

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The Consolidated Plan is a federally required document that guides and describes certain community development efforts in Baltimore City. This document serves as the application for funding for four Federal formula grant programs: Community Development Block Grants (CDBG); Home Investment Partnership (HOME); Housing Opportunities for People with AIDS (HOPWA); and Emergency Solutions Grants (ESG). In addition, a certified approved plan is required to apply for more than 17 housing and social service grant programs overseen by the U.S. Department of Housing and Urban Development (HUD).

The five-year consolidated plan covers the period July 1, 2025, through June 30, 2030; this is the seventh consolidated plan for Baltimore City. This plan follows a template provided by HUD, which outlines key content, section order, and formatting parameters. HUD's mandatory guidance also sets limits such as section length (e.g., 4,000 characters) and prescribes the use of standardized data tables.

The Plan has six core components:

1. Executive Summary
2. Summary of Planning Activities and Community Engagement
3. Housing Needs Assessment
4. Housing and Economic Market Analysis
5. Strategic Plan
6. The first-year Action Plan of the new consolidated plan period

Other topics that HUD requires the Plan to address include:

- Affordable Housing
- Homelessness
- Lead Based Paint Hazards
- Non-homeless special needs housing and supportive services

- Public and assisted housing
- Non-housing community development issues
- Barriers to affordable housing
- Anti-poverty efforts
- Stakeholder consultation and citizen participation processes
- Institutional structure through which the needs and goals of this plan are carried out

Through the City’s collaborative planning process, we identified five priority needs (see SP-25) and six goals (see SP-45).

Priority Needs include:

- Affordable Housing
- Emergency Shelter and Services for the Homeless
- Vital Social, Economic & Community Development Services
- Strategic Property Change
- Effective and Efficient Planning & Administration

The Goals include:

- Preserve and Increase Affordable Housing
- Support Housing Assistance and Emergency Services for people experiencing homelessness
- Support Vital Supportive Services
- Support Economic Development Services
- Property Improvement & Redevelopment
- Research, Planning, and Oversight of Formula Funds

Since the last Consolidated Plan was adopted in 2020, there have been significant institutional changes to the city agencies responsible for producing the Plan and implementing its four programs. The COVID Pandemic and aftermath have caused significant changes in staffing levels across city agencies. The City has also adopted a new Comprehensive Plan and several topic-specific plans that guide development activities in the City. The DHCD has developed a draft Citywide Housing Plan that will be finalized this calendar year. Through Reinvest Baltimore, the City and the State are engaged in significant efforts to reduce the level of vacant buildings and put these properties back into productive and helpful use. And to support these efforts, the City and State have enacted a Scattered-Site Tax Increment Financing

program to ensure that capital resources are available to fund these community development initiatives.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Similar to the 2021-2025 Consolidated Plan, DHCD has identified specific neighborhood geographies to receive focused investment and support as Consolidated Plan strategies and annual implementing activities. These neighborhood geographies are aligned with DHCD's 2019 Community Development Framework, the Comprehensive (Master) Plan and sub topic plans, the City-wide Housing Plan, and Reframe Baltimore. All of these guiding plans focus on "whole block" outcomes. A "whole block" outcome is defined as addressing every vacant property and lot on a block. Likewise, MOHS intends to focus on core strategies in its 3-year Action Plan on Homelessness: Increase the Supply of Affordable Housing; Provide an Effective Crisis Response System; Transform the Shelter System; Improve Access to Employment and Economic Opportunity; and End Youth Homelessness.

3. Evaluation of past performance

In general, Baltimore DHCD and MOHS are caught up with the backlog of funds from the COVID era and are maintaining or increasing the number of households and individuals we are serving. Although we are still in the midst of the CAPER production for PY 2024, our numbers for major public service categories are solid. Supports to small, new and emerging businesses has grown steadily from PY 2022 through PY 2024. Rental Housing Production, primarily using HOME funds has kept pace with projections. Owner-occupied housing repair is still being tabulated, but the non-profit subrecipients have continued to serve LMI households.

4. Summary of citizen participation process and consultation process

The Citizen Participation Plan requires, among other things, that two public meetings be held during the development of the Annual Action Plan. Combined, these meetings allow the public to review and comment on past performance and the proposed use of new federal funds.

A letter emailed November 20, 2024, DHCD notified citizens, partners, subrecipients, elected officials and businesses about a virtual public hearing to discuss the content and projects to be included in the Consolidated Plan, use of Consolidated Plan funds, and to notify them about the process for applying for such funds. Similar information was also posted on DHCD's website and was advertised in the Baltimore Sun.

On December 2, 2024, the first public hearing was held to formally solicit input from the public regarding community needs and priorities and to review the City's past performance. A total of 84

members of the public attended the meeting, predominantly via Zoom. Seventeen (17) City staff members also participated in the meeting by Zoom. At the hearing, information about anticipated funding under the four formula programs, the CDBG application process, and timelines for development of the Plan were discussed. Listening exercise was conducted to solicit viewpoints from attendees on the broad areas the plan was expected to address: Housing, Business and Workforce development, Homelessness, Site, neighborhood and property improvement, and Public Services.

Several representatives of non-profit organizations spoke or chat-posted about projects and programs they thought important to furthering community development efforts in Baltimore. Many asked questions about the application and contracting processes. As in the past, the Chat function proved a useful tool for cross-fertilization of ideas among the participants.

A Plan Review Public Hearing was held on July 14, 2025, 6:00 p.m. on Zoom. Twenty-eight (28) persons were registered, including sixteen (16) from DHCD, three (3) from other Baltimore City departments, and nine (9) from non-profits or the general public. After a PowerPoint of the process and key elements of the plans, a participant comment period ensued.

Participants expressed appreciation for continued support for vital programs and projects. Participants also commented on their accomplishments with the funds available.

No explicit letters of support were received during the Public Review period. One letter was received detailing the subrecipient's proposed activities.

5. Summary of public comments

Other than comments from the December 2, 2024 Listening Session, very few public comments were received regarding this Consolidated Plan. Please see the Appendix for a complete summary.

6. Summary of comments or views not accepted and the reasons for not accepting them

No comments received were not accepted for the Consolidated Planning session. Please see the Appendix for a complete summary.

7. Summary

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	BALTIMORE	Department of Housing and Community Development
HOPWA Administrator	BALTIMORE	Mayor's Office of Homeless Services
HOME Administrator	BALTIMORE	Department of Housing and Community Development
ESG Administrator	BALTIMORE	Mayor's Office of Homeless Services

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

1. Introduction

The draft CFY 2026 - 2030 Consolidated Plan was developed over a ten-month period beginning in October of 2024. The process has involved hearing from and working with a wide range of individuals, non-profit providers, government agencies, housing developers and advocates. Much of the Plan was informed by prior work, and three plans and initiatives that are occurring simultaneously: The Baltimore City Comprehensive Housing Plan, the Vacant's Reduction Strategy and parallel State of Maryland Reinvest Baltimore initiative, and the City of Baltimore 2024 Comprehensive Plan. Because these three processes all include extensive public participation and consultation, the results of the planning processes have provided valuable insight into this Consolidated Plan and the PY 2025 Annual Action Plan.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

The Mayor’s Office of Homeless Services (MOHS), which serves as the local Continuum of Care (CoC) Collaborative Applicant and the Homeless Management Information System (HMIS) lead, supports the Coordinated Access and Entry System. This is a centralized process for assessing persons in need of homeless services to determine the appropriate service type and housing option, which includes housing interventions and shelter. Coordinated Access and Entry Systems streamline access to housing, shelter, and services rather than having to apply separately at each program location. The vision of the system is “to ensure that individuals and families at-risk of or experiencing homelessness will have an equitable and centralized process for timely access to appropriate resources, in a person-centered approach that preserves choice and dignity”. Coordinated Access is required by the U.S. Department of Housing and Urban Development for all Continuums of Care (CoC) as stated in 24 CFR 578.7 (a)(8) of the Continuum of Care Program Interim Rule.

In order to effectively serve chronically homeless persons, housing providers are encouraged and incentivized through competitive funding applications to leverage mainstream behavioral health funding for supportive services or partner with behavioral health providers. The 850-unit Housing First Voucher program is supported by MOU with the Housing Authority of Baltimore. MOHS expanded State Medicaid 1115 waiver to fund housing-based case management, creating new permanent supportive housing—community partners include the Maryland Department of Health, ten (10) local hospitals, and Health Care for the Homeless. This project prioritizes chronically homeless households with high hospital utilization and dual chronic health conditions.

Other examples of housing and service partnerships to serve chronically homeless persons include the North Barclay Green development, which is a project-based voucher program partnered with GEDCO to provide supportive services, and the CoC-funded permanent supportive housing program at Health Care for the Homeless, a Federally Qualified Health Center.

The DHCD LIGHT Program partners with over 40 agencies and non-profits to address homes and households holistically, including referrals to programs with wrap around services such as fall and injury prevention, asthma trigger reduction, and legal and financial assistance.

Baltimore DHCD, the Baltimore City Health Department, and the non-profit organization Green and Healthy Homes Initiative are partners in the Lead Hazard Reduction Program. These three entities hold monthly meetings to discuss implementation practices and challenges, removal of bottlenecks, and case management issues.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The Mayor's Office of Homeless Services (MOHS) is the Collaborative Applicant, Homeless Management Information System (HMIS) Lead, and Coordinated Access Lead for the local Continuum of Care (MD-501) and facilitates the work of the community related to homelessness, including: diversion; street outreach; emergency shelter programs for individuals and families; transitional housing programs for veterans and youth; permanent housing that includes rapid rehousing and permanent supportive housing programs (including legacy shelter plus care programs and specialized services only programs).

The local Continuum of Care (CoC) promotes community-wide commitment to the goal of making homelessness rare, brief, and non-recurring in Baltimore City. The CoC is a collaborative body consisting of members that include government agencies, service providers (both funded by MOHS and non-funded), people with lived experience of homelessness, funders, health and behavioral health systems, advocates, affordable housing developers, education systems, and other stakeholders invested in preventing and ending homelessness.

Guided by HUD requirements, the CoC is responsible for the following:

- assess capacity and identify gaps in the homeless services system;
- evaluate outcomes achieved by funded programs, in comparison to both local and national benchmarks;
- proactively develop improvements and solutions to systemic issues;
- Facilitate access to mainstream resources and services;
- Develop written policies and procedures; and
- Implement HUD priorities as they relate to ending homelessness.

The CoC through the Resource Allocation Committee facilitates the allocation of funding to nonprofit agencies and serves as an inclusive vehicle to promote best practices.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

MOHS consults with the CoC in preparing their homelessness strategy solutions and plan for allocating resources to address the needs of individuals and families experiencing homelessness or at-risk of homelessness. MOHS and the CoC's Resource Allocation Committee (RAC) set common funding priorities that are reflected in requests for proposals and evaluate project performance before allocating ESG funding. MOHS establishes a review panel that includes members of the CoC and people with lived experience. The review panel scores and ranks all the funding applications based on the proposal, reviews annual performance reports produced from HMIS, and monitors compliance reports. Once all projects are evaluated, MOHS reviews the priorities and project proposals to recommend ESG funding allocations. The RAC reviews the recommendation and approves the final allocations before conditional awards are sent to providers.

MOHS collaborates with the Homeless Response System Committee to regularly review policies and procedures for use of ESG funds. This also includes review of performance data and benchmarks to guide where system improvements are needed.

As the HMIS lead agency, MOHS works with the CoC to establish local performance measures and benchmarks, which are applicable to all homeless services programs regardless of funding source. These outcomes are written into annual contracts and are evaluated at a system- and project-level. MOHS staff develop and administer HMIS policies and procedures under the guidance and supervision of the CoC Data and Performance Committee that reports to the CoC Board.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Baltimore Metropolitan Council
	Agency/Group/Organization Type	Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Baltimore Metropolitan Council provided updates to the Fair Housing Plan, and well as data for the Market Analysis.
2	Agency/Group/Organization	Baltimore City Continuum of Care Board
	Agency/Group/Organization Type	Non-profit board
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Meets monthly to set a wide range of policies related to combatting homelessness.
3	Agency/Group/Organization	Baltimore City Department of Planning
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	DHCD and Planning hold planning meetings on a weekly basis that bring together community stakeholders and leaders representing a wide range of neighborhoods as well as other city agencies to create block level coordinated community development strategies for the priority areas named in Section SP-10 of this document.

4	Agency/Group/Organization	Maryland Department of Housing & Community Development
	Agency/Group/Organization Type	Other government - State
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Affordable Housing, Community Revitalization
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Areas of consultation include Strategic Plan, Geographic priority areas, Affordable Housing, Vacants Reduction, Demolition and Stabilization/Preservation, Support for non-profit housing and community development partners. Maryland DHCD continues to have a close working relationship with both Baltimore DHCD and MOHS. It is a major partner with, and funder for both entities. Formal and informal consultations occur frequently, both in person and by phone. Outcomes include funding for a wide range of housing and community development efforts including blight elimination and neighborhood stabilization initiatives.
5	Agency/Group/Organization	HOUSING AUTHORITY OF BALTIMORE CITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Areas of consultation include Public Housing Needs, Markets and Strategies; Affordable Housing; Housing Preservation; Fair Housing. In addition to authoring most of the Public Housing sections in the Plan, HABC and DHCD continue to work together on local and regional fair housing issues and development of affordable housing, particularly in the redevelopment of former public housing development sites. Significant amounts of HOME funds continue to be spent on housing construction in old PHA sites, and CDBG funds will assist in redeveloping community facilities and supporting public service initiatives in the surrounding areas. Additionally, the two agencies will continue to work together on special needs housing of UFAS and NEDS units.
6	Agency/Group/Organization	Baltimore City Health Department
	Agency/Group/Organization Type	Other government - Local

	What section of the Plan was addressed by Consultation?	Lead-based Paint Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Baltimore City Health Department (BCHD) and DHCD continue to coordinate efforts to combat lead paint poisoning. While DHCD is the lead agency on lead abatement efforts, BCHD is the entity responsible for identifying and tracking lead poisoning cases and coordinating health outreach and reporting. The two entities meet and communicate frequently on lead poisoning matters.
7	Agency/Group/Organization	Baltimore-Towson Region EMSA
	Agency/Group/Organization Type	Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs HOPWA Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The regional EMSA works closely with MOHS to set policy and resources for the HOPWA program.

Identify any Agency Types not consulted and provide rationale for not consulting

There is a plethora of agencies and organizations that the Consolidated Planning timeline does not allow adequate contact with. However, DHCD's deep involvement with the below planning efforts, and each of their extensive public participation processes, provides the Baltimore Community Planning Division access to a broad and deep wealth of community and resident comments, concern, and recommendations, the majority of which are incorporated into this Consolidated Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Mayor's Office of Homeless Services	MOHS and the CoC Board oversee the implementation of The Journey Home, the City's 10 Year Plan to end homelessness. The 10 Year Plan is consistent with the Consolidated Plan, and the goals and objectives of both plans overlap in several key areas: developing safe, decent affordable housing and providing social services to promote self-sufficiency. The AAP is developed using the goals and objectives outlined in the 10 Year Plan, as well as the Continuum of Care annual strategic priorities. In addition, MOHS administers the ESG and the HOPWA programs. These programs provide emergency shelter, outreach, rapid re-housing, rental assistance, case management, and social service activities.
A New Era of Neighborhood Investment: A Framework	Baltimore City Department of Housing and Community Development	The 2018 Framework for Community Development articulates the City's comprehensive vision for community development. The Framework identifies resources that work in concert to create maximal support for distressed communities in Baltimore City. These include the Neighborhood Impact Investment Fund, a revolving source of funds capitalized with an initial City investment of \$52 million; the Community Catalyst Grants to support and strengthen organizations and neighborhood groups that partner with the City; and the Affordable Housing Trust Fund, which will grow up to \$20 million annually, and will help address housing challenges for low-income Baltimoreans, among others.
Our Baltimore, Your Baltimore: A Comprehensive Plan	Baltimore City Department of Planning	This required Comprehensive Plan provides guidance to evaluate policies, programs, and land use changes. The plan answers the question: how can City policies related to urban planning make the experience of living in Baltimore better for current and future residents. The purpose of the plan is to advance policies that support current residents and make Baltimore an inviting place to live. The goal is to develop the city in a manner such that all residents want to stay, benefit from staying, and invite people to move to Baltimore

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Baltimore City-wide Housing Plan	Baltimore Department of Housing and Community Development	This 2024-2025 Housing Plan, while still in draft form, lays out the needs, assets, and intentions of DHCD and the city to develop housing that meets the needs of current and future residents. Extensive community and stakeholder participation was sought, which has provided great insight and nuance to the draft plan. The Plan's over-arching goals are to expand attainable housing options, minimize displacement, and build trust between the city and its residents.
Reinvest Baltimore/Vacants Reduction Strategy	MD DHCD and Baltimore DHCD	Reinvest Baltimore is a coordinated effort between the State of Maryland, Baltimore City, and nonprofit and for-profit partners to eliminate concentrations of vacant properties, revitalize neighborhoods and maximize the economic potential and quality of life for residents in Baltimore City. It establishes the Baltimore Vacants Reinvestment Council (BVRC) which will include key community, corporate, philanthropic and government leaders who oversee and leverage targeted investments to move 37,500 vacant and at-risk properties into homeownership or other positive outcomes over the next 15 years.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The State of Maryland, through a wide range of housing and community development programs is a major financial partner with Baltimore City in carrying out Consolidated Plan activities. In particular, the State and City DHCDs have a new major joint effort to address and eliminate vacant structures over the coming 15 years.

As noted above the Fair Housing Group convened by the Baltimore Metropolitan Council is a consortium of local government housing and community staff that meet monthly to address a range of fair housing and housing development issues. The Fair Housing Group consults extensively with the State of Maryland Department of Housing and Community Development on regional affordable housing finance and preservation issues. The Fair Housing Group was the lead entity in the creation of the Consolidated Plan regional analysis of fair housing published in 2020.

Narrative (optional):

PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The Citizen Participation Plan requires that two public meetings be held during the development of the Annual Action Plan (AAP). Combined, these meetings allow the public to review and comment on past performance and the proposed use of new HUD formula grant allocations.

In a notice e-mailed November 20, 2024, DHCD and MOHS notified citizens, partners, subrecipients, elected officials and businesses about a public hearing to discuss the use of annual Action Plan funds and to notify them about applying for such funds. Similar information was posted on DHCD's website and in the Baltimore Sun. The notice was emailed to some 400 individuals and entities including private businesses, non-profit providers, elected officials, citizens, and community organizations. Copies of the notice can be found in the Citizen Participation appendix.

On December 2, 2024, the Needs and Performance public hearing was held on-line to formally solicit input from the public regarding community needs and priorities and to review the City's past performance. At the hearing, information about anticipated funding under the four formula programs, the CDBG application process, and timelines for development of the Consolidated Plan were discussed. A total of 93 members of the public attended the meeting. Eight (8) DHCD staff members also participated in the meeting. Most of the speakers represented non-profit housing and social service providers and spoke about activities they were engaged in, and for which they might request future support through the four formula programs.

On June 30th, 2025, the draft CFY 2026 - 2030 Consolidated Plan and CFY 2026 Annual Action Plan were placed on the DHCD Website for a 30-day public review period.

On July 14, 2025, the Draft Review Public Hearing was held on Zoom to review the draft plan and hear concerns and comments from the public. Twenty-eight (28) people attended. At the hearing, the plan was reviewed, including the projects to be supported by the HUD allocations. There was also discussion on the DHCD's new format, that switched from designating Activities as projects to grouping activities into broader categories that include Activities. It was explained that this was done after training and consultation on best practices, and that this set-up should reduce the need for as many amendments going forward. Comments that were received included appreciation for continued support for vital activities via the four formula programs.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
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1	Public Hearing	Non-targeted/broad community	The needs and performance public Hearing was held on December 2, 2024, at 6:00 p.m. via Zoom. 93 members of the public and 8 city of Baltimore staff members attended.	After a PowerPoint assisted review of the Consolidated Planning process and objectives of the four federal funding programs, a modest number of comments were offered. They included comments about the needs of single men and women returning from incarceration to have housing that enables them to spend time with their children and family members; the need for support for small and emerging non-	No comments were not accepted.	
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				<p>profit and for-profit organizations; the need for continued/increased support for homeownership programs such as housing counseling, home repair and maintenance, and incentives for housing developers; the need for home repair grants as opposed to forgivable loans; and the need for increased support for Asset Building Neighborhoods and Areas of Focus. one follow-up email was received that was a summary of the</p>		
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				application the individual intended to submit via the Neighborly application portal.		
2	Internet Outreach	Non-targeted/broad community	The draft Consolidated Plan and Annual Action Plan was available for public review and Comment on the DHCD website from June 30, 2025, through July 30th, 2025.	No comments were received.	No comments were not accepted.	https://dhcd.baltimorecity.gov/m/plans-reports

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Non-targeted/broad community	Notices of the public hearings on December 2, 2024, and June 14, 2025, were posted in the Baltimore Sun on November 20, 2024, and June 27th, respectively.	No comments received	No comments not accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Hearing	Non-targeted/broad community	A public Hearing to review the draft plan was held on July 16, 2025, for the purpose of reviewing and hearing concerns and comments regarding the draft 2025-2030 Consolidated Plan and PY 2025 Annual Action Plan. the hearing was held via Zoom. Twenty eight (28) people attended.	Very few comments were received, all of which were appreciation for City of Baltimore and HUD support for various programs and services.	No comments were not accepted.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Within Baltimore City there are a range of real estate markets - in some areas there are few if any normal residential transactions while other neighborhoods have strong and thriving markets. There are also middle neighborhoods; these areas are neither exceedingly affluent nor distressed but may be vulnerable to population decline and deteriorating housing stock. Despite long term population decline in the City, the most recent census showed a rise in households.

Much of the following analysis in the Housing Market Analysis section is based on data provided by HUD. The Census Bureau prepares special tabulations for HUD known as Comprehensive Housing Affordability Strategy (CHAS) Data tables. These tables are based on 5-year aggregated data from American Community Survey (ACS) data from 2017 - 2021. The order and format of the pre-populated tables is also provided by HUD.

Where possible, the Baltimore Neighborhood Indicators Alliance – Jacob France Institute (BNIA-JFI), who provided technical assistance on this report, used more recent 5-year ACS estimates, specifically the 2018-2022 data series.

Maps included in this chapter were created by BNIA-JFI staff using ArcGIS.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

Within Baltimore City, there is a gap between the need for affordable housing units and the number of units available. In their FY 2025 annual plan, the Housing Authority of Baltimore City (HABC) reports that there are 38,041 households on the waiting list for federal public housing, and 27,790 households on the waiting list for tenant-based housing choice voucher units, and 9,356 households on the waiting list for project-based housing choice voucher units. Due to aging and deferred maintenance, the conditions of affordable and market rate housing units are deteriorating. In 2025, HABC will spend approximately \$16.1 million on capital related activities supporting maintenance work, demolition, emergency repairs, and unit modernization.

Definitions:

Small Related: A household of 2 to 4 people that includes at least one person related to the householder by birth, marriage, or adoption.

Large Related: Household of 5 or more persons which includes at least one person related to the householder by blood, marriage or adoption.

Other: A household of one or more persons that does not meet the definition of a Small Related household, Large Related household or Elderly household.

Demographics	Base Year: 2009	Most Recent Year: 2022	% Change
Population	622,455	585,708	-6%
Households	242,270	259,385	7%
Median Income	\$42,241.00	\$59,579.00	41%

Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2018-2022 ACS

Table 5 details the population and household shifts Baltimore has experienced since 2009. While Baltimore city decreased in population by 6% from 2009 to 2022, the total number of households increased by 7%. During this period, the median household income increased from \$42,242 to \$59,579. These changes may reflect a shift in the composition of Baltimore's households, wherein older, larger households may be leaving the city and are replaced with higher income, smaller households. Changes also reflect national trends of declining fertility rates and smaller household sizes.

Data Source Comments:

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	64,600	37,235	46,530	24,120	70,010
Small Family Households	16,345	11,745	14,710	8,235	30,700
Large Family Households	3,210	2,390	3,105	1,520	3,570
Household contains at least one person 62-74 years of age	15,985	8,735	10,970	4,910	13,835
Household contains at least one person age 75 or older	9,500	5,690	4,410	1,580	3,450
Households with one or more children 6 years old or younger	8,630	5,325	5,860	2,505	6,550

Table 6 - Total Households Table

Alternate Data Source Name:
2017-2021 CHAS

As seen in Table 6, 26% of all households in Baltimore City have incomes below 30% of the HUD Area Median Family Income (HAMFI). A total of 145,325 households, or nearly 60%, are eligible for CDBG programs, as they fall below 80% of the HAMFI. Households with at least one member over the age of 62 represent 37% of the households in the 0-30 HAMFI grouping.

Data Source Comments:

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	560	155	125	65	905	95	110	140	35	380
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	505	305	340	45	1,195	10	30	70	100	210
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	590	545	535	20	1,690	240	250	165	145	800
Housing cost burden greater than 50% of income (and none of the above problems)	25,825	4,350	795	30	31,000	9,455	2,515	1,035	220	13,225

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	6,535	10,460	6,235	1,140	24,370	2,945	4,665	4,955	1,375	13,940
Zero/negative Income (and none of the above problems)	3,930	0	0	0	3,930	1,150	0	0	0	1,150

Table 7 – Housing Problems Table

Alternate Data Source Name:
2017-2021 CHAS

Table 7 provides a breakdown of housing needs for renter and owner-occupied households and their specific issues, including overcrowding, substandard conditions, and cost burdens. Over 1,000 rental households do not have complete plumbing or kitchen facilities, 70% of which are households with incomes below 30% of the HAMFI. Rental households earning 0-50% of HAMFI comprise 97% of households that spend 50% or more of their monthly earnings on housing costs. For households in owner-occupied housing units, that number is 92%. This finding highlights the financial vulnerability of the city's poorest renters and homeowners.

Data Source Comments:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	27,480	5,355	1,795	160	34,790	9,800	2,905	1,415	500	14,620
Having none of four housing problems	20,800	16,550	21,655	11,180	70,185	6,520	12,425	21,665	12,280	52,890

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Alternate Data Source Name:
2017-2021 CHAS

Table 8 highlights the differences between renter and owner-occupied households with housing problems. 56% of renter households with incomes below 30% of HAMFI have at least one housing problem compared to 45% of owner-occupied households below 30% HAMFI. Housing problems may include (1) lack of complete kitchen facilities, (2) lack of complete plumbing facilities, (3) overcrowding and (4) housing cost burden greater than 30%.

Data Source Comments:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	9,670	5,440	1,865	16,975	2,850	1,845	1,585	6,280
Large Related	2,170	690	100	2,960	445	535	390	1,370
Elderly	9,335	2,595	875	12,805	6,470	3,630	1,810	11,910
Other	12,440	6,600	4,280	23,320	2,870	1,360	2,300	6,530
Total need by income	33,615	15,325	7,120	56,060	12,635	7,370	6,085	26,090

Table 9 – Cost Burden > 30%

Alternate Data Source Name:
2017-2021 CHAS

Tables 9 and 10 show the percentage of residents experiencing moderate cost burden (spending 30-50% of their income on rent/homeownership) and severe cost burden (spending more than 50% of their income on rent/homeownership).

Data Source Comments:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	1,205	1,205	2,070	530	0	2,600
Large Related	0	0	65	65	325	190	45	560
Elderly	6,380	800	75	7,255	4,695	1,320	415	6,430
Other	0	10,905	2,315	13,220	2,550	0	0	2,550
Total need by income	6,380	11,705	3,660	21,745	9,640	2,040	460	12,140

Table 10 – Cost Burden > 50%

Alternate Data Source Name:
2017-2021 CHAS

Tables 9 and 10 show the percentage of residents experiencing moderate cost burden (spending 30-50% of their income on rent/homeownership) and severe cost burden (spending more than 50% of their income on rent/homeownership).

Data Source
Comments:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	705	720	610	55	2,090	179	235	145	140	699
Multiple, unrelated family households	185	85	195	15	480	65	45	80	70	260
Other, non-family households	205	45	69	0	319	10	0	10	25	45
Total need by income	1,095	850	874	70	2,889	254	280	235	235	1,004

Table 11 – Crowding Information – 1/2

Alternate Data Source Name:
2017-2021 CHAS

The 'Other' household group in Tables 9 and 10 is comprised of single-person households. This characteristic applies to the 'Elderly' group as well. These two groups account for many of the households spending more than 30% of their income on housing (Table 3). 55.7% of all extremely low-income renter households (0-30% AMI) and 58.5% of extremely low-income homeowners fall into these two categories. Similar trends persist for these household groups spending more than 50% of their income on housing. These figures are detailed in Table 10. 56% extremely low-income renter households and 58.7% of extremely low-income homeowners are listed as either 'Elderly' or 'Other'.

Data Source
Comments:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Alternate Data Source Name:

2017-2021 CHAS

Data Source

Comments:

Describe the number and type of single person households in need of housing assistance.

