BALTIMORE CITY
DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT

FISCAL YEAR 2025

INCLUSIONARY HOUSING ANNUAL REPORT

Article 13, Section 2B-16 of the City's Inclusionary Housing law requires that DHCD provide an annual report on the Law's requirements.

Background

Inclusionary housing is intended to provide affordable units in market rate projects typically located in neighborhoods that would otherwise not be accessible or affordable.

Baltimore City's Inclusionary Housing Law became effective on July 21, 2024 and can be found in Article 13, Subtitle 2B of the City's Code – Click HERE

Inclusionary Housing requirements apply to projects that:

1. Include 20 or more units
2. Receive a major public subsidy OR Benefit from Significant land use authorization
3. Are newly constructed, substantial rehab or converted from a non-residential housing, and
4. The cost of construction or conversion exceeds $60,000 per unit

Projects must meet all four of the above conditions to make Inclusionary Units available. Qualifying projects are required to make 10% of their units available as Inclusionary Units. Five percent of the units would be affordable to households earning 50% of the area median income and 5% would be available to households earning 60% of the area median income as determined by the U.S. Department of Housing and Urban Development (HUD). The most recent Income Limits for 50% and 60% of AMI can be found in the Appendix.

Inclusionary units are required to be available for a 30-year period beginning when DHCD has issued a Use and Occupancy permit.

Any residential multi-family housing project that applies for a building permit on or after July 21, 2024, must submit an inclusionary housing plan in accordance with Section 2B-22(A) of the law, which can be found HERE. The Plan requires project information, a schedule showing when Inclusionary Units will be leased, a site plan showing where Inclusionary Units will be located, a table indicating the number of units square footage and the maximum affordable rents that will be charged, and a marketing plan describing how units will be marketed to prospective tenants who might not otherwise be aware of the project, leasing criteria, and how prospective tenants will be made aware that the project meets Fair Housing requirements.

Accomplishments

BALTIMORE CITY
DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT

In Fiscal Year 2025, the Inclusionary Housing Program accomplished the following:

1. The Inclusionary Housing Board was sworn in and started meeting in January 2025. The Board commented on 2 approved inclusionary housing plans.
2. DHCD released a dashboard for tracking pipeline projects, exempt projects, and approved projects. See link HERE.
3. The Department posted the second draft of the rules and regulations in June 2025 for public comment.

Inclusionary Housing Annual Report Requirements

Section 2B-16 of the Inclusionary Housing law requires that DHCD submit an annual report that includes the following information:

1. the total number of new affordable units created under this subtitle for that year and cumulatively for moderate, low, very low, and extremely low-income households **(**§ 2B-16 (b)(1))
2. for that year, the percent of new dwelling units created in the City that are affordable units for moderate, low, very low, and extremely low-income households) (§ 2B-16 (b) (2))
3. aggregated annual data provided under § 2B-24{"Annual report - Residential project"} of this subtitle (§ 2B-16 (b) (3) and attach copies the annual reports ...)

The FY2025 Affordable Units

(1) the total number of new affordable units [inclusionary units] created under this subtitle for that year and cumulatively for moderate, low, very low, and extremely low-income households)

The Department received eleven (11) total projects required to submit an inclusionary plan or exemption. Of those eleven, nine (9) were exempt from producing inclusionary units (7 were affordable housing projects). Two (2) of the projects were required to produce a total of 33 inclusionary units. These units are not yet available.

222 Saint Paul Place - 30 inclusionary units in the Downtown area

Unit Type	Total Square Footage	Number of IH Units – 50% AMI	Number of IH Units – 60% AMI	Number of Market Rate Units	Monthly Rent: IH – 50%	Monthly Rent: IH – 60%	Monthly Rent: Market Rate
0br/1ba	405	2	2	44	$1050	$1250	$1350
1br/1ba	433	6	6	104	$1200	$1450	$1550
1br/1ba	611	6	6	115	$1200	$1450	$1750
3br/2ba	1030	1	1	10	$1525	$1800	$2450

BALTIMORE CITY
DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT

211 W. 28th Street – 6 units in the Remington Neighborhood

Unit Type	Total Square Footage	Number of IH Units – 50% AMI	Number of IH Units – 60% AMI	Number of Market Rate Units	Monthly Rent: IH – 50%	Monthly Rent: IH – 60%	Monthly Rent: Market Rate
Studio	587	1	2	35	$1070	$1177	$1950
1bdrm	717	1	1	20	$1070	$1177	$2175
2bdrm	913	0	1	5	$1223	$1345	$2573

