	
Staying with friends/family	44	28	I struggle to pay my rent/mortgage	38	
Precariously housed/homeless	11	7	My home isn't big enough for my family members	32	
			High crime in my neighborhood	29	
VOUCHER/HOUSING SUBSIDY	#	%	I am afraid to let my kids play outside	23	
Voucher household	25	16	I can't pay my utilities	22	
Other housing subsidy	18	11	Not enough job opportunities in the area	22	
No housing subsidy	114	73	Can't find a place to rent due to credit/rental history	22	
			My home/apartment is in poor condition	20	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	102	66			
Single parent (no other adults)	48	32			
Single parent + other adults	30	20			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	47	30	Household includes a member with a	78	50
Medium household (3-4 people)	68	44	disability		
Large household (5+ people)	41	26			

Figure D-25.
Snapshot of White Respondents

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	44	16	I struggle to pay my rent/mortgage	37	
Renter	130	47	I worry about my rent going up more than I can affo	34	
Staying with friends/family	80	29	I want to buy a house, can't afford the down payer	29	
Precariously housed/homeless	20	7	My home isn't big enough for my family members	26	
			Can't find a place to rent due to credit/rental history	20	
VOUCHER/HOUSING SUBSIDY	#	%	I am homeless/without permanent housing	17	
Voucher household	16	6	I have bad/rude/loud neighbors	17	
Other housing subsidy	24	9	High crime in my neighborhood	17	
No housing subsidy	235	85	I am afraid I may get evicted	16	
			Inadequate sidewalks, street lights, in neighborhood	16	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	126	46			
Single parent (no other adults)	25	10			
Single parent + other adults	38	15			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	123	45	Household includes a member with a	154	56
Medium household (3-4 people)	106	39	disability		
Large household (5+ people)	45	16			

Figure D-26.
Snapshot of Respondents whose Household Includes a Member with a Disability

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	62	6	I want to buy a house, can't afford the down paymer	35	
Renter	662	64	I worry about my rent going up more than I can affo	33	
Staying with friends/family	244	23	I struggle to pay my rent/mortgage	31	
Precariously housed/homeless	73	7	My home isn't big enough for my family members	27	
			High crime in my neighborhood	24	
VOUCHER/HOUSING SUBSIDY	#	%	I have bad/rude/loud neighbors	21	
Voucher household	229	21	No/few grocery stores stores in the area	20	
Other housing subsidy	157	15	Can't find a place to rent due to credit/rental history	19	
No housing subsidy	656	63	I am homeless/without permanent housing	19	
			Health issues due to home or neighborhood conditio	16	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	709	58			
Single parent (no other adults)	384	43			
Single parent + other adults	199	22			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	305	37	Household includes a member with a	800	100
Medium household (3-4 people)	411	41	disability		
Large household (5+ people)	228	23			

Figure D-27.
Snapshot of Respondents with Children under 18

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	36	3	I want to buy a house, can't afford the down payer	38	
Renter	712	65	My home isn't big enough for my family members	34	
Staying with friends/family	259	24	I worry about my rent going up more than I can affo	28	
Precariously housed/homeless	92	8	I struggle to pay my rent/mortgage	27	
			High crime in my neighborhood	26	
VOUCHER/HOUSING SUBSIDY	#	%	I am afraid to let my kids play outside	24	
Voucher household	284	26	I have bad/rude/loud neighbors	20	
Other housing subsidy	180	16	Poor/low school quality in my neighborhood	19	
No housing subsidy	638	58	Can't find a place to rent due to credit/rental history	18	
			No safe places for children to play outside	18	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	1,102	100			
Single parent (no other adults)	533	51			
Single parent + other adults	293	28			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	202	18	Household includes a member with a	393	36
Medium household (3-4 people)	546	50	disability		
Large household (5+ people)	351	32			

Figure D-28.
Snapshot of Respondents with Large Households

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	14	4	My home isn't big enough for my family members	43	
Renter	172	45	I want to buy a house, can't afford the down paymer	38	
Staying with friends/family	166	43	High crime in my neighborhood	28	
Precariously housed/homeless	30	8	I am homeless/without permanent housing	27	
			I struggle to pay my rent/mortgage	25	
VOUCHER/HOUSING SUBSIDY	#	%	I am afraid to let my kids play outside	22	
Voucher household	75	20	I worry about my rent going up more than I can affo	22	
Other housing subsidy	45	12	Can't find a place to rent due to credit/rental history	21	
No housing subsidy	262	69	I have bad/rude/loud neighbors	20	
			Poor/low school quality in my neighborhood	16	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	352	92			
Single parent (no other adults)	97	27			
Single parent + other adults	147	42			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	-		Household includes a member with a disability	154	40
Medium household (3-4 people)	-				
Large household (5+ people)	382	100			

Figure D-29.
Snapshot of Respondents with Housing Voucher

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	0	0	I want to buy a house, can't afford the down payer	38	
Renter	420	99	I worry about my rent going up more than I can affo	27	
Staying with friends/family	4	1	My home isn't big enough for my family members	21	
Precariously housed/homeless	2	0.5	I have bad/rude/loud neighbors	14	
			I can't get to public transit/bus/light rail easily or safe	12	
VOUCHER/HOUSING SUBSIDY	#	%	Not enough job opportunities in the area	11	
Voucher household	433	100	I can't pay my utilities	10	
Other housing subsidy	-		I have Section 8; worry landlord will stop accepting it	9	
No housing subsidy	-		No/few grocery stores stores in the area	9	
			I am afraid to let my kids play outside	9	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	284	81			
Single parent (no other adults)	249	73			
Single parent + other adults	28	8			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	113	32	Household includes a member with a	171	43
Medium household (3-4 people)	167	47	disability		
Large household (5+ people)	75	21			

Figure D-30.
Snapshot of Respondents with Other Housing Subsidy

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	6	8	High crime in my neighborhood	40	
Renter	254	48	I have bad/rude/loud neighbors	36	
Staying with friends/family	30	33	I worry about my rent going up more than I can affo	33	
Precariously housed/homeless	8	11	I want to buy a house, can't afford the down paymer	32	
			I am afraid to let my kids play outside	32	
VOUCHER/HOUSING SUBSIDY	#	%	My home isn't big enough for my family members	30	
Voucher household	-		No safe places for children to play outside	27	
Other housing subsidy	301	100	No/few grocery stores stores in the area	21	
No housing subsidy	-		Poor/low school quality in my neighborhood	21	
			Buildings in my neighborhood are in poor condition	19	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	180	74			
Single parent (no other adults)	125	53			
Single parent + other adults	31	13			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	89	37	Household includes a member with a	122	44
Medium household (3-4 people)	109	45	disability		
Large household (5+ people)	45	19			