Per data from the 2017-2021 5-Year American Community Survey (ACS), there were 101,591 single-person households in Baltimore, making up about 41% of all households in the city. The primary housing issue for this group is cost burden, which is particularly acute for single-person households due to their significantly lower incomes compared to family households. The median income for non-family households is approximately 60% of the median income for family households. Since non-family households are predominantly one-person, this income gap underscores the need for affordable one-bedroom units.

A reflection of the level of housing assistance need among single person households, and the underlying income issues that fuel it, is seen in the current waiting list figures for public and Section 8 housing maintained by the Housing Authority of Baltimore City. Of the approximately 36,000 households who had applied such for housing as of December 2020, over 14,000 are single person households. While waiting list numbers should not be taken as infallible indicators of need or demand, that almost 50% of waitlist applicants are single person households - a number far greater than their percentage of total households – is certainly notable as is the fact that almost all of them are extremely low income. Please see section NA-35 for housing needs assessment specific to public housing.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Based on public housing waiting list data kept by the Housing Authority of Baltimore City there were, in January of 2021, some 3,910 households with disabilities in need of affordable rental housing.

Data on victims of domestic abuse remains hard to come by. Housing providers that serve women in Baltimore estimate between 1,000 and 1,500 housing requests for assistance due to threats of domestic

violence annually. This range includes some double counting due to repeat inquiries from the same household, but more importantly almost certainly does not reflect the demand for such assistance.

In FY 2024, 1,346 households called the House of Ruth Maryland (HRM), a local domestic violence shelter, due to intimate partner violence. This count does not include statistics on sexual assault or stalking). Of the 1,346 callers, 254 (18.9%) were determined to be at high or very high risk for death or serious injury due to abuse and hence in need of housing assistance. Of these callers, 798 people experiencing intimate partner violence specifically called requesting emergency shelter and housing.

In FY2024, The House of Ruth Maryland (HRM) provided shelter to 382 individuals and families: 269 women, 111 men, 2 with gender data not collected. 317 of those households were families with a total of 205 children, aged 0-17 accompanying the heads of household.

HRM provided 26,362 bed nights in their Emergency Shelter Facility. Most of the individuals seeking shelter were African American, female headed households.

46.3% were between the ages of 18 and 29

53.7% were ages 17 and below

74.1% identified as Black, African American, or African, 6.8% identified as Hispanic/Latina/e/o, 4.7% identified as White as Caucasian, 8 percent as Hispanic

23.7% identified that they were employed full-time, part-time, in a temporary role, or in a training program.

100% made less than the area median income

2% had a disabling condition.

HRM also currently provides 85 placements per year through their Safe Homes Strong Communities rapid re-housing program.

What are the most common housing problems?

Housing cost burden is the most prevalent housing issue in Baltimore City. As seen in Table 7, there are 31,925 renter households and 14,045 homeowner households with incomes below the area median that experience a severe housing cost burden, defined as spending more than 50% of their income on

housing. Additionally, 26,155 renter households and 10,165 homeowner households are moderately cost burdened, paying more than 30% of their household income, but less than 50% for housing.

Although the number of substandard (1,470), overcrowded (2,620), and severely overcrowded (1,275) households is smaller than the number of cost-burdened and severely cost-burdened households, these figures still represent a substantial portion of the housing population. In Baltimore, the median year for housing construction is 1948, compared to the national median of 1981—33 years later (ACS 1-year Estimate for 2023; Table B25035). Given that Baltimore’s housing stock is significantly older than the national average and is home to a higher percentage of individuals with very low incomes, it seems unlikely that only 1,470 units would be considered substandard.

Are any populations/household types more affected than others by these problems?

Extremely low-income renters with incomes 0-30% AMI had the highest number of severely cost-burdened households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

Baltimore City does not have an estimate of at-risk populations.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Households with severe housing cost burden, especially of extremely low-income households at or below 30% of area median income, have the greatest risk of experiencing housing instability and potentially homelessness.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater number of housing problems exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in that category as a whole.

Discussion: Table 13 - Extremely Low-Income

No racial or ethnic groups in the 0 – 30% AMI income category disproportionately experienced one or more of the four housing problems in relation to the jurisdiction as a whole.

In total, 68% of households in the jurisdiction had one or more of the four housing problems. All racial or ethnic groups who experienced housing problems in this jurisdiction fell within a range of 56.9% - 68.9%, meaning no one group experienced disproportionate burden.

Discussion: Table 14 - Very Low-Income

One racial or ethnic group, Asian, in the 30%-50% AMI income category disproportionately experienced one or more of the four housing problems in relation to the jurisdiction as a whole.

In total, 65% of households in the jurisdiction had one or more of the four housing problems. 81.1% or 730 Asian households experienced disproportionate burden in comparison to the needs of the category.

Discussion: Table 15 - Low-Income

One racial or ethnic group, Asian, in the 50%-80% AMI income category disproportionately experienced one or more of the four housing problems in relation to the jurisdiction as a whole.

In total, 33.7% of households in the jurisdiction in this income category had one or more of the four housing problems. 53% or 565 Asian households experienced disproportionate burden in comparison to the needs of the category.

Discussion: Table 16 - Middle-Income

One racial or ethnic group, White, in the 80%-100% AMI income category disproportionately experienced one or more of the four housing problems in relation to the jurisdiction as a whole.

In total, 13.4% of households in the jurisdiction in this income category had one or more of the four housing problems. 23.6% or 8,135 White households were impacted and experienced disproportionate

burden in comparison to the needs of the category. Of note, 23%, or 235 of Asian households had one or more housing problems. This percentage falls just shy (.4%) of the disproportionate burden threshold.

Discussion

Asian households in Baltimore City experienced disproportionate burden in the very low-income and low-income categories. White households experienced disproportionate burden in the middle-income categories.

In the 0 – 30% AMI category, no racial or ethnic groups disproportionately experienced one or more of the four housing problems in relation to the jurisdiction as a whole.

In the 30% – 50% AMI category, 81.1% or 730 Asian households experienced disproportionate burden in comparison to the needs of the category.

In the 50% - 80% AMI category, 53% or 565 Asian households were impacted and experienced disproportionate burden in comparison to the needs of the category.

In the 80% - 100% AMI category, 23.6% or 8,135 White households were impacted and experienced disproportionate burden in comparison to the needs of the category.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	47,155	11,595	5,250
White	8,555	1,815	1,050
Black / African American	34,880	9,145	3,635
Asian	885	85	235
American Indian, Alaska Native	245	70	40
Pacific Islander	20	0	0
Hispanic	1,580	300	205

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	25,115	11,455	0
White	5,545	2,555	0
Black / African American	17,290	8,370	0
Asian	745	135	0
American Indian, Alaska Native	39	20	0
Pacific Islander	0	0	0
Hispanic	1,115	255	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	14,735	22,970	0
White	4,180	5,405	0
Black / African American	9,160	16,145	0
Asian	490	455	0
American Indian, Alaska Native	15	25	0
Pacific Islander	0	0	0
Hispanic	655	595	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,390	18,050	0
White	1,920	5,245	0
Black / African American	1,770	11,520	0
Asian	300	375	0
American Indian, Alaska Native	10	44	0
Pacific Islander	0	0	0
Hispanic	180	540	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS
 Source:

*The four housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than one person per room,
4. Cost Burden greater than 30%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

A disproportionately greater number of severe housing problems exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in that category as a whole. Severe housing problems include households that are substandard (lacks complete kitchen/plumbing facilities), overcrowded (more than 1.5 persons per room), and possess a housing cost burden greater than 50%.

Discussion: Table 17 - Extremely Low-Income

One racial or ethnic group, Pacific Islanders, in the 0-30% AMI income category had disproportionately severe housing problems in relation to the needs of the category as a whole.

In total, 55.1% of the income category experienced disproportionately severe housing problems. 100% or 10 Pacific islander households experienced disproportionate burden in comparison to the needs of the category.

Discussion: Table 18 - Very Low-Income

One racial or ethnic group, Asian, in the 30% - 50% AMI income category had disproportionately severe housing problems in relation to the needs of the category as a whole.

In total, 24.4% of the income category experienced disproportionately severe housing problems. 57.2% or 515 Asian households experienced disproportionate burden in comparison to the needs of the category.

Discussion: Table 19 - Low-Income

One racial or ethnic group, Asian, in the 50% - 80% AMI income category had disproportionately severe housing problems in relation to the needs of the category as a whole.

In total, 7.3% of the income category experienced disproportionately severe housing problems. 19.8% or 210 Asian households experienced disproportionate burden in comparison to the needs of the category.

Discussion: Table 20 - Middle-Income

No racial or ethnic groups in the 80% - 100% AMI income category had disproportionately severe housing problems in relation to the category of the whole.

Discussion

There was only one racial or ethnic group, Pacific Islanders, in the 0-30% AMI income category that had disproportionately severe housing problems in relation to the needs of the category as a whole. The total number of households impacted was 10.

In both the 30% - 50% and 50% - 80% AMI income categories there was only one racial or ethnic group, Asian, that had disproportionately severe housing problems in relation to the needs of the category as a whole. The total number of households impacted was 515 in the former income category and 210 in the later.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	37,655	21,095	5,250
White	6,885	3,480	1,050
Black / African American	27,425	16,605	3,635
Asian	745	220	235
American Indian, Alaska Native	155	165	40
Pacific Islander	20	0	0
Hispanic	1,545	325	205

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	9,140	27,430	0
White	2,255	5,850	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	5,825	19,835	0
Asian	380	500	0
American Indian, Alaska Native	20	40	0
Pacific Islander	0	0	0
Hispanic	445	925	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,130	34,570	0
White	1,095	8,490	0
Black / African American	1,530	23,770	0
Asian	225	715	0
American Indian, Alaska Native	15	25	0
Pacific Islander	0	0	0
Hispanic	240	1,015	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS
Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities,
2. Lacks complete plumbing facilities,
3. More than 1.5 persons per room,
4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,085	21,355	0
White	440	6,730	0
Black / African American	450	12,850	0
Asian	115	560	0
American Indian, Alaska Native	0	54	0
Pacific Islander	0	0	0
Hispanic	70	650	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS
 Source:

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

The table below compares housing cost burden among racial or ethnic groups versus the jurisdiction of Baltimore City as a whole. A disproportionately greater need exists when housing problems at a given income level is 10 percentage points or more than the income level as a whole. Cost burdened households are measured with no housing cost burden (less than 30%), moderate cost burden (30% - 50%), severe cost burden (more than 50%), and those with no/negative income.

Moderate Housing Cost Burden

Citywide, 40,970 or 17% of households experienced a moderate housing cost burden, paying 30%-50% of household income for housing. No racial or ethnic group experienced a disproportionate burden. Pacific Islanders are two percentage points below the threshold to determine disproportionate burden, a large increase from the previous assessment.

Severe Housing Cost Burden

Citywide, 46,180 or 19% of households experienced a severe cost burden, paying greater than 50% of household income for housing. No racial or ethnic group experienced a disproportionate burden.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	141,440	45,385	47,405	5,560
White	53,195	11,835	10,145	1,115
Black / African American	77,320	29,890	33,000	3,845
Asian	3,670	1,110	1,170	250
American Indian, Alaska Native	275	145	180	40
Pacific Islander	60	0	20	0
Hispanic	4,625	1,575	1,825	220

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Asian households with very low-income (30% - 50% AMI) or low income (50%-80% AMI) experience disproportionately greater needs related to housing problems than those income categories as a whole. White households at the middle income (80% - 100% AMI) experience disproportionate burden in comparison to the needs of the whole. No racial or ethnic group experienced a disproportionate burden when looking at housing costs.

Between the 2010 and 2020 census, the Asian population in Baltimore grew by 46%, representing 4% of Baltimore's total population. Despite Asian households making up a relatively small part of the city's total, many are facing disproportionate needs when related to housing conditions. This disparity may suggest the need for outreach and translation services to meet these populations.

Per Table 6, just over a quarter of middle-income households contain at least one person either 62 – 74 years of age or age 75 or older. The aging population, particularly for white, middle-income households may be one explanation for this group experiencing disproportionately greater needs as they relate to housing conditions.

It is essential to note that when looking at raw counts, Black/African American Households have the greatest number of housing problems and housing cost burdens than the jurisdiction as a whole.

If they have needs not identified above, what are those needs?

The commonalities amongst all racial and ethnic groups mentioned above is that needs are income-based. As noted in Table 5, the median household income in Baltimore City is \$59,579. The median stands in contrast to the living wage (discussed in MA-45), which for a family of 2 adults (1 working) with one child is \$72,966. This gap between typical wages and livable wages speaks to the need for job training and opportunities that pair workers with quality jobs and family sustaining wages.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The Asian population in Baltimore City is concentrated in neighborhoods within the northern core of the city. These neighborhoods include North Baltimore, Guilford, Homeland, Charles Village, Barclay, and Downtown. A commonality shared amongst these neighborhoods is proximity to educational institutions such as Johns Hopkins University and the University of Maryland.

NA-35 Public Housing – 91.205(b)

Introduction

The Housing Authority of Baltimore City serves over 23,810 households through public housing, the Housing Choice Voucher Program, HUD’s Rental Assistance Demonstration Program (RAD), and other rental assistance programs. (<https://www.habc.org/habc-information/about-us/mission-vision-and-goals/#:~:text=Currently%2C%20HABC%20owns%20and%20manages,and%20other%20rental%20assistance%20programs.>)

As of December 31st, 2023, HABC owns and operates 6,609 public housing units throughout Baltimore City. (<https://www.habc.org/media/blggxnp5/fy2023-habc-a-lookback-final-august.pdf>). In fiscal year 2025, HABC plans to demolish or dispose of 778 units or vacant lots. Most of these demolitions are located at O’Donnell Heights and Poe Homes development. In general, the number of public housing units managed by HABC has declined since 2015 when the RAD program began. Most recent data shows that 4,094 units have been converted through this program, an additional 1,544 are projected to close in fiscal year (FY) 2025. RAD conversions represent a total investment of \$949 million dollars.

Currently, HABC is redeveloping the Perkins Homes public housing through the Perkins, Somerset, Old Town (PSO) Transformation Plan. This project began in 2018 with the awarding of a \$30 million Choice Neighborhoods Implementation grant from HUD. A supplemental \$10 million was awarded in 2023 from HUD and the project also received \$16.9 million through American Rescue Plan Act (ARPA) funding.

As of the most recent data (12/16/2024) 103 units are complete in Perkins I, 156 units are under construction in Perkins II, and 152 units are under construction at Perkins II. 104 units are complete in Somerset I, 192 units are complete in Somerset II, and 71 units are complete in Somerset III (<https://bniajfi.org/ps/>). When completed the development will include a new 21st Century City Springs Elementary/Middle School, a grocery store, new green spaces, and overall neighborhood infrastructure improvements.

Despite updates and enhancements to HABC’s inventory, a critical backlog of maintenance remains. In FY 2025, HABC anticipates spending approximately \$20 million on capital projects. These projects include everything from brick work, emergency repairs, hot water tank replacement, waterproofing, safety enhancements, and general unit maintenance. These projects will improve the quality of units for residents.

Data in this section, unless noted otherwise, is sourced from the Moving to Work Annual Plan – Fiscal Year 2025 draft. This document was submitted to HUD October 18th, 2024. (https://www.habc.org/media/n4gf2xgf/habc-mtw-annual-plan-fy-2025_final-draft_submitted-to-hud-10-18-24.pdf).

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The consent decree entered in Bailey, et al. v. HABC et al., Civil Action No. JFM-02-CV-225 and in United States v. HABC, Civil Action No. JFM-04-CV-03107 (the Bailey Consent Decree) on December 20, 2004 provides for HABC to create 756 housing units that meet the Uniform Federal Accessibilities Standards (UFAS) and 600 Project Based Voucher (PBV) units for non-elderly persons with disabilities. HABC has created all the 756 UFAS compliant units.

In 2010, HABC established the Bailey Long-Term Affordable Project Based Voucher (PBV) units for persons with disabilities. By the end of FY 2025 there will be 381 long term affordable non-elderly disabled units available.

Additional UFAS will be created as a part of the PSO redevelopment project. In addition to replacing the 67 UFAS units that were in Perkins Homes, an additional 102 UFAS units are being created throughout the redevelopment phases for a total of 169 UFAS units.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	287	9,940	12,329	1,278	10,908	61	0	0

Table 22 - Public Housing by Program Type

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	8,786	11,553	13,007	10,450	13,182	10,354	0	
Average length of stay	0	3	10	6	2	7	0	0	
Average Household size	0	1	1	2	1	2	1	0	
# Homeless at admission	0	0	0	1	0	1	0	0	
# of Elderly Program Participants (>62)	0	27	2,475	1,896	509	1,379	5	0	
# of Disabled Families	0	102	3,581	4,137	388	3,703	39	0	

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	287	9,940	12,329	1,278	10,908	61	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	37	243	725	138	581	6	0	0
Black/African American	0	250	9,464	11,520	1,123	10,261	54	0	0
Asian	0	0	93	15	4	10	1	0	0
American Indian/Alaska Native	0	0	67	18	3	15	0	0	0
Pacific Islander	0	0	17	16	6	10	0	0	0
Other	0	0	56	35	4	31	0	0	0

***Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	3	40	88	6	80	2	0	0
Not Hispanic	0	284	9,848	12,210	1,268	10,801	59	0	0

***Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

HABC Transfers request

There are a total of 259 HABC residents who are on the HABC Reasonable Accommodation/Immediate Needs transfer waiting list; of these 51 have specified they are requesting a transfer to a wheelchair accessible unit and 95 HABC residents were on the reasonable accommodation transfer waiting list for a unit on one level with no steps.

HABC Preliminary Applicants

Accessible Unit Needs of Public Housing Applicants

There are a total of 1,311 applicants on the HABC Accessible Waiting list; Of these 261 have specified they are requesting a unit accessible to a wheelchair user and 1,050 have specified that they are requesting either a unit with a ramp entry or a unit on one level with no steps.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Immediate Needs is a Bailey Consent Decree defined category of reasonable accommodation requests. An “Immediate Need” (IN) refers to a family (including a family of one) residing in HABC’s Low-Income Public Housing (LIPH) units or units funded through HUD’s Rental Assistance Demonstration Program (RAD) that has a family member with a disability, who:

- Lacks access to a toilet; and/or
- Lacks access to a shower or a bathtub that can be used by the person with a disability; and/or
- Lacks access to the kitchen, unless the person with the disability is a minor child under age 8 years; and/or
- Lacks access to a bedroom; and/or
- Lacks access to a bedroom occupied by a minor child(ren) for whom the person with a disability provides supervision or has childcare responsibilities; and/or
- Lacks the ability to enter or exit the unit without assistance; and/or
- Is at a substantial health risk, as verified by a health care professional, due to the conditions of the current unit.

Beginning with the implementation of the Bailey Consent Decree’s Plan for Families with Immediate Needs through March 31, 2025, HABC has responded to 2021 requests from public housing families and families assisted through HUD Rental Assistance Demonstration (RAD) Program meeting the definition of having an immediate need.

How do these needs compare to the housing needs of the population at large

HABC’s Office of Fair Housing and Compliance does not maintain this sort of comparative data.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Point-in-Time (PIT) Count is a HUD-mandated assessment that provides a snapshot of how many people are experiencing homelessness in our Baltimore City. The 2025 PIT count assessed both sheltered persons staying in an emergency shelter or transitional housing and unsheltered persons living on the streets or other places not meant for human habitation. The 2025 PIT Count reported 2,024 persons experiencing homelessness on a given night in Baltimore City.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 26 - Homeless Needs Assessment

Alternate Data Source Name:

Baltimore PIT 2024

Data Source Comments:

Indicate if the homeless population Has No Rural Homeless
is:

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	331	46
Black or African American	1,124	59
Asian	15	0
American Indian or Alaska Native	7	1
Pacific Islander	11	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	91	7
Not Hispanic	1,423	106

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

In total there were 324 persons in Households with at least one Adult and one Child enumerated during the 2023 PIT Count. Of this total, 207 were in emergency shelter, 110 were in transitional shelter, and 7 were unsheltered. Of those enumerated in the count under the age of 18, 118 were in emergency shelter, 69 were in transitional shelter, and 5 were unsheltered.

8% (124) of the total counted population during the 2023 PIT were veterans. Of this group, 2% were in emergency shelter and 18% were in transitional housing. None of the veterans included in the count were unsheltered.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Within Baltimore City, homelessness disproportionately affects Black or African American residents. This racial group accounted for 73% of all people experiencing homelessness that were enumerated during the PIT. The next largest group is white persons at 23%. This group represents 41% of those counted as unsheltered.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The total number of people counted as experiencing homelessness in a single night is gathered during the annual PIT count. The 2023 Baltimore City PIT Count was conducted on the nights of January 22nd

and 23rd. In general, there has been a decline over the past four years in the number of people counted during the PIT experiencing homelessness. One reason for this decline is the utilization of emergency funds related to COVID-19 pandemic recovery including the Federal Emergency Solutions Grant and the American Rescue Plan Act (ARPA).

Discussion:

In total, the Mayor's Office of Homeless Services was awarded \$75 million in ARPA funds to support long-term responses serving the homeless population in Baltimore City. Investments include the acquisition of a hotel as a permanent housing site, the housing navigation program to provide services to unhoused individuals and families, the housing accelerator fund, and other programs.

Additionally, the City of Baltimore's Eviction Prevention Program provided more than \$69.6 million in assistance and served over 19,000 individuals in need. This program, which was established in December 2020 as a response to the housing instability caused by the COVID-19 pandemic and closed in January 2023.

<https://static1.squarespace.com/static/5f2823f04941a22b9876e21d/t/63d912c92941f9228777ac59/1675170505668/EVP+Application+Closing+2023+.pdf>

Despite these measures, the rate of evictions citywide remains high. In 2023, the rate of evictions per 1,000 residents for all of Baltimore City was 9.6. The communities with the highest rates of eviction were Dickeyville/Franklinton (37.3 per 1000 residents), Downtown/Seton Hill (25.8 per 1000 residents), and Cherry Hill (21.5 per 1000 residents). These high rates follow a period of low evictions due to federal and state moratoriums during the COVID-19 pandemic. With pandemic era aid having ended or will end by the end of 2026, programs that have supported unhoused individuals are at risk moving forward.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

Populations with disabilities, the elderly, individuals living with HIV/AIDS, and those with drug and alcohol addictions in Baltimore face significant challenges regarding housing and supportive services. A primary housing concern for these special needs populations is the lack of affordable rental housing, especially for those with extremely low incomes.

Disability rates are particularly high among the elderly, and while many elderly individuals are financially stable, a significant portion of low-income elderly homeowners need help with home repairs. Other special needs populations, including people with disabilities and those living with HIV/AIDS, experience higher unemployment rates and may require housing modifications or supportive services, further limiting their access to affordable housing. In addition, individuals with drug and alcohol addictions face a pressing need for access to treatment programs, though such services have expanded in recent years. Common supportive service needs across these groups include job readiness training, healthcare, transportation, and personal care assistance.

The prevalence of these special needs populations highlights the need for comprehensive support systems that address both housing and a wide range of services to improve their overall well-being.

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	0
Area incidence of AIDS	0
Rate per population	0
Number of new cases prior year (3 years of data)	0
Rate per population (3 years of data)	0
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	9,805
Area Prevalence (PLWH per population)	0
Number of new HIV cases reported last year	317

Table 27 – HOPWA Data

Alternate Data Source Name:

2023 BALTIMORE CITY ANNUAL HIV EPIDEMIOLOGICAL PRO

Data Source Comments:

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	645
Short-term Rent, Mortgage, and Utility	6
Facility Based Housing (Permanent, short-term or transitional)	25

Table 28 – HIV Housing Need

Alternate Data Source Name:

Data Source: HOPWA CAPER and HOPWA Beneficiary Ver

Data Source Comments:

Describe the characteristics of special needs populations in your community:

Table 28 provides gender, racial and ethnic concentrations among the disabled population, taken from ACS Table S1810.

Persons with disabilities represent the largest subgroup within the broader special needs population. Per the 2018-2022 ACS 5-Year Estimates, 16.3% of the non-institutionalized civilian population had a disability. The prevalence of disability is notably higher among the elderly. As age increases, so does the likelihood of experiencing a disability. For this reason, slightly more women than men were disabled, perhaps because women make up a larger share of older adults than men. Disability rates for Black/African American populations are the highest in Baltimore City, nearly one in five persons (18.7%), aligning closely with the overall 16.3% rate.

The **elderly** are a distinct special needs population, as many are entirely self-sufficient and do not require housing or supportive services. Elderly householders also make up 50.8% of all households in the 0-30% HAMFI category and 46.3% of those in the >30%-50% HAMFI category. Although they are overrepresented in lower-income groups, this population typically does not experience a disproportionate level of cost burden.

The Baltimore EMSA continues to be severely impacted by the **HIV/AIDS epidemic**, although the data shows that Baltimore has seen lower diagnosis rates and total cases over the past decade. In 2023, Baltimore City had an overall diagnosis rate of 34.6 diagnoses per 100,000 population. Baltimore City accounted for the highest number and proportion of HIV diagnoses in the region (52.4%). (Maryland Department of Health: Baltimore Metropolitan Regional Annual Epidemiological Profile). The Maryland

Department of Health and Mental Hygiene reported that by the end of 2023, there are a total of 17,718 living cases of HIV (with or without an AIDS diagnosis) in the EMSA. In 2023, there were 166 reported HIV diagnoses in Baltimore City. At the end of 2023, Baltimore City had 9,805 residents living with HIV, down from 11,584 in 2014. (Maryland Dept. of Baltimore City Annual HIV Epidemiological Profile).

*Continued below in Discussion Section.

What are the housing and supportive service needs of these populations and how are these needs determined?

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The Baltimore Eligible Metropolitan Statistical Area (EMSA) spans 2,609 square miles and includes Baltimore City, as well as Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne’s counties. As of June 30, 2024, the Maryland Department of Health reported that 17,621 individuals were living with HIV in the EMSA, with 83% receiving care in 2024.

The Housing Opportunities for Persons with AIDS (HOPWA) program targets individuals who are unstably housed or homeless, with most households qualifying at or below 30% of the area median income.

A total of 654 households were served across the Baltimore EMSA in 2023, and a total of twenty-five units were provided in permanent housing facilities developed, leased, or operated with HOPWA funds.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

N/A

Discussion:

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction’s need for Public Facilities:

The American Rescue Plan Act (ARPA) provided \$641 million to the City of Baltimore through the State and Local Fiscal Recovery Fund in response to the COVID-19 pandemic. Of this funding package, much has been allocated to rebuilding, repairing, or refurbishing public facilities in the city.

A total of \$41 million in funding is allocated to Baltimore’s public spaces and parks. This includes \$19.9 million to the renovation of recreation centers, \$9.9 million to pool renovations, and \$5 million to playground renovations. \$15 million is going towards the development of the Gardenville Rec Center in Northeast Baltimore. Additionally, the city received an \$11.3 million funding commitment from HUD through DHCD’s Community Development Block Grant (CDBG) program to support the construction of the new Parkview Recreation center in West Baltimore and HUD approval for Section 108 Loan guarantee of \$12.4 million for the Chuck Webb Recreation Center in East Baltimore.

The Baltimore City Public School System (BCPSS) and its 21st Century School Building Program continue to substantially renovate or replace school buildings. As of the 2023 annual report, “27 school buildings designed to serve 31 schools have been completed, with two currently in design phase.”

https://baltimore21stcenturyschools.org/sites/default/files/final_draft_2023_annual_report.pdf.

Other renovations and systemic building improvements to BCPS buildings are recommended in the FY25-30 Capital Improvement Plan. The total costs for eight projects total \$169 million dollars.

How were these needs determined?

The Baltimore City Planning Commission recommends a six-year Capital Improvement Program to the Board of Estimates annually. Public and quasi-public agencies participate in the budget process and prepare a six-year capital program each year, that identifies public improvement projects the various departments and entities are prepared to complete. The BCPSS CIP is approved separately from other agencies. The most recent Comprehensive Educational Facilities Master Plan (CEFMP) and Facility Needs document states: “The CEFMP is developed with the participation, contributions and input of many departments/entities within and outside of City Schools. It provides administrators, teachers, community representatives, City and State staff, and elected officials with a reference to assess future facility needs, determine project priorities, and establish a framework for decision-making and/or policy development pertaining to City Schools facilities.” Baltimore City Recreation and Parks (BCRP) is

currently in the process of developing an action plan for investment in public parks, recreation facilities, and programs. This process has included a needs assessment for the department's assets and will result in a capital investment strategy, an operations plan, and funding strategy.

Links to these and various other Community Improvement Needs documents are included in the Appendix.

Describe the jurisdiction's need for Public Improvements:

Both Baltimore City Department of Transportation (BCDOT) and Baltimore City Department of Public Works (DPW) identify aging infrastructure and deferred maintenance as key challenges facing their departments and, more broadly, the city as a whole.

For instance, most of Baltimore City's water main assets were installed between 1910 - 1950. The average lifespan of a water main is 80 years, and replacement of system assets has not kept pace with need. In FY 2023, 16.72 miles of water main were replaced, and in FY 2024, 7.12 miles were replaced. Significant investment is needed to fully modernize the system.

