



— BALTIMORE CITY —
DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT



2025 DHCD Highlights

Key Programs and Accomplishments

www.baltimorecity.gov/dhcd

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Message from Leadership



Serving as Commissioner of the Department of Housing and Community Development (DHCD) has been one of the greatest honors of my public service career, and I am deeply proud of the work we have done to develop Reframe Baltimore and reduce the number of vacant properties in Baltimore City.

Because of unprecedented levels of investment from the Scott Administration, the work of DHCD has resulted in the lowest number of vacants in Baltimore in more than two decades. We've also laid the foundation for renewed collaborative work on vacants, which now includes historic partnerships with Baltimoreans United In Leadership Development (BUILD), the Greater Baltimore Committee (GBC), and the State of Maryland through the Baltimore Vacants Reinvestment Initiative.

This report highlights many of the outstanding accomplishments of 2025, building on years of work by DHCD to benefit Baltimore residents. We've continued to make great strides in creating and preserving affordable housing, allocating resources to support homeownership, and promoting community and economic growth throughout the city. And our code enforcement efforts continue to improve the quality of life citing more than 30,000 violations and promoting corrective action.

As we embrace this new year, please know that I look forward to supporting Director Tim Keane in his new role as the City's next Housing Commissioner. I'm also excited to step into the role of Executive Director of Community Affairs and Engagement in the Mayor's office, where I will work closely with Mayor Scott to deepen meaningful engagement with communities across Baltimore.

I hope you enjoy the information shared in this report and I look forward to our continued work together.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Alice Kennedy'.

Alice Kennedy

Agency Equity Statement

Equity in housing and community development must begin with acknowledgement that the history of slavery and institutional racism is undeniably woven into the fabric of present conditions. The challenge is to ensure that the past does not define the future.

The Baltimore City Department of Housing & Community Development (DHCD) is committed to equitable community development that benefits all Baltimoreans. This approach requires that we understand and commit to redress the long-standing race-based barriers and policies that have devastated neighborhoods, concentrated poverty, and created an affordable housing crisis.

In understanding equity, we have a tremendous opportunity to “get community development right.”

This means:

- Ensuring community voices are central to shaping neighborhood redevelopment;
- Minimizing the displacement that can occur with rising values;
- Supporting existing homeowners and residents to help them stay in their homes;
- Maximizing Baltimoreans’ access to jobs and entrepreneurial opportunities created by reinvestment;
- Prioritizing affordable housing in neighborhood revitalization efforts from the outset, not as an afterthought, and
- Building an internal team that has the capacity to succeed and the willingness to be relentlessly accountable.

With this approach, there is a commitment to equity and inclusive redevelopment from the start.





155,339

Code Enforcement
Inspections
Completed



29,696+

Permits Issued



1,192

Use and Occupancy
Permits Issued



555

Households served
by Emergency
Operations



\$7.5 Million

Provided by the
Affordable Housing
Trust Fund to support
affordable rental
units



\$65 Million

Authorized in Affordable
Housing TIF Bonds
to support Reframe
Baltimore



417

In Rem Cases
Filed



\$600,000

Developer Incentives
Awarded



1,352

Number of Vacant
Building Notices
Abated



268

Households served by
the Emergency Mortgage
& Housing Assistance
Program



452

Homebuyer
Incentives
Awarded



316

Home Repair Grants
Awarded



3,173

Registered for
Coffee Break
with Alice

2025 DHCD BY THE NUMBERS



Baltimore City Vacants Reduction Strategy

Mayor Brandon M. Scott Introduced a \$3 billion plan in December of 2023

Mayor Scott's vision is simple yet powerful: whole neighborhoods are built by whole blocks free of vacant housing, which are built by whole houses. The Scott Administration will eliminate vacant properties in Baltimore City by investing at least \$3.0 billion in our neighborhoods over the next 15 years by investing in vacant properties, at scale, and by restoring entire blocks of blighted properties. Our plan is rooted in equity, justice, and righting historical wrongs.

When Mayor Scott took office, Baltimore grappled with approximately 16,000 vacant properties for decades. Previously, the City invested \$7-8 million per year to address vacant properties. At that pace of investment, it would take at least 300 years to solve this problem. Under the Scott Administration, vacant properties throughout Baltimore have dropped to the lowest level in more than a decade.