Figure D-31.
Snapshot of Respondents with No Housing Subsidy

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	109	8	I struggle to pay my rent/mortgage	25	
Renter	689	48	I want to buy a house, can't afford the down payment	22	
Staying with friends/family	481	33	I worry about my rent going up more than I can afford	22	
Precariously housed/homeless	161	11	My home isn't big enough for my family members	20	
			High crime in my neighborhood	17	
VOUCHER/HOUSING SUBSIDY	#	%	Can't find a place to rent due to credit/rental history	16	
Voucher household	-		I am homeless/without permanent housing	15	
Other housing subsidy	-		I am afraid to let my kids play outside	12	
No housing subsidy	2,055	100	I have bad/rude/loud neighbors	11	
			No/few grocery stores in the area	11	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	638	62			
Single parent (no other adults)	201	21			
Single parent + other adults	268	29			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	352	34	Household includes a member with a disability	507	44
Medium household (3-4 people)	410	40			
Large household (5+ people)	262	26			

Figure D-32.
Snapshot of Respondents Staying with Friends/Family

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	-		My home isn't big enough for my family members	37	
Renter	-		I am homeless/without permanent housing	35	
Staying with friends/family	515	100	I struggle to pay my rent/mortgage	27	
Precariously housed/homeless	-		I want to buy a house, can't afford the down payer	26	
			High crime in my neighborhood	25	
VOUCHER/HOUSING SUBSIDY	#	%	Can't find a place to rent due to credit/rental history	22	
Voucher household	4	1	I worry about my rent going up more than I can afford	19	
Other housing subsidy	30	6	I am afraid to let my kids play outside	17	
No housing subsidy	481	93	Not enough job opportunities in the area	16	
			Poor/low school quality in my neighborhood	15	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	259	68			
Single parent (no other adults)	12	3			
Single parent + other adults	185	53			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	65	40	Household includes a member with a	194	44
Medium household (3-4 people)	150	36	disability		
Large household (5+ people)	166	25			

Figure D-33.
Snapshot of Respondents who are Precariously Housed/Homeless

HOUSING SITUATION	#	%	TOP 10 HOUSING CHALLENGES	%	
Homeowner	-		I am homeless/without permanent housing	75	
Renter	-		Can't find a place to rent due to credit/rental history	31	
Staying with friends/family	-		High crime in my neighborhood	23	
Precariously housed/homeless	171	100	I struggle to pay my rent/mortgage	22	
			My home isn't big enough for my family members	19	
VOUCHER/HOUSING SUBSIDY	#	%	Not enough job opportunities in the area	19	
Voucher household	2	1	I am afraid to let my kids play outside	19	
Other housing subsidy	8	5	No/few grocery stores stores in the area	18	
No housing subsidy	161	94	I want to buy a house, can't afford the down payer	16	
			Health issues due to home or neighborhood conditio	16	
HOUSEHOLDS WITH CHILDREN	#	%			
Children under 18 in home	92	72			
Single parent (no other adults)	28	30			
Single parent + other adults	26	28			
HOUSEHOLD SIZE	#	%	DISABILITY	#	%
Small household (1-2 people)	48	40	Household includes a member with a	72	50
Medium household (3-4 people)	43	36	disability		
Large household (5+ people)	30	25			

APPENDIX E.

RENTAL GAPS BY HOUSEHOLD SIZE

APPENDIX E.

Rental Gaps by Household Size

This Appendix contains a supplemental rental gaps analysis that was conducted to examine potential mismatches between unit size and household size. It was conducted for the participating jurisdictions by Root Policy Research to support the analysis in the 2020 Baltimore Regional Analysis of Impediments to Fair Housing Choice (AI). It has utility beyond the AI and can inform broader housing planning.

A new, 2019, study by the Joint Center for Housing Studies at Harvard examined the rental gap for family households in metropolitan areas throughout the U.S.¹ Based on their research, the authors of the study advocate for increasing the supply of affordable multifamily rentals in suburban areas, not only as a way to remain competitive in a period of growing “back to the city” interest among young people, but also to attract a competitive workforce, improve families’ health and well-being, and reduce environmental impacts: *“...providing more family-sized rentals at different price points is an important means of making more widely available the amenities enjoyed by higher-opportunity communities.”*

For this study, a similar analysis was conducted for the jurisdictions participating in the AI and for the region overall, although we did not restrict our analysis to families with children. The goal was to provide a more precise and updated picture of the overall shortage of rental by unit size/bedrooms relative to household size.

The following figures present, for each jurisdiction and the region overall, the current (2017) rental gap by median family income (MFI) and unit size. Negative numbers indicate a shortage of rental units relative to the number of households that could occupy those units, assuming two persons per bedroom.

Positive numbers could indicate a number of market dynamics and is likely a combination of these:

1. The market may be oversupplying units;
2. The “oversupplied” units may actually be appropriately occupied by families who need them, but are not reflected in this analysis. For example, a 3- or 4-person household with both an adolescent boy and girl would need a 3-bedroom unit, but this analysis would show them needing only 2 bedrooms. Similarly, a single adult

¹ https://www.jchs.harvard.edu/sites/default/files/harvard_jchs_family_sized_rental_housing_2019.pdf

with a disability requiring a live-in aide would need a 2-bedroom unit, whereas this analysis would show them only needing 1 bedroom;

3. The opposite dynamic might be true: Larger-sized units may be occupied by households that do not really need them. This analysis shows a substantial portion of 3-bedroom units— often even a majority—are occupied by households without children. This likely puts those households far below the “2 people per bedroom” standard, and would make those units unavailable for families with children;
4. Low income households are likely filling some of these units by “renting up” to find housing, leaving them cost burdened; and
5. Higher income households may be “renting down” to save money.

With the above caveats, shortages shown in this analysis by unit size are for studio, 1-, and 2-bedroom units affordable to households earning less than 30 percent of the MFI. Above this level, the private market begins to accommodate needs—yet, the inability for households to come up with security deposits and to meet credit history and background check requirements creates barriers to access that are not evident in data alone.

Regionwide, we estimate a shortage of 30,000 studio and 1-bedroom units and a shortage of 13,000 2-bedroom units. These units rent between \$479 per month (studio) to \$684 per month (2-bedroom). The households needing these units are a mix of low income single households (studio gap); two-adult households (studio gap); two-adult households with children (2-bedroom gap) and single parent households (1- and 2-bedroom gap). For the 2-bedroom units, the gap is entirely attributable to a shortage of affordable units for families with children.