BCDOT lists their CIP priorities as achieving a state of good repair, developing complete street projects, traffic safety, and sustainable transportation alternatives. The estimated capital needed for deferred maintenance to bring a state of good repair is \$1.8 billion dollars. This is on top of funding needed for capital replacement totaling \$193.5 million annually. These figures include maintenance and capital needs for sidewalks, bridges, roads, signals, alleys, lighting, bike facilities and more.

While Consolidated Plan resources are not, due to funding limitations and regulatory constraints, commonly spent on public infrastructure improvements, this Consolidated Plan supports investment in broadband expansion in low- and moderate-income neighborhoods with limited internet access. CDBG funds will be used to make such investments as opportunities present themselves.

How were these needs determined?

The needs discussed above are sourced from BCDOT and DPW's Capital Improvement Program slides from FY 2025 – FY30. Those slides can be found here:

[https://planning.baltimorecity.gov/sites/default/files/FINAL_BCDOT_FY25-30_CIP_Presentation_01182024\).pdf](https://planning.baltimorecity.gov/sites/default/files/FINAL_BCDOT_FY25-30_CIP_Presentation_01182024).pdf)

[https://planning.baltimorecity.gov/sites/default/files/FY%2025%20CIP%20Presentation%20-%20BW&WW%20\(Final\).pdf](https://planning.baltimorecity.gov/sites/default/files/FY%2025%20CIP%20Presentation%20-%20BW&WW%20(Final).pdf)

BCDOT determines needs through the CIP and plans and policies such as the Complete Streets Ordinance. The department also has 6 community liaisons who attend public meetings and provide updates to community members and stakeholders. These liaisons help to form a constructive dialogue between the agency and community at large.

Similarly, DPW determines their needs through the CIP, policies, and through consent decrees for its wastewater and sanitary sewer. There are multiple departments within DPW – each with their own engagement and partnership practices. For instance, the Office of Watership Partnerships and Planning regularly hosts GROW centers that provide resources to city residents related to composting, stormwater harvesting, and stormwater management.

Describe the jurisdiction’s need for Public Services:

The need for public services in Baltimore City is wide ranging and crosses different areas of need. Areas of need include digital literacy, housing counseling for homeowners and renters, counseling for those at risk of homelessness, legal aid and assistance, workforce training, literacy and education, community violence interventions, senior programs, wraparound support for underserved populations, and many others.

How were these needs determined?

Public service needs were determined from discussions with community leaders, non-profit partners and City agencies. Additional information on service needs is derived from Annual Action Plan funding requests, public hearing and annual listening sessions, ongoing interaction on various boards and committees across numerous topical areas and throughout the city and neighborhoods.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Within Baltimore City there are a range of real estate markets - in some areas there are few if any normal residential transactions while other neighborhoods have strong and thriving markets. There are also middle neighborhoods; these areas are neither exceedingly affluent nor distressed but may be vulnerable to population decline and deteriorating housing stock. Despite long term population decline in the City, the most recent census showed a rise in households.

Much of the following analysis in the Housing Market Analysis section is based on data provided by HUD. The Census Bureau prepares special tabulations for HUD known as Comprehensive Housing Affordability Strategy (CHAS) Data tables. These tables are based on 5-year aggregated data from American Community Survey (ACS) data from 2017 - 2021. The order and format of the prepopulated tables are also provided by HUD.

Where possible, the Baltimore Neighborhood Indicators Alliance – Jacob France Institute (BNIA-JFI), who provided technical assistance on this report, used more recent 5-year ACS estimates, specifically the 2018-2022 data series.

Maps included in this chapter were created by BNIA-JFI staff using ArcGIS.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

By a large margin, the dominant housing type in Baltimore City are 1-unit, attached structures. This housing type, which predominantly consists of rowhomes, accounts for 50.8% of the total housing units in Baltimore. The next largest percentage of housing units are 1-unit, detached structures. These units account for 15% of the total number of units in the city. Table 30 provides a complete breakdown of the number and percentage of residential properties by housing type.

Residential properties with 3 or more bedrooms are the dominant unit size for homeowners at 77%, while renters have an even likelihood of occupying 1 bedroom or 2 bedrooms at 33% each. These unit size distributions have existed in Baltimore for decades.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	42,145	14%
1-unit, attached structure	151,840	52%
2-4 units	32,145	11%
5-19 units	29,305	10%
20 or more units	38,125	13%
Mobile Home, boat, RV, van, etc	380	0%
Total	293,940	100%

Table 29 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	395	0%	8,625	7%
1 bedroom	3,195	3%	40,725	32%
2 bedrooms	23,355	20%	42,865	34%
3 or more bedrooms	88,800	77%	34,540	27%
Total	115,745	100%	126,755	100%

Table 30 – Unit Size by Tenure

Data Source: 2016-2020 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

In 2023, Baltimore City had 35,376 subsidized units available, an increase of over 5,000 since the previous assessment. As of 2023, 14,208 Housing Choice vouchers are reported within Baltimore City.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

Units will expire from affordable use in the next few years. However, the number of subsidized units has risen in recent years due to additional units being constructed or rehabilitated. In the past, many units have been preserved through the RAD program and low-income housing tax credits, and this activity may continue.

Does the availability of housing units meet the needs of the population?

Historically, Baltimore City had more housing units than its residents could fully occupy. This has left an inventory of many derelict buildings unfit to inhabit without significant public and private investment. Due to the necessary capital to build or renovate homes in Baltimore City, many low-income families struggle to afford the cost of housing. As discussed in the Needs Assessment, housing affordability is a common and growing challenge in Baltimore City.

Describe the need for specific types of housing:

The total number of housing units in Baltimore has increased by nearly 6000 since the 2007-2011 ACS. At that time there was a nearly even distribution of owners and renters. According to the 2017-2021 ACS, there is now a higher ratio of renters (52.1%) to owners (47.9%).

Table 31 shows the breakdown of the number of bedrooms. There are far fewer rental units with three or more bedrooms than owner-occupied units. Table 7 in the Needs Assessment shows that there are thousands of low-income renters who experience overcrowding, which points to a need for more affordable large rental units.

The passage of multiple pieces of legislation made 2024 a critical year for housing policy in Baltimore City. Baltimore's first Comprehensive Housing Plan was released which seeks to align the regional stakeholders in their planning effort and provide long-term goals to aim for (<https://mayor.baltimorecity.gov/news/press-releases/2024-07-17-mayor-scott-dhcd-announces-effort-establish-citys-first-ever>.)

A tax increment financing plan was also enacted to assist in the rehabilitation and deconstruction of affordable housing in many of the city’s neighborhoods (<https://mayor.baltimorecity.gov/news/press-releases/2024-09-30-mayor-scott-council-president-mosby-introduce-affordable-housing-tif.>)

These programs aim to reverse the trends of falling homeownership and housing unit abandonment by assisting the residents interested in remaining in their neighborhoods.

Baltimore City must continue adding publicly subsidized housing to meet the needs of its low-income households. Even while new housing is being added as commercial buildings are converted to residential uses, these units are often economically out of reach for many.

Discussion

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

Within Baltimore, homeownership costs fall below those nationwide. In 2021, the median value for owner-occupied houses was \$244,900, in Baltimore it was \$193,000. The city also falls below the state's median of \$338,500. Rental costs in Baltimore (\$1,146) are similar to the nationwide median of \$1,268 but below Maryland's median of \$1,598.

As detailed in Table 33, the median rent rose 47% between 2009 and present day. This change was 20 percentage points higher than the change in value appreciation for owner-occupied properties. This suggests that renters are experiencing greater and growing cost burdens. Additionally, while median home values and the rate of change of home values have increased since the last assessment (\$167,300 and 10% respectively), this appreciation is still outpaced by rental costs.

A significant number of households, particularly renters between 30%-50% of AMI experience a total cost burden of greater than 30%, meaning that housing costs are not considered affordable. Over 45% of cost-burdened renters (11,340) make between 30% - 50% AMI. (See Table 9 for data).

Further, there are limited units on the market affordable to households at different HAMFI thresholds. Table 30 describes the total number of residential properties by unit number as 293,718. This figure accounts for both renter and owner-occupied units. Table 35 describes the number of those units affordable to households at different HAMFI thresholds. Only 3.4% of units are affordable to renters at 30% HAMFI and only 2% of units are affordable to renters at 50% HAMFI. There is even less availability for owners - particularly those at 30% HAMFI.

For homeowners, Baltimore's market is affordable compared to both the state and national markets. However, barriers to homeownership persist. These barriers include access to down payment assistance, renovation grants or loans, and housing counseling.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	152,400	167,300	10%
Median Contract Rent	781	911	17%

Table 31 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	26,735	21.1%
\$500-999	50,475	39.8%
\$1,000-1,499	32,765	25.9%
\$1,500-1,999	11,240	8.9%
\$2,000 or more	5,550	4.4%
Total	126,765	100.0%

Table 32 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	22,620	No Data
50% HAMFI	57,285	25,480
80% HAMFI	98,640	51,590
100% HAMFI	No Data	66,065
Total	178,545	143,135

Table 33 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	1,082	1,254	1,548	2,009	2,298
High HOME Rent	862	1,074	1,342	1,674	1,848
Low HOME Rent	862	946	1,136	1,313	1,465

Table 34 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

Given the overall population decline in Baltimore City, there are more than enough housing units to support the city’s current population. However, units are not necessarily affordable for all households. Data from Table 6 shows that there are 101,740 households that make between 0 – 50% of the HUD

Area Median Family Income (HAMFI), 41.5% of all households in Baltimore. Further, as discussed earlier in the Needs Assessment, Table 7 shows that rental households earning 0-50% of HAMFI comprise 97% of households that spend 50% or more of their monthly earnings on housing costs. For households in owner-occupied units, that number is 92%. These data demonstrate that housing cost burdens place significant pressure on households in Baltimore and that affordability is a chief concern for the city.

How is affordability of housing likely to change considering changes to home values and/or rents?

As discussed in the introduction of the section, the median rent rose 47% between 2009 and the present day. If these trends continue, more and more households will struggle to obtain affordable housing. While Median home values have increased since the last assessment, appreciation is outpaced by rental costs. Interest rates have also remained high since 2021, adding to the overall costs associated with home ownership.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

Generally, the HOME/Fair Market Rent levels cover rental costs for all but Baltimore’s most expensive rental units. However, HOME and CDBG fund allocations have been reduced over the past decade, limiting their effectiveness in producing or preserving affordable housing. For instance, in 2024, Baltimore City received \$20.7 million in CDBG funds and \$3.8 million in HOME funds. Not adjusted for inflation, this is a 6.8% decrease in CDBG funds and a 10.5% decrease in HOME funds since 2020.

Table XX: CDBG and HOME Allocations in Baltimore City, 2020-2024

Source: HUD

Discussion

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Baltimore faces two deeply connected issues in housing, the affordability of units particularly for lower-income renters, and the high rates of vacant, abandoned, and condemned housing units in violation of the City's housing codes. As of December 2024, there are more than 13,000 buildings issued Vacant Building Notices (VBNs) issued by the City's Code Enforcement division. The exact number changes daily as structures are rehabbed or demolished and come off the list and new ones come on. Many vacant buildings are in residential neighborhoods where demand for housing is lower and/or are in such poor condition that they are not a viable part of the housing stock. In December 2024, Gov. Wes Moore pledged \$50.8 million to rehabilitate vacant buildings in Baltimore City into affordable housing. The effort has been called the Baltimore Vacants Reinvestment Initiative. This program is the latest in a long line aimed at converting vacant and abandoned structures into livable homes.

50% of the renter-occupied units in Baltimore City have none of the conditions that constitute a substandard unit. Therefore, half of the renter-occupied units in Baltimore have at least one of these conditions. 27% of owner-occupied units have at least one condition, defining them as a substandard unit.

Baltimore has many decades-old housing units throughout the city. 50.4% of the units were built more than 70 years ago. Over 83% are 40 years or older. Older housing units require more maintenance and repair. Table 39 shows that 90% of the units in Baltimore were constructed during the period lead paint was used in homes. Although, Baltimore did outlaw the interior use of lead paint 30 years prior, in 1950, lead is still present in these homes. Over 14% of these pre-1980 units with a risk of lead exposure have children living in them. In December 2023, Baltimore City and County formed the Baltimore Service Line Partnership to eliminate lead water pipe usage.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard Unit

A standard unit is structurally sound, weather-tight, and free of violations for sanitation, illumination, ventilation, heating, plumbing, exit ways, fire protection, utilities, lead paint, or other conditions that would create a hazard to the building occupants or the public.

Substandard Unit

A substandard unit has one or more of the following violations: structural integrity, sanitation,

illumination, ventilation, heating, plumbing, exit ways, fire protection, utilities, lead paint, or other facilities that would create a hazard to the building occupants or the public.

Substandard Suitable for Rehabilitation

A housing unit in substandard condition will be considered suitable for rehabilitation if the amount of funding required for rehabilitation costs less than the sum of after-rehabilitated market value plus \$30,000 or overriding community development considerations that justify rehabilitation.

Examples of overriding community development considerations include: 1) cases where the rehabilitation activity is required to arrest the deterioration of otherwise intact residential blocks through the rebuilding of severely deteriorated properties; 2) the rehabilitation is consistent with an existing area or neighborhood comprehensive redevelopment plan whose purpose is to revitalize the area or neighborhood, stimulate additional private investment and address physical decay; 3) the rehabilitation retains a property of architectural, historical or community significance as determined by the Commissioner of Housing.

Notwithstanding the above, a housing unit would not be suitable for rehabilitation if the unit would, upon completion of the rehabilitation, be functionally obsolete or not marketable based on the needs of a neighborhood or the City’s experience with similar circumstances as determined by the Commissioner of Housing. An example of this would include, but not be limited to, a large supply of one-bedroom units in an area where three-bedroom for-sale housing is necessary or strongly desirable for neighborhood stabilization, diversification, or other serious community needs.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	29,665	26%	58,250	46%
With two selected Conditions	630	1%	1,910	2%
With three selected Conditions	20	0%	180	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	85,435	74%	66,410	52%
Total	115,750	101%	126,750	100%

Table 35 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	6,160	5%	11,080	9%
1980-1999	6,710	6%	15,230	12%
1950-1979	33,470	29%	44,380	35%
Before 1950	69,405	60%	56,055	44%
Total	115,745	100%	126,745	100%

Table 36 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	102,875	89%	100,435	79%
Housing Units build before 1980 with children present	0	0%	0	0%

Table 37 – Risk of Lead-Based Paint

Data Source: 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 38 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

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Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Baltimore City has the highest percentage of children with blood lead levels greater than or equal to 5 µg/dL in Maryland. The city's housing stock is old and deteriorating (90% of housing units were built before 1980), which presents a significant risk of childhood lead exposure. Additionally, 19% of the population lives below the poverty level which is a risk factor for childhood lead exposure. In 2017, only 54% of 1-year-old and 52% of 2-year-old children in Baltimore received a blood lead test, of which 3.8% had elevated blood lead levels (BLLs) between 5–9 µg/dL and 0.9% had elevated BLLs greater than or equal to 10 µg/dL. (Centers for Disease Control, 2024, <https://www.cdc.gov/lead-prevention/success->

stories-by-state/baltimore-maryland.html). DHCD's Lead Hazard Reduction Program estimates that approximately 285,000 or 96% of all housing units in Baltimore were built before 1940. A 2022 report for the MD Department of Planning states that 23% of all home in Baltimore have children living in them. (https://planning.maryland.gov/MSDC/Documents/American_Community_Survey/2023/2023-1231-2022-ACS-Report.pdf). Therefore, we can estimate that 23% of the homes with lead hazard, or 65,550 homes, have children living in them who may be exposed to lead hazards.

Discussion

Properties with significant repair/maintenance needs are the foremost challenges when considering housing stock in Baltimore City. While there have been many new rental apartment buildings and commercial-residential conversions, many city residents with Moderate, Low, and Very Low incomes cannot afford the cost of rent in those buildings as they are often marketed as “luxury”. As more residential units are added to the market, the cost to rent previously built units will fall. Baltimore City continues to need additional housing for its residents, and the Baltimore Vacants Reinvestment Initiative is a necessary first step towards that goal.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	302	11,808	18,104	1,193	16,911	261	0	0
# of accessible units			257						

*Includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 39 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

As discussed in NA-35, HABC's inventory faces a critical backlog of deferred and ongoing maintenance. In FY 2025 alone, HABC anticipates spending approximately \$20 million on capital projects to improve the quality and physical conditions of public housing units in Baltimore City. Further, between 2018 and 2023, HABC spent \$121 million on capital improvements alone. As of 2023, HABC's inventory includes 6,609 public housing units, 570 privately managed sites, and 1190 scattered site units.

Public Housing Condition

Public Housing Development	Average Inspection Score
Housing Authority of Baltimore City	2.0

Table 40 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

In 2025, HABC plans to use capital improvement funds on restoration and revitalization needs at Latrobe Homes, Poe Homes, Gilmore Homes, O'Donnell Heights, Brooklyn Homes, Westport Homes, and Scattered Site properties. These restoration activities include brickwork, storage tank replacement, demolition, concrete repair, insulation, replacement of hot water tanks, roofing, and more. The agency will also use funds for general maintenance projects including cabinet and countertop replacement mechanical work, window replacement and repair, and installing safety and security measures. These improvement projects are just a minor piece of the overall maintenance backlog faced by HABC.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Rental Assistance Demonstration Program (RAD)

In 2015, HABC began converting over one-third of its public housing portfolio under the RAD program. Developments converted under RAD have a new ownership structure including a new management and maintenance team. As of 2023, over 4,046 units have been converted and there have been 28 total closings on RAD development. This represents a total investment of \$946 million. HABC anticipates closing on 35 RAD developments, consisting of 4,400 units, by the end of FY 2025.

Choice Neighborhoods

HABC is redeveloping the Perkins Homes public housing through the Perkins, Somerset, Old Town (PSO) Transformation Plan. This project began in 2018 through a \$30 million Choice Neighborhoods Implementation grant from HUD. A supplemental \$10 million was awarded in 2023 from HUD and the project also received \$16.9 million through American Rescue Plan Act (ARPA) funding. As of the most recent data (12/16/2024), 103 units are complete in Perkins I, 156 units are under construction in Perkins II, and 152 units are under construction at Perkins III. 104 units are complete in Somerset I, 192 units are complete in Somerset II, and 71 units are complete in Somerset III (<https://bniajfi.org/pso/>). When completed the development will include a new 21st Century City Springs Elementary/Middle School, a grocery store, new green spaces, and overall neighborhood infrastructure improvements.

In 2018, HABC received a \$1.3 million Choice Neighborhoods Planning grant from HUD to develop a transformation plan for Poe Homes and the Poppleton/Hollins Market neighborhood. The outcome of this grant is Transform Poe, a comprehensive plan for a new mixed-income community. This plan includes demolishing and replacing current public housing units at the site. A demolition application was approved by HUD in 2023, and relocation of residents is underway.

Strategic Plan

In 2019, HABC debuted its Strategic Plan, Pathways to Success. This document provides a framework and sets priorities that support the agency's mission, vision, and goals. As of 2024, over 70% of the recommendations in the plan have been achieved, and as such the agency is updating the plan to reflect this progress. They identify the following initiatives as a focus of the revised plan:

- Continuing efforts to create and preserve affordable housing
- Strengthening internal operations and professional development of staff
- Providing opportunities and support for residents
- Increasing Housing Choice

https://www.habc.org/media/n4gf2xgf/habc-mtw-annual-plan-fy-2025_final-draft_submitted-to-hud-10-18-24.pdf

Thompson Settlement

In 2012, the Baltimore Regional Housing Partnership (BRHP) entered into a services agreement with HABC to administer the Thompson Remedial Vouchers, Thompson PCV-leased Vouchers, and Thompson PCD Homeownership Units. This services agreement followed the settlement in the Thompson v. HUD case which created mobility vouchers for residents. In 2024, the first amendment to that agreement was signed, which extended the contract term and made changes in the allocation of responsibilities of the parties under the contract. Under this amendment, BRHP will administer services for all voucher holders exercising portability. Additionally, BRHP will transfer administration of the remaining Thompson PCD Homeownership Units to HABC.

Discussion:

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

In 2022, Mayor Brandon Scott announced that the Mayor’s Office of Homeless Services (MOHS) would receive \$75 million in ARPA funding and another \$15.4 million from the HUD HOME investment partnership program totaling \$90.4 million over 4 years. This funding supports five major initiatives: Non-congregate emergency housing for individuals experiencing homelessness (IEH), Shelter demobilization for COVID-19 non-congregate shelter sites, Housing navigation and landlord recruitment support, Housing accelerator fund, and a Flexible fund for diversion and rapid resolution. HUD’s HOME program supports targeted assistance to households experiencing homelessness (HEH) to increase housing stability and develop more supportive housing. Descriptions of the ARPA-funded projects are below.

Non-congregate emergency housing for individuals experiencing homelessness

MOHS is using funding in this program to 1) lease two hotel-based non-congregate shelters operating since 2020; 2) Code Blue winter shelter costs at two additional hotel-based non-congregate shelters; 3) purchase two hotels for use as emergency shelters; 4) support facility management operations and maintenance services at the two purchased hotels; 5) hire staff to provide operational support for ARPA-funded homeless services; 6) hire a full-time consultant to provide project management and oversight of ARPA projects; 7) hire a contractor to support development of responses to a Notice of Funding Availability (NOFA); and 8) provide other support for emergency and winter shelter operations.

In July 2024, the city acquired two hotel properties for emergency shelters at 322 N. Front St. and 211 N. Gay Street.

<https://mayor.baltimorecity.gov/news/press-releases/2024-07-01-city-baltimore-cuts-ribbon-newly-acquired-hotels-slated-help-efforts>).

Funding has been awarded to develop 155 spaces of affordable housing at the sites.

MOHS is also funding affordable dormitory-style housing for homeless youth and funding renovation of 36 units owned by the Housing Authority of Baltimore City for PSH.

Shelter demobilization for COVID-19 non-congregate shelter sites

MOHS is reducing the population in MOHS shelters and shelter decompression sites by 1) assisting residents in obtaining vital documents required for housing and employment to remove barriers to permanent housing, 2) identifying wraparound services to support residents as they move into and sustain housing, 3) providing housing-focused case management services, and 4) identifying permanent housing units and providing rental assistance subsidies. Current residents of shelters are prioritized based on need, readiness, availability of housing, and other factors that prepare them to move out of the homeless shelter system.

Housing navigation and landlord recruitment support

MOHS uses this program to meet demand for housing navigation and identification services for IEH, decreasing the length of time people wait to return to permanent housing. to receive services. These services include identifying resources to resolve homelessness or prevent housing instability, developing individualized housing plans, connections to shelters, completing coordinated access intake to determine eligibility for housing resources, and short-term case management. These services are available at select Library branches.

Housing accelerator fund

MOHS will implement innovative funding mechanisms that foster development of an expanded supply of PSH units for people exiting chronic homelessness

Flexible fund for diversion and rapid resolution

MOHS has established a rapid resolution and shelter diversion fund, (aka flex fund), to help IEH and HEH quickly re-enter stable housing and assist low-acuity individuals in exiting the shelter system quickly, to preserve system capacity.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	321	0	144	0	0
Households with Only Adults	1,198	0	802	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	68	60	258	882	0
Unaccompanied Youth	27	0	24	140	0

Table 41 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: https://homeless.baltimorecity.gov/sites/default/files/CoC_HIC_CoC_MD-501-2022_MD_2022.pdf

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Mayor’s Office of Homeless Services through the Continuum of Care (CoC) coordinates mainstream services by bringing system leaders together to develop comprehensive strategies and communication materials to increase enrollment in health insurance coverage, TANF, SSI, food stamps, childcare vouchers, mental health and substance use treatment services, VA benefits, disability-related services, and workforce development/employment navigation. In FY 2023, CoC awarded \$26 million to 42 projects across 18 homeless service organizations. These awards supported permanent supportive housing, rapid re-housing, safe haven projects, youth projects, support for CoC planning, and more.

In Maryland, a Medicaid waiver pilot was initiated in 2018 to provide case management and supportive services for 100 chronically homeless clients living in permanent supportive housing. The Assistance in Community Integration Services (ACIS) Medicaid Pilot program was initiated in 2018 to provide case management and supportive services. Currently, 300 spaces are allocated to MOHS. This is 100 more spaces than reported in the previous assessment. An assessment of the program in 2023 showed that more than 90% of program participants in Baltimore obtained housing during the study period (CY 2018 – CY 2021). An evaluation of the program demonstrated that “there was a statistically significant decline in the average number of ED visits, avoidable ED visits, and inpatient admissions for ACIS participants in the year following enrollment.”

[https://health.maryland.gov/mmcp/Documents/HealthChoice%20Community%20Pilots/ACIS/SummaryReportACISProgramAssessment-September2023-For%20Dept%20\(1\).pdf](https://health.maryland.gov/mmcp/Documents/HealthChoice%20Community%20Pilots/ACIS/SummaryReportACISProgramAssessment-September2023-For%20Dept%20(1).pdf).

Through the initiative, eligible Medicaid participants are matched with permanent housing placements through the City’s Coordinated Centralized Intake system and receive housing and tenancy-based case management services provided by Health Care for the Homeless. Ten area hospitals supported the wraparound care needed to improve the health and wellness of the vulnerable individuals and families enrolled in the program by providing matching funds during the pilot. As of July 2024, service providers will be able to bill the Medicaid program directly for the costs of supportive services and the program has expanded statewide. (<https://www.thebaltimorebanner.com/community/public-health/assistance-in-community-integration-services-baltimore-RY2H6R2QQNBIXMUQXMSFUIMCTQ/>).

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

N/A

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Baltimore’s Mayor’s Office of Homeless Services (MOHS) is the grantee for the Baltimore Eligible Metropolitan Statistical Area (EMSA), which includes Baltimore City, Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne’s counties.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	654
PH in facilities	25
STRMU	6
ST or TH facilities	0
PH placement	0

Table 42– HOPWA Assistance Baseline

Data Source Comments:

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The elderly are a unique special needs population; many are self-sufficient and do not require any form of assistance. However, as the Needs Assessment report made clear, housing needs are strongly correlated with age, as were health needs. It was therefore important to stay aware of changes in this population, particularly in the older segment (75+), where support was likely to be greater.

The most common housing needs of the elderly are economic. These include expanding rental subsidy opportunities and aiding with maintaining and repairing homes, particularly owner-occupied housing. Additional needs for the elderly, particularly those who are frail, include coordinated housing and health services that enabled them to remain in their homes, and economic and design assistance to modify homes so they can age in place. Additionally, the elderly need support services such as health care, employment assistance, counseling, legal advice (especially for estate planning purposes), structured social time, nutrition, and continuing education opportunities.

The Census Bureau, through the American Community Survey (ACS), provides some estimates based on self-reporting from persons with disabilities. According to the 2018-2022 5-Year Estimates, approximately 16% of the non-institutionalized population in Baltimore City had a disability (NA-45). This was similarly true for the number of disabled individuals with housing needs. Accessibility and usability were typically the most important housing issues. There was a wide range of design and construction considerations, including but not limited to wider door frames, fixture locations, counter heights, and wheelchair-turning radii. Many of these issues could be addressed through rehabilitation and new construction unit designs that adopted universal design standards.

Most HOPWA funds continued to provide tenant-based rental assistance, as the lack of affordable housing remained a barrier across all jurisdictions in the Baltimore-Towson Eligible Metropolitan Statistical Area (EMSA). Each year, Baltimore had hundreds of young adults aging out of the foster care system or institutional settings. In addition to unstable housing, these youth typically lacked the social and educational skills necessary to effectively house and care for themselves. Baltimore was one of several cities that implemented a Youth Demonstration Homeless grant to address some of these issues.

This grant was based on data that showed that if young people were provided with a structured living situation and life skills support for a few years, they could successfully transition into adulthood independently.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

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PLAN_SECTION_ID=[1350402000]>

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

Under the rental assistance component of the HOPWA program, there are currently 654 rental subsidies in use in the Baltimore-Towson EMA. HOPWA-funded short-term rent, mortgage, and utility assistance, supportive services, and permanent housing placement assistance are available in Baltimore City, Anne Arundel, Baltimore, and Carroll Counties. Services include, but are not limited to, assistance with move-in expenses like security deposits and basic furnishings, short-term rent, mortgage, and utility payments, transportation assistance, and nutrition services. Supportive service funds are also used to pay salaries for employees assisting persons living with HIV/AIDS (PLWHAs) to help them gain or maintain housing. In

the counties, the Housing and/or Health Departments were awarded funds to administer services for PLWHAs. Activities included support services, short-term rent, mortgage, and utility assistance payments to prevent homelessness for individuals or families, tenant-based rental assistance, and units being developed, leased, or operated in the EMSA.