Our Plan

Issue non-contiguous tif bonds

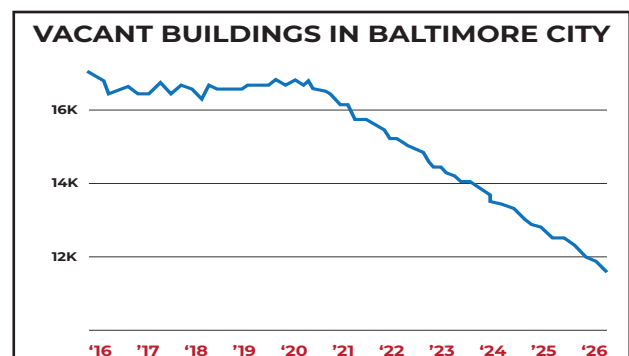
The City will issue non-contiguous Tax Increment Financing (TIF) bonds in tranches to support the redevelopment of vacant properties across the city. TIF Bonds are expected to generate at least \$150 million in funds over 15 years. This "Affordable Housing TIF" will be the first time that a TIF has been used in this way in any city in the U.S.

Revive the Industrial Development Authority (IDA)

By resurrecting the dormant IDA, the City could be able to borrow an additional \$150 million to support redeveloping vacant buildings. The IDA was created in the 1980s to help finance the redevelopment of our waterfront, now it will be used to redevelop our neighborhoods.

Work with BUILD and GBC to raise private capital

The city, alongside GBC and BUILD will work to generate \$300 million in private and philanthropic investment to help rehab vacant homes, expand homeownership counseling, increase our homeowner repair grants program, and spur economic growth in our neighborhoods.



To fully address this issue, the City will need support from the State of Maryland. Governor Moore has pledged \$900 million in funding over 15 years. The City is also exploring a new stream of revenue, such as a local share of state sales tax receipts from Baltimore City, which can be used to leverage \$1.5 billion over 15 years.

Our Partners

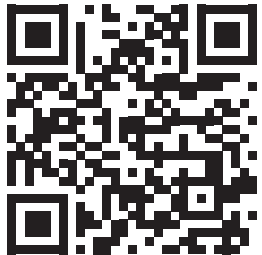
Mayor Scott knows that for this work to be successful, we must build a coalition to secure the necessary resources for this vision. He convened leaders from Baltimoreans United in Leadership Development (BUILD), the Greater Baltimore Committee (GBC), as well as consultants from Ballard Spahr and Public Financial Management (PFM) to put forward a comprehensive plan that will:

- Address the vacant properties problem at scale;
- Rebuild communities;
- Create thousands of jobs; &
- Become a national model.

Together, the City of Baltimore, BUILD, and GBC have come to an agreement on how to eliminate the city’s high vacancy rate. You can read the whole agreement at bit.ly/VACANTS-BMORE.

Our Public Investment

The \$3 billion, 15-year investment will reach more than 30 neighborhoods across East, West, and South Baltimore, as well as Park Heights. Public investments will include:

Acquisition	Demolition	Developer Incentives
As of December 11, 2023, the City only owns 6.6% of all registered vacant buildings in the City. The City will use some of this \$3.0 billion to acquire and rehab vacant properties.	Vacant properties that have reached their useful life will be strategically demolished. These decisions will be made in partnership with our neighbors in these communities through DHCD’s block-level planning process.	Incentives will be provided to trusted developers working in target neighborhoods to rehabilitate vacant properties.
Homebuyer Downpayment Grants	Home Repair Grants	Infrastructure
These will be paired with Developer Incentives to make rehabbed vacants in target neighborhoods affordable to homeowners at all income levels.	Residents that have stuck it out in our historically disinvested neighborhoods deserve to benefit from this historic investment as property value rise and markets are rebuilt. Mayor Scott, DHCD, and its partners will administer home repair grants to residents who live next to and near vacant properties in our target neighborhoods.	Investing in vacant homes is not enough. The City must invest in the streets, sidewalks, and basic amenities of these neighborhoods in order to create thriving communities.
Live/Work Incentives	Stabilization	Scan to Learn More About The Overall Plan
Many vacants in these neighborhoods are zoned for commercial use and can be rehabbed to support our small businesses. There is capital earmarked for entrepreneurs to create live/work spaces with retail or studio on the first floor, with living space above it.	DHCD is able to do significant rehabilitation to vacant properties like replacing roofs and porches, particularly those that are at risk of harming occupied properties. These stabilization investments get properties rehabilitation ready as they go through the Acquisition and Developer Incentive pipeline.	 ReframeBaltimore.com

Track our work with the [Baltimore Vacants Reinvestment Council Dashboard](#).