The small gap for 3-bedroom units is partially explained by the region’s bifurcated market and partially explained by the relatively small number of large households who need 3-bedroom units. The gaps model compares who is living in each county/city with the availability of units in that county/city. Rent prices are higher in the suburban areas of the region, creating a barrier to entry, particularly for low income, large households; as such, if large households have not been able to enter the suburban market due to high prices, the model will not indicate a need. Indeed, the City of Baltimore provides 56 percent of the region’s affordable 3-bedroom units compared to 36 percent of all rental units.

In addition, compared to smaller-sized households—3-bedroom units accommodate household sizes of 5 persons and more—large households are a smaller segment of the market overall. This is evidenced in both HUD’s disproportionate needs tables and the survey that was conducted for this AI, in which 20 percent of low income respondents with needs are large households v. 80 percent who are smaller households.

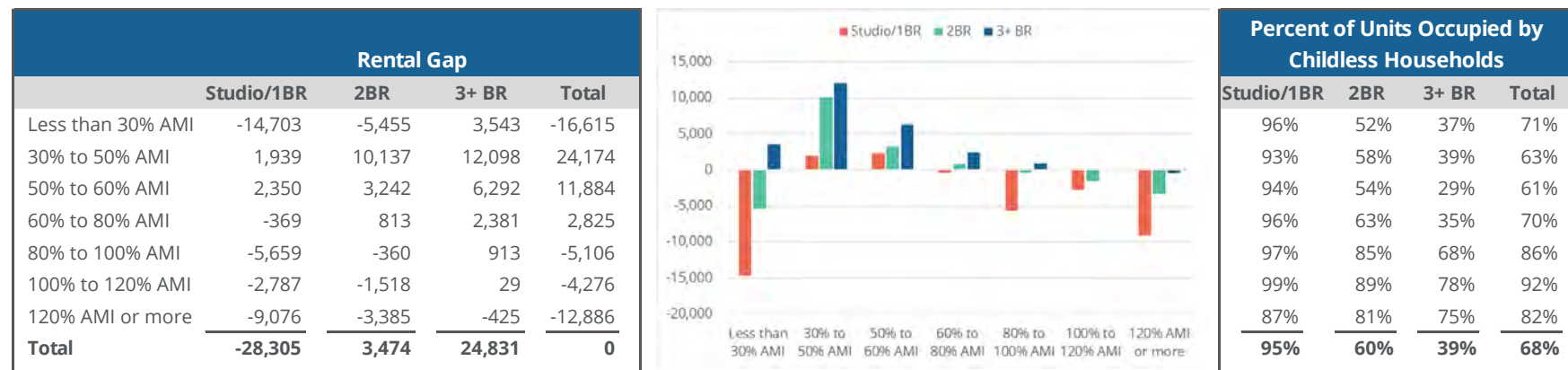
The tables to the right of the gaps graphics show the proportion of units at various sizes occupied by childless households. The tables demonstrate the challenges that families with children (who need larger units) face in finding affordable rental units. These families are actively competing with childless households in the rental market who, on average, are consuming more than half of 2-bedroom and one-third of 3-bedroom units.

For most jurisdictions, based on this analysis, 2- and 3-bedroom units renting between \$1,000 and \$2,000 are easiest to find in the market. However, access can be comprised by the above caveats, as well as high application fees, large first- and last-months' rent and security deposits, landlord unwillingness to accept Housing Choice Vouchers, and strict credit history and background check requirements.

Figure E-1.
Rental Gaps by Bedroom, Anne Arundel County, 2017



Figure E-2.
Rental Gaps by Bedroom, Baltimore City, 2017



Note: Income by AMI and affordability by bedroom both account for household size.

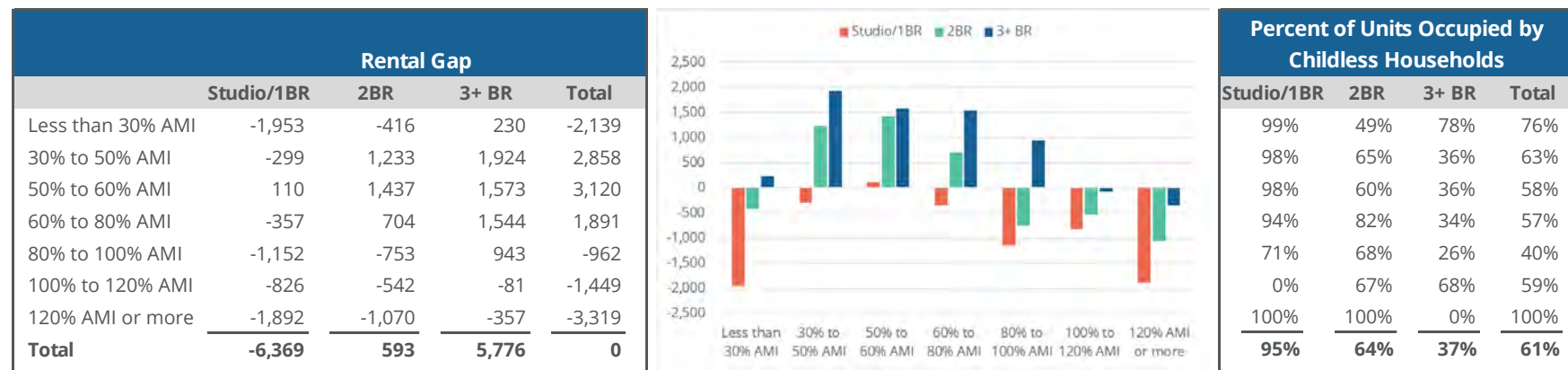
Bedrooms needed assumes 2 people per bedroom unless the household is a single parent and one child in which case we assume two bedrooms (one for child and one for parent).

Source: 2017 ACS data (IPUMS) and corresponding 2017 AMI.

Figure E-3.
Rental Gaps by Bedroom, Baltimore County, 2017



Figure E-4.
Rental Gaps by Bedroom, Harford County, 2017



Note: Income by AMI and affordability by bedroom both account for household size.

Bedrooms needed assumes 2 people per bedroom unless the household is a single parent and one child in which case we assume two bedrooms (one for child and one for parent).

Source: 2017 ACS data (IPUMS) and corresponding 2017 AMI.

Figure E-5.
Rental Gaps by Bedroom, Howard County, 2017



Figure E-6.
Rental Gaps by Bedroom, Baltimore Region, 2017



Note: Income by AMI and affordability by bedroom both account for household size.

Bedrooms needed assumes 2 people per bedroom unless the household is a single parent and one child in which case we assume two bedrooms (one for child and one for parent).

Source: 2017 ACS data (IPUMS) and corresponding 2017 AMI.

The figure below shows the affordability ranges used in the analysis by bedroom and family size.