Using primarily HOME funds in combination with LIHTC funds, approximately 215 new construction rental units for special needs households were expected to be created over the five-year period covered by this Plan. Fifteen rental units would be rehabilitated to preserve the existing special needs inventory. Around 400 homeowner households with special needs would receive CDBG support to make critical repairs to their homes during the five-year period, and 20 special needs households would receive down payment assistance. - update with current projections.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

In September 2024, Baltimore introduced legislation targeting the city’s vacant housing problem. This legislation established an innovative mechanism, and possibility first of its kind, discontinuous tax increment financing (TIF), to create affordable housing.

Per the Baltimore City DHCD website, “TIF Funds will only be spent on affordable housing – either public infrastructure to support new housing construction or construction costs to redevelop vacant buildings and reduce the appraisal gap. An important feature of the Affordable Housing TIF is its prioritization of legacy residents, providing homeownership opportunities to households earning 60% of the area median income and emerging and small developers.” (<https://dhcd.baltimorecity.gov/affordable-housing-tif>.)

This legislation, in part, attempts to lessen the major barrier to affordable housing identified in the previous assessment – that many households in Baltimore have insufficient incomes to support the creation, rehabilitation, and operation of market-rate housing and thus require some form of subsidy. The following chapter, MA-45, discusses at length the workforce and income challenges present-day Baltimore City residents face. The lack of economic opportunities and depressed incomes is a legacy of intertwined state, federal, and local policies that produced residential segregation and broader civic disinvestment.

It’s also important to note that housing costs, particularly for renters, have increased dramatically in recent years. While these increases impact those at the lowest income levels, housing costs have become more and more burdensome for renters at higher income levels. As an example, in January 2025, the US Department of Justice accused six rental companies, some in the Baltimore area, of “using an algorithm to set rental prices and minimize competition.” These practices increased rents for tenants and potential tenants. While not a policy, these practices create negative effects and increase unaffordability for renters in the region.

(<https://www.thebaltimorebanner.com/community/housing/maryland-landlords-lawsuit-algorithm-NZ37B7KDENGVFL3EBHI3SEPP74/>.)

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Households in Baltimore City face barriers both as job seekers and when entering the workforce. These barriers are greatest for young residents (16-24) of the city who face unemployment rates approaching a rate triple that of all city residents. Further, over 60% of residents with less than a high school degree are not in the labor force at all. Baltimore’s infrastructure also poses challenges for job seekers in the region. Many jobs are accessible only by car and many communities rely entirely on public transit to travel to work. Despite these challenges, major federal and state investments are advancing transit projects, modernization initiatives, and workforce development programs.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	638	11	0	0	0
Arts, Entertainment, Accommodations	21,020	19,032	8	7	-1
Construction	13,533	10,352	5	4	-1
Education and Health Care Services	87,874	117,124	32	40	8
Finance, Insurance, and Real Estate	17,483	16,271	6	6	0
Information	4,776	6,004	2	2	0
Manufacturing	12,518	10,668	5	4	-1
Other Services	13,423	9,551	5	3	-2
Professional, Scientific, Management Services	37,164	23,679	13	8	-5
Public Administration	21,571	34,009	8	12	4
Retail Trade	24,171	14,057	9	5	-4
Transportation and Warehousing	18,219	23,270	7	8	1
Wholesale Trade	4,582	7,013	2	2	0
Total	276,972	291,041	--	--	--

Table 43 - Business Activity

Data Source Comments: American Community Survey (ACS) 5-Year Estimates, 2017-2021

Labor Force

Total Population in the Civilian Labor Force	299,246
Civilian Employed Population 16 years and over	276,972
Unemployment Rate	5.10
Unemployment Rate for Ages 16-24	14.10
Unemployment Rate for Ages 25-65	4.20

Table 44 - Labor Force

Alternate Data Source Name:
ACS 5-Year Estimates, 2017-2021
Data Source Comments:

Occupations by Sector	Number of People
Management, business and financial	127,362
Farming, fisheries and forestry occupations	218
Service	51,481
Sales and office	52,508
Construction, extraction, maintenance and repair	13,714
Production, transportation and material moving	31,689

Table 45 – Occupations by Sector

Alternate Data Source Name:
ACS 5-Year Estimates, 2017-2021
Data Source Comments:

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	137,675	59%
30-59 Minutes	72,535	31%
60 or More Minutes	23,309	10%
Total	233,519	100%

Table 46 - Travel Time

Alternate Data Source Name:
ACS 5-Year Estimates, 2017-2021
Data Source Comments:

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	14,930	3,257	20,603
High school graduate (includes equivalency)	53,926	5,333	32,655
Some college or associate's degree	59,816	3,778	16,395
Bachelor's degree or higher	105,138	3,032	11,889

Table 47 - Educational Attainment by Employment Status

Alternate Data Source Name:
ACS 5-Year Estimates, 2017-2021
Data Source Comments:

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	558	1,203	1,123	3,245	2,564
9th to 12th grade, no diploma	4,037	4,171	2,898	7,420	5,116
High school graduate, GED, or alternative	8,495	13,142	10,703	23,788	9,665
Some college, no degree	9,444	8,661	6,249	12,749	5,840
Associate's degree	485	2,173	2,048	3,014	1,280
Bachelor's degree	3,161	14,971	6,805	8,041	4,252
Graduate or professional degree	349	8,911	6,766	8,320	5,408

Table 48 - Educational Attainment by Age

Alternate Data Source Name:
ACS 5-Year Estimates, 2017-2021

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	25,767
High school graduate (includes equivalency)	32,578
Some college or associate's degree	39,426
Bachelor's degree	59,058
Graduate or professional degree	73,702

Table 49 – Median Earnings in the Past 12 Months

Alternate Data Source Name:
ACS 5-Year Estimates, 2017-2021

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Education and Health Services makeup 36.3% of all jobs in Baltimore City and 31.7% of workers are employed in this sector. Since the previous assessment, the number of workers in this sector has stayed approximately the same while the percentage of jobs declined by 4 percentage points. The next largest sector is Public Administration, which accounts for 10.5% of all jobs with 7.8% of workers employed in this sector.

Both the Arts, Entertainment, and Accommodations sectors and the Retail Trade sector, saw large declines in both the share of workers and the share of jobs since the previous assessment. The share of workers and jobs in the Arts, Entertainment, and Accommodations sector fell by half. The share of Retail Trade workers fell by 4 percentage points, and the share of jobs fell by 3 percentage points. These declines point to the lingering economic impact of the COVID-19 pandemic which had an outsized impact on these two sectors.

It is also worth noting that for many sectors the difference between the share of workers and the share of jobs is a negative percentage. This difference is most notable for Professional, Scientific, Management Services (-4.6%), and Retail Trade (-4.3) and indicates that Baltimore City residents commute outside the city for these jobs.

In the previous assessment, Manufacturing jobs were identified as a sector that continues to decline in Baltimore City. As of most recent data, the share of workers has held steady while the share of jobs declined just under a percentage point.

MIT's Living Wage Calculator shows the "hourly rate that an individual in a household must earn to support themselves and/or their family, working full-time, or 2080 hours per year."
(<https://livingwage.mit.edu/counties/24510>).

Hourly rates vary based on the number of adults working in the household and the number of children. Single adult households with children and dual adults, 1 working, and households with multiple children require higher living wages between \$37.40 – \$42.83 per hour. 2023 data from the Bureau of Labor Statistics' Occupational Employment and Wage Estimates suggests that many occupations that have a median hourly livable wage require a bachelor's degrees or higher, advanced certifications, or specialized training. Given that only 44% of those employed and in the labor force in Baltimore City have a bachelor's degree or higher (Table 49), a livable wage is likely not easily obtainable for a majority of the workforce.

Describe the workforce and infrastructure needs of the business community:

Public transportation and commute times are a pressing challenge in Baltimore and the region. As Table 48 demonstrates, 41% of workers have a travel time higher than 30 minutes. 10% of that group face commute times of 60 or more minutes. It's worth noting that these data reference the 2017-2021 ACS estimates for travel times and do not reflect recent events that have impacted travel in the region.

On March 26th, 2024, the Francis Scott Key Bridge, which connected South Baltimore City to Baltimore County, was struck by a container ship and collapsed. The bridge collapse significantly impacted economic activity at the port, transportation logistics, and commute times for drivers in the region. Analysis from Capital News Service shows that "congestion along certain corridors of major highways has increased by at least 25% since the collapse". Further, they report that travel times on the northbound travel times through both the Baltimore Harbor tunnel and the Fort McHenry tunnel are up almost "200% and 100% respectively." (<https://cnsmaryland.org/2024/10/29/baltimore-metropolitan-area-traffic-remains-affected-by-the-key-bridge-collapse/>). It is likely that many Baltimore City commuters who experienced high travel times to work before the collapse may now face even longer commutes.

While 65.2% of Baltimore City's population drive alone to work (2017-2021 ACS), another 27% of households have no vehicle available. In some areas of the city such as Old Town/Middle East, Sandtown-Winchester/Harlem Park, Poppleton/The Terraces/Hollins Market, and Upton/Druid Heights this rate surpasses 50%. These neighborhoods, which fall to the east and west of downtown also tend to have high percentages of households below the poverty line, higher percentages of the population 16-64 not in the workforce and are more likely to use public transportation or walk to work than the city average. Communities without access to a personal vehicle or reliable public transportation may also struggle to access jobs outside of the city. This presents a challenge based on the share of jobs in the city as discussed above.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Red Line Project

In the summer of 2023, Maryland Governor, Wes Moore, announced the relaunch of the Red Line project. The Red Line will be a high-frequency, high-capacity light rail line connecting the Centers for

Medicare & Medicaid in Baltimore County in the west to Bayview Hospital in the east. The construction of this line will connect residents, particularly those in transit-poor areas, with jobs in the region.

Further, the project has the potential to enhance access across the region and decrease reliance on automobiles. As of Fall 2024, the project hosted a series of public open houses in the region. Funding for this project is not yet committed.

Frederick Douglas Tunnel

Construction on the Frederick Douglass tunnel began in 2023 following a \$4.7 billion federal grant under the Infrastructure Investments and & Jobs Act. Local match commitments were met by Amtrak and the State of Maryland. Per Amtrak's website, "The Program will include the construction of a new twin-tube tunnel designed for electric passenger trains, a new fully ADA-accessible West Baltimore MARC Station, modern supporting railroad infrastructure like tracks and signals, and more. Program completion is scheduled for 2035." (<https://amtraknewera.com/fdt/timeline/>). Amtrak committed to local hiring preference for the program and to partner with the Mayor's Office of Workforce Development to support Baltimore workers with good-paying jobs related to the project.

Francis Scott Key Bridge

The design of the rebuild for the bridge is ongoing and being conducted by the Maryland Transit Authority and Kiewit Infrastructure Company. The anticipated complete date for the design is early next year (2025). (<https://www.baltimoresun.com/2024/12/05/whats-the-latest-with-the-key-bridge-rebuild/>)

Regional Transit Plan for Central Maryland

The Regional Transit Plan for Central Maryland was released in 2020. The document proposed an implementation plan for the first 5 years of the project (2020 – 2025). In total, 30 initiatives were proposed for the first five years. Currently, 26 of these 30 are in progress. These initiatives include installation of real-time information displays, design and construction improvements at transit hubs, transit-oriented development opportunities, studying the extension of MARC Service, identifying ways to simplify fare structures, increasing the number of bus shelters in low-income areas, and others. (<https://rtp.mta.maryland.gov/#:~:text=for%20Central%20Maryland-About%20the%20RTP,new%20mobility%20options%20and%20technology.>)

International/Port, Logistics

In 2023, the Port of Baltimore handled 52.3 million tons of foreign cargo worth \$80 billion. The POB is ranked as the 9th largest port in the USA in terms of foreign cargo tonnage and the 9th largest in terms of dollar value.

In 2023, public and private terminals at the POB handled 847,158 auto units. While this total of auto units is lower than the peak reported in 2019 (857,890), it demonstrates growth following pandemic losses.

In June 2024, the Army Corps of Engineers and the U.S. Supervisor of Salvage and Diving, as a part of the Key Bridge Unified Command, restored the Fort McHenry Federal Channel to its original operational dimensions before the Key Bridge Collapse. This development reopened two-way traffic to the POB. (<https://www.keybridgeresponse2024.com/post/update-36-u-s-army-corps-of-engineers-announces-full-restoration-of-baltimore-s-fort-mchenry-feder>)

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

As demonstrated in Table 49, 7.3% of the population in the workforce (employed and unemployed) has less than a high school degree. Given that certain competencies in math and language skills are required across employment sectors, the lack of a high school degree presents a barrier to employment. This barrier is further demonstrated by 53.1% of those with less than a high school degree being out of the labor force entirely.

Baltimore City's largest sector, Management, business, and financial (Table 47) accounts for 46% of total employment. Given the dominance of this sector, those without a high school diploma, or beyond, are at a clear disadvantage.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Baltimore City's Mayor's Office of Employment Development (MOED)

In 2020, MOED and the Baltimore City Workforce Development Board (BWDB) released the 2020-2024 Baltimore City Workforce Development Plan. This plan advances goals in five areas: "increasing the city's labor participation rates, building better connections between and among businesses and its partners, fostering collaboration and engagement between workforce development areas in the region, and promoting efficiency of the Baltimore City workforce system."

https://moed.baltimorecity.gov/sites/default/files/Local_Workforce_Plan_2020-2024%20BCity%2010.12.2021%20Final.pdf

MOED received funding through the American Rescue Plan Act (ARPA) to support:

- Train Up: Sector-based occupational training in high-demand fields provided by competitively selected nonprofit organizations.
- Hire Up: Subsidized employment paying a living wage for up to 6 months with workforce support.
- Wage subsidy for small, minority, and women-owned businesses: Small businesses owned by minorities or women receive wage subsidies for new and returning employees.
- YouthWorks: Five-week summer jobs for Baltimore City youth.
- Let's Ride to Work: Newly hired residents receive free rideshare service to work to remove transportation barriers.
- Apprenticeships: Apprenticeships in industries impacted by COVID-19, such as construction and healthcare.
- Grads2Careers: New Baltimore City Public Schools high school graduates not planning to immediately attend college receive sector-based occupational training in high-demand fields, plus workforce support.
- Community Jobs Hub and mobile staff expansion: MOED added 4 community jobs hubs and 3 mobile units to the existing network to increase neighborhood reach.

Maryland Department of Labor

EARN (Employment Advancement Right Now) Maryland is a industry-led, state-funded, competitive workforce development grant program. EARN Maryland invests in strategic industry partnerships from key economic sectors. These partnerships coordinate across education, workforce, and economic development initiatives to address needs of companies, starting with the training of skilled workers. As of October 2023, more than 13,000 incumbent workers have received training and over 9,300 individuals have obtained employment through EARN.

State of Maryland Department of Commerce

Partnership for Workforce Quality (PWQ) is an incumbent worker training program established by the Maryland General Assembly in 1989 and administered by the Maryland Department of Commerce. PWQ encourages Maryland companies, specially manufacturing and technology companies, to invest in incumbent worker training for job-specific skills to upgrade or retain full-time, Maryland-based employees. Employers who qualify for the Program may be reimbursed for up to 50% of qualified direct costs of worker training that increases business efficiency and competitive advantages. PWQ encourages funding for formal, third-party, classroom, and/or on-the-job training. The Program will reimburse 50

percent of the direct training cost for such projects. Eligible costs typically include curriculum development, course books and materials, and instructor salary and expenses.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

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Discussion

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Within the Comprehensive Housing Affordability Strategy (CHAS) dataset from HUD, four types of housing problems are provided:

- Lack of complete kitchen facilities,
- Lack of complete plumbing facilities,
- Overcrowded conditions (more than one person per room), and
- Housing cost burden greater than 30%.

There are relatively few households with issues 1 or 2. For more details, refer to NA-10 Tables 7 and 8. The number of households lacking kitchens or plumbing facilities is over one thousand, compared to more than 247,000 households citywide. According to the findings in the housing needs assessment, the most pressing housing issue facing Baltimore's households is the cost burden of paying more than 30% of income on housing. Approximately half of all renter households in the city are cost-burdened, while cost-burdened homeowners make up about 20% of all owner households. For additional details, please see NA-10 Tables 9 and 10.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Map 1 - "Non-White Population by Census Tract" (see appendix) shows the percentage of the population that is not white – i.e. Black/African American, Hispanic/Latino, Asian, two or more races, or other races derived from the 2018-2022 American Community Survey. An area of racial/ethnic concentration is defined, using a long-standing HUD convention, as any census tract where the percentage of persons of color is at least ten percentage points greater than the percentage for the city as a whole. Based on the Census Bureau's 5-Year Estimates, 73.0% of the population defines itself as non-white. Hence, tracts where 83.0% or more of the population are persons of color are areas of racial/ethnic concentration.

The areas of racial/ethnic concentration are composed of four large blocks of census tracts. The largest is a roughly four-mile by five-mile area in west central Baltimore running west from the middle of the city to the western boundary with Baltimore County. This area accounts for approximately one-quarter of the total area of Baltimore. The second largest concentration is an approximately one-mile-wide band east of St. Paul Street that runs from just above the Inner Harbor north for some five miles to the City/County line. Off the lower eastern edge of this band is the third block of racial/ethnic concentration, a four-square-mile area that runs diagonally northeast to the eastern boundary with the

county. The final mass is a square mile area in far South Baltimore that includes the Westport and Cherry Hill neighborhoods. Almost all of the impact investment areas identified in the strategic plan portion of the document are also areas of racial/ethnic concentration. All areas with racial/ethnic populations of greater than 73% but less than the 83% concentration threshold are immediately adjacent to these areas of concentration.

Map 2 - “Non-White Population and Median Income” shows specific areas of Baltimore City that are concentrated persons of color and are in the lowest category of median household income in 2018-2022: below \$34,000. There are contiguous clusters of these areas in both East and West Baltimore, immediately adjacent to the Downtown area. Areas with the highest median household income are predominantly White, indicating that Census tracts with the lower median household income are concentrated in tracts with larger shares of persons of color.

What are the characteristics of the market in these areas/neighborhoods?

The markets in these areas exhibit a variety of characteristics, but generally, they are neighborhoods with lower median home sale prices, higher rates of substandard housing due to deferred maintenance, and more vacant properties. As seen in Map 3 - “Non-White Population and Vacant Building Notices”, there are two distinct contiguous clusters of vacancy in East and West Baltimore, in areas that are predominantly populated by persons of color.

These areas tend to experience population decline and the loss of middle-income households. In some neighborhoods, there is limited private real estate activity, with few standard mortgage lending options available. In many cases, substantial public intervention is necessary to attract private market investment. The Impact Investment Areas consist entirely of low- and moderate-income communities, predominantly inhabited by people of color, and reflect broader market trends seen in similar areas.

Are there any community assets in these areas/neighborhoods?

These neighborhoods vary significantly in the types and extent of community assets they offer. However, all feature a combination of institutional anchors, commercial activity, public open spaces, employment hubs, architectural features, and streetscapes that provide a foundation for development.

Are there other strategic opportunities in any of these areas?

DHCD's Framework for Community Development outlines a strategy to focus City capital and resources on strengthening neighboring markets. The goal is to make targeted, impactful investments over the

next five years through community-driven planning efforts, to revitalize historically underserved and undervalued neighborhoods while attracting private market investment.

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Per the 2018-2022 American Community Survey (ACS) 5-Year Estimates from the Census Bureau, nearly 1 in 5 households in Baltimore City lacks wireline internet service, which includes cable, fiber, and digital subscriber line (DSL) services. Extremely low-income households – those with incomes below \$20,000 – are the least connected, with 39.0% lacking any internet subscription at home. The 2023 ACS 1-year Estimates show 10.7% of all Baltimore households lack an internet subscription, so some progress may be being made. The 2023 ACS 1-year Estimates continue to show that those in the lowest income brackets are more likely to have no access to the internet in their homes, than are those in higher income brackets.

The need for broadband wiring and connections in households—particularly in low- and moderate-income neighborhoods—is urgent as access to high-speed internet becomes essential for participation in both economic and social life. In today’s digital age, broadband access is not just a convenience; it’s a necessity for accessing critical resources like employment opportunities, education, healthcare, and housing. However, many households in lower-income areas face barriers to obtaining this essential service, including affordability and lack of infrastructure.

For low- and moderate-income households, the absence of broadband can have profound consequences. Without reliable internet, individuals may struggle to apply for jobs, access remote work opportunities, or complete necessary tasks like submitting job applications, attending virtual interviews, or participating in professional development programs. This digital divide disproportionately affects communities of color, particularly Black and African American households, where lower rates of internet access correlate with higher unemployment rates (Source: <https://communitychange-bniajfi.hub.arcgis.com/apps/50063f22710a48db9900fc62b91a44f3/explore>). Furthermore, the gap in broadband access can extend to essential services like healthcare, where telemedicine and online healthcare portals are increasingly relied upon, as well as education, where students without internet access are at a disadvantage when it comes to completing assignments, attending online classes, or accessing learning resources.

Beyond employment and education, broadband access is also critical for housing stability. Many housing programs, rental applications, and assistance services are now digital-first. Without broadband, households' risk being left out of affordable housing opportunities or failing to secure assistance in times of need. The lack of internet can thus exacerbate housing instability, making it harder for families to find and maintain safe, affordable living conditions.

Investing in broadband infrastructure, particularly in underserved low- and moderate-income neighborhoods, is therefore an urgent priority. By expanding broadband wiring and ensuring affordable, reliable internet access, we can help bridge the digital divide and provide these households with the tools needed to thrive in an increasingly interconnected world. This investment addresses the immediate needs of families for employment, education, and housing and supports long-term economic mobility and social equity.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

The need for increased competition among broadband Internet service providers in Baltimore is critical to addressing several key challenges related to digital access, affordability, and service quality. Currently, many neighborhoods in Baltimore, particularly those in low- and moderate-income areas, face limited options for broadband providers, which can result in high prices, subpar service quality, and a lack of responsiveness to customer needs. Introducing more competition in the broadband market would have several important benefits.

When only one or a few service providers dominate a region, they often have little incentive to lower prices or improve service, leaving users with few choices. Increased competition would put pressure on providers to offer more competitive pricing and better value for the consumer. For low- and moderate-income households in Baltimore, more affordable broadband options are crucial, as high costs are a primary barrier to accessing reliable internet. By fostering competition, the city can help reduce the financial burden of broadband access, enabling more residents to afford the services necessary for jobs, education, healthcare, and other essential services.

With limited choices, consumers accept poor customer service, slow speeds, and frequent outages. In a competitive market, service providers would be motivated to improve the quality of their services to retain customers and attract new ones. For residents who rely on the internet for remote work, online learning, and accessing government or healthcare services, consistent and high-quality service is essential.

The Office of Broadband and Digital Equity (BDE), a division of the Baltimore City Office of Information and Technology, leads the City's efforts to close the digital divide permanently and serves as Baltimore City government's primary liaison with internal and external stakeholders in digital equity. In October 2024, the Office of Broadband and Digital Equity—a division of the Baltimore City Office of Information and Technology—awarded \$1.8 million in grants through the City's Digital Equity Fund to 10 Baltimore-based organizations, furthering efforts to close the City's digital divide.

The Office of Broadband and Digital Equity's mission is to eliminate the root cause of broadband inequality by building ubiquitous, open access fiber infrastructure that will enable transformational opportunities for all residents. Its four pillars are:

- **Reliable High-Speed Internet:** Starting with the most underserved communities, Baltimore City residents will have access to broadband based on future-proof fiber optic networks.
- **Digital Education:** Baltimore City residents will have access to digital skills training because new broadband adopters need to know how to use computing devices to navigate the internet.
- **Technical Support:** Baltimore City residents will have access to technical support, in multiple languages, to enable residents to make the best use of digital tools.
- **Technology and Devices:** Baltimore City residents will be able to acquire a modern computing device because ownership is a barrier to broadband adoption.

Baltimore's

Baltimore's "Digital Equity Framework 2.0" (Baltimore City Information Technology, May 2023, https://technology.baltimorecity.gov/sites/default/files/CoB_Digital%20Equity%20Framework_2.0.pdf)

enables the City to invest in programs and infrastructure designed to elevate the City's digital equity scores—as measured by the Maryland Digital Equity Scorecard (<https://communitydevelopmentmd.org/digital-inclusion>) - particularly for the most disadvantaged residents. For example, the Scorecard illustrates that, except for white males, people living with disabilities have lower digital equity index scores when combined with any other demographics (e.g., race, income, etc.). Similarly, individuals over the age of 65 years have lower digital equity index scores when combined with any demographic. And while there is little data regarding digital equity outcomes for individuals experiencing homelessness or who are unstably housed, all other data suggests their digital equity index scores would be significantly affected by their circumstances.

BALTIMORE'S DIGITAL EQUITY AND INCLUSION GOALS

- Every Baltimorean will have access to affordable, reliable, high-speed internet (broadband), starting with the most underserved communities;
- Every Baltimorean will have access to digital skills training and education, through expanded efforts and in partnership with community groups;
- Every Baltimorean will be able to acquire a modern computing device; and
- Every Baltimorean will be able to receive technical support, in multiple languages, to make the best possible use of digital tools.

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

Baltimore City's geography and built environment make several types of natural hazards more likely. These hazards include coastal flooding due to tides and storms pushing north in the Chesapeake Bay, inland flooding due to runoff challenges during rain events, high winds from the air directed around large buildings, and extreme heat in neighborhoods that lack tree canopy.

As the average temperatures rise these types of hazardous weather are expected to increase in frequency and intensity. To address these issues Baltimore must adapt to prevent the worst impacts on the city's residents, infrastructure, commercial activity, and natural areas. One effort aimed at this type of resiliency is called the Middle Branch Resiliency Initiative (MBRI) (<https://www.reimagineb.com/events-projects/middle-branch-resiliency-initiative>). In new and restored wetlands, the project will construct the coastline further away from vulnerable communities and healthcare centers at risk of flooding.

Goals in the 2023 Baltimore City Disaster Preparedness and Planning Project (DP3) include the City's response to climate change. These strategies identify areas where increased attention and action are needed to avoid the worst impacts.

- Enhance the resiliency of the City's waterfront to better adapt to impacts from hazard events and climate change
- Ensure dam emergency plans account for the impacts of climate change
- Partner with regional air quality institutions to integrate air quality measures and messaging into City climate change policy efforts
- Encourage the integration of climate change and natural hazards into private and State planning documents, systems, operations, and maintenance.
- Raise streets in identified flood-prone areas as they are redeveloped
- Establish and routinely update a comprehensive tree inventory to anticipate insect and forest structural impacts of climate change
- Require Baltimore City's drought management plan to account for changes in climate and impacts on Baltimore City's environmental resources
- Update flood maps to reflect changing risks associated with climate change
- Facilitate the sharing of hospital-based best practices and resources with Baltimore City
- Hospitals to foster community resilience to climate change

- Incorporate environmental health and climate change into the curriculum at schools, universities, and healthcare facilities
- Integrate climate change and natural hazard planning into all City and community plans

Source: 2023 Baltimore City Disaster Preparedness and Planning Project

https://www.baltimoresustainability.org/wp-content/uploads/2024/01/2024-01-30_Baltimore2023DP3.pdf

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The ability of an individual or community to withstand and recover from hazards is critical to building City-wide community resilience. The same disaster or emergency can impact different populations in different ways. For example, differences in age, income, disabilities, and English proficiency affect people’s ability to cope with the effects of disasters. Individuals may also face compounding barriers because they may fall within multiple categories of vulnerability.

For the DP3, information collected through the National Risk Index (NRI), CDC/ATSDR SVI, U.S. Census Bureau, ACS, and other sources was used to provide data on vulnerable populations and barriers contributing to social vulnerability. Maps, tables, and figures illustrating this data can be found in Section 2 of the DP3. Appendix C: Socially Vulnerable Population Exposure to Hazards contains tables with a breakdown of exposure for identified socially vulnerable populations for specific hazards, which have a spatial extent.

The NRI is a resource made available by FEMA to provide data to communities for 18 natural hazards. The NRI defines risk as the potential for negative impacts because of a natural hazard. The tool incorporates expected annual loss from natural hazards, social vulnerability, and community resilience. Baltimore City’s overall NRI social vulnerability is 86.82, meaning social vulnerability in Baltimore City is greater than 86.82 percent of all U.S. communities. A score is also calculated for each census tract. Figure 2-10 of the DP3 depicts the social vulnerability score for census tracts in Baltimore City; the north-central area and areas surrounding the Patapsco River have a lower score while all other areas have higher rates of social vulnerability.

The Centers for Disease Control and Prevention/Agency for Toxic Substances and Disease Registry Social Vulnerability Index (CDC/ATSDR SVI) is a combination of 16 different social factors that contribute to social vulnerability. These factors are grouped together in four themes to provide an indication of social

vulnerability concerning socioeconomic status, household characteristics, racial and ethnic minority status, and housing type and transportation. By combining all factors, a vulnerability index is established. To identify geographic areas in Baltimore City experiencing a higher rate of social vulnerability the SVI data was utilized to provide a visualization of geographic areas with higher social vulnerability. In general, most areas within Baltimore City have an increased vulnerability except for areas located in the North central portion of Baltimore City and around the Patapsco River.