Affordable Housing Developers Pre-Approved for \$6.8 million of initial available funds.

- TIF funds allocated to six developers to produce 56 affordable homeownership and rental units.
- Developers include Black Women Build-Baltimore, BWB Baltimore, LLC; 1426 DHA LLC; Blank Slate Development; Neighborhood Housing Service (NHS); Rebirth Development; Rebuild Metro; and Row House LLC.

Affordable Housing TIF Bonds

A New Way to Rebuild Baltimore's Neighborhoods

In September, DHCD announced the first application round for City-Wide Affordable Housing TIF Funds to support the redevelopment of vacant properties throughout Baltimore City. Tax Increment Financing (TIF) is a public financing tool used by local governments to encourage development and redevelopment in underutilized or distressed areas. Applicant awards will be announced in early 2026.

The City-Wide Affordable Housing TIF is one of the first non-contiguous TIF Districts in the country. It is also one of the first to target funds to build the local economy by supporting small and emerging developers, community development partners, and individuals combatting vacants.

This is a clear pathway to stabilize neighborhoods, improve housing options, and grow local wealth through homeownership and job-creating development. This strategic, city-led investment, is aimed at transforming vacant properties into vibrant homes and communities.

About the Affordable Housing TIF Program:

- **Purpose:** Provides up to \$150 million in bond proceeds that will be made available through multiple application rounds. These proceeds will support neighborhood-based, block-level redevelopment in Baltimore's historically disinvested communities.
- **Eligible activities:** This round supports the redevelopment of vacant buildings for residential use. Funds are limited to properties within the City-Wide Affordable Housing TIF District.
- **Funding model:** TIF funds will be provided as grants with no repayment requirement to help reduce appraisal gaps, accelerate development, and create and preserve affordability.



Division Highlights and Accomplishments

DHCD Divisions

DHCD is combining redevelopment activities – such as acquiring and rehabilitating vacant homes and building mixed-income affordable housing – with code enforcement, blight remediation, and litigation. We are also assisting existing homeowners and residents to help them stay in their homes; supporting neighborhood place-making and amenities; coordinating across agencies through the Mayor-led Neighborhood Subcabinet; and collaborating at every step with residents, community groups, philanthropic institutions nonprofits, state leaders and private investors to ensure community voices are central to shaping neighborhood redevelopment.

This work is driven through the five operational divisions: Homeownership & Housing Preservation, Development, Consolidated Planning, Code Enforcement, and Permits & Litigation.

Homeownership & Housing Preservation

Supports existing homeowners through no- and low-cost home repair grants and loans that preserves affordable housing, prevents displacement and blight, builds equity for Baltimoreans, and stabilizes communities. The Division also:

- Provides down payment and closing costs assistance to new homebuyers.
- Manages the Tax Sale Deferral program to help homeowners stay in their homes.
- Administers the Lead Hazard Reduction Program to determine the presence and location of existing lead hazards and select cost-effective and sustainable interventions.
- Has Ombudsmen staff on duty 24/7 to support tenants and residents facing emergency housing situations.

The Office of Rehabilitation Services served 200 households and committed over \$5.8 million dollars to home repair.

The Emergency Mortgage and Housing Assistance Program helped 268 persons with over \$1.5 million in funding.

In FY25, the Weatherization Assistance Program successfully applied for State funding to continue delivering energy conservation services as a Local Weatherization Agency under both the EmPOWER Maryland and DOE Weatherization Assistance Program. DHCD was awarded a not-to-exceed grant of \$4.4 million, valid through December 31, 2027.

In 2025, the Office of Crisis Services assisted 302 persons impacted by a catastrophic event (fire, storm, eviction).

The Lead Hazard Reduction Program closed out the 2019 High Impact Neighborhoods Lead Hazard Reduction grant where 156 properties were evaluated in total, and 110 received lead abatement services throughout the entirety of the grant (2020-2025). 48 of these units were completed in FY25.

The Homeownership Incentives Program helped 382 new homeowners with down payment/closing cost assistance totaling \$3.9 million.

Development

Manages all components of community development from planning, property acquisition and site assembly to disposition and financing. This division administers the Community Catalyst Grants program, Developer Incentives, the Affordable Housing Trust Fund, the HOME program dollars, the Adopt-A-Lot Program, Property Donations, and the Water Access Program for community gardens. The division also manages the Judicial In Rem Foreclosure allowing DHCD to foreclose on the liens on a vacant lot or building where the value of the liens exceeds the assessed value of the property. Judicial In Rem is designed to quicken the pace at which the City can address properties that have a blighting influence on our neighborhoods.