Figure E-7.
Affordable Monthly Rent by Income Range and Family Size, 2017

MFI Level	Persons in Family							
	1	2	3	4	5	6	7	8
30%	\$479	\$548	\$616	\$684	\$739	\$824	\$929	\$1,033
50%	\$798	\$911	\$1,025	\$1,139	\$1,230	\$1,321	\$1,413	\$1,504
60%	\$957	\$1,094	\$1,230	\$1,367	\$1,476	\$1,586	\$1,695	\$1,805
80%	\$1,190	\$1,360	\$1,530	\$1,700	\$1,836	\$1,973	\$2,109	\$2,245
100%	\$1,595	\$1,823	\$2,050	\$2,278	\$2,460	\$2,643	\$2,825	\$3,008
120%	\$1,914	\$2,187	\$2,460	\$2,733	\$2,952	\$3,171	\$3,390	\$3,609

Source: Root Policy Research based on HUD MFI levels.

APPENDIX F.

PUBLIC COMMENT SUMMARY AND RESPONSE

APPENDIX F.

Public Comment Summary and Response

Comment	Commenter	Response
Region: Transportation		
A broader array of transportation options are needed for the region to advance equity in access to opportunity.	Mike Dye (former chair of Anne Arundel Human Relations Commission)	We agree. That is why we included Regional Action Items #13 & 14, addressing public transit access to suburban job centers and alternatives to public transit, such as affordable car ownership, Lyft, and the like.
Region: People with Disabilities		
Discussion in Section II, Assessment of Past Goals and Action, Action Step d ii, does not explain what has been done to address the unmet need for affordable, accessible housing for persons with mobility or sensory impairments.	Chelsea Hayman, MD Department of Disabilities	We have added language in this section to describe more specifically the progress we have made so far on this goal.
People with disabilities are challenged by both affordability and accessibility. The AI should include actions that will address both. This may be providing rental assistance for accessible market rate units, as well as increasing	Chelsea Hayman, MD Department of Disabilities	One of our Regional Action Items involves making better connections for persons with disabilities to units that do exist through Maryland DHCD's Md. Housing Search online service. We have clarified that we will be urging DHCD to more effectively and automatically populate features in listed units that are required

accessibility in affordable developments through new construction, reasonable accommodations, and home modifications.		by the Fair Housing Act and Section 504 of the Rehabilitation Act of 1973. In addition, our AI now lists in Sections II and VII programs that local jurisdictions and PHAs have been using and will continue to use moving forward to make additional housing opportunities available to people with disabilities.
In Section II, measure of progress for action item iv (page 9) is inconsistent with the intent of the action item. Has the information on the Md. Housing Search site about accessible features of a unit/property listed improved? I don't believe BMC has had much luck in getting DHCD to make their recommended changes and this should be noted as unfinished. It still needs to happen.	Chelsea Hayman, MD Department of Disabilities	We have added detail to this section on efforts to improve information on Md. Housing Search regarding accessibility features of listed properties and have changed this action step status to "In Progress." We have also added detail to Regional Action Step #20 to make it clear that we will continue to advocate for improved information on accessibility features of rental homes listed on Md. Housing Search.
The items below should be added to the Disability and Access section: 1. Add number of people with disabilities living in R/ECAPs.	Chelsea Hayman, MD Department of Disabilities	1. We have added analysis on pp. 15-16 of Section VII that persons of all ages with disabilities, although more prominently children and working-age adults, are more likely than the general population to live in R/ECAPs. Figure VI-5 in Section VI indicates that, for most types of publicly assisted housing, the share of residents who live in R/ECAPs and also have a disability is similar to the share of residents living outside R/ECAPs who have a disability. For Other Multifamily Housing (mostly senior housing), the share of residents with a disability is much higher inside R/ECAPs than outside of them, but the sample size of total Other Multifamily units in R/ECAPs – 82 out of 2,764 – is very small.

2. Identify sizes of units needed by population with disabilities. 3. Address number of people with disabilities residing in institutions, nursing facilities, group homes v. living with family or independent units dispersed within the community. 4. Would be useful to describe processes for requesting reasonable accommodations and accessibility modifications and barriers in accessing government facilities, public infrastructure, transportation, proficient schools, educational programs and jobs. 5. Add discussion of programs available to persons with disabilities at the PHA and state level. 6. Would be beneficial to examine in more detail how to improve regional transit connectivity to services needed by persons with disabilities (identified as a barrier in the survey).		2. We do not have information on size units needed by population with disabilities. We found it very difficult to determine size units needed in general. There are many variations in family structure that influence the size unit needed. We have added an analysis conducted by Root Policy Research as Appendix E of the final AI. 3. We have added language to page 18 of Section VII sharing that census data provide a limited picture of integration and segregation patterns for people with disabilities. We have included additional information there from our resident survey about barriers to living in integrated environments. 4. It is not possible to list every agency's process for requesting reasonable accommodations and accessibility modifications, but we have added language at the end of Section VII that generally describes those processes. 5. We have added a list of programs for persons with disabilities at the PHA level at the end of Section VII. 6. As discussed in Section IV, effective transit connectivity – for people both with and without disabilities – is largely a matter of resources decided at the State level. We have had and will continue have the opportunity to be involved in the Central Maryland Regional Transportation Plan going forward and have added language to that effect to the AI.
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Recommendations for modifying the Fair Housing Goals and Priorities: 1. High impact regional action items make no mention of the actions that will ensure people with disabilities are beneficiaries of the actions (the AI notes they are disproportionately impacted by lack of deeply affordable rental units and public subsidies). 2. Amend high-impact action No. 3 to read: Expanding affordable housing in high opportunity areas. Advocating for criteria in the Low Income Housing Tax Credit (LIHTC) program that increases affordable rental stock in high opportunity areas, catalyzes revitalization in areas that have experienced historic disinvestment, <i>and increases/preserves accessible and affordable one-bedroom rental housing for persons with disabilities in areas with access to public transportation and paratransit.</i> 3. The chart creates a separate heading, <i>"Expand fair housing for persons with disabilities"</i> and lists three items. In our view, all of the items in the chart should be expanding fair housing for persons with disabilities and all protected classes. It is not solely the responsibility of the PHAs to	Chelsea Hayman, MD Department of Disabilities	1. We have added language to the high impact regional action items to be clearer that we expect them to benefit all protected classes, including people with disabilities. 2. We have added language to this and other high impact regional action items to be clearer that we expect them to benefit all protected classes, including people with disabilities. 3. We have removed this heading and included the actions in other appropriate sections to make it clearer that, unless specified in the action step, all steps apply to all protected classes, including persons with disabilities.
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address fair housing for people with disabilities. 4. The regional partners should also make it a priority to continue to pursue mainstream vouchers and consider local housing policies and programs to increase affordability and accessibility for persons with disabilities, such as Howard County's recently enacted "Disability Income Housing Unit" option. 5. Action item 5 will drive awards of the tax credits to opportunity areas with limited public transportation options. 6. Will action items 15 and 16 include addressing transportation needs of persons with disabilities who cannot drive?		4. Local housing policies are addressed in the local action steps sections, as are approaches to applying for mainstream vouchers. 5. This seems to refer to item 3. Unfortunately the discriminatory federal housing policies of the 20th century coincided with the rise of the automobile and massive federal subsidies for constructing the interstate highway system. As a result, significant metropolitan opportunity is built into lower density parts of our region that are extremely difficult to serve with high-frequency transit. We will continue to work to link opportunity and transit access, but limiting LIHTC award to areas with high frequency transit would significantly limit access to the economic opportunity of the region. 6. Yes, and we have made that clear in those action steps.
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Region: Public Comment and Stakeholder Consultation		
Public comment period should have been extended to May 31 given COVID-19 crisis. As such, the comments submitted are abridged; commenters reserve right to submit additional comments.	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	We have all been struggling with the unanticipated needs during the COVID-19 crisis. This process is already significantly delayed, and, with fiscal year 2021 upon us, we felt it important to move forward. We will continue to work with stakeholders on implementation, adjusting as we go, as we have since our last AI in 2012.
Community consultation for AI was inadequate: 1. Jurisdictional meetings were poorly advertised and sparsely attended. 2. Stakeholder Work Group meetings lacked discussions of implications of data and solutions. 3. AI lists organizations in Work Group yet they were not allowed meaningful consultation regarding the Action Steps.	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	1. Jurisdictions did hold several well-attended stakeholder sessions. We have learned a lot from this process and can always improve our outreach. 2. We held 11 two-hour Stakeholder Work Group meetings through this process. We shared some interpretation of data, were careful to leave time for discussion and alternative views each time, and even turned over some Work Group time to advocates to share views on enforcement. 3. Five of the 11 Work Group meetings were devoted to discussion of Action Steps.
Region: AI data		
Gaps in data exist in: 1. Number of units (assisted and unassisted) by bedroom size in jurisdictions and region is	Barbara Samuels, ACLU of Maryland; Homeless Persons	1. We have included, as Appendix E, a gap analysis by bedroom size conducted by Root Policy Research, using a similar methodology as the 2019 Harvard Joint Center gap study of affordable and available family housing. That analysis, which, unlike the Harvard study, is not limited to