Within Baltimore City, there are a number of individuals and groups who may experience one or more factors that contribute to heightened vulnerability. Approximately 19.5 percent of Baltimore City's population is below the poverty line, accounting for 115,625 individuals. Limited finances pose a barrier to obtaining resources and supplies to prepare for emergencies and disasters. Individuals and households facing financial challenges are likely to evaluate their risk and make decisions based on the major economic impact to their family, including determining if they have the financial means to safely evacuate. Economically disadvantaged individuals and households may require additional support and resources in the following areas: housing and utility disruption, food security and access, access to affordable healthcare, ability and resources to evacuate during emergencies, access to transportation.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section of the City's Consolidated Plan provides a concrete and actionable roadmap for the City's community development priorities for the next five years, and how the HUD formula grants further these city-wide priorities.

A New Era of Neighborhood Investment

In 2019 the Housing Commissioner released "A New Era of Neighborhood Development: A Framework for Community Development." This Framework is the guiding document under which operating divisions of the agency are aligned. This comprehensive strategy classifies Baltimore neighborhoods into three types of housing and community development markets: Impact Investment Areas, Middle Markets, and Asset Building Neighborhoods. Since 2019, DHCD, and Baltimore City government has doubled down on its commitment to place-based holistic community development. In 2023, the City, in partnership with business and faith-based leaders announced a \$3B financial and operational plan to eliminate blighted and vacant property in Baltimore City. With this announcement, came a language update to the City's investment priorities:

1. Vacant Reduction Priority Geographies (VRPGs) - formerly known as Impact Investment Areas
2. Middle Neighborhoods
3. Asset Building Neighborhoods

Maps of these geographies are available in the Appendix. Further discussion of these neighborhood types is continued below.

Strategic Plan Executive Summary continued

Vacant Reduction Priority Geographies (VRPGs) comprise seven Impact Investment Areas, ten neighborhoods, and 11 strategic geographies. Like with the IIAs from the previous consolidated plan, DHCD intends to focus the majority of its capital and operation resources in these areas. In the VRPGs, the City will use a "whole blocks" approach, which means addressing every vacant property and lot on a block, in addition to supporting existing residents, to create sustainable, lasting market-sustained community development outcomes. The overall goal for the VRPGs, as part of the City's Reframe Baltimore strategy is to invest \$3B in public capital over 15 years to eliminate vacant properties in Baltimore City. More information on the VRPGs and the overall Reinvest Baltimore strategy is available at <https://dhcd.maryland.gov/Reinvest-Baltimore/Documents/BVRC-Meeting/Presentation-12-12-24.pdf>.

Middle Neighborhoods are relatively stable, primarily residential, low- and moderate-income neighborhoods. Most residents in Middle Neighborhoods are homeowners. These neighborhoods need targeted interventions to maintain the housing stock, keep people in their homes, and assist with the creation and preservation of affordable housing options for homeowners and renters. Middle Neighborhoods benefit from lighter touch interventions; less capital and operational inputs are needed to keep current residents while attracting new ones. Middle Neighborhoods are identified through DHCD's Housing Market Typology (HMT). The Housing Market Typology is a multi-factor housing market analysis completed by DHCD, the Planning Department, and the Reinvestment Fund every three years. The HMT categorizes all Baltimore City census tracts into market types A – J. Middle markets are census tracts categorized as C – H.

Asset Building Neighborhoods are expected to have a longer community development horizon, likely 5-20 years. Asset Building Neighborhoods are defined by the following criteria:

- A – B, I or J on the HMT
- Not a VRPG as identified through the Reframe Baltimore plan

DHCD will invest in these neighborhoods through the creation of community assets and anchor institutions like medical centers, universities, public facilities – including schools, parks, and recreation centers. I & J neighborhoods will be prioritized when making decisions on where to use City capital to support community assets and anchor institutions, based on demonstrated need for capital investment. By investing in assets, or neighborhood anchors, DHCD is supporting the long-term health of these neighborhoods, and preparing them for the Whole Block development pipeline. Residents in these neighborhoods continue to be eligible for all citywide housing programs like the First-Time homebuyer grant, and Home Repair assistance through the LIGHT program, among others.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 50 - Geographic Priority Areas

1	Area Name:	City Wide
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Housing, Lead Abatement, Public Services, Stabilization & Services to Homeless
	Identify the neighborhood boundaries for this target area.	Boundaries coincide with City boundaries.
	Include specific housing and commercial characteristics of this target area.	N/A
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	N/A
	Identify the needs in this target area.	N/A
	What are the opportunities for improvement in this target area?	N/A
Are there barriers to improvement in this target area?	N/A	
2	Area Name:	Low Moderate Income Areas
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Public Facilities & Improvements

	Identify the neighborhood boundaries for this target area.	See map in appendix. This local target area, also known as Middle Neighborhoods, covers most of the southern half of the city, being comprise of the oldest neighborhoods in the city, and those that were redlined through much of the 1900's. Redlining caused significant decline in these communities, since loans for improvements and repairs were denied by most banks and credit agencies.
	Include specific housing and commercial characteristics of this target area.	
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	
	Identify the needs in this target area.	
	What are the opportunities for improvement in this target area?	
	Are there barriers to improvement in this target area?	
3	Area Name:	Special Code Enforcement Areas
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Cleaning & Boarding
	Identify the neighborhood boundaries for this target area.	This area coincides with the Low/Moderate Income areas and includes a higher that average number of dilapidated properties.
	Include specific housing and commercial characteristics of this target area.	Includes a higher that average number of dilapidated properties that may pose danger to surrounding properties and the public.

	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Comments by the Baltimore Vacants Reinvestment Council, participants of various Housing Plan development forums, and State and local officials confirm the need and significance of increased code enforcement and improvement in these areas.
	Identify the needs in this target area.	Cleaning, boarding, code enforcement, and if necessary, demolition and redevelopment.
	What are the opportunities for improvement in this target area?	Improvement of properties in these areas can lead to safer, healthier, and more appealing neighborhoods, more affordable housing, and greater opportunities for economic growth.
	Are there barriers to improvement in this target area?	Barriers include lack of funding, lack of staff, lack of will on the part of property owners, and lack of vision.
4	Area Name:	Strategic Demolition Areas
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Blight Elimination
	Identify the neighborhood boundaries for this target area.	This area is defined by the Baltimore Vacants Reduction Strategy. See the Appendix for Map
	Include specific housing and commercial characteristics of this target area.	The area is scattered blocks, generally within the Low/Moderate Income regions of the city.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Comments by the Baltimore Vacants Reinvestment Council, participants of various Housing Plan development forums, and State and local officials confirm the need and significance of demolishing structures that are unsafe or need to be removed to allow redevelopment to proceed.
	Identify the needs in this target area.	Clearing these blocks of unsafe structures to protect the public and allow a vision for repurposing the site to materialize, or to allow redevelopment to proceed.
	What are the opportunities for improvement in this target area?	Redevelopment, reinvestment, increased affordable housing or neighborhood-based commercial development, increased access to open space and community amenities.

	Are there barriers to improvement in this target area?	Barriers include lack of funding, lack of staff, lack of will on the part of property owners, and lack of vision.
5	Area Name:	Vacancy Reduction Priority Geographies
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	These are scattered blocks and neighborhoods, throughout the city. Please see the maps in the Appendix.
	Include specific housing and commercial characteristics of this target area.	VRPGs have seen widespread historic disinvestment over decades. However, notable community assets remain which, combined with positive investments and an area’s proximity to strong markets, make these ideal areas for investments with the intent to stabilize the community, remove decayed structures, rehabilitate empty housing, and promote thriving, equitable, sustainable mixed-income neighborhoods.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Deliberations by the Baltimore Vacants Reinvestment Council, participants of various Housing Plan development forums, and State and local officials confirm the need and significance of prioritizing these areas for priority investments.
	Identify the needs in this target area.	Blight and vacancy reduction, housing rehabilitation, community services, employment opportunities, and improved public spaces and amenities.
What are the opportunities for improvement in this target area?	Greater access to affordable housing is the primary intent, with improvements to other community assets, transit, employment and services in these areas.	
Are there barriers to improvement in this target area?	Barriers include lack of funding, lack of staff, lack of will and cooperation on the part of some property owners, and lack of vision.	
6	Area Name:	Middle Market Neighborhoods
	Area Type:	Local Target area
	Other Target Area Description:	

HUD Approval Date:	
% of Low/ Mod:	
Revital Type:	Other
Other Revital Description:	Rehabilitation Vacant Properties, Rehabilitation Occupied Properties, Code Enforcement, Homeownership
Identify the neighborhood boundaries for this target area.	Please see the Map in Appendix. These areas roughly coincide with the Low-Moderate Income areas of the city.
Include specific housing and commercial characteristics of this target area.	Middle Neighborhoods are characterized by relatively stable, primarily residential low and moderate income neighborhoods. Most residents in Middle Neighborhoods are homeowners. These neighborhoods need targeted interventions to maintain the housing stock, keep people in their homes, and assist with the creation and preservation of affordable housing options - for both homeowners and renters. Middle Neighborhoods benefit from lighter touch interventions; thus, less capital and operational inputs are needed to keep current residents while attracting new ones.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Middle Neighborhoods are identified through DHCD's Housing Market Typology (HMT). The Housing Market Typology is a multi-factor housing market analysis completed by DHCD, the Planning Department, and the Reinvestment Fund every three years. The HMT categorizes all Baltimore City census tracts into market types A – J. Middle markets are census tracts categorized as C – H for this Consolidated Plan. To view Baltimore city's 2023 Housing Market Typology and the City's Middle Neighborhoods, please see the maps in the Appendix.
Identify the needs in this target area.	These neighborhoods need targeted interventions to maintain the housing stock, keep people in their homes, and assist with the creation and preservation of affordable housing options. They also need investments in community facilities, employment resources, and public open spaces.
What are the opportunities for improvement in this target area?	Redevelopment, reinvestment, improved affordable housing and neighborhood-based commercial development, increased access to open spaces and community amenities will all improve the livability of these neighborhoods.
Are there barriers to improvement in this target area?	Barriers include lack of funding, lack of staff, lack of will on the part of some property owners, and lack of vision.

7	Area Name:	Asset Building Neighborhoods
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Please see the map in the Appendix.
	Include specific housing and commercial characteristics of this target area.	By investing in assets, or neighborhood anchors, DHCD is supporting the long-term health of these neighborhoods, and preparing them for the Whole Block development pipeline, after the conclusion of Reframe Baltimore. Residents in these neighborhoods continue to be eligible for all citywide housing programs like the First-Time homebuyer grant, and Home Repair assistance through the LIGHT program, among others.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	Asset building neighborhoods are places in Baltimore that are expected to have a longer community development horizon, likely 5-20 years. Asset Building Neighborhoods are defined by the following criteria: <ul style="list-style-type: none"> • A – B, I or J on the HMT • Not a VRPG as identified through the Reframe Baltimore plan

<p>Identify the needs in this target area.</p>	<p>As the Housing Typology Map shows (please see appendix or https://cels.baltimorehousing.org/codemapv2ext/), types A and B tend to be in downtown areas and neighborhoods and contain major public institutions, such as colleges, universities, museums, libraries, hospitals, medical institutions, and local, state, and federal governmental agencies. These areas need continuous investment to maintain the structures and infrastructures that all Baltimore residents use and enjoy.</p> <p>Typology areas I and J roughly overlay areas with past redlining and have suffered acute disinvestment in the past 80 years. These areas are also home to some of Baltimore's iconic institutions - African American businesses, arts institutions, and universities that thrived in the early 1900s and have legacies that call for rejuvenation and reinvestment. Most of these typological areas are adjacent to the other focus areas and are seen as opportunities for growth as the focus areas improve.</p>
<p>What are the opportunities for improvement in this target area?</p>	<p>DHCD will invest in these neighborhoods through the creation of community assets and anchor institutions like medical centers, universities, public facilities – including schools, parks, and recreation centers. I & J neighborhoods will be prioritized to use limited City capital to support community assets and anchor institutions, based on demonstrated need for capital investment.</p>
<p>Are there barriers to improvement in this target area?</p>	<p>Barriers include lack of funding, lack of staff, lack of will on the part of some property owners, and lack of vision.</p>

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Our federally mandated goal for the Consolidate Plan is to create decent and affordable housing, a suitable living environment, and economic opportunity for residents across the city. These mandates are sweeping, broad, and require intensive coordinated effort given the physical, social, economic, and racial conditions of Baltimore.

In developing objectives and outcomes, the City’s intent for this Consolidated Plan is to continue to address a broad set of needs across the city, while also spending operational time and capital to invest in specific geographic areas that have been historically disinvested. Our prioritization process has been adjusted slightly – to continue to serve a broad set of needs, while focusing attention and investments in specific geographic areas. By focusing more resources (operational and capital) we intend to stabilize neighborhoods and stimulate non-City investment that will continue to grow these neighborhoods, providing additional affordable housing and areas for increased neighborhood-based economic development and services in the long term.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 51 – Priority Needs Summary

1	Priority Need Name	Preserve and Increase Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families
	Geographic Areas Affected	City Wide
	Associated Goals	Preserve and Increase Affordable Housing
	Description	Increase number of affordable rental and homeowner units.
	Basis for Relative Priority	Large numbers of households who cannot afford decent affordable housing.
	2	Priority Need Name
Priority Level		High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-Housing Community Development
	Geographic Areas Affected	
	Associated Goals	Property Improvement and Redevelopment
	Description	Work in concert with the MD DHCD and other partners to eliminate concentrations of vacant properties, revitalize neighborhoods and maximize the economic potential and quality of life for residents in Baltimore City.
	Basis for Relative Priority	Baltimore’s history of population loss and disinvestment created a stubborn issue — about 12,000 vacant properties in 2025. The state and City are engaged in a concerted effort to reduce the number of vacant structures, reduce the hazards of building decay and collapse, and stimulate reuse and rebuilding in disinvested neighborhoods throughout the city.
3	Priority Need Name	Housing & Services to Homeless
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth

	Geographic Areas Affected	
	Associated Goals	Preserve and Increase Affordable Housing Housing and Assistance for homeless people
	Description	Provide a wide range of services to these populations through service providers with which the city contracts. Services include overnight shelters, transitional housing facilities, operation of resource centers, health care centers, convalescent care services, employment programs, utility and rental assistance to prevent eviction, outreach services.
	Basis for Relative Priority	These populations typically need coordinated, wrap around care
4	Priority Need Name	Vital Social, Econ. & Comm. Development Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Preserve and Increase Affordable Housing Housing and Assistance for homeless people Support Vital Supportive Services Economic Development Property Improvement and Redevelopment
	Description	Social services activities that will empower households living in low- and moderate-income neighborhoods, as well as residents of public housing. Provide support to neighborhood commercial districts and Main Street districts to catalyze business development and growth.

	Basis for Relative Priority	Safe, thriving, affordable neighborhoods require community-based services to support low and moderate income households. Sustainable households require access to job training and employment opportunities, and thriving neighborhood businesses that provide goods and services needed in the community.
5	Priority Need Name	Effective and Efficient Planning & Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	
	Associated Goals	Research, Planning, and Oversight of Form. Funds
	Description	Funds are to provide effective oversight of the Community Development Block Grant, HOME Investment Partnership, Emergency Solutions Grant, and Housing for Persons with AIDS Programs to ensure compliance with specific program regulatory requirements as well as compliance with Uniform Administrative Requirements, Cost Principles and Audits Requirement for Federal Awards. Funds will also be used for repayment of Section 108 Loans and planning activities.
	Basis for Relative Priority	Baltimore City takes oversight of Federal awards seriously. A portion of the four formula program funds are therefore set aside to ensure effective oversight and management of the programs.

Narrative (Optional)

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<ul style="list-style-type: none"> • Rental market affordability • Barriers include safe housing, concentration of affordable units, unlicensed properties, units that require expensive remediation to make safe and habitable (i.e. mold, pests, etc.)
TBRA for Non-Homeless Special Needs	<ul style="list-style-type: none"> • Similar to that of above • Baltimore’s row-house stock (approximately 60% of housing stock) is difficult to make fully accessible
New Unit Production	<ul style="list-style-type: none"> • Financing rates for new construction and market rate subsidized units can be barriers • Uncertainty of market conditions, including new supply and demand given economic uncertainty • Most new market rate housing targets residents searching for luxury rental units • Market rents in much of the City are too low to support new construction
Rehabilitation	<ul style="list-style-type: none"> • Capacity of non-profit developers to acquire and rehabilitate properties in desirable communities • Funding sources to assist non-profit developers
Acquisition, including preservation	<ul style="list-style-type: none"> • It is not currently anticipated that significant numbers of subsidized rental developments will convert to market rate development as contracts expire and renegotiate. • As noted in the market analysis section, market rental rates in much of the city do not exceed subsidized rates.

Table 52 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	20,262,880	400,000	0	20,662,880	81,851,520	Funds will be used for a wide range of housing and social service activities that will benefit low- to moderate-income persons and households, assist in the elimination of slum and blight and support large scale redevelopment efforts to revitalize distressed areas.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,866,087	0	0	3,866,087	15,464,349	HOME funds will be used to fund construction and rehabilitation of housing to create affordable rental units for low-income households.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	7,065,934	0	0	7,065,934	28,263,736	The HOPWA program funds services specifically for persons with HIV/AIDS, including Tenant Based Rental Assistance, short term rent, The HOPWA program funds services specifically for persons with HIV/AIDS, including Tenant Based Rental Assistance, short term rent, mortgage, and utility assistance, counseling, information and referral, supportive services relating to health, mental health, permanent housing, drug and alcohol abuse treatment and counseling, day care, nutrition, job training and assistance in accessing other benefits and services.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	1,824,257	0	0	1,824,257	7,297,028	The Emergency Solutions Grant program will fund day resource centers, respite care, operation of emergency shelters and transitional housing facilities, services provided within the shelters, rapid re-housing for up to twenty-four months to homeless persons and families, and homelessness prevention activities for individuals and families at risk of homelessness.

Continuum of Care	public - local	Admin and Planning Conversion and rehab for transitional housing Financial Assistance Housing Overnight shelter Permanent housing in facilities Permanent housing placement Public Services Rapid re-housing (rental assistance) Rental Assistance Services Short term or transitional housing facilities STRMU Supportive	33,195,365	0	0	33,195,365	132,781,460	Funds raised by the Continuum of Care to be used to prevent and address homelessness.
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		services TBRA Transitional housing						
LIHTC	public - state	Housing Multifamily rental new construction Multifamily rental rehab	59,854,633	0	0	59,854,633	239,418,532	Low Income Housing Tax Credit funds collected by the state of MD to be used in support of additional affordable housing.

Other	private	Acquisition Economic Development Financial Assistance Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Overnight shelter Public Improvements Public Services Rapid re- housing (rental assistance) Rental Assistance Services Short term or	69,111,699	0	0	69,111,699	345,559,597	Private funds invested in HOME supported multi-family units, raised by CDBG subrecipients, and invested by first-time homebuyers over the life of their liens.
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		transitional housing facilities Supportive services Transitional housing						
Other	public - federal	Acquisition Conversion and rehab for transitional housing Economic Development Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab Public Improvements Other	194,636,275	0	0	194,636,275	583,908,800	Various other federal funding awards, such as ARPA, lead, housing counseling, employment and small business, and other funds.

Other	public - state	Acquisition Conversion and rehab for transitional housing Economic Development Financial Assistance Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Overnight shelter Permanent housing in facilities Permanent housing placement	89,421,252	0	0	89,421,252	447,106,260	State funds from various agencies to support uses such as demolitions, homeless and HIV housing and services, rental housing construction, and various CDBG subrecipients.
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Public Improvements Public Services Rapid re-housing (rental assistance) Rental Assistance Services Short term or transitional housing facilities STRMU Supportive services TBRA Transitional housing						

Other	public - local	Acquisition Conversion and rehab for transitional housing Economic Development Financial Assistance Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Overnight shelter Permanent housing in facilities Permanent housing placement	123,000,000	0	0	123,000,000	111,697,750	Local awards and bonds to support various activities by subrecipients, demolition and property change, homelessness, and community and economic development.
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Public Improvements Public Services Rapid re-housing (rental assistance) Rental Assistance Services Short term or transitional housing facilities STRMU Supportive services TBRA Transitional housing						

Table 53 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In addressing housing and community development needs, Baltimore City will continue its policy of using federal grant funds to leverage state, local, foundation and private financing. Among the criteria by which potential development or public service proposals are analyzed, the amount of funds leveraged is one of the most important in deciding if the City will support a proposed activity.

In consideration of potential capital development projects for which HOME or CDBG funds will be requested, several factors are essential for approval. These factors include but are not limited to: the amount of developer equity, private financing or lender commitments, tax credit and syndication proceeds, State participation, either through bonds or housing and community development and/or mortgage programs, foundation or institutional grants, community in-kind and sweat equity contributions, and volunteer provision of goods and services. As the HOME Program sets a limit on the amount that can be spent on the development of each housing unit, greater emphasis is placed on the leverage factor when such funds are involved. On occasion CDBG capital funds may be used to fill gaps in HOME funded projects. It should be noted that some CDBG funded activities - both operating and capital - serving very- and extremely-low income households do not leverage significant additional resources. In contrast, modest CDBG grants assisting first time homebuyers have extremely high grant-to-total expenditure ratios.

The City meets the required HOME matching contribution in three ways:

- With General Obligation Bond funds
- Contribution of Land or Infrastructure
- Permanent cash contributions from developers, foundations and other sources

The other federal formula grants – ESG and HOPWA programs - are leveraged in a different manner. MOHS relies on Consolidated Plan funds to provide a foundation for our community and economic development activities. However, they are by no means the only investments the city or the community at large make in programs and services to support low- and moderate-income populations.

The amount of funding awarded is based on benefit to be derived and economies of scale, thereby leveraging efficiency and maximum cost-effectiveness. Although the fiscal impact and diversity of funding of ESG and HOPWA activities is often smaller than for CDBG and HOME projects, the efforts of volunteers, the value of donated materials and private or other government contributions are considered important factors before City commitments are made. Non-Profit agencies leverage private/public funds from foundations, donations, other federal and state funds to supplement the CDBG funds available to them for operating and capital support.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The city will continue to make the properties that it owns available for housing and a wide range of redevelopment projects. This will involve hundreds of properties in the five-year period covered by this Plan.

Discussion

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Department of Housing & Community Development	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Mayor Office of Human Services	Government	Homelessness	Jurisdiction
Baltimore Development Corporation		Economic Development Non-homeless special needs	
Baltimore Metropolitan Council		Non-homeless special needs Ownership Planning Rental public services	

Table 54 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The institutional delivery structure of community development in Baltimore is typically under duress due to declines in operating funds, limited availability of capital funding and reductions in staff. This is further exacerbated by lingering COVID-19 pandemic and current economic market uncertainty. The City and non-profit partners have experienced unprecedented degrees of staff turnover, and staff shortages continue to be of concern. The city and state are facing budget shortfalls over the next several fiscal years.

Despite these challenges, Baltimore City has made strides to provide more coordinated services. Notably, the two entities managing Consolidated Plan resources, the Department of Housing and Community Development (DHCD) and the Mayor's Office of Homeless Services, maintain a healthy level of collaboration. DHCD has developed a new Housing Plan (draft as of 2025) which informs and guides both market-rate and affordable housing production and preservation. DHCD is also working closely with the State of Maryland to address the significant level of vacant properties, through an invigorated In Rem process and through increased demolition of unsalvageable structures. The Mayor's Office of Homeless Services continues to build staff capacity and streamline its processes. The gaps in institutional delivery are predominantly related to the need being greater than the funding and other resources available.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	X
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Mainstream Benefits/SSI	X	X	X

Table 55 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Mayor’s Office of Homeless Services and the Baltimore City Continuum of Care Board has laid the foundation to transform our homeless service system into an effective crisis response system that prevents housing loss, when possible, quickly shelters and stabilizes those in need, and promptly facilitates connection back to permanent housing with any necessary supportive services. As the Collaborative Applicant of the CoC, the Mayor’s Office of Homeless Services coordinates all local programming and initiatives to provide homeless services and administers all federal, state, and local funds for direct services to individuals and families experiencing homelessness or at-risk of homelessness.

Direct services are provided to homeless people, including chronically homeless individuals and families, families with children, youth and young adults (under the age of 25), pregnant and parenting youth, veterans and their families through a highly collaborative network of service providers contracted by MOHS. MOHS works to expand the available resources for homeless individuals and families by partnering and coordinating strategic initiatives with area health providers, community housing developers, legal services, philanthropic foundations and partners, the business community, and other nonprofits.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The City of Baltimore’s Continuum of Care (CoC) has a wide-ranging network of services for people experiencing homelessness that include permanent housing interventions and wraparound supportive services that include addressing physical and mental health, employment and education, access to mainstream benefits, basic services, and food. The CoC and MOHS is committed to Housing First and invests strategically in evidence-based models such as progressive engagement, motivational interviewing, and client-centered services that are housing focused and quickly exit people from homelessness to stability. The CoC’s Journey Home Board is a collective impact initiative which oversees the CoC and the City of Baltimore’s 3-year Action Plan on Homelessness. The Board is comprised of local leaders, and its diverse membership is deeply committed to implementing the strategies of the Action Plan that will have a sustainable impact on preventing and ending homelessness.

The CoC gaps in services:

1. Affordable Housing (to include PSH)
2. Shelter capacity for unaccompanied youth (current shelter has only 10 beds)

3. Currently no services or shelter for unaccompanied minors under 18
4. Coordinated Entry to Shelter (currently being developed)
5. Limited coordination with Education and Child Welfare System (currently being developed through YHDP)
6. Access to bridge housing for unsheltered
7. Improvements to physical shelters

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Currently, MOHS, MOCFS and DHCD are finalizing an MOU for a robust eviction prevention program in response to the lingering effects of the COVID-19 pandemic. This eviction program will include legal services, rapid rehousing, and temporary rent support. It is our intention to continue this coordinated work to address related identified gaps. DHCD will continue to use CDBG funds to support non-profit partners that address the priority needs laid out in the Consolidated Plan.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve and Increase Affordable Housing	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	City Wide Low Moderate Income Areas Special Code Enforcement Areas Strategic Demolition Areas Vacancy Reduction Priority Geographies	Preserve and Increase Affordable Housing & Services to Homeless Vital Social, Econ. & Comm. Development Services	CDBG: \$45,060,311 HOPWA: \$34,269,780 HOME: \$37,500,000 LIHTC: \$59,854,633 Local funds: \$85,250,000 Other Federal Funds: \$214,549,000 Private funds: \$107,136,945 State funds: \$90,925,410	Public service activities for Low/Moderate Income Housing Benefit: 19050 Households Assisted Rental units constructed: 711 Household Housing Unit Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Added: 10 Household Housing Unit Homeowner Housing Rehabilitated: 2215 Household Housing Unit Direct Financial Assistance to Homebuyers: 750 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 3000 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Housing and Assistance for homeless people	2025	2029	Homeless	City Wide	Housing & Services to Homeless Vital Social, Econ. & Comm. Development Services	CDBG: \$2,290,547 ESG: \$8,502,305 Continuum of Care: \$13,257,617 Other Federal Funds: \$2,196,572 Private funds: \$1,019,966 State funds: \$1,550,684	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted Homeless Person Overnight Shelter: 2537 Persons Assisted HIV/AIDS Housing Operations: 220 Household Housing Unit
3	Support Vital Supportive Services	2025	2029	Non-Housing Community Development	City Wide Low Moderate Income Areas Vacancy Reduction Priority Geographies	Vital Social, Econ. & Comm. Development Services	CDBG: \$20,124,328 Local funds: \$7,385,006 Other Federal Funds: \$29,476,035 Private funds: \$50,534,254 State funds: \$20,662,935	Public service activities other than Low/Moderate Income Housing Benefit: 100000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Economic Development	2025	2029	Non-Housing Community Development	Low Moderate Income Areas Vacancy Reduction Priority Geographies	Vital Social, Econ. & Comm. Development Services	CDBG: \$8,214,500 Local funds: \$3,356,826 Other Federal Funds: \$2,750,000 Private funds: \$16,295,536 State funds: \$12,959,027	Public service activities other than Low/Moderate Income Housing Benefit: 17365 Persons Assisted Businesses assisted: 1060 Businesses Assisted
5	Property Improvement and Redevelopment	2025	2029	Affordable Housing Non-Housing Community Development	Low Moderate Income Areas Special Code Enforcement Areas Strategic Demolition Areas Vacancy Reduction Priority Geographies	Strategic Property Change Vital Social, Econ. & Comm. Development Services	CDBG: \$28,919,040 Local funds: \$224,580 Private funds: \$895,167 State funds: \$300,200,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Buildings Demolished: 100 Buildings Housing Code Enforcement/Foreclosed Property Care: 100000 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Research, Planning, and Oversight of Form. Funds	2025	2029	Federal Funds Oversight	City Wide	Effective and Efficient Planning & Administration	CDBG: \$20,639,993 HOPWA: \$1,059,890 HOME: \$4,832,610 ESG: \$618,980 Other Federal Funds: \$350,000 Private funds: \$100,000 State funds: \$250,000	Other: 50 Other

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve and Increase Affordable Housing
	Goal Description	Provision of funds to support rehabilitation and development of new of affordable homeownership and rental units, strengthen homeownership, preserve existing owner-occupied homes and support development and operation of housing for special needs populations.
2	Goal Name	Housing and Assistance for homeless people
	Goal Description	Support emergency shelters, permanent and transitional housing, rapid rehousing, homelessness prevention, day services, medical services for homeless persons, and street outreach.