(2) for that year, the percent of new dwelling units created in the City that are affordable units for moderate, low, very low, and extremely low-income households)

In FY2025, 1,070 new rental units were constructed. Of those 1,070 new units, 86% were affordable 37% for extremely low income (30% of AMI), 14% for very-low-income households (50% of AMI), 32% for low-income households (60% of AMI) and 3% for moderate income households (80% of AMI)

Area Median Income Level	*Number*	*Percent*
Extremely Low-Income *(30% of AMI)*	395	37%
Very Low-Income (50% of AMI)	149	14%
Low-Income (*50% of AMI*)	341	32%
Moderate-Income (*80% of AMI*)	36	3%
Total	921	86%

Source – FY2025 CAPER

FISCAL YEAR 2025 Plans Submitted

(3-4) aggregated annual data provided under § 2B-24{"Annual report - Residential project"} of this subtitle and attach the annual reports ...)

There have been no units constructed or leased under this subtitle; therefore, no residential reports were submitted or will be attached.

BALTIMORE CITY
DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT

APPENDIX

2025 Maryland Income and Rent Limits

50 Percent of Area or State Median
Adjusted for Family Size 1-8 Person Households

Jurisdictions	Median Household Income	1-Person Household		2-Person Household		3-Person Household		4-Person Household		5-Person Household		6-Person Household		7-Person Household		8-Person Household	
		Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent
Allegany	$77,500	$32,450	$811	$37,100	$928	$41,750	$1,044	$46,400	$1,160	$50,100	$1,253	$53,850	$1,346	$57,550	$1,439	$61,250	$1,531
Anne Arundel	$130,300	$45,650	$1,141	$52,150	$1,304	$58,650	$1,466	$65,150	$1,629	$70,400	$1,760	$75,600	$1,890	$80,800	$2,020	$86,000	$2,150
Baltimore	$130,300	$45,650	$1,141	$52,150	$1,304	$58,650	$1,466	$65,150	$1,629	$70,400	$1,760	$75,600	$1,890	$80,800	$2,020	$86,000	$2,150
Baltimore City	$130,300	$45,650	$1,141	$52,150	$1,304	$58,650	$1,466	$65,150	$1,629	$70,400	$1,760	$75,600	$1,890	$80,800	$2,020	$86,000	$2,150
Calvert	$158,600	$55,550	$1,389	$63,450	$1,586	$71,400	$1,785	$79,300	$1,983	$85,650	$2,141	$92,000	$2,300	$98,350	$2,459	$104,700	$2,618
Caroline	$86,200	$32,450	$811	$37,100	$928	$41,750	$1,044	$46,400	$1,160	$50,100	$1,253	$53,850	$1,346	$57,550	$1,439	$61,250	$1,531
Carroll	$130,300	$45,650	$1,141	$52,150	$1,304	$58,650	$1,466	$65,150	$1,629	$70,400	$1,760	$75,600	$1,890	$80,800	$2,020	$86,000	$2,150