The Inclusionary Housing (IH) Board published draft Rules and Regulations for adoption and promulgation. The IH Board approved 36 inclusionary housing units at two projects: 711 West 28th Street and 222 St. Paul Place. Learn more at bit.ly/BmoreIH

The Terraces at Park Heights were completed in May 2025. This project is with the NHP Foundation and is a 100-unit affordable senior housing multi-family building. Work continues on Phase II of the site.

In November, the Hammond, a 109-unit affordable and mixed-income multi-family building opened. This building replaces what had been a full block of vacant properties. The building also includes a new Pratt Library Branch.

Affordable Housing Trust Fund (AHTF)

DHCD remains focused on the intersection of health and housing. It is commonly known that affordable housing options reduce economic stress, leading to improvement in both physical and mental health. Affordable housing is also important to the overall economic vitality of communities.

In November 2016, City voters approved a Charter Amendment of the City Charter (Article 1, Section 14) to create the AHTF. The Fund is intended to support the development of rental and for-sale affordable housing for low and very low-income residents of Baltimore City earning 50% Area Median Income (AMI) and below. Since inception, the AHTF has completed 11 rounds of funding through its New Construction/ Preservation of Existing Rental Housing (54 awards totalling over \$38.5 million) and Community Land Trust (CLT) Homeownership NOFA Programs (21 awards totalling over \$11.4 million).

In 2025, the AHTF made \$7.5 million available for the 7th round of funding in support of new construction projects and/or rehabilitation of existing rental projects. \$8 million was also made available for the ongoing work of the Community Land Trust movement in a 6th round of funding in that category.



Consolidated Planning

Coordinates the receipt and retention of four Federal Formula Grant programs provided by the U.S. Department of Housing and Urban Development (HUD): Community Development Block Grant (CDBG), HOME Investment Partnerships Program (HOME), Housing Opportunities for Persons with AIDS (HOPWA), and Emergency Solutions Grant (ESG). HUD formula grant resources support a wide range of housing and social services to over 50,000 low- and moderate-income Baltimoreans annually. Agency Annual Action Plans and Five-year Consolidated Plans, which help guide and describe community development efforts in Baltimore City, are available at baltimorecity.gov/dhcd.

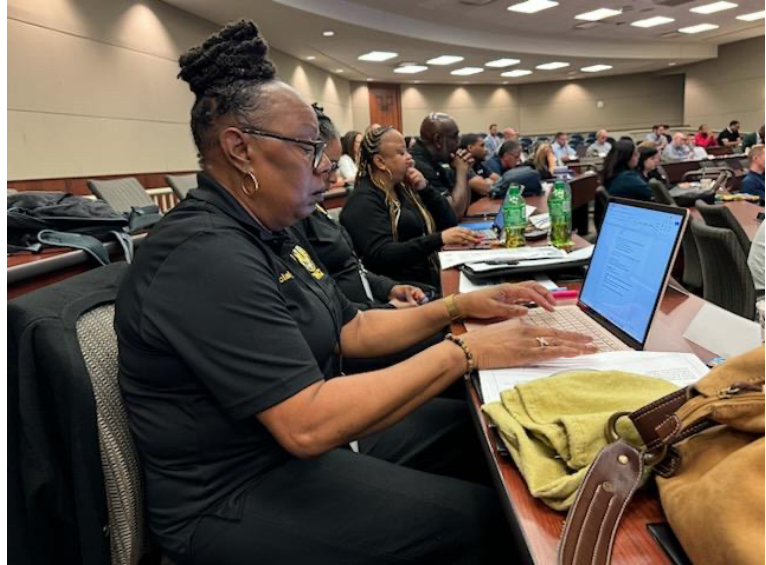
In FY 2025, CDBG funds were used to provide housing counseling and coaching to 5,074 low and moderate income (LMI) households. CDBG funds supported the work of 10 HUD certified housing counseling agencies whose services include pre-purchase classes and one-on-one sessions, financial and budgeting counseling, foreclosure prevention, and rental matching.

The Poppleton Recreation Center officially reopened after being vacant for over 17 years. DHCD supported the project with \$800,000 in Community Development Block Grants (CDBG) funds.