3	Goal Name	Support Vital Supportive Services
	Goal Description	<ul style="list-style-type: none"> • Support workforce development services – GED services, adult literacy, adult and youth job preparedness, life skills training, career placement, higher-educ. readiness • Support transportation and other services to seniors • Support youth education support and recreation services • Support legal services for L/M clientele • Support referrals to community housing, health, and other services • Support mandated Fair Housing Services
4	Goal Name	Economic Development
	Goal Description	<ul style="list-style-type: none"> • Support provision of technical assistance to new and existing businesses • Adhere to Section 3 program requirement to encourage construction employment opportunities to low income persons • Support neighborhood business districts and Main Street programs.
5	Goal Name	Property Improvement and Redevelopment
	Goal Description	<p>Support Code Enforcement activities in LMI areas</p> <p>Support blight elimination through structural stabilization</p> <p>Support neighborhood and community efforts to develop and improve neighborhood and public facilities and open spaces</p> <p>Planned demolition</p>
6	Goal Name	Research, Planning, and Oversight of Form. Funds
	Goal Description	<ul style="list-style-type: none"> • Provide effective planning, general management, oversight, coordination of federal funds under the four formula programs, and the distribution of any emergency funds • Provide quantitative analysis of research, planning and oversight of formula funds

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

Over the 5 years this strategic plan will cover, HOME funds are expected to add approximately 1,500 low-moderate-income housing units through a mix of new and rehabilitated units. HOME funds will also be used to maintain the affordability of approximately 2760 existing affordable units.

CDBG funds will be used to rehabilitate approximately 20 rental units over the 5 years. CDBG funds will also be used to provide new affordable units to approximately 30 LMI homebuyers, and roughly 700 households will receive first-time homebuyer incentives. CDBG funds will also provide homeowner rehab and repairs to around 2,000 LMI households and lead abatement for 900 LMI households with young children and pregnant women. Homeownership counseling services will be made available to 17,000 LMI households.

HOPWA funds are expected to house around 600 LMI households with a member with AIDS/HIV, per year.

ESG funds are expected to provide Rapid Rehousing and Eviction Prevention services to about 200 homeless individuals or households per year.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Bailey Consent Decree

The Bailey Consent decree required the creation of:

- 756 housing units that meet the Uniform Federal Accessibilities Standards (UFAS); and
- 600 PBV units for non-elderly persons with disabilities (100 of the 600 are long term affordable (LTA) units, which means that residents living in them have the rights, privileges and benefits that are provided to HABC's public housing residents).

Using MTW flexibility, HABC will create additional LTA NED units and LTA UFAS units to complete its obligations under Bailey. To date, HABC has created more than 756 UFAS units throughout its public housing and through participation in the Rental Assistance Demonstration Program.

Bailey Supplemental Decree Units: Through 2024, HABC has acquired five of the ten Bailey units. Three of the acquired units are occupied and the fourth and fifth unit are completed and will be occupied on/before year-end 2024. In FY 2025, HABC will continue to vet listings and search for units that are within the established TDC thresholds. HABC projects acquiring two additional units in FY 2025 which will bring the total units purchased under this activity to seven.

Activities to Increase Resident Involvements

HABC has implemented numerous initiatives designed to increase economic and educational opportunities for residents. These programs focus on job training and economic self-sufficiency.

As HABC continues to move forward with its efforts to redevelop more of its public housing inventory through programs such as RAD and Choice Neighborhoods, residents play a key role through participation in planning meetings, focus groups and resident surveys. HABC also meets regularly with its Resident Advisory Board leaders to work on a wide range of issues.

Under the MTW Homeownership Program, HABC works with public housing residents, HCV participants and other eligible low-income households to prepare for first-time homeownership. The goals of the MTW Homeownership Program include increasing affordable first-time homeownership by eligible low-

income families; repurposing, rehabilitating HABC's vacant scattered site public housing units; and supporting and leveraging the revitalization of Baltimore's neighborhoods.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

Plan to remove the 'troubled' designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

In September 2024, Baltimore introduced legislation targeting the city’s vacant housing problem. This legislation established an innovative mechanism, and possibility first of its kind, discontinuous tax increment financing (TIF), to create affordable housing.

Per the Baltimore City DHCD website, “TIF Funds will only be spent on affordable housing – either public infrastructure to support new housing construction or construction costs to redevelop vacant buildings and reduce the appraisal gap. An important feature of the Affordable Housing TIF is its prioritization of legacy residents, providing homeownership opportunities to households earning 60% of the area median income and emerging and small developers.” (<https://dhcd.baltimorecity.gov/affordable-housing-tif>.)

This legislation, in part, attempts to lessen the major barrier to affordable housing identified in the previous assessment – that many households in Baltimore have insufficient incomes to support the creation, rehabilitation, and operation of market-rate housing and thus require some form of subsidy. The following chapter, MA-45, discusses at length the workforce and income challenges present-day Baltimore City residents face. The lack of economic opportunities and depressed incomes is a legacy of intertwined state, federal, and local policies that produced residential segregation and broader civic disinvestment.

It’s also important to note that housing costs, particularly for renters, have increased dramatically in recent years. While these increases impact those at the lowest income levels, housing costs have become more and more burdensome for renters at higher income levels. As an example, in January 2025, the US Department of Justice accused six rental companies, some in the Baltimore area, of “using an algorithm to set rental prices and minimize competition.” These practices increased rents for tenants and potential tenants. While not a policy, these practices create negative effects and increase unaffordability for renters in the region.

(<https://www.thebaltimorebanner.com/community/housing/maryland-landlords-lawsuit-algorithm-NZ37B7KDENGVFL3EBHI3SEPP74/>.)

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The goals outlined in SP-45 attempt to address many of the above identified barriers, including:

- more concerted efforts to improve access to workforce development opportunities
- regional collaboration to implement fair housing practices
- regional collaboration to maintain and increase access to affordable rental and homeownership opportunities
- increasing the supply of affordable rental and homeownership opportunities
- subsidizing rental payments for people experiencing or in jeopardy of homelessness

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The MOHS homeless outreach program is designed to engage unsheltered constituents in non-traditional settings such as public parks, libraries, bus/ train stations, exit or entrance ramps to roads and highways, abandoned buildings, and other places not meant for human habitation. Homeless Outreach teams strive to meet people where they are, both geographically and emotionally, to ensure their survival on the streets, while building the trusting relationships necessary to connect individuals to services and housing as quickly as possible.

As part of the strategy to create a more effective homeless response system, MOHS, Downtown Partnership of Baltimore, and People Encouraging People have dedicated outreach teams that canvass and respond to 100% of the city. These teams are trained to collect information through Coordinated Access (CA) to provide streamlined and equitable access to shelter and housing interventions for people experiencing homelessness. Regardless of where someone first seeks services, access is based on vulnerability, eligibility, and choice. There are processes in place for three sub-populations that includes: 1) adults unaccompanied by minor children; 2) families with minor children; and 3) households fleeing DV. There is also a Veteran By-Name List that rapidly connects veterans to housing and support. The MOHS outreach manager provides oversight of our subrecipient outreach teams. Outreach teams meet regularly to coordinate care and conduct case conferences. The outreach teams also have roles and special competency, such as access to clinical treatment, case management/navigation, SOAR, shelter/crisis resources, conflict mediation, health and safety services, advocating for the decriminalization of homelessness, and outreach with the local police department. Outreach serves people who are least likely to request assistance, such as individuals and families with DV experience, significant trauma, chronic homelessness, non-English speakers, and co-occurring SMI/SUD. Teams with integrated behavioral health services are assigned to connect with individuals with SMI/SUD. Teams conduct outreach daily and provide transportation and are equipped with wheelchair-accessible vans. In addition, the homeless outreach teams coordinate with the Maryland VA Health Care System, drop-in centers, and other providers.

Citizens who observe vulnerable homeless persons on the street can call the City's 311 line, and MOHS will dispatch the call to an outreach team. The outreach teams typically operate Monday through Friday between 8:30am –4:30 pm, with extended winter hours. The outreach teams also coordinate with the City's Crisis Response and law enforcement.

If a person meets Category 1 or 4 of the HUD Homeless Definition, the person will be navigated through the Coordinated Access System by outreach or case managers, known as Navigators. Coordinated Access Navigators are service providers trained to assist individuals and families experiencing homelessness with submitting a Vulnerability Assessment, gathering the necessary documentation needed to complete formal housing applications. MOHS employees five Navigators. Our navigators are stationed at three libraires across the city. Navigators are also embedded throughout Baltimore City, including street outreach teams, drop-in centers, shelters, Safe Havens, transitional housing facilities, and behavioral health providers.

Continued in text box below.

Addressing the emergency and transitional housing needs of homeless persons

Over 4,000 individuals seek emergency shelter annually in Baltimore City. There were a total of 2,193 persons in emergency shelter beds counted during the Point in Time Housing Inventory Count in 2025. In addition, annually during winter shelter season from November 1st through March 31st of the following year, the Mayor’s Office of Homeless Services (MOHS) will provide emergency shelter to all people experiencing homelessness on nights when the temperature with wind chill reaches freezing (32 degrees and below) by increasing the number of beds available. Individuals experiencing unsheltered homelessness can access shelter and transportation at designated community hubs. Individuals are transported to overflow sites where they are provided with dinner and breakfast, access to shower and laundry services, and transportation to/from the shelter.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The National Alliance to End Homelessness describes an effective crisis response system as one that identifies those experiencing homelessness and prevents homelessness when possible and connects those individuals to housing and services quickly. MOHS and the CoC have multiple initiatives aimed at reducing the length of time that households remain homeless. The Strategic Investment Plan includes strategies to increase the supply of affordable housing, transform the shelter system, and increase economic opportunity. To reduce the length of time, the CoC leveraged public and private funding and applied for and received a Medicaid waiver to house 200 households in permanent supportive housing.

Under the Strategic Investment Plan MOHS launched a flex fund to divert households from entering the homeless services system.

MOHS dedicates general funds to transform the shelter system, including expanded case management capacity and hours of operation. This enables shelter residents to be assessed for permanent housing earlier, complete homeless eligibility and housing paperwork more quickly, reforms shelter practices to accommodate employment, increases housing search and navigation services, and reduces service disengagement. All permanent supportive and rapid re-housing units are made available through Coordinated Access (CA) and prioritizes chronically homeless households. MOHS serves as the CA lead working with service providers to utilize HMIS data and prioritize longest stayers for assessment and housing navigation. MOHS has dedicated general funds to expand case management capacity and hours of operation in emergency shelters, enabling residents to be assessed for permanent housing earlier, completing homeless eligibility and housing paperwork faster, reforming practices to accommodate employment planning, increasing housing search and navigation services, and reducing the number of clients that disengage from services. Through the communities of practice, providers are able to conduct case conferencing with interdisciplinary teams to assist long term stayers and use best practices to prevent clients from leaving prematurely. MOHS manages a quality by-name list to increase exits to permanent housing. The CoC also supports strategies to remove housing barriers, such as expungement resources, pre-inspected units/landlord recruitment, and a flex fund for security deposits and utility arrears. MOHS is implementing standardized RRH policies and procedures and planning a series of trainings on best practices and technical assistance to ensure efficient and consistent RRH implementation.

In Baltimore there is a high permanent housing retention rate for permanent supportive housing, and efforts are made to maintain and further increase this outcome that include implementation of system-wide housing first practices, landlord-tenant mediation services, eviction prevention services, utilizing interdisciplinary case conferencing teams, and the introduction of employment and income interventions to increase economic stability. MOHS evaluates project and system-level returns to homelessness for households that exited to permanent housing (including housing with friends and family). Data is collected from HMIS to determine common reasons for return, including family conflict, loss of housing due to landlord-tenant conflict or substandard housing, incarceration, and eviction for non-payment of rent. Strategies to reduce returns to homelessness include increasing diversion and family strengthening practices across the CoC (especially with youth), including the implementation of an intensive diversion training in 2019 for shelter, drop-in center, and outreach providers.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving

assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

MOHS funds Homeless prevention projects with the use of state Homeless Solutions Program funds. Homeless assistance provides both rental assistance and case management services to households at-risk of becoming homeless. MOHS also partners with the Mayor's Office of Children and Family Success that operates the Community Action Partnership centers, and partners with legal aid agencies to provide eviction prevention counsel. It is essential that MOHS collaborates with hospitals, criminal justice systems, and foster care to reduce incidence of homelessness among at-risk populations exiting these institutions.

Reaching out to Homeless - continued

MOHS is working to establish a navigation hub at Weinberg Housing and Resource Center (WHRC). WHRC is located in an area where homeless residents are known to frequent. The navigation hub will offer an array of services from various provider partners such as: Baltimore City Department of Social Services (BCDSS), Healthcare for the Homeless, Identity Access and Housing Identification Specialists. This hub will allow homeless residents to access mainstream benefits, vital documents, housing resources, and healthcare under one roof. This will accelerate homeless clients housing readiness and limit barriers that are preventing resident from moving from homeless to housed quickly.

Aside from outreach, persons experiencing homelessness access services through any of the drop-in centers throughout Baltimore City that provide basic services such as meals, showers, laundry, or computer labs and use these engagement tools to engage clients in case management services. Persons experiencing homelessness can also call United Way of Central Maryland's 211 First Call for Help hotline for referrals and resources.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Over the course of this Consolidated Plan, DHCD’s Lead Hazard Reduction Program (LHRP) will remove lead paint poisoning hazards from approximately 225 housing units occupied by moderate & low-income households with young children and pregnant women.

In addition to the lead paint removal activities, partnerships with community and neighborhood-based organizations will provide lead awareness education, outreach, and application assistance to eligible households. Baltimore City Health Department (BCHD) will conduct targeted preventive in-home lead education to several hundred eligible families, issue violation notices, and perform enforcement and family health coordinating services.

In addition, all housing units (Rapid Re-Housing, Permanent Supportive Housing, etc.) provided to constituents via MOHS funding are mandated to be inspected and meet or exceed HUD habitability and lead-free regulation.

How are the actions listed above related to the extent of lead poisoning and hazards?

Removing lead paint from the homes of small children and pregnant women is proven to reduce lead poisoning and its life-long debilitating effects. Educating parents and other adults in households informs them of the dangers and trains them in methods to improve conditions in the home that may affect children.

How are the actions listed above integrated into housing policies and procedures?

DHCD’s Lead Hazard Reduction Program (LHRP) is a unit of the Homeownership and Housing Preservation Division. LHRP annually receives an award from the City’s CDBG allocation to staff and manage the operations of the Lead Hazard Remediation Program. Activities of this staff unit include grants management and proposal development of matching funds, participation in partnerships with other organizations doing lead and household hazard education and outreach, intake and processing of applicable households, recruiting subcontractors qualified to conduct remediation and post remediation processes inspection of properties undergoing remediation, and other related functions.

DHCD’s Lead Hazard Reduction Program annually issues a Request for Proposals to subcontractors to provide lead post-remediation education services and program promotion.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The needs assessment section of this Plan notes the continued prevalence of poverty in Baltimore. This strategic plan emphasizes providing increased access to affordable housing via the Vacants Reduction Strategy and the City of Baltimore Housing Plan, and new programs to prevent evictions. This plan continues to provide access to job training and literacy services for low- and moderate-income persons, employment opportunities in low-income neighborhoods through the Federal Section 3 Program, EITC preparation assistance and financial literacy training through non-profit partners, many of which receive CDBG support, and access to various anti-poverty and housing assistance programs through the Community Action Centers under the Mayor’s Office of Children and Family Success (MOCFS).

The Community Action Centers offer direct services to residents through a wide range of programs. These programs offer anti-poverty and allied support services including:

- Office of Home Energy Programs (OHEP) helps families pay their utility bills
- Water bill assistance services for people who are in arrears, or need to enroll in an income-based billing program
- Low Income Senior Citizen Water Discount Program - homeowners and tenants (whose lease holds them responsible for paying the water bill) can apply for the discount annually. Those who qualify receive a discount on their water and sewer rates charged on each quarterly bill
- Eviction Prevention Program (EPP) offers security deposits, utility payments, and rental arrearages assistance. This program, in collaboration with DHCD, greatly expanded efforts during the COVID-19 pandemic, and will continue to provide services in the foreseeable future.
- Volunteer Income Tax Assistance (VITA) is a program offered at BCCAP centers that provides free tax preparation assistance to individuals that make \$53,000 or less
- Renters/Homeowners Tax Application Assistance is a program that provides property tax credits for renters who meet certain requirements
- Financial Planning Day is a free event that gives Baltimore residents an opportunity to speak one-on-one with professional financial planners and attend financial literacy workshops at no cost
- Earn Benefit Screening provides families assistance in accessing online government and nonprofit benefits

The anti-poverty strategy also includes using CDBG funds to support non-profits providers who provide employment training and job placement, technical support for small businesses that provide employment opportunities and goods and services in low-income neighborhoods, and adult literacy

training. Section 3 employment will primarily be carried out on HOME funded projects, although there may be some CDBG funded Section 3 opportunities.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

MOCFS, DHCD and the Mayor's Office Homeless Services have collaborated on transforming the size and reach of BCCAP's Eviction Prevention Program to counter the economic fallout caused by rising housing costs. There are many thousands of households at risk of eviction and the three organizations have worked together to provide rent support, legal representation for tenants and case management services in order to keep people housed, support landlords, and avoid having the affordable housing infrastructure, both private and publicly subsidized, overwhelmed. Furthermore, the Vacants Reduction Strategy and activities set out in the Baltimore Housing Plan are focused on increasing the supply of both affordable and market-rate housing in Baltimore. A larger supply of housing at all price points is historically shown to be a positive factor in provision of affordable housing for all.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

CDBG

Program and Financial Compliance Officers within the CDBG Office are responsible for monitoring organizations that has been awarded CDBG funding. The primary purpose for this monitoring is to ensure that all subrecipients are maintaining appropriate documentation to support the applicable CDBG national objective(s) and eligibility category(s) outlined in their subrecipient agreement or memoranda of understanding. Toward this end, monitoring procedures are designed to focus on contract compliance, compliance with local and federal regulations, soundness of internal controls, eligibility of program costs, program income, adequacy of administrative and financial systems.

The monitoring schedule is based on a risk analysis process, developed in 2025. All subrecipients are monitored every three years, with some subrecipients monitored more frequently, as the risk analysis indicates. The monitoring review has two phases: in-house review (data collection and planning, review of quarterly reports) and on-site or on-line visits (review individual files, financial & income documents, income verification, exit interview). The conclusion of the monitoring is followed by a monitoring letter.

HOME

The annual HOME compliance reviews are based on performance evaluations related to the use of HOME program funds in Baltimore City. The primary objective of this review is to ensure compliance with applicable federal laws, regulations, policies and procedures and to safeguard against improper use of federal funds.

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he goals of monitoring are to identify deficiencies and provide corrective measures to improve, reinforce, or augment program performance. The emphasis will be on correction and prevention of deficiencies in the management and administration of HOME funds. Monitoring policies and procedures have been developed that address compliance with the regulatory obligations, eligibility of HOME activities, and internal management controls.

HOPWA

HOPWA Program monitoring is conducted by the Fiscal and Compliance teams within the Mayor’s Office of Homeless Services. Monitoring consists of onsite visits, desk audits, and reviews of monthly expenditure reporting. Each organization is required to provide both quarterly and annual performance reports. Technical assistance and training are also conducted to ensure that projects and organizations meet their programmatic goals, as well as remain in contractual and regulatory compliance.

ESG

Monitoring is a vital component to the success of our funded providers and constituents served in Baltimore City. The monitoring process accesses performance and quality assurance through data collection, analytics, fiscal/ grant management and site visitation, Monitoring is critical for making informed decisions about program effectiveness, management efficiency, and appropriate client services. The monitoring process consists of onsite visits, desk audits, and reviews of monthly expenditure reporting. Each project also has an annual risk assessment completed in order to determine the type of monitoring that will be conducted for the year.

FY 2026 Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	20,262,880.00	400,000.00	0.00	20,662,880.00	81,851,520.00	Funds will be used for a wide range of housing and social service activities that will benefit low- to moderate-income persons and households, assist in the elimination of slum and blight and support large scale redevelopment efforts to revitalize distressed areas.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,866,087.24	0.00	0.00	3,866,087.24	15,464,349.00	HOME funds will be used to fund construction and rehabilitation of housing to create affordable rental units for low-income households.

HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	7,065,934.00	0.00	0.00	7,065,934.00	28,263,736.00	The HOPWA program funds services specifically for persons with HIV/AIDS, including Tenant Based Rental Assistance, short term rent, The HOPWA program funds services specifically for persons with HIV/AIDS, including Tenant Based Rental Assistance, short term rent, mortgage, and utility assistance, counseling, information and referral, supportive services relating to health, mental health, permanent housing, drug and alcohol abuse treatment and counseling, day care, nutrition, job training and
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
								assistance in accessing other benefits and services.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	1,824,257.00	0.00	0.00	1,824,257.00	7,297,028.00	The Emergency Solutions Grant program will fund day resource centers, respite care, operation of emergency shelters and transitional housing facilities, services provided within the shelters, rapid re-housing for up to twenty-four months to homeless persons and families, and homelessness prevention activities for individuals and families at risk of homelessness.

Continuum of Care	public - local	Admin and Planning Conversion and rehab for transitional housing Financial Assistance Housing Overnight shelter Permanent housing in facilities Permanent housing placement Public Services Rapid re-housing (rental assistance) Rental Assistance Services Short term or transitional housing facilities STRMU Supportive	33,195,365.00	0.00	0.00	33,195,365.00	132,781,460.00	Funds raised by the Continuum of Care to be used to prevent and address homelessness.
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		services TBRA Transitional housing						
LIHTC	public - state	Housing Multifamily rental new construction Multifamily rental rehab	59,854,633.00	0.00	0.00	59,854,633.00	239,418,532.00	Low Income Housing Tax Credit funds collected by the state of MD to be used in support of additional affordable housing.

Other	private	Acquisition Economic Development Financial Assistance Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Overnight shelter Public Improvements Public Services Rapid re- housing (rental assistance) Rental Assistance Services Short term or	69,111,699.00	0.00	0.00	69,111,699.00	345,559,597.00	Private funds invested in HOME supported multi- family units, raised by CDBG subrecipients, and invested by first-time homebuyers over the life of their liens.
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		transitional housing facilities Supportive services Transitional housing						
Other	public - federal	Acquisition Conversion and rehab for transitional housing Economic Development Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab Public Improvements Other	194,636,275.00	0.00	0.00	194,636,275.00	583,908,800.00	Various other federal funding awards, such as ARPA, lead, housing counseling, employment and small business, and other funds.

Other	public - state	Acquisition Conversion and rehab for transitional housing Economic Development Financial Assistance Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Overnight shelter Permanent housing in facilities Permanent housing placement	89,421,252.00	0.00	0.00	89,421,252.00	447,106,260.00	State funds from various agencies to support uses such as demolitions, homeless and HIV housing and services, rental housing construction, and various CDBG subrecipients.
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Public Improvements Public Services Rapid re-housing (rental assistance) Rental Assistance Services Short term or transitional housing facilities STRMU Supportive services TBRA Transitional housing						

Other	public - local	Acquisition Conversion and rehab for transitional housing Economic Development Financial Assistance Homebuyer assistance Homeowner rehab Housing Multifamily rental new construction Multifamily rental rehab New construction for ownership Overnight shelter Permanent housing in facilities Permanent housing placement	123,000,000.00	0.00	0.00	123,000,000.00	111,697,750.00	Local awards and bonds to support various activities by subrecipients, demolition and property change, homelessness, and community and economic development.
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Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
		Public Improvements Public Services Rapid re-housing (rental assistance) Rental Assistance Services Short term or transitional housing facilities STRMU Supportive services TBRA Transitional housing						

Table 57 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

In addressing housing and community development needs, Baltimore City will continue its policy of using federal grant funds to leverage state,

local, foundation and private financing. Among the criteria by which potential development or public service proposals are analyzed, the amount of funds leveraged is one of the most important in deciding if the City will support a proposed activity.

In consideration of potential capital development projects for which HOME or CDBG funds will be requested, several factors are essential for approval. These factors include but are not limited to: the amount of developer equity, private financing or lender commitments, tax credit and syndication proceeds, State participation, either through bonds or housing and community development and/or mortgage programs, foundation or institutional grants, community in-kind and sweat equity contributions, and volunteer provision of goods and services. As the HOME Program sets a limit on the amount that can be spent on the development of each housing unit, greater emphasis is placed on the leverage factor when such funds are involved. On occasion CDBG capital funds may be used to fill gaps in HOME funded projects. It should be noted that some CDBG funded activities - both operating and capital - serving very- and extremely-low income households do not leverage significant additional resources. In contrast, modest CDBG grants assisting first time homebuyers have extremely high grant-to-total expenditure ratios.

The City meets the required HOME matching contribution in three ways:

- With General Obligation Bond funds
- Contribution of Land or Infrastructure
- Permanent cash contributions from developers, foundations and other sources

The other federal formula grants – ESG and HOPWA programs - are leveraged in a different manner. MOHS relies on Consolidated Plan funds to provide a foundation for our community and economic development activities. However, they are by no means the only investments the City or the community at large make in programs and services to support low- and moderate-income populations.

The amount of funding awarded is based on benefit to be derived and economies of scale, thereby leveraging efficiency and maximum cost-effectiveness. Although the fiscal impact and diversity of funding of ESG and HOPWA activities is often smaller than for CDBG and HOME

projects, the efforts of volunteers, the value of donated materials and private or other government contributions are considered important factors before City commitments are made. Non-Profit agencies leverage private/public funds from foundations, donations, other federal and state funds to supplement the CDBG funds available to them for operating and capital support.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The city will continue to make the properties that it owns available for housing and a wide range of redevelopment projects. This will involve hundreds of properties in the five-year period covered by this Plan.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preserve and Increase Affordable Housing	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs	City Wide	Preserve and Increase Affordable Housing	CDBG: \$9,012,062.00 HOME: \$750,000.00 LIHTC: \$59,854,633.00 Local funds: \$17,050,000.00 Other Federal Funds: \$42,909,927.00 Private funds: \$22,566,651.00 State funds: \$18,185,082.00	Public service activities for Low/Moderate Income Housing Benefit: 3890 Households Assisted Rental units constructed: 321 Household Housing Unit Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Added: 13 Household Housing Unit Homeowner Housing Rehabilitated: 532 Household Housing Unit Direct Financial Assistance to Homebuyers: 170 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Housing and Assistance for homeless people	2025	2029	Homeless	City Wide	Housing & Services to Homeless	CDBG: \$458,109.00 ESG: \$1,650,618.00 Local funds: \$13,657,617.00 Other Federal Funds: \$2,196,572.00 Private funds: \$1,019,966.00 State funds: \$1,550,684.00	Public service activities for Low/Moderate Income Housing Benefit: 1775 Households Assisted Homeless Person Overnight Shelter: 762 Persons Assisted Homelessness Prevention: 420 Persons Assisted HIV/AIDS Housing Operations: 370 Household Housing Unit
3	Support Vital Supportive Services	2025	2029	Non-Housing Community Development	City Wide Low Moderate Income Areas Vacancy Reduction Priority Geographies	Vital Social, Econ. & Comm. Development Services	CDBG: \$4,024,866.00 Local funds: \$1,477,001.00 Other Federal Funds: \$6,044,757.00 Private funds: \$10,106,851.00 State funds: \$4,132,587.00	Public service activities other than Low/Moderate Income Housing Benefit: 159008 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Economic Development	2025	2029	Non-Housing Community Development	Low Moderate Income Areas Vacancy Reduction Priority Geographies	Vital Social, Econ. & Comm. Development Services	CDBG: \$1,642,900.00 Local funds: \$671,365.00 Other Federal Funds: \$550,000.00 Private funds: \$3,259,107.00 State funds: \$2,591,805.00	Public service activities other than Low/Moderate Income Housing Benefit: 3473 Persons Assisted Businesses assisted: 212 Businesses Assisted
5	Property Improvement and Redevelopment	2025	2029	Affordable Housing Non-Housing Community Development	Low Moderate Income Areas Special Code Enforcement Areas Strategic Demolition Areas Vacancy Reduction Priority Geographies	Strategic Property Change	CDBG: \$5,783,808.00 Local funds: \$224,580.00 Private funds: \$895,167.00 State funds: \$300,200,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 36 Persons Assisted Buildings Demolished: 20 Buildings Housing Code Enforcement/Foreclosed Property Care: 23870 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Research, Planning, and Oversight of Form. Funds	2025	2029	Federal Funds Oversight	City Wide	Effective and Efficient Planning & Administration	CDBG: \$4,127,999.00 HOPWA: \$211,978.00 HOME: \$966,522.00 ESG: \$123,796.00	Other: 10 Other

Table 58 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve and Increase Affordable Housing
	Goal Description	Broad project to increase and preserve owner-occupied and rental housing. Includes new and rehab construction, affordability preservation, household toxin and lead remediation, housing counseling, home buyer incentives, and emergency payments to prevent eviction and default.