Cecil	$119,400	$41,800	$1,045	$47,800	$1,195	$53,750	$1,344	$59,700	$1,493	$64,500	$1,613	$69,300	$1,733	$74,050	$1,851	$78,850	$1,971
Charles	$163,900	$57,400	$1,435	$65,600	$1,640	$73,800	$1,845	$81,950	$2,049	$88,550	$2,214	$95,100	$2,378	$101,650	$2,541	$108,200	$2,705
Dorchester	$87,000	$32,450	$811	$37,100	$928	$41,750	$1,044	$46,400	$1,160	$50,100	$1,253	$53,850	$1,346	$57,550	$1,439	$61,250	$1,531
Frederick	$163,900	$57,400	$1,435	$65,600	$1,640	$73,800	$1,845	$81,950	$2,049	$88,550	$2,214	$95,100	$2,378	$101,650	$2,541	$108,200	$2,705
Garrett	$91,200	$32,800	$820	$37,500	$938	$42,200	$1,055	$46,850	$1,171	$50,600	$1,265	$54,350	$1,359	$58,100	$1,453	$61,850	$1,546
Harford	$130,300	$45,650	$1,141	$52,150	$1,304	$58,650	$1,466	$65,150	$1,629	$70,400	$1,760	$75,600	$1,890	$80,800	$2,020	$86,000	$2,150
Howard	$130,300	$45,650	$1,141	$52,150	$1,304	$58,650	$1,466	$65,150	$1,629	$70,400	$1,760	$75,600	$1,890	$80,800	$2,020	$86,000	$2,150
Kent	$113,000	$39,050	$976	$44,600	$1,115	$50,150	$1,254	$55,750	$1,394	$60,200	$1,505	$64,700	$1,618	$69,150	$1,729	$73,600	$1,840
Montgomery	$163,900	$57,400	$1,435	$65,600	$1,640	$73,800	$1,845	$81,950	$2,049	$88,550	$2,214	$95,100	$2,378	$101,650	$2,541	$108,200	$2,705
Prince George's	$163,900	$57,400	$1,435	$65,600	$1,640	$73,800	$1,845	$81,950	$2,049	$88,550	$2,214	$95,100	$2,378	$101,650	$2,541	$108,200	$2,705
Queen Anne's	$130,300	$45,650	$1,141	$52,150	$1,304	$58,650	$1,466	$65,150	$1,629	$70,400	$1,760	$75,600	$1,890	$80,800	$2,020	$86,000	$2,150
Somerset	$76,000	$32,450	$811	$37,100	$928	$41,750	$1,044	$46,400	$1,160	$50,100	$1,253	$53,850	$1,346	$57,550	$1,439	$61,250	$1,531
St. Mary's	$128,800	$45,100	$1,128	$51,550	$1,289	$58,000	$1,450	$64,400	$1,610	$69,600	$1,740	$74,750	$1,869	$79,900	$1,998	$85,050	$2,126
Talbot	$115,000	$40,250	$1,006	$46,000	$1,150	$51,750	$1,294	$57,500	$1,438	$62,100	$1,553	$66,700	$1,668	$71,300	$1,783	$75,900	$1,898
Washington	$93,500	$32,800	$820	$37,500	$938	$42,200	$1,055	$46,850	$1,171	$50,600	$1,265	$54,350	$1,359	$58,100	$1,453	$61,850	$1,546
Wicomico	$92,000	$32,800	$820	$37,500	$938	$42,200	$1,055	$46,850	$1,171	$50,600	$1,265	$54,350	$1,359	$58,100	$1,453	$61,850	$1,546
Worcester	$111,000	$38,850	$971	$44,400	$1,110	$49,950	$1,249	$55,500	$1,388	$59,950	$1,499	$64,400	$1,610	$68,850	$1,721	$73,300	$1,833
Statewide	$131,700	$46,100	$1,153	$52,700	$1,318	$59,300	$1,483	$65,850	$1,646	$71,150	$1,779	$76,400	$1,910	$81,700	$2,043	$86,950	$2,174