critical to understand discrimination against families with children. 2. Updated data on LIHTC occupancy (VI-4) are critical to understanding impact of LIHTC location on segregated occupancy and access for voucher holders. AI should present best data available from the state and identify state's failure to keep reliable data as a barrier. 3. Data on segregation and racial equity in relation to health disparities and outcomes. 4. Educational data from Department of Education for each school district and school and from Kirwan Commission study on school finance formula.	Representation Project; Public Justice Center	families with children, points to a shortage of units up to 2 bedrooms for families earning less than 30% of area median income (AMI). At more moderate incomes, the analysis shows mostly surpluses in larger size units, but this analysis has the same difficulty pinpointing appropriate unit size as the Harvard study, which is why we included it only as an appendix. 2. We have noted the lack of data on LIHTC occupancy by race in Section VI. We have also included it as a barrier in Section X and have added an action step of urging DHCD to make that data readily available by the end of FY 2022. 3. The AI includes the data presented and discussed during the AI creation process with the Stakeholder Work Group. 4. The AI already includes data for each school district and a discussion of the Kirwan Commission. Data for each school would be overwhelming for this document, which is already very long.
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Region: AI Action Items that are Missing or Inadequate		
Fair housing action items omissions: - Overall, action items are weaker than those in 2012 AI and well short of 2014 Regional Housing Plan recommendations. - Action steps fail to address discrimination against families with children. - Action steps fail to address disparities in health and well-being resulting from region's unequal conditions in housing, education, access to healthy food, health care, recreation, job access. - Action items fail to address disparities in access to educational opportunity. - Action items fail to address the gaps in fair share distribution of affordable housing. - Submission of an application for the Mobility Demonstration Program should be more than "explore." This is one of the weakest areas in action steps.	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	- We disagree that these action items are weaker than the 2012 action items. We have always been clear that the 2014 Plan was an aspirational document, and we believe we have made significant progress on a few of the action items from that plan. In contrast, we see the Goals and Strategies in this document as a road map for action. - The current Qualified Allocation Plan contains significant incentives for larger-unit family housing, as does our Regional Project-Based Voucher Program. - Our action steps address segregated housing patterns in the Baltimore region, need for revitalization of historically disinvested areas, and homeownership-related wealth disparities. Those factors are at the root of many of the disparities cited in this comment. - Our action items address the segregated housing patterns at the root of education disparities and also seek to improve communication and cooperation between housing agencies and school systems to address these disparities. - This Action Plan does address gaps in distribution of affordable housing, most notably in advocacy for changes in the Maryland QAP, which we have already carried out. - We see the merit in a regional counseling program and will seriously consider applying. We look forward to seeing the

7. Actions to increase homeownership opportunities for underrepresented households are missing from the action plan despite clear and wide racial disparities in homeownership.		Mobility Demonstration Notice when HUD releases it, hopefully in June. 7. We have edited Regional Action Step 13 to commit us to developing specific action steps in the coming fiscal year. We look forward to working with stakeholders to do that.
Region: Recommendations for Goals and Action Items		
Recommendations for modifying the Fair Housing Goals and Priorities: - Commend BMC and work group for role on state QAP. This is a strong area of AI due to specific action item metrics . - Suggested modification: target should be higher in light of state's capacity and severe lack of family affordable housing. - Create Regional Affordable Housing Fund; if Baltimore City can create a trust fund, wealthier suburban jurisdictions can too. - BMC should provide enhanced technical assistance to local jurisdictions for completion of new housing elements and best practices/solutions to address housing needs including inclusionary zoning. This would reduce duplicated efforts.	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	65% of Baltimore-area units being family units in opportunity areas is already the most ambitious target we are aware of. We need to see if we can be successful and what the impact is before revisiting. - This is up to each jurisdiction. - BMC would need additional resources and staffing capacity to play this role.