2	Goal Name	Housing and Assistance for homeless people
	Goal Description	<p>Funds will be utilized to support</p> <ul style="list-style-type: none"> • direct client services to homeless individuals, families and youth in emergency shelters and transitional housing facilities; • operating costs of emergency shelters and transitional housing facilities; • operating costs of Day Resource centers; • Convalescent Care Program for medically fragile homeless individuals; • Rapid Rehousing and Eviction Prevention services; and • outreach services.
3	Goal Name	Support Vital Supportive Services
	Goal Description	Provide public services that are vital to creating healthy, safe, and desirable neighborhoods.
4	Goal Name	Economic Development
	Goal Description	Provide support to public, economic development, and business services that grow our economy, train residents for livable-wage jobs, and develop goods and services the neighborhoods need and want.
5	Goal Name	Property Improvement and Redevelopment
	Goal Description	Support activities that cure vacant structures and abandoned lots, address structural deterioration and decay, and improve community places to create sustainable neighborhoods and communities.
6	Goal Name	Research, Planning, and Oversight of Form. Funds
	Goal Description	Appropriate, policy-based management of federal formula funds.

Projects

AP-35 Projects – 91.220(d)

Introduction

The PY 2025 Annual Action Plan is organized differently than the preceding Action Plans: We have streamlined and categorized our Projects by lumping Activities into general project categories. We did this to align with advice and training from the National Community Development Association, and to reduce the number of substantial amendments we must process to satisfy changing conditions in the agencies and non-profits we serve.

Projects

#	Project Name
1	Increase and Preserve Affordable Housing
2	Support homeless shelters and services to the homeless
3	Support Vital Supportive Services
4	Economic Development Services
5	Strategic Property Change
6	Effective and Efficient Planning & Administration

Table 59 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

As noted in the 2025-2030 Consolidated Plan, the housing and community development needs in Baltimore City are far greater than can be met with Annual Action Plan and associated resources. Our Federally mandated goal for the use of Consolidated Plan funds – creating decent and affordable housing, a suitable living environment, and economic opportunity - is a very large one.

In developing objectives and outcomes, the City's intent is to assist those people with the most serious housing and social problems while at the same time strengthening living environments through, for example, aiding moderate-income persons who are buying a home. The City will spend the preponderance of Plan funds for the benefit of the poorest of our citizens.

Like the prior Consolidated Plans, the 2025 – 2030 Consolidated Plan identifies specific neighborhood geographies to receive focused investment and support as Consolidated Plan strategies and annual implementing activities are aligned with DHCD's 2019 Community Development Framework (See: <https://dhcd.baltimorecity.gov/m/community-development-framework>) and with the 2025 Vacant's

Reduction Strategy (<https://reframebaltimore.com/>). We continue with the seven four Impact Investment Areas marked for concerted redevelopment efforts while also focusing on reducing vacant properties through a "whole block approach" tackling every vacant structure on a block to create lasting, neighborhood-wide transformation.

HOME funds will be spent to maximize leverage, thus creating the biggest impact, and to create new housing opportunities for lower income renters. New housing opportunities are provided in two ways. First, HOME will be used to create housing in the City's higher-income neighborhoods as indicated by Baltimore's Housing Market Typology map. Second, HOME will be used to create affordable housing in areas that are experiencing enough concentrated redevelopment efforts that they are undergoing a transformation.

The geographic distribution for ESG funds is citywide. HOPWA funds are allocated to Baltimore City and to Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne's Counties.

AP-38 Project Summary
Project Summary Information

1	Project Name	Increase and Preserve Affordable Housing
	Target Area	City Wide Low Moderate Income Areas Vacancy Reduction Priority Geographies
	Goals Supported	Preserve and Increase Affordable Housing
	Needs Addressed	Preserve and Increase Affordable Housing
	Funding	CDBG: \$10,089,503.00 HOPWA: \$6,853,956.00 HOME: \$2,899,565.00 LIHTC: \$59,854,633.00 Local funds: \$21,313,168.00 Other Federal Funds: \$70,669,401.00 Private funds: \$64,594,785.00 State funds: \$19,698,860.00
	Description	New construction of subsidized rental housing (primarily HOME funded units), Substantial rehabilitation of current market rate units to affordable units, including removal of lead and toxins, Rehabilitation of owner-occupied and homebuyer affordable housing, including removal of lead and toxins, Development of affordable new homebuyer housing, Offer homebuyer down-payment assistance, foreclosure assistance, and rental subsistence payments, Support housing and TBRA for Households with a person with AIDS/HIV, Support housing counseling for home purchase, foreclosure assistance, and financial stability and planning. Matric Codes 12, 13A-B, 14A-L, and 05Q-U.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 4,000 LMI households will receive public services related to housing needs including eviction prevention, housing counseling for purchase and foreclosure prevention, and lead hazard education. 321 new rental units will be constructed, and 5 rental units will be significantly rehabilitated. 11 new homebuyer units will be constructed, and 457 homeowner occupants will receive assistance with repairs, modifications, and limited rehabilitation. 200 households will receive home purchase assistance incentives.
	Location Description	Various locations throughout the city and especially in the local target areas. See maps in Attachments.

	Planned Activities	New construction of subsidized rental housing (primarily HOME funded units), Substantial rehabilitation of current market rate units to affordable units, including removal of lead and toxins, Rehabilitation of owner-occupied and homebuyer affordable housing, including removal of lead and toxins, Development of affordable new homebuyer housing, Offer homebuyer down-payment assistance, foreclosure assistance, and rental subsistence payments, Support housing counseling for home purchase, foreclosure assistance, and financial stability and planning.
2	Project Name	Support homeless shelters and services to the homeless
	Target Area	City Wide
	Goals Supported	Housing and Assistance for homeless people Research, Planning, and Oversight of Form. Funds
	Needs Addressed	Housing & Services to Homeless Effective and Efficient Planning & Administration
	Funding	CDBG: \$2,336,795.00 ESG: \$1,824,257.00 Local funds: \$15,159,918.00 Other Federal Funds: \$2,196,572.00 Private funds: \$1,710,366.00 State funds: \$1,550,684.00
	Description	Provide Housing Interventions for People experiencing homelessness and At-Risk of Experiencing Homelessness, Provide permanent supportive housing and services for people transitioning from foster care, living on the street or unstably housed, Support housing for homeless veterans, Continue with the Housing First program for chronic homeless and homeless persons, Continuum of Care and provide assistance to clients for utility and rental arrearages to avoid the risk of homelessness, Fund homeless shelters through the Continuum of Care and MOHS. Provide permanent and transitional housing as well as comprehensive services to homeless persons and families, Provide Homelessness Prevention services, Provide Rapid Rehousing services, provide medical services and shelter to ill and frail homeless, Provide Direct outreach to Homeless, Provide Day Services
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	762 homeless persons will be housed overnight in homeless shelters. 1510 households will receive services and/or cash assistance to prevent eviction and homelessness. 1715 households will receive public services related to housing. 220 households will be served in longer term homelessness prevention efforts such as PSH.
	Location Description	Facilities and services for homeless persons are distributed through most of the city.
	Planned Activities	Housing and services for the homeless and those at risk of homelessness.
3	Project Name	Support Vital Supportive Services
	Target Area	City Wide Low Moderate Income Areas Vacancy Reduction Priority Geographies
	Goals Supported	Support Vital Supportive Services
	Needs Addressed	Vital Social, Econ. & Comm. Development Services
	Funding	CDBG: \$3,917,159.00 Local funds: \$995,719.00 Other Federal Funds: \$4,407,443.00 Private funds: \$6,353,101.00 State funds: \$2,846,971.00
	Description	Various public services that are vital to improving quality of life. 05 Matrix codes.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximate 134,000 LMI households and persons will be assisted with non-housing related services.
	Location Description	These various services are distributed throughout the city, and especially in low-moderate income areas.
	Planned Activities	A wide range of activities fall in this project category, including senior services, youth services, health services, legal services, fair housing services, and crime prevention services.
4	Project Name	Economic Development Services
	Target Area	City Wide Low Moderate Income Areas
	Goals Supported	Economic Development

	Needs Addressed	Vital Social, Econ. & Comm. Development Services
	Funding	CDBG: \$1,684,149.00 Local funds: \$221,365.00 Other Federal Funds: \$800,000.00 Private funds: \$804,247.00 State funds: \$1,986,516.00
	Description	Activities included in this project category include employment training and workforce development, technical assistance and direct assistance to small businesses, and support for Main Street and neighborhood business districts. Matrix Codes 19C, 05H, 18A-C, 16B
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	These services are offered to businesses that are within the Low-moderate income areas, are being developed by low-moderate small business creators, or to workforce learners in various areas in the city.
	Planned Activities	Activities included in this project category include employment training and workforce development, technical assistance and direct assistance to small businesses, and support for Main Street and neighborhood business districts.
5	Project Name	Strategic Property Change
	Target Area	Low Moderate Income Areas Special Code Enforcement Areas Strategic Demolition Areas Vacancy Reduction Priority Geographies
	Goals Supported	Property Improvement and Redevelopment
	Needs Addressed	Strategic Property Change
	Funding	CDBG: \$4,514,010.00 Local funds: \$377,044.00 Private funds: \$75,000.00 State funds: \$300,250,976.00

	Description	Activities that fall in this category include demolition of abandoned buildings and clearing of abandoned lots, stabilization of decaying structures, codes enforcement, and community efforts to clean, board, preserve, and revitalize area properties and open spaces. Matrix codes 05V, 04, 15, and various 03 codes.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	These strategic property changes will impact all residents of the city, but most specifically those living in the surrounding neighborhoods, which are predominantly low-moderate income residential areas. A fair estimate of the numbers impacted would be 300,000.
	Location Description	Multiple locations throughout the city with particular attention in the Vacancy Reduction Priority Geographies and the Impact Investment Areas.
	Planned Activities	Activities that fall in this category include demolition of abandoned buildings and clearing of abandoned lots, stabilization of decaying structures, codes enforcement, and community efforts to clean, board, preserve, and revitalize area properties and open spaces.
6	Project Name	Effective and Efficient Planning & Administration
	Target Area	City Wide Low Moderate Income Areas Vacancy Reduction Priority Geographies
	Goals Supported	Research, Planning, and Oversight of Form. Funds
	Needs Addressed	Effective and Efficient Planning & Administration
	Funding	CDBG: \$3,465,053.00 HOPWA: \$211,987.00 HOME: \$966,522.00 Other Federal Funds: \$350,000.00 Private funds: \$100,000.00 State funds: \$250,000.00
	Description	Activities in this category include general program admin, planning, fair housing planning, and indirect costs. Matrix codes 20, 21A-D, and 19 and 24
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Generally, these activities serve the entire city population.

	Location Description	Generally, these activities serve the entire city geography.
	Planned Activities	Activities in this category include general program admin, planning, fair housing planning, and indirect costs

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

To implement the strategies and goals identified in the Framework for Community Development, four Impact Investment Areas are identified for transformational investments that will capitalize ongoing revitalization activities. These Impact Investment Areas (IIAs) are:

Broadway East, Coldstream Homestead Montebello, East Baltimore Midway, Johnston Square, Park Heights, Southwest Partnership, and West.

IIAs are neighborhoods that offer near-term opportunities to achieve inclusive, economically sustainable growth supported by a comprehensive multi-agency City strategy and major public investments. As these areas stabilize and grow, they will serve as strong community assets that will help fuel subsequent transformational development in adjacent communities.

This plan also includes Vacancy Reduction Priority Areas, which encompass areas that the city and state have identified as having a higher-than-average number of vacant units that need to be rehabilitated to affordable housing, neighborhood commercial, or in some cases demolished. Although the Vacancy Reduction Priority Areas are all within low- moderate-income areas of Baltimore, they possess special challenges and opportunities for significant improvement.

The use of ESG, HOME and CDBG funds can and will occur in all corners of the city, although most funds are spent in low- and moderate-income areas. HOPWA funds are allocated on a regional basis although most funds are spent in Baltimore city.

Geographic Distribution

Target Area	Percentage of Funds
City Wide	65
Low Moderate Income Areas	7
Special Code Enforcement Areas	10
Strategic Demolition Areas	7
Vacancy Reduction Priority Geographies	11

Table 60 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The City-Wide designation includes funds that are being used to support programs that impact or may impact any area in the city. For example, activities such as homeownership counseling, homebuyer incentives, services for homeless people, and other similar programs may be utilized by people residing anywhere in the city. Likewise, administrative activities by the Department of Housing and Community Development and Mayor's Office of Homeless Services benefit all areas in the city and are thus classified as City-Wide.

In the Low- & Moderate-Income areas the efforts supported by federal funds promote effective stewardship of existing community resources, and preventative measures to sustain and improve relatively stable communities. Many Low- & Moderate-Income areas have benefitted from past CDBG investment and continue to build capacity to effect positive change.

In keeping with the 2020-2025 Consolidated Plan, DHCD continues to engage in patient investment in the seven Investment Impact Areas (IIAs). These areas have experienced considerable disinvestment and blight and require significant community development investments to attract market forces capable of sustaining the neighborhoods. The intent is to focus funding streams in these areas to bring them back to being safe, stable, and viable mixed-income neighborhoods. While the investment percentage of CDBG funds remains low in CFY 2026, there are other city-directed funding streams being applied to projects in these areas. There are also extra "points" in scoring of proposed projects in these areas on most of the city's funding opportunities. The CDBG program suffers from a lack of capable non-profit applicants from these areas. This factor is also a symptom of the long-term disinvestment we are working to correct. In the CFY 2026 Annual Action Plan, the IIAs are included in the Vacancy Reduction Priority Geographies. These are areas with more-than-average numbers of vacant structures. The City and State are applying considerable funds to gain possession of these delinquent properties to allow for rehabilitation into affordable housing, neighborhood commercial, or in some cases for demolition to occur, in order to create open space, needed neighborhood assets such as markets or parking facilities, or sites for future development.

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	3,377
Non-Homeless	778
Special-Needs	890
Total	5,045

Table 61 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	4,294
The Production of New Units	337
Rehab of Existing Units	414
Acquisition of Existing Units	0
Total	5,045

Table 62 - One Year Goals for Affordable Housing by Support Type
Discussion

Using HOME, LIHTC, and other governmental and private funds 321 units of new rental housing will be added to the affordable housing inventory. Through CDBG and private funding sources, 5 units of rental housing will be rehabilitated.

Affordable housing for homebuyers and homeowners will also be developed and preserved. Through CDBG, state, local, and private funds, 11 vacant or new units will be rehabbed or constructed and sold to low- and moderate-income households. Nine (9) vacant and derelict units will be acquired and stabilized for later rehabilitation and sale to LMI homebuyers. We project DHCD and various non-profits will assist 412 households with emergency roof repairs, other large repair and system replacement projects, and repairs and aging-in-place modifications. 185 households with young children will receive lead remediation services. Additionally, 3,590 LMI households will complete homeownership counseling, and 200 households will receive First-Time Homebuyer incentives funded with CDBG and other governmental and private funds.

Some 617 households will receive tenant based rental assistance and services with HOPWA funds. Two hundred (200) households facing homelessness will be assisted through Rapid Rehousing and Eviction

Prevention programs. 2,537 homeless persons will be sheltered and receive services through homeless support agencies.

AP-60 Public Housing – 91.220(h)

Introduction

For an extensive description of actions and activities that the Housing Authority of Baltimore City (HABC) will undertake during CFY 2026 please review their most recent Moving to Work Annual Plan Fiscal Year 2025 at [habc-2025-annual-mtw-plan_final-draft_r1.pdf](#). In PY 2018 the HABC converted from a July 1st through June 30th fiscal year to a to a January through December fiscal year. The actions summarized below will be under way in the second half of the time period covered by the PY 2025 Annual Action Plan.

Actions planned during the next year to address the needs to public housing

The wide range of actions that the HABC will pursue in addressing public housing needs include:

Current Projects Under Construction, In Acquisition, or In Financing:

Projected to be Under Construction from July 1, 2025 – June 30, 2026:

- PSO Choice Neighborhoods – Perkins Phases III, IV and V and Somerset Phase IV.

Planned Acquisitions:

- Two additional Bailey 10 units and Renaissance at Reservoir Hill.

Current Projects in Planning for Future Redevelopment:

- HABC is planning improvements to the following developments and sites: Poe Homes, Albemarle undeveloped sites, Orchard Ridge undeveloped lots to Habitat for Humanity for homeownership and Scattered Sites; Albermarle Square (Flag House I & II) and Sharp Leadenhall.

Projected Financings:

- Somerset Phase IV projected closing in July 2025; Perkins Phase IV projected closing March 2025; Perkins Phase 5 projected closing before/in Q4 2025; O'Donnell Heights Phase 2A projected closing on/before July 11, 2025; Laurens House/ Carey House projected closing before/in Q4 2025; Dukeland projected in Q1 2026

Through HABC's instrumentality Baltimore Affordable Housing Inc (BAHD): Arbor Oaks and the Townes

of Terraces financial closing projected in/before Q3 2025;

Resident Services:

- HABC continues to serve its public housing residents through a wide array of self-sufficiency, personal development and supportive service program, including adult education classes, career development and workplace readiness training, support services for our senior population, and educational and mentoring support for our youth.

Safety & Security Initiatives:

- To enhance the safety and security of its residents, HABC continues the installation of enhanced security key systems, install security screens on accessible windows, add additional security cameras and security lighting, and replace the entrance doors and interior common entrance lighting in designated priority units and buildings.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

MTW Activities: HABC will continue to utilize its MTW authority to implement initiatives such as the Housing Quality Standards Modifications (HQS) and Enhancements program, the Healthy Opportunities Program (HOP) as well as its Leasing Incentive Program. Under the HQS Modifications and Enhancements activity, HABC looks to reduce the number of re-inspections by providing owners with checklists prior to initial inspections and charging fees for certain re-inspections. The HOP program targets mobility assistance to families where moves may help to improve their outcomes related to health. HABC's Leasing Incentive Program to encourage and expand landlord participation in its Housing Choice Voucher Program.

In 2025, HABC will utilize MTW Block Grant funds to support the preservation of affordable rental housing units through implementation of a new Affordable Housing Preservation Fund (AHP) activity. AHP funds will support revitalization of rental units that are not public housing or Housing Choice Voucher units, and which are targeted for households earning 80% and below of Area Median Income. Proposed revitalization efforts in FY 2025 include seven developments which were originally funded with state provided capital funds under the Partnership Rental Housing Program and three mixed finance developments involving Low Income Housing Tax Credits. AHP funds will be used for repairs and improvements to ensure that all units meet HQS standards. Two hundred and sixty-three units are

slated for revitalization under this activity in FY 2025.

MTW Homeownership Programs: The MTW Homeownership Program works with public housing residents, HCV participants and other eligible low-income households in preparation for first-time homeownership. As part of this program, HABC utilizes MTW flexibility to create and fund a limited number of Special Homeownership Vouchers (SHV) for use by eligible low-income households who purchase a scattered site unit.

Actions to encourage PH residents to engage in management: HABC will continue to provide residents with access to training and capacity building opportunities so they can meaningfully engage with HABC around major developments and provide clear opportunities for resident and stakeholder engagement.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

HABC is not designated a troubled PHA.

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

The City of Baltimore responds to the needs of persons experiencing homelessness through the Continuum of Care (CoC), a collaborative network of service providers, government agencies, and housing providers that provide a range of housing interventions and services to people experiencing homelessness in Baltimore City.

As the Collaborative Applicant, HMIS Lead agency, and Recipient for CoC and ESG funds, the Mayor's Office of Homeless Services (MOHS) contracts with nonprofit agencies to provide a wide range of services that meet the needs of households considered at-risk of homelessness and those currently experiencing homelessness. MOHS implements the one-year Action Plan goals and steps through planning, program development, investment, and contract monitoring of projects in three strategic investment areas:

- Homelessness Prevention – Is to assist individuals and families facing a housing crisis. Assistance is in the form of direct financial assistance to prevent an eviction or when needed to provide housing relocation services. Additionally, support services that include financial counseling, landlord mediation, legal support, and diversion strategies may be provided to ensure households do not become homeless and enter the shelter system.
- Homeless Intervention Services – Is to assist individuals and families who are experiencing homelessness with basic needs such as food/meals, hygiene, clothing, connections to health and behavioral health services, mainstream benefits, and case management/supportive services to increase access to permanent housing.
- Housing Placement, Stabilization, and Support – Is to assist by utilizing the “housing first approach,” which is to move individuals and families experiencing homelessness rapidly into housing and provide support services to ensure the household can remain and maintain housing.

Activities to be undertaken to address housing and service needs of non-homeless special needs populations include:

- Assisting renters with disabilities to become homeowners through down payment assistance: CDBG funds will be used to assist 6 households with disabilities become homeowners through the DHCD Office of Homeownership.
- Providing rental assistance and services to persons living with HIV/AIDS. Using HOPWA funds, approximately 600 households will receive tenant based rental assistant subsidies throughout

the multi-county EMSA.

- Provision of supportive services to the elderly including nutrition, social activities, health maintenance and transportation: CDBG funds will be used to provide a range of services to some 3,100 elderly persons through the Health Department's Commission on Aging and various non-profit subrecipients.
- Funding critical repairs to houses occupied by low-income elderly owners: CDBG funds will be used to repair some 300 single family units through the Emergency Roof Repair, Deferred Loan, and various non-profit owner-occupied repair programs.
- Provision of Subsistence funds to prevent evictions and funds to legal services non-profits to provide counsel and court representation for LMI renters facing eviction.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The CFY 2026 one-year goals and actions for homeless outreach and assessment include:

- Increase engagement with street outreach services
- Increase referrals to permanent and temporary housing
- Continue the Hands in Partnership coalition, a group of street outreach providers co-led by MOHS and Behavioral Health Systems Baltimore staff who meet weekly to discuss best practices, progress in engaging unsheltered homeless people in services, and coordinate care for individuals living on the street. The coalition has representatives from all city-funded street outreach programs, outreach partnering programs, navigators and day centers that serve unsheltered homeless people, government agencies, and the Baltimore Police department.
- Work with the CoC to design a system that uses data to improve system performance and ultimately reduce homelessness.
- Map outreach efforts for the full geographic jurisdiction to ensure outreach can reach all unsheltered individuals in the community.
- Develop specific outreach policies that document and clearly state how outreach teams will be deployed and how they will work with each other to connect with individuals.
- Continue to expand outreach supportive service partnerships to support the process of transitioning individuals experiencing homelessness into stable housing.
- Leverage Baltimore City Opioid Restitution Funds to develop a 24/7 Street Outreach Program for persons experiencing homelessness, at risk of homelessness, or at risk of crises, including those

with behavioral health needs.

- Addressing the emergency shelter and transitional housing needs of homeless persons
-

Addressing the emergency shelter and transitional housing needs of homeless persons

The CFY 2026 one-year goals for addressing the emergency shelter and transitional housing needs of homeless persons include:

- Increase exits to permanent housing and reduce length of stay in programs, thereby increasing the number of households that could be served by emergency and transitional housing and reducing returns to homelessness after program completion.
- Improve response and referrals to emergency shelters and transitional housing through the centralized shelter hotline, known as Coordinated Entry.
- Increase the number of shelter beds to serve unaccompanied homeless youth or other special populations with specific supportive service needs.
- Provide professional development and resource-sharing opportunities for staff at shelters and transitional housing programs to increase program outcomes and quality service delivery.
- Work with the CoC's Shelter Transformation Committee to develop approved shelter standards
- Continue to expand supportive service partnerships to support the process of transitioning individuals experiencing homelessness into stable housing.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The CFY 2026 one-year goals for addressing the permanent housing needs of homeless persons include:

- Increase the number of rapid re-housing slots for families, individuals, and unaccompanied youth.
- Increase permanent supportive housing beds and identify partnerships to increase availability of regular affordable housing by establishing a homeless preference (ex: HUD multifamily housing, Medicaid, senior housing, assisted living).
- Increase the availability of housing stabilization/diversion resources for households in rapid re-housing and permanent supportive housing.
- The City of Baltimore will support nonprofit and public agencies in their applications for federal

and state funds to develop additional housing with appropriate services for low-income persons with special needs.

- Collaborate with Department of Social Services to leverage funding and connect families and youth to needed supports.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The CFY 2026 one-year goals for helping low-income households avoid becoming homeless include:

- Operate flexible funding sources and increased services at the front door of Coordinated Access to creatively divert households from entering the homeless system.
- Provide comprehensive eviction prevention services to families at-risk of homelessness that include legal counseling, landlord-tenant mediation, and rental and utilities arrears.
- Use Coordinated Access to help hospitals, corrections programs, mental health and substance abuse facilities, and mainstream social services programs make appropriate housing referrals for their participants experiencing homelessness.
- Increase services for Youth and Family Diversion for households at-risk of becoming homeless.
- Collaborate with the Housing Authority of Baltimore City to effectively use and target Re-Entry Vouchers.
- Expand the Assistance in Community Integration Services Pilot (ACIS) through the Maryland Department of Public Health to divert people experiencing or at risk of homelessness from institutional placements through housing and tenancy case management.

Discussion

AP-70 HOPWA Goals - 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	20
Tenant-based rental assistance	587
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	10
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	617

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

In September 2024, Baltimore introduced legislation targeting the city’s vacant housing problem. This legislation established an innovative mechanism, and possibility first of its kind, discontinuous tax increment financing (TIF), to create affordable housing.

Per the Baltimore City DHCD website, “TIF Funds will only be spent on affordable housing – either public infrastructure to support new housing construction or construction costs to redevelop vacant buildings and reduce the appraisal gap. An important feature of the Affordable Housing TIF is its prioritization of legacy residents, providing homeownership opportunities to households earning 60% of the area median income and emerging and small developers.” (<https://dhcd.baltimorecity.gov/affordable-housing-tif>.)

This legislation, in part, attempts to lessen the major barrier to affordable housing identified in the previous assessment – that many households in Baltimore have insufficient incomes to support the creation, rehabilitation, and operation of market-rate housing and thus require some form of subsidy. A previous chapter, MA-45, discusses at length the workforce and income challenges present-day Baltimore City residents face. The lack of economic opportunities and depressed incomes is a legacy of intertwined state, federal, and local policies that produced residential segregation and broader civic disinvestment.

It’s also important to note that housing costs, particularly for renters, have increased dramatically in recent years. While these increases impact those at the lowest income levels, housing costs have become more and more burdensome for renters at higher income levels. As an example, in January 2025, the US Department of Justice accused six rental companies, some in the Baltimore area, of “using an algorithm to set rental prices and minimize competition.” These practices increased rents for tenants and potential tenants. While not a policy, these practices create negative effects and increase

unaffordability for renters in the region.

([https://www.thebaltimorebanner.com/community/housing/maryland-landlords-lawsuit-algorithm-NZ37B7KDENGVFL3EBHI3SEPP74/.](https://www.thebaltimorebanner.com/community/housing/maryland-landlords-lawsuit-algorithm-NZ37B7KDENGVFL3EBHI3SEPP74/))

Discussion:

AP-85 Other Actions – 91.220(k)

Introduction:

The sections below provide generally brief summary narratives on actions to be taken to address Obstacles to Meeting Underserved Needs, Foster and Maintain Affordable Housing, Evaluate and Reduce the Number of Housing Units Containing Lead-Based Paint, Develop Institutional Structure, Enhance Coordination between Public and Private Agencies and reduce the Number of Poverty-Level Families. Two new initiatives that over-reach the character limitation in lower paragraphs include:

Affordable Housing TIF - In 2024, the City of Baltimore, in coordination with the state and various partners, enacted a noncontiguous tax increment financing (TIF) district that will target nearly 8,000 vacant properties in low-moderate income neighborhoods.

The TIF allows the City to borrow money against future increases in property tax revenue generated by improvements in a designated area. The City of Baltimore, in partnership with BUILD and GBC, announced a \$3 billion capital plan to eliminate vacant properties over 15 years.

This \$3 billion capital strategy is expected to generate substantial returns and pay for itself over time through measurable economic benefits for the city, state, and region. These returns include the long-term, large-scale, and positive contributions to the tax base from the conversion of vacant properties into new and rehabilitated housing, as well as the accompanying population and business growth.

Vacant Reduction Strategy/Reinvest Baltimore - Reinvest Baltimore is a coordinated effort between the State of Maryland, Baltimore City, and nonprofit and for-profit partners to eliminate concentrations of vacant properties, revitalize neighborhoods and maximize the economic potential and quality of life for residents in Baltimore City. The Baltimore Vacants Reinvestment Council (BVRC) will drive a unified approach to advancing community-based priorities and implementing recommended strategies to maximize investments, reduce vacancy and promote neighborhood renewal in Baltimore City. The Council is chaired by Maryland Department of Housing and Community Development Secretary Jake Day and vice-chaired by Baltimore City Department of Housing and Community Development Commissioner Alice Kennedy.