For informational purposes: Calculations for 5%, 10%, 15%, 20%, 25% are available upon request.
30%, 50%, and 80% limits are issued by HUD. All other limits are calculated based on 0.499 growth multiplier and the 50% limits.
For properties that have Low Income Tax Housing Tax Credits (LIHTC) included, please refer to Low Income Housing Tax Credit Limits.
Sources: DHCD Office of Research and Compliance, US Department of HUD

2025 Maryland Income and Rent Limits

60 Percent of Area or State Median
Adjusted for Family Size 1-8 Person Households

Jurisdictions	Median Household Income	1-Person Household		2-Person Household		3-Person Household		4-Person Household		5-Person Household		6-Person Household		7-Person Household		8-Person Household	
		Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent	Income Household Limit	Max Gross Rent
Allegany	$77,500	$35,710	$893	$40,830	$1,021	$45,940	$1,149	$51,060	$1,276	$55,130	$1,378	$59,260	$1,481	$63,330	$1,583	$67,400	$1,685
Anne Arundel	$130,300	$50,230	$1,256	$57,390	$1,435	$64,540	$1,613	$71,690	$1,792	$77,470	$1,937	$83,190	$2,080	$88,910	$2,223	$94,630	$2,366
Baltimore	$130,300	$50,230	$1,256	$57,390	$1,435	$64,540	$1,613	$71,690	$1,792	$77,470	$1,937	$83,190	$2,080	$88,910	$2,223	$94,630	$2,366
Baltimore City	$130,300	$50,230	$1,256	$57,390	$1,435	$64,540	$1,613	$71,690	$1,792	$77,470	$1,937	$83,190	$2,080	$88,910	$2,223	$94,630	$2,366
Calvert	$158,600	$61,130	$1,528	$69,820	$1,746	$78,570	$1,964	$87,260	$2,182	$94,250	$2,356	$101,240	$2,531	$108,220	$2,706	$115,210	$2,880
Caroline	$86,200	$35,710	$893	$40,830	$1,021	$45,940	$1,149	$51,060	$1,276	$55,130	$1,378	$59,260	$1,481	$63,330	$1,583	$67,400	$1,685
Carroll	$130,300	$50,230	$1,256	$57,390	$1,435	$64,540	$1,613	$71,690	$1,792	$77,470	$1,937	$83,190	$2,080	$88,910	$2,223	$94,630	$2,366
Cecil	$119,400	$46,000	$1,150	$52,600	$1,315	$59,150	$1,479	$65,690	$1,642	$70,980	$1,774	$76,260	$1,906	$81,490	$2,037	$86,770	$2,169
Charles	$163,900	$63,160	$1,579	$72,190	$1,805	$81,210	$2,030	$90,180	$2,254	$97,440	$2,436	$104,650	$2,616	$111,860	$2,796	$119,060	$2,977
Dorchester	$87,000	$35,710	$893	$40,830	$1,021	$45,940	$1,149	$51,060	$1,276	$55,130	$1,378	$59,260	$1,481	$63,330	$1,583	$67,400	$1,685
Frederick	$163,900	$63,160	$1,579	$72,190	$1,805	$81,210	$2,030	$90,180	$2,254	$97,440	$2,436	$104,650	$2,616	$111,860	$2,796	$119,060	$2,977
Garrett	$91,200	$36,090	$902	$41,270	$1,032	$46,440	$1,161	$51,550	$1,289	$55,680	$1,392	$59,810	$1,495	$63,930	$1,598	$68,060	$1,701
Harford	$130,300	$50,230	$1,256	$57,390	$1,435	$64,540	$1,613	$71,690	$1,792	$77,470	$1,937	$83,190	$2,080	$88,910	$2,223	$94,630	$2,366
Howard	$130,300	$50,230	$1,256	$57,390	$1,435	$64,540	$1,613	$71,690	$1,792	$77,470	$1,937	$83,190	$2,080	$88,910	$2,223	$94,630	$2,366
Kent	$113,000	$42,970	$1,074	$49,080	$1,227	$55,190	$1,380	$61,350	$1,534	$66,240	$1,656	$71,200	$1,780	$76,090	$1,902	$80,990	$2,025
Montgomery	$163,900	$63,160	$1,579	$72,190	$1,805	$81,210	$2,030	$90,180	$2,254	$97,440	$2,436	$104,650	$2,616	$111,860	$2,796	$119,060	$2,977
Prince George's	$163,900	$63,160	$1,579	$72,190	$1,805	$81,210	$2,030	$90,180	$2,254	$97,440	$2,436	$104,650	$2,616	$111,860	$2,796	$119,060	$2,977
Queen Anne's	$130,300	$50,230	$1,256	$57,390	$1,435	$64,540	$1,613	$71,690	$1,792	$77,470	$1,937	$83,190	$2,080	$88,910	$2,223	$94,630	$2,366
Somerset	$76,000	$35,710	$893	$40,830	$1,021	$45,940	$1,149	$51,060	$1,276	$55,130	$1,378	$59,260	$1,481	$63,330	$1,583	$67,400	$1,685
St. Mary's	$128,800	$49,630	$1,241	$56,730	$1,418	$63,820	$1,596	$70,870	$1,772	$76,590	$1,915	$82,260	$2,056	$87,920	$2,198	$93,590	$2,340
Talbot	$115,000	$44,290	$1,107	$50,620	$1,265	$56,950	$1,424	$63,270	$1,582	$68,340	$1,708	$73,400	$1,835	$78,460	$1,961	$83,520	$2,088
Washington	$93,500	$36,090	$902	$41,270	$1,032	$46,440	$1,161	$51,550	$1,289	$55,680	$1,392	$59,810	$1,495	$63,930	$1,598	$68,060	$1,701
Wicomico	$92,000	$36,090	$902	$41,270	$1,032	$46,440	$1,161	$51,550	$1,289	$55,680	$1,392	$59,810	$1,495	$63,930	$1,598	$68,060	$1,701
Worcester	$111,000	$42,750	$1,069	$48,860	$1,221	$54,970	$1,374	$61,070	$1,527	$65,970	$1,649	$70,870	$1,772	$75,760	$1,894	$80,660	$2,016
Statewide	$131,700	$50,730	$1,268	$57,990	$1,450	$65,250	$1,631	$72,460	$1,812	$78,290	$1,957	$84,070	$2,102	$89,900	$2,248	$95,680	$2,392

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For properties that have Low Income Tax Housing Tax Credits (LIHTC) included, please refer to Low Income Housing Tax Credit Limits.
Sources: DHCD Office of Research and Compliance, US Department of HUD