4. BMC should conduct a regionwide examination of exclusionary zoning and other regulatory barriers that suppress production of multifamily housing and recommendations for implementing alternatives (Regional Housing Plan Objective 1.e.). Areas of focus could include: expanding PFAs within 5 miles of existing or future transportation envelopes; drafting legislation to abolish single family zoning within PFAs and/or to create an affordable housing zoning overlay. 5. Region and jurisdictions should convene school, transportation, disability, health, and homeless services officials to train to conduct fair housing/environmental justice impact assessments on proposed public policies, budgets, and projects through a racial equity lens. 6. Region and jurisdictions should convene regional school, planning and housing officials to consider best practices to ameliorate effects of housing segregation on school segregation. 7. Region and jurisdictions should convene executives of hospitals and health care chains to collaborate on Community Needs Assessments and Community Benefit		4. Section VIII of this AI is a region-wide examination of possible local zoning barriers, and some local governments in the region have committed to considering changes to their zoning ordinances. 5. We have added an action step related to peer learning on this topic to the regional action plan. 6. Regional Action Step 17 already commits BMC to facilitate 3-5 local coordination meetings. We have considered larger regional meetings, and we believe local meetings would be more effective, potentially leading to coordinated action. Any such action would be completely at the discretion of local governments and boards of education. 7. We have added an action step of working with the Community Development Network of Maryland to convene at least one meeting regarding segregation, housing and health disparities in 2021.
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allocations that address segregation, housing, and health disparities. 8. Region should engage with DHCD to improve affirmative marketing. 9. Need action items to address lack of integrated living settings for persons with disabilities. 10. Eliminate incentives in the QAP for segregated/congregate care housing for persons with disabilities. 11. Only support integrated housing/vouchers in scattered sites or that consists of no more than 10-25% of units in a development. 12. Develop a siting policy for PSH that furthers integration. 13. Create local voucher and PSH programs.		8. We have edited Regional Action Step 18 to make it clearer that we will engage with Maryland DHCD to improve affirmative marketing. 9. The PHAs and housing agencies in the region are providing, and intend to continue to provide, integrated housing opportunities for persons with disabilities, primarily through voucher programs including but not limited to the regular voucher program, Mainstream vouchers, NEDs category I and II and Maryland's Bridge program. 10. We believe there are substantial incentives in the current QAP for integrated housing for people with disabilities. The Olmstead standard does not mean that housing largely for people with disabilities is never appropriate. 11. We believe that mandating these percentages exclusively is not appropriate or called for by law. 12. The PHAs and other housing agencies around the region currently support substantial permanent supportive housing in integrated settings. 13. Local voucher and PSH programs are at the discretion of local governments and public housing authorities.
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PHAs must add the following to the action items: 1) Adopt concrete measures in administration of HCV program including regionwide SAFMR standards; 2) Allow cross-jurisdictional boundary use for vouchers; 3) Implement priorities/set asides for families with children; 4) Implement a Regional Mobility Program; 5) Submit an application for Baltimore Region in response to HUD NOFA on Housing Mobility Demonstration Program	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	1) Adopting small-area fair market rents (SAFMRs) is up to each public housing authority. Some are exploring or planning to adopt them. 2) We believe that our actions since 2013 in adjusting criminal background and income verification policies, along with the educational materials we have produced, have resulted in progress so far. The survey we will conduct in FY21 should indicate if there is still a problem. 3) HUD and local public housing authorities have been moving away from using set-asides to distort the allocation of vouchers to households who apply. Thus, many PHAs in the region simply award vouchers by date and time of application or have a mechanism whereby vouchers are allocated in proportion to a protected class's proportion of the waiting list. 4) We are considering this as part of the HUD Mobility Demonstration Program. 5) We have indicated that we see the value in a regional counseling program, and we are looking forward to seeing the Notice when HUD releases it, hopefully in June.
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Engage with Maryland DHCD and affordable housing industry to improve affirmative marketing: 1) Monitor implementation of requirement that LIHTC owners enter into MOUs with HCV administrators and mobility programs and track utilization of HCVs in LIHTC properties. 2) Continue to work with Maryland DHCD to improve MDHousingSearch.org and affirmative marketing requirements. Encourage PHAs to use MDHousingSearch. 3) Work with fair housing organizations and HUD FHEO to convene affirmative marketing training for the affordable housing industry as well as state and local agencies involved in the financing and/or development of affordable housing. 4) Support state and/or local legislation to eliminate discriminatory tenant screening policies/practices, e.g.: a. Prohibit criminal record screening by landlords by adding people with criminal records as a protected class. b. Reduce or eliminate tenant screening criteria that has a		1) We have added this to the Metrics and Milestones column of our regional Md. Housing Search action item. It is our hope that a well-functioning Md. Housing Search can ultimately be a more efficient way of accomplishing the goal of the current MOU requirement. 2) This is already one of our regional action items. 3) We have added this as an action step, including the Maryland Department of Housing and Community Development (DHCD) as a partner. 4) Our responses are: a. Our regional Action Plan includes conducting a literature search on this topic to inform any future action. b. We have begun to address tenant screening criteria through the request for proposals for our Baltimore Regional Project-Based Voucher
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disparate impact on Black and Brown people (minimum income, credit scores, prior evictions, criminal record).		Program, using the Baltimore Regional Housing Partnership's criminal background standard. Based on this experience, we can discuss possible future action with stakeholders in the Housing Committee.
Baltimore City		
Baltimore City Office of Equity and Civil Rights (OECR) should have been consulted in the AI	Lauren Jackson, Baltimore Community Relations Commission	The Baltimore City portion of Section X of the <i>2020 Analysis of Impediments to Fair Housing in the Baltimore Region</i> has been expanded with the addition of ten new action steps based on comments from, and subsequent consultations with, the Baltimore City Office of Equity and Civil Rights (OECR).
AI should report 225% increase in housing discrimination and complaints since OECR received first grant in 2019—a testament to OECR's work—as well as OECR's activities	Lauren Jackson, Baltimore Community Relations Commission	The ten new action steps added to the Baltimore City portion of Section X of the <i>2020 Analysis of Impediments to Fair Housing in the Baltimore Region</i> based on comments from, and subsequent consultations with, the Baltimore City OECR acknowledge the increase in housing discrimination complaints filed with the OECR since 2019.
OECR should have a greater role in the city's Consolidated Plan, and regional AI and build stronger relationships with the city's PHA, planning department, department of housing/community development, and housing advocates. These lack of relationships are an impediment	Lauren Jackson, Baltimore Community Relations Commission	The ten new action steps added to the Baltimore City portion of Section X of the <i>2020 Analysis of Impediments to Fair Housing in the Baltimore Region</i> based on comments from, and subsequent consultations with, the Baltimore City OECR address these comments.

Action steps should include OECR securing funds and garnering citywide and regional support for fair housing education and compliance e. Request that attached OECR action plan become part of the AI	Lauren Jackson, Baltimore Community Relations Commission	The ten new action steps added to the Baltimore City portion of Section X of the <i>2020 Analysis of Impediments to Fair Housing in the Baltimore Region</i> based on comments from, and subsequent consultations with, the Baltimore City OECR address these comments.
City action steps fail to incorporate some of the language in DHCD's framework for community development ("A New Era of Neighborhood Investment") which verbalizes a commitment to increasing affordable housing in community of choice and the need to avoid overconcentration of affordable housing, City action steps fail to include a balanced approach to its duty to AFFH—to the contrary, city DHCD documents say that 90% of funding is directed to Black neighborhoods	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	Contrary to this comment, the Baltimore City AI action steps do establish a diverse and balanced set of goals that include supporting affordable housing development in areas of opportunity while also promoting development in areas that have suffered years of disinvestment and need such assistance if they are to be revitalized. Based on these comments, the City has expanded, in the metrics and milestones action steps section, its discussion of where new rental housing will be located. It has also added language that explicitly acknowledges the need to avoid overconcentration of affordable rental housing.
City action steps need to include goals and timelines for developing affordable rentals in opportunity areas even via inclusionary zoning	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	The City has added goal language clarifying that a minimum of at least half of the 1,250 new rental units it anticipates will be built with City support in the five years covered by this AI will be in opportunity areas.
Draft AI does not incorporated the city's plan to reform inclusionary housing laws	Barbara Samuels, ACLU	The City has added an action step on reform of the Inclusionary Housing Law.

	of Maryland; Homeless Persons Representation Project; Public Justice Center	
Implementation and enforcement of SOI (as part of HOME Act) is not mentioned	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	Action Steps concerning promotion, testing and enforcement of the Source of Income Act have been added in several places to the Baltimore City action steps portion of the Regional AI.
Action steps should commit the city and HABC to its partnership with the BRHP and should include actions to expand search assistance and mobility services	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	The Actions Steps have been amended to include the Healthy Opportunities Program (HOP"). HABC is partnering with the Baltimore City Health Department, BRHP and other local organizations to implement HOP, which will be a mobility program that will initially assist 50 families. Housing and health-care providers will collaborate to provide stable, affordable and healthy housing in opportunity areas with the goal of improving participants' health outcomes and overall quality of life. HABC will work with its partners to identify families with children who are already in the Housing Choice Voucher Program ("HCVP") in which one or more family member has a medical condition, such as asthma, that is exacerbated by environmental factors. Participating families will receive mobility counseling, which will include identifying a healthy environment based on the participants' needs. The mobility counseling may include higher

		payment standards security deposit/first month's rent assistance. Post move assistance for the 12 months following the move will also be provided.
Fund an organization on the Oak Park model to affirmatively market, promote, and advocate for the interests of integrated neighborhoods across the region (Regional Housing Plan Objective 2.a., b)	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	Baltimore City is unable, by itself, to support an Oak Park model advocacy model for the entire region. The City has identified the Oak Park model as one of number of strategies that will be considered for implementation in integrated City neighborhoods in consultation with the persons who live there.
Maintain and improve high quality infrastructure, especially schools, to send positive messages to the market about these neighborhoods. (Regional Housing Plan Objective 2.c)	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	The action step pertaining to support for integrated neighborhoods has been amended to identify, as a goal, improvements to the physical and social infrastructure in Baltimore's integrated neighborhoods.
Preserve and renovate affordable rental housing in these integrated neighborhoods, but promote affordable homeownership and minimize the siting of additional affordable rental housing developments in diverse or predominantly Black middle-class neighborhoods unless/until there are comparable levels of affordable rental housing in middle class white neighborhoods. (Regional Housing Plan Objective 2.f)	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	The City has identified housing counseling and homeownership assistance as activities that should be considered in the community-based design process that will develop specific strategies for integrated neighborhoods. The relevant AI action step has been amended to reflect this change. The city-wide AI goals of preserving existing subsidized rental housing and not adding new affordable rental housing to areas which already have concentrations of such housing will apply to these areas as well.

Utilize a regional loan fund (also proposed) to promote homeownership and affirmatively market homes to maintain a strong and diverse demand for integrated neighborhoods. (Regional Housing Plan Objective 2.b)	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	Should such a loan fund be established, the City would use it in the subject areas.
Provide resources for housing counseling targeted to these neighborhoods, including foreclosure prevention and housing search assistance for HCV-holders and other renters. (Regional Housing Plan Objective 2.d) Offer housing mobility options for families with children who wish to move to different neighborhoods (Regional Housing Plan Objective 4.b. and d)	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	The City has identified these specific strategies - housing counseling, replication of an Oak Park like program - as ones that should be considered in the community-based design process that develop specific strategies. Until the community-based design process has been completed, the City will not commit to specific strategies for these areas.
Where residents are living in a block targeted for whole block demolition, offer a "house for a house" option that enables those who wish to stay with an option to move a rehabilitated home in a part of the neighborhood where the urban fabric is relatively intact. (Regional Housing Plan Objective 4.d.) Do not otherwise target neighborhoods that are not undergoing comprehensive redevelopment,	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	The City, as part of its relocation process, generally always offers residents the option of remaining in their neighborhood if that is their choice. However, the relocation process is complex and the geographies in which it takes place variable, such that the City is unwilling to make a blanket house for a house option an action step in the AI. The creation of rental housing action step notes that production of newly subsidized affordable rental housing will occur in opportunity areas or non-opportunity areas where development

and already have concentrations of subsidized housing, for additional stand-alone affordable housing development. (Regional Housing Plan Objective 5)		is of a breadth and scale as to be transformative and the City will not otherwise support projects that concentrate affordable rental housing.
Support community-driven planning for comprehensive neighborhood development without displacement through community land trusts and other permanently affordable, shared equity housing. Help distressed communities in putting together transformative and comprehensive revitalization plans	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	The City's commitment to such actions is explicitly reflected in several Baltimore City AI action steps.
Adopt as a goal the elimination of health disparities between neighborhoods, and the City Health Department's metrics and milestones for measuring progress	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	The establishment of goals, and the specific metrics by which attainment is measured, is the province of the inter-agency working group identified described in one of the AI action steps. This step specifically includes health as one of the objectives that will be integrated into planning and community development projects and initiatives.
Improve public safety and mitigate the harmful impact of discriminatory policing policies found by DOJ and others to exist in Black neighborhoods with high levels of poverty, and against persons with disabilities (specific recommendations are detailed in the public comment letter)	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation	The Baltimore City Police Department and the US DOJ have entered into, and are acting on, a consent decree to address the issues raised by these comments. The City believes the consent decree process, not an AI action step, is the most effective way to achieve these ends.

	Project; Public Justice Center	
Require that any new developments that receive city support are mixed income	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	The City will, before the end of the five-year period covered by this AI, design and implement requirements that all new projects of more than twenty units that receive City financial support have market rate and publicly subsidized units in them. This goal has been added as an AI action step.
Action steps should reflect a multi-sector (cross-departmental) strategy that includes not just housing investment, but comprehensive investment in community schools, libraries, youth activities, infrastructure, green space, small business development, and job creation, with transportation linkages to areas of job growth region-wide City departments, schools, health department, parks and recreation, libraries should be coordinating plan for housing and non-housing plans to improve access to opportunity	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	The City has already identified as an action step goal the establishment of an inter-agency entity to guide community development efforts in a holistic way that transcends matters solely of housing finance. The implementation of this goal will build on the collaborative efforts of the Middle Market Inter-Agency Working Group developed over the past eighteen months, and the block-by-block redevelopment strategies that DHCD and the Planning Department have undertaken over the past year to implement the Neighborhood Framework. It should be noted that these efforts are not limited solely to improving access to opportunity, they are also about creating opportunity. While it is difficult to predict the outcomes of inter-agency collaboration efforts, and the time frame in which they will be delivered, this goal has been amended to reference the above identified ongoing precedents and to identify as attainments at least two major revitalization projects that involve inter-agency coordination and include new or rebuilt schools, community

		recreational facilities and new housing or large scale housing rehabilitation.
Refocus community development strategies on expanding opportunity and improving the quality of life in all distressed neighborhoods, including R/ECAPs, whether or not they will be receiving transformative real estate investment	Barbara Samuels, ACLU of Maryland; Homeless Persons Representation Project; Public Justice Center	Staff in City agencies do, and will continue to, carry out activities in all city neighborhoods aimed at improving the quality of life for residents regardless of the neighborhood's status or if the neighborhood is receiving real estate development investments.
HABC		
Action steps should commit the city and HABC to its partnership with the BRHP and should include actions to expand search assistance and mobility services		HABC will continue its current partnership with BRHP. In addition, HABC and BRHP are collaborating on creating the plan for the implementation of the HOP described above.
As part of regional action steps: 1) Adopt concrete measures in administration of HCV program including regionwide SAFMR standards; 2) Allow cross-jurisdictional boundary use for vouchers; 3) Implement priorities/set asides for families with children;		These issues are addressed in the responses to comments on Regional Action Steps.

4) Implement a Regional Mobility Program;		
5) Respond to HUD NOFA on Housing Mobility Demonstration Program		
Suburban Jurisdictions and Suburban PHAs		
Update PFA designations to provide more opportunities for construction of affordable housing		Our suburban jurisdictions must balance housing development with preservation of Critical Areas, farmland, and other open space. The PFAs were developed with this in mind and each jurisdiction can evaluate during their GDP process.
Anne Arundel County		
Rezone additional land in the county for by-right multifamily zoning (remove conditional use in lower density residential zones)		Anne Arundel County recently implemented workforce housing zoning changes that allow a density increase for the development of affordable workforce housing in lower density residential zones. This removed the Special Exemption requirement that the development be approved by Council. Maintaining a conditional use designation ensures that appropriate modifications are made.
Commit to a timeline for implementation of by-right multifamily zoning in the central Ritchie Highway/I-795 transportation corridor		Anne Arundel County is undergoing a comprehensive planning process for its General Development Plan that involves significant public participation. This plan, to include action steps will be released in the fall.
Include metrics for actions steps		Please refer to Anne Arundel County's Consolidated Plan.

City of Annapolis		
Given the pending civil rights/fair housing lawsuit against the City of Annapolis, action steps should address unhealthy conditions of residents living in public housing; commit local funds to public housing improvements		The City of Annapolis and the Housing Authority of the City of Annapolis (HACA) are defendants in <i>Heaven White, et al. v. City of Annapolis et al.</i> , Civil Action No. 1:19-cv-01442-CCB, filed in the United States District Court for the District of Maryland. The complaint in the matter alleges, among other claims, violations of the Fair Housing Act. The allegations, which are disputed, are a matter of public record. The City is currently conducting rental license inspections on HACA's 712 public housing units to the same standards as all private residential rental properties within the City. Citywide, its inspectors are tasked with inspecting 9,939 rental units under 4,391 licenses. The City has added staff to effect those inspections. In FY2019, the City extended a grant of \$80,000 to HACA to offset licensing fees. The City remains committed to assisting HACA to promote the availability of safe and affordable public housing.
Baltimore County		
Strengthen language to commit to action items v. "explore," "study," "take into consideration"		After review of the public comments the language has been strengthened in Baltimore County's AI Action Plan matrix.
Include metrics and timeframes in the VCA in action steps		The County is not considering addressing this in each individual action item in the AI Action Plan matrix at this time. The County may choose to explore options to do so in the future. However, some metrics and timeframes in the Action Plan matrix may already coincide with relevant items as stated in the Baltimore County Enterprise Strategic Plan 2019 to 2022.

Include action items to remove barriers to multifamily development including NIMBYism, regulatory delays, wide discretion in zoning decisions		It appears evident to The County that the AI Action Plan matrix already addresses these issues.
Harford County		
Action steps are brief, could be enhanced		Harford County has chosen action steps that are realistically achievable and that affirmatively further fair housing by affording access to opportunity to underserved populations.
Howard County		
Action steps are vague and propose little that is new		Action steps are appropriate and specific. For example, changing FMRs and obtaining new funding are both fully executable ideas.
Action steps and AI fail to address school redistricting controversy from summer/fall 2019		School redistricting is not per se a fair housing issue. Rather the lack of better integration in the schools can be seen as evidence of the need for more action to affirmatively further fair housing. CDBG funds will be awarded to the proposed Columbia Housing Center to address racial concentration and inequities in certain school districts.
Action steps should address exclusion of affordable housing in newly developing areas		Downtown Columbia is the largest and most current new development area. The County and the Commission are parties to an agreement to create hundreds of units as part of the development activity, making the area a premier example of a mixed-income community. Based on changes to the County's inclusionary zoning program (MIHU) over the last 3 years, the prior administration's practice of transferring affordable units offsite is no longer allowed. If additional phases of construction are proposed in the Maple Lawn community, the minimum

		percentage of affordable units or MIHUs will be required to be constructed onsite.
Action steps should exempt affordable housing from APFO restrictions		Under current APFO rules, affordable housing can receive an exemption from APFO with the approval of the County Council. An action step could be advocacy for such a change, however, the current Council would be very unlikely to approve the amendment. It is quite possible that any new APFO legislation would eliminate the existing discretionary exemption.