The Baltimore Vacants Reinvestment Initiative (BVRI) program provides capital to Baltimore City's community-based development organizations to successfully redevelop as many properties with Vacant

Building Notices (VBNs) as they can. Based on community-driven vacancy reduction plans, organizations will be funded for a range of strategies, such as property acquisition, stabilization, renovation, and demolition. The Department's investments are targeted to build from the strength of community assets to achieve whole block outcomes.

Actions planned to address obstacles to meeting underserved needs

CDBG and MOHS are focused on providing the most support for the greatest number of residents with the limited funds available to us. Two new initiatives are:

Permanent Supportive Housing Development - The Baltimore City Department of Housing and Community Development (DHCD), the Mayor's Office of Homeless Services (MOHS), and the Mayor's Office of Recovery Programs (MORP) are providing funding for the creation of permanent supportive housing. This is an investment of nearly \$30 million in American Rescue Plan Act (ARPA) funds - \$15.2 million from the City's American Rescue Plan Act State and Local Recovery funds (SLFRF) and \$14.7 million from the Home Investment Partnerships Program American Rescue Plan Act (HOME-ARP).

In May 2024 DHCD officially announced the awardees of the Housing Accelerator Fund (HAF) and HOME-APR awards. Combined the awardees have committed to bringing 180 PSH units, and an additional 153 affordable housing units to market by the end of 2026. These highly anticipated developments will be invested throughout Baltimore in areas such as Irvington, Central Park Heights, Downtown, and East North Avenue.

Tenant Opportunity to Purchase Act (TOPA) - Effective April 13, 2024, Baltimore landlords are legally required to offer a contract for the sale of any rental dwelling unit before it is placed on the market. At that point, tenants have 14 days to express interest in buying the property by sending a letter of intent to the landlord.

Actions planned to foster and maintain affordable housing

Using HOME, LIHTC, and other governmental and private funds, 321 units of new rental housing will be added to the affordable housing inventory. Through CDBG and private funding sources 5 units of rental

housing will be rehabilitated.

Affordable housing for homebuyers and homeowners will also be developed and preserved. Through CDBG, state, local and private funds 9 vacant units will be rehabilitated and sold, and 2 new units will be constructed and sold to low- and moderate-income households. We project DHCD and various non-profits will assist 457 households with emergency roof repairs, other large repair and system replacement projects, and general home repairs; of these, one hundred ninety-five (195) households with senior members will receive aging-in-place and other home modifications to prevent unnecessary and expensive moves to nursing homes and senior living facilities. 185 households with young children will receive lead remediation services.

Additionally, 3,590 LMI households will complete homeownership counseling, and 200 households will receive First-Time Homebuyer incentives funded with CDBG and other governmental and private funds. Nine (9) vacant and derelict units will be stabilized for later rehabilitation and sale to LMI homebuyers.

Some 617 households will receive tenant based rental assistance and services with HOPWA funds. Two Hundred (200) households facing homelessness will be assisted through Rapid Rehousing and Eviction Prevention programs funded with ESG. 762 homeless persons will be sheltered, and 1975 homeless persons will receive services through homeless support agencies using ESG funds. Using CDBG Funds, 420 households will receive housing and utility subsistence to prevent evictions and facilitate rapid rehousing. Evictions will also be prevented in 1,200 households via legal counseling and representation services funded with CDBG.

Actions planned to reduce lead-based paint hazards

In PY 2025 DHCD's Lead Hazard Reduction Program will remove lead paint and other household hazards and/or provide educational and relocation services to 100 low-income households with young children and/or pregnant women. Green and Healthy Homes is projected to abate lead in 75 homes and provide Healthy Homes training and services to 1,000 homeowners and landlords.

Actions planned to reduce the number of poverty-level families

CDBG funds will be used to support employment training programs serving 3473 persons at 20 non-profit agencies during the program year. Based on prior year program data it is anticipated that over

70% of these participants will be from poverty-level households.

MOHS and the Mayor's Office of Children and Family Success (MOCFS) will continue several activities in CFY2026 aimed at increasing income and reducing the number of families experiencing poverty in Baltimore City, including:

- Using an employment navigation model for households participating in rapid re-housing programs that will provide intensive job preparation services, paid apprenticeship/training programs, and employer connections for living-wage jobs;
- Connecting individuals with disability assistance (TDAP, SSI) to supported employment opportunities with DORS that will assist them in increasing employment income without losing assistance;
- Removing barriers to employment for families by connecting them to transportation, legal services for expungement, disability benefit cases, and child support cases causing wage garnishment; and
- Connecting households at risk of homelessness or experiencing homelessness directly to employment and mainstream benefit resources through the Coordinated Access system.

Actions planned to develop institutional structure

DHCD will be adding new staff and replacing retiring staff to support the CDBG program in PY 2026.

In CFY 2026 DHCD will continue to improve the monitoring and contract processes so that contracts are completed and approved at a faster pace and the funding is available earlier during a CDBG subrecipients' time of performance (TOP). (All operating contracts will be written for a TOP of July 1, 2025, through June 30, 2026.) These improvements will be achieved through better use of the application and reporting software (Neighborly), streamlining the work of staff in the Contract Office, working more closely with partners to make sure progress reports and reimbursement requests are submitted on time, and working to prevent bottlenecks and leaks in the workflow of grant and contract management.

Actions planned to enhance coordination between public and private housing and social service agencies

During PY 2025 the Baltimore DHCD will roll out a homebuyer incentive program specifically for current public housing residents. Funds are being set aside for this cohort, and additional resources are being developed to support public housing households who are ready to become homeowners.

Discussion:

Baltimore and the Department of Housing and Community Development continue to offer innovative opportunities for residents, non-profits and for-profits to engage in improving housing, neighborhood conditions, employment, and quality of life for Baltimore's low- and moderate-income residents. A few

of these opportunities include:

Crime Prevention Through Environmental Design (CPTED) - Developers Incentive Program - provides funding for the Vacant Rehabilitation & Developers Incentives category of the CPTED Developers Incentive Program in the Brooklyn and Curtis Bay neighborhoods in Baltimore City.

The Developer Incentive Program - provides funding to organizations, non-profits, and single-family primary homeowners who are in the process completing extensive renovation of formerly vacant homes for homeowners at or below 120% of AMI.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

In developing objectives and outcomes, the City’s intent is to assist those people with the most serious social and housing problems while at the same time strengthening living environments through, for example, aiding moderate-income persons who are buying a home. The City will spend the preponderance of Plan funds for the benefit of the poorest of our citizens.

The 2025 – 2030 Consolidated Plan identifies specific neighborhood geographies to receive focused CDBG and HOME investment and support as Consolidated Plan strategies and annual implementing activities are 1) aligned with DHCD’s 2019 Community Development Framework (See: <https://dhcd.baltimorecity.gov/m/community-development-framework>) which has seven Impact Investment Areas marked for concerted redevelopment efforts and 2) focused on blocks in the Vacants Reduction Strategy Geographies. The rest of the funds are intended to be distributed to the remaining low-moderate income areas, or if appropriate, on a city-wide basis.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
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2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.

97.16%

**HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

HOME funds will only be used in ways described at 24 CFR 92.205.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture Schedule for the Homebuyer who resells the Property during the Period of Affordability

If the homebuyer sells the HOME-assisted unit during the Period of Affordability, the outstanding loan balance will be repaid on a prorated basis, depending upon the number of years the homebuyer has occupied the HOME-assisted home versus the applicable Period of Affordability.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

A Deed of Trust will be used to convey the for-sale unit from the seller to the buyer. The Deed of Trust will reference the regulating covenants and must stipulate that the buyer will own and occupy the subject property as his or her principal residence for the term of the affordability period. The Deed of Trust clearly states that if the Owner leases, refinances or transfers the property prior to the expiration of the period of affordability, then the Owner agrees to repay all or a portion of the loan to DHCD in accordance with the Buyer's HOME Regulatory Agreement. The Buyer's HOME Regulatory Agreement is the only document that will be recorded. The purpose for these written agreements is to enforce and ensure that the City recaptures the direct subsidy to the HOME-assisted homebuyer if the HOME-assisted property is transferred. The written agreements are

enforcing mechanism for the City to enforce the affordability period and as notification of the transfer of the property.

The Buyer's Promissory Note for Development subsidies will not be recorded. They are forgiven if the owner continues to occupy and own the subject property as his or her principal residence for the entire period of affordability. Repayment through the recapture method of the loan will be required, if during the period of affordability, the buyer sells, transfers, refinances, leases or ceases to utilize the property as their principal residence.

The amount subject to recapture is the direct subsidy received by the homebuyer. In addition, these provisions limit the amount to be recaptured to the net proceeds available from the sale of the property.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

Baltimore City will not use HOME funds to refinance existing debt secured by multi-family housing that is being redeveloped with HOME funds.

At least bi-annually Baltimore City DHCD publishes on its website a notice of funding availability (NOFA) for the HOME Program that describes eligible applicants and the process for soliciting and funding HOME applications. HOME Program contact information is also included in the mailing, Baltimore Sun notice and website posting through which the Annual Action Plan process is initiated each autumn.

DHCD does not plan to limit or promote specific beneficiaries in the PY 2024 Annual Action Plan. It does however not intend to support two categories of HOME eligible activities. In PY 2025 the HOME Program will not fund any homeownership activities and limit itself to assisting eligible rental projects. It will also not carry out tenant based rental assistance activities during the program year.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). <TYPE=[text]

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N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

N/A

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Included in Attachments

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

The Baltimore City CoC has both Coordinated Entry and Coordinated Access.

The Coordinated Entry Line serves as the central access point for individuals seeking shelter placement, ensuring a streamlined and equitable process for those in need. Given the high demand for shelter beds, the system operates with a focus on utilization and capacity management to maximize available resources. Shelter placement is determined based on real-time bed availability, client needs, and eligibility criteria to ensure that those with the most urgent needs receive priority access. The Coordinated Entry staff work closely with shelter providers to monitor occupancy rates, ensuring that available beds are used efficiently and that any gaps in shelter capacity are addressed.

By leveraging data and real-time coordination, the team helps optimize the use of limited resources while striving to provide every individual with a safe and stable place to stay

Coordinated Access is the first step towards movement to housing options by completing the Standardized Assessment. Baltimore utilizes existing service providers as access points for the system. These access points cover and are accessible throughout Baltimore City and are affirmatively marketed to eligible persons regardless of race, color, national origin, religion, sex, age, familial status, disability or who are least likely to complete a Coordinated Access System Assessment in the absence of special outreach.

The CoC uses the Housing Assessment, Client Unit Preference Assessment, Vulnerability Assessment and TAY-VI-SPDAT Assessment, with the latter two generating a point value at the end of completion.

The City of Baltimore utilizes a Coordinated Access System to prioritize eligible clients to vacancies.

Vacancies are posted in Coordinated Access, and eligible households will be referred to the program. The Coordinated Access prioritization is on the following:

- Chronically Homeless (disabling condition and homeless for over 12 months) and the person with the highest Vulnerability Assessment score. If there are no clients that meets these criteria, we look at clients that are:
 1. Homeless (disabling condition with less than 12 months), clients are selected by the highest vulnerability score. If there are no clients that meets these criteria, we will refer the following clients to HOME-ARP.
 2. Homeless (no disabling condition) clients are selected by the highest vulnerability score.

Applicants may be offered housing regardless of vulnerability ranking, but more vulnerable persons will likely be offered housing before less vulnerable persons. Baltimore has adopted a practice of filling housing units with people facing chronic homelessness first. If no person facing chronic homelessness can be found for the unit, the level of vulnerability will be taken into consideration as the next priority.

Clients fleeing or attempting to flee domestic violence (including dating violence, sexual assault, or stalking) are encouraged to work with House of Ruth of Maryland (a VAWA-covered Victim Services Provider). The House of Ruth of Maryland runs a parallel stand-alone Victim Coordinated Entry

system to ensure DV clients are kept confidential. All providers serving clients fleeing or attempting to flee domestic violence must obtain consent to collect and share the client's information and the consent must specify with whom the information is shared. Sharing is minimized as much as possible according to the client's safety needs.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

The Mayor's Office of Homeless Services (MOHS) selects subgrantees through a public Request for Proposals (RFP) as part of the Consolidated Funding Application (CFA) process held annually. The CFA is open to all nonprofit organizations, faith-based organizations, government agencies, and other entities that have tax-exempt status and meet the eligibility criteria. MOHS in partnership with the CoC establishes funding priorities that are detailed in the RFP guidance, along with information about the funding sources and eligible activities and requirements.

The CFA allocates funding through five different funding sources that includes ESG. The RFP is open for a minimum of 30 days and is publicized through the MOHS website under grant opportunities. In addition, the announcement is widely broadcasted through a Continuum of Care (CoC) newsletter and social media platforms. All application materials are made available online to any agency interested in applying through the MOHS website (homeless.baltimorecity.gov). MOHS hosts a virtual Bidder's Conference after the release of the RFP that provides detailed instructions on the RFP requirements and provides an opportunity for new and returning agencies to ask questions as a way to ensure the application process is equitable.

Each project application undergoes a two-step threshold review to assess eligibility and completeness prior to being evaluated on the project's design and performance goals. Applications that pass the threshold review are evaluated and scored competitively by a review panel. The reviewers consist of MOHS staff, CoC members from the Resource Allocation Committee that include individuals and youth with lived experience of homelessness. In addition, MOHS consults with the CoC's Resource Allocation Committee on project allocations and performance objectives. The committee is comprised of local community leaders in the business, government, and nonprofit sectors. The amount and type of funds allocated to each program is taken into consideration in the score of each proposal, which must align with the funding priorities identified by MOHS and the CoC. Renewal projects are also evaluated on the project's prior-year performance and compliance with funding regulations (as applicable).

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

Baltimore meets the homeless participation requirements outlined in 24 CFR 576.415(a). The Continuum of Care Board includes up to eight seats for people with lived experience of homelessness. Of those seats, the Board dedicates at least two youth seats and one domestic violence survivor. The CoC has an official Lived Experience Advisory Committee (LEAC) and Youth Action Board (YAB) that are responsible for advising the Continuum of Care and MOHS — with the goal of improving the quality and effectiveness of the homeless service system. The Chairs of the LEAC and YAB, also serve on the CoC Board and the CoC Executive Committee. Additionally, the Resource Allocation Committee includes at least one representative who formerly experienced homelessness. At a minimum, subrecipients are required to have at least one board member with lived experience of homelessness. However, to improve the quality and effectiveness of homelessness assistance, subrecipients are highly encouraged to include people with lived experience in policy, planning, and program operations through meaningful partnerships.

5. Describe performance standards for evaluating ESG.

Monitoring is a vital component to the success of our funded projects. The monitoring process accesses performance and quality assurance through data collection, analytics, fiscal/ grant management and site visitation. Monitoring is critical for making informed decisions about the program's effectiveness and efficiency, and if it is meeting a critical need in the community. The monitoring process is typically facilitated annually, however may be more frequent based on risk assessments. The Consolidated Funding Application, which is the method of selecting ESG subrecipients, will rely heavily on the following project-level performance measures:

- Length-of-time persons remain homeless.
- Successful placement in permanent housing.
- Returns to homelessness from permanent housing.
- Employment, income, and benefits growth for homeless persons.
- Percent of clients who exit to or retain permanent housing.

- Successful placement into housing program or permanent housing from street outreach.
- Utilization rate of units/beds for homeless or formerly homeless persons and persons served.

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS Reference 91.220(I) (3)

The method for selecting sponsors under the HOPWA program is as follows:

The Consolidated Funding Application (CFA) is a Request for Proposal (RFP) based application, which is open to all nonprofit organizations, faith-based organizations, government agencies, and other entities that have tax-exempt status and meet the eligibility criteria. MOHS establishes funding priorities, provides detail on the funding sources, lists the eligible activities and costs, details client eligibility requirements, sets the application timeline, establishes the application guidelines and components, details the evaluation criteria, and the funding allocation process. The CFA consists of five different grant opportunities that include HOPWA. The RFP is open for a minimum of 30 days and is publicized through the MOHS website under grant opportunities. In addition, the announcement is widely broadcasted through the Continuum of Care (CoC) newsletter and social media platforms for MOHS and the CoC.

Each project application undergoes a two-step threshold review to assess eligibility and completeness prior to being evaluated on the project's design and performance goals. Applications that pass the threshold review are evaluated and scored competitively by a review panel. The reviewers consist of MOHS staff, CoC members from the Resource Allocation Committee, Lived Experience Advisory Committee, and the Youth Action Board. The amount and type of funds allocated to each program is taken into consideration when scoring each proposal and must align with funding priorities identified by MOHS and the CoC. Renewal projects are also evaluated on the project's prior-year performance and compliance with funding regulations (as applicable).

Appendix - Alternate/Local Data Sources

1	<p>Data Source Name</p> <p>VHN, MRIS Sales Listings, City Real Prop System</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Vacant unit counts (Row 1) were calculated using 2010 Census Table GCT-H2 and Rehabilitation Program data.</p> <p>Abandoned Vacant unit counts (Row 2) were calculated based on the Baltimore City Vacant Building Notice (VBN) inventory and the City Real Property database.</p> <p>REO Properties counts (Row 3) were calculated using MRIS active listing data as of early August 2105 and Rehabilitation Program data. The total REO count includes properties identified as Foreclosed REO and Short Sales in the MRIS system.</p> <p>The Abandoned REO Properties counts are calculated, for the total of 877, by identifying those properties which were foreclosed against in the 2011 through 2014 period that were also on the VBN inventory as of July 2015. The suitability/non-suitability for rehabilitation calculation uses the same ratio found in the Abandoned Vacant Units calculations which is based on analysis of market demand for VBN properties</p>
	<p>Provide a brief summary of the data set.</p> <p>Several data sets including 2010 Census data, foreclosure data provided by the State of Maryland Court system, City DHCD maintained data on vacant houses and a housing rehabilitation program it manages and real estate data listing data provided by Metropolitan Regional Information Systems were used to calculate the unit counts for this table.</p>
	<p>What was the purpose for developing this data set?</p> <p>The various data sets were developed for a range of administrative, commercial and informational purposes not associated with responding to this question. The data was used to make various calculations from which estimates were produced responding to this question.</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>These various data sets are comprehensive, city-wide in nature and do not concentrate on one geographic area of Baltimore City.</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>Census data: 2010 Census; the VBN and Real Property System data were from July 2015; the foreclosure filing data covers the period January 2011 through December of 2014; the MRIS sales data listing is as of August 11, 2015.</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>With the exception of the Census 2010 data these data sets are all active and currently being maintained.</p>

2	Data Source Name 2013-2017 ACS
	List the name of the organization or individual who originated the data set. U.S. Census Bureau
	Provide a brief summary of the data set. American Community Survey 2013-2017 - Residential Properties by Unit Number
	What was the purpose for developing this data set? The American Community Survey (ACS) helps local officials, community leaders, and businesses understand the changes taking place in their communities. It is the premier source for detailed population and housing information about our nation.
	Provide the year (and optionally month, or month and day) for when the data was collected. 2013 - 2017
	Briefly describe the methodology for the data collection. In October 2002, the Census Bureau issued its information quality guidelines (U.S. Census Bureau, U.S. Census Bureau Section 515 Information Quality Guidelines, 2002). These guidelines established a standard of quality for the Census Bureau and incorporated the information quality guidelines of the OMB and the Department of Commerce, the Census Bureau's parent agency.
	Describe the total population from which the sample was taken. City of Baltimore
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed. Residential Properties
3	Data Source Name PY 2019 CAPER
	List the name of the organization or individual who originated the data set. Mayor's Office of Homeless Services (MOHS)
	Provide a brief summary of the data set. PY 2019 CAPER data regarding provided HOPWA resources
	What was the purpose for developing this data set? Submission of the CAPER to HUD; and accurate reporting of HOPWA resource provision and expenditure information to agencies and the public.

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>Baltimore CITY MOHS is a member of (and the lead agency for) the Baltimore Consortium of HOPWA service providers. The consortium consists of: Anne Arundel County; Baltimore City; Baltimore County; Carroll County; Harford County; Howard County; and Queen Anne's County. Annually, each county provides to MOHS their counts of persons assisted and resources expended. MOHS then compiles the data and produces the required data sets and text reports for the CAPER.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>July 1, 2019, through June 30, 2020.</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>In progress.</p>
4	<p>Data Source Name</p> <p>MA-45 Table 44 - Business Activity</p> <p>List the name of the organization or individual who originated the data set.</p> <p>US Census</p> <p>Provide a brief summary of the data set.</p> <p>2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)</p> <p>What was the purpose for developing this data set?</p> <p>The U. S Census Bureau developed this data for use by governmental, institutional and private researchers interested in business activity, worker statistics, and jobs development/loss over time for all geographic areas of the United States.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>ACS: 2011-2015; Longitudinal Employer-Household Dynamics: 2015</p>

	<p>Briefly describe the methodology for the data collection.</p> <p>The Longitudinal Employer-Household Dynamics (LEHD) program is part of the Center for Economic Studies at the U.S. Census Bureau. The LEHD program produces new, cost effective, public-use information combining federal, state and Census Bureau data on employers and employees under the Local Employment Dynamics (LED) Partnership. State and local authorities increasingly need detailed local information about their economies to make informed decisions. The LED Partnership works to fill critical data gaps and provide indicators needed by state and local authorities.</p> <p>Under the LED Partnership, states agree to share Unemployment Insurance earnings data and the Quarterly Census of Employment and Wages (QCEW) data with the Census Bureau. The LEHD program combines these administrative data, additional administrative data and data from censuses and surveys. From these data, the program creates statistics on employment, earnings, and job flows at detailed levels of geography and industry and for different demographic groups. In addition, the LEHD program uses these data to create partially synthetic data on workers' residential patterns.</p> <p>US Census Bureau, <https://lehd.ces.census.gov/></p> <p>Describe the total population from which the sample was taken.</p> <p>Forty-nine states, District of Columbia, Puerto Rico, and the U.S. Virgin Islands are active in the LED Partnership, although the LEHD program is not yet producing public-use statistics for Puerto Rico, or the U.S. Virgin Islands.</p> <p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Number of Workers:</p>
5	<p>Data Source Name</p> <p>2009-2013 ACS, 2014-2018 ACS (Most Recent Year)</p> <p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census</p> <p>Provide a brief summary of the data set.</p> <p>ACS data from two time sets - population change</p> <p>What was the purpose for developing this data set?</p> <p>U.S. Census directive</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2009-2013 ACS, 2014-2018 ACS (Most Recent Year)</p> <p>Briefly describe the methodology for the data collection.</p> <p>U. S Census process</p>

	<p>Describe the total population from which the sample was taken.</p> <p>City of Baltimore residents</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>All persons in the city of Baltimore</p>
6	<p>Data Source Name</p> <p>Vacant Building Notices</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Vacant unit counts (Row 1) were calculated using Table DP04 from the Census' 2018 ACS 5-Year Estimate and market demand housing rehab formulas developed for the 2015 Consolidated Plan. Abandoned Vacant unit counts (Row 2) were calculated based on the Baltimore City Vacant Building Notice (VBN) inventory data from January 2021 and market demand rehab formulas developed for the 2015 Consolidated Plan. Vacancy estimates for REO properties were not calculated due to lack of accurate detailed REO status data.</p>
	<p>Provide a brief summary of the data set.</p>
	<p>What was the purpose for developing this data set?</p>
	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p>
7	<p>Data Source Name</p> <p>2023 CAPER</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>Baltimore City</p>
	<p>Provide a brief summary of the data set.</p> <p>Consolidated Annual Performance Evaluation Report for PY 2023</p>
	<p>What was the purpose for developing this data set?</p> <p>Annual report to HUD of accomplishments under PY 2023 Annual Action Plan</p>

	<p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>City of Baltimore</p>
	<p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>12 months - July 1, 2023, through June 30, 2024</p>
	<p>What is the status of the data set (complete, in progress, or planned)?</p> <p>planned</p>
8	<p>Data Source Name</p> <p>2018-2022 ACS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>American Community Survey</p>
	<p>What was the purpose for developing this data set?</p> <p>Annual survey to estimate changes from decennial census</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2018 - 2022</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Please see Census Bureau meta data</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Total population of Baltimore City, Maryland</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>All persons residing in city.</p>
9	<p>Data Source Name</p> <p>2017-2021 CHAS</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>U.S. Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>Special data set that provides housing and housing need data.</p>
	<p>What was the purpose for developing this data set?</p> <p>Use by CDBG entitlements and others producing Consolidated Plans.</p>

	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2017 - 2021</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>Survey of households and populations</p>
	<p>Describe the total population from which the sample was taken.</p> <p>All persons or households in Baltimore City.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Households or persons residing in Baltimore City.</p>
10	<p>Data Source Name</p> <p>ACS 5-Year Estimates, 2017-2021</p>
	<p>List the name of the organization or individual who originated the data set.</p> <p>US Census Bureau</p>
	<p>Provide a brief summary of the data set.</p> <p>American Community Survey</p>
	<p>What was the purpose for developing this data set?</p> <p>5 Year population estimates</p>
	<p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>2017 - 2021</p>
	<p>Briefly describe the methodology for the data collection.</p> <p>U.S Census Bureau standard procedures</p>
	<p>Describe the total population from which the sample was taken.</p> <p>Persons in Baltimore City</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Persons in Baltimore City</p>
11	<p>Data Source Name</p> <p>Data Source: HOPWA CAPER and HOPWA Beneficiary Ver</p>
	<p>List the name of the organization or individual who originated the data set.</p>
	<p>Provide a brief summary of the data set.</p>

	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
12	<p>Data Source Name Baltimore PIT 2024</p> <p>List the name of the organization or individual who originated the data set. Baltimore Mayor's Office of Homeless Services and Baltimore Continuum of Care</p> <p>Provide a brief summary of the data set. Point in time survey of all homeless persons in Baltimore City in January 2024. The Point-in-Time (PIT) Count is a count of sheltered and unsheltered people experiencing homelessness on a single night in January. HUD requires that CoCs conduct an annual count of people experiencing homelessness who are sheltered in emergency shelter, transitional housing, and Safe Havens on a single night. CoCs also must conduct a count of unsheltered people experiencing homelessness every other year (odd numbered years). Each count is planned, coordinated, and carried out locally.</p> <p>What was the purpose for developing this data set? The survey collects information that improves intervention strategies and allows communities to assess progress in reducing homelessness.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected. January 2024</p> <p>Briefly describe the methodology for the data collection. Small groups of volunteers (four people in each group) are led by an experienced homeless services provider to canvass Baltimore City streets to survey individuals experiencing homelessness.</p>

	<p>Describe the total population from which the sample was taken.</p> <p>All homeless persons are sought. These include persons and families in shelters. Youth Populations and Veteran Populations are included. Unsheltered persons were not counted in 2024.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>The 2024 PIT counted 1,487 persons experiencing homeless in January 2024. Of these, 67% identified as male; 32% identified as female; 72% were African American; 16% were chronically homeless; 9% were veterans, and 18: were youth. 59% were counted in emergency shelters and 41% were in transitional housing</p>
13	<p>Data Source Name</p> <p>2023 BALTIMORE CITY ANNUAL HIV EPIDEMIOLOGICAL PRO</p> <p>List the name of the organization or individual who originated the data set.</p> <p>This report is published by the Maryland Department of Health (MDH). https://health.maryland.gov/phpa/OIDEOR/CHSE/SiteAssets/Pages/statistics/Baltimore-City-Annual-HIV-Epidemiological-Profile-2023.pdf</p> <p>Provide a brief summary of the data set.</p> <p>The data provided gives counts, percentages, and trends of persons living with HIV and AIDS in Baltimore Maryland.</p> <p>What was the purpose for developing this data set?</p> <p>The purpose of the report and the data set are to provide current statistics and trends on the incidence of HIV and AIDs in the population of Baltimore, Maryland.</p> <p>Provide the year (and optionally month, or month and day) for when the data was collected.</p> <p>The report includes date reported through June 30, 2024.</p> <p>Briefly describe the methodology for the data collection.</p> <p>Data are reported to the Maryland Department of Health (MDH) by physicians (who are required to report patients in their care with diagnoses of HIV or AIDS and infants born to people living with HIV), clinical and infection control practitioners in medical and correctional facilities (required to report patients in the care of the institution with diagnoses of HIV or AIDS), and laboratory directors (required to report all HIV diagnostic and HIV-related monitoring test results, including HIV negative test results).</p>

	<p>Describe the total population from which the sample was taken.</p> <p>Data are collected on all people with HIV who were residents of the state of Maryland or received HIV care in Maryland. Data are presented for people who were Maryland residents at the time of their HIV diagnosis in 2023 and for people who were living with HIV and were current residents of Maryland as of December 31, 2023. Data presented were reported to the MDH through June 30, 2024.</p>
	<p>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</p> <p>Persons represented in this data set are adults and children under the care of a medical practitioner, and with a diagnosis of HIV/AIDS. It does not include persons with undiagnosed HIV/AIDS. The CDC is reported to have data and estimates on undiagnosed HIV/AIDS infections, however that data was not available on the CDC website at the time of this report (mid 2025).</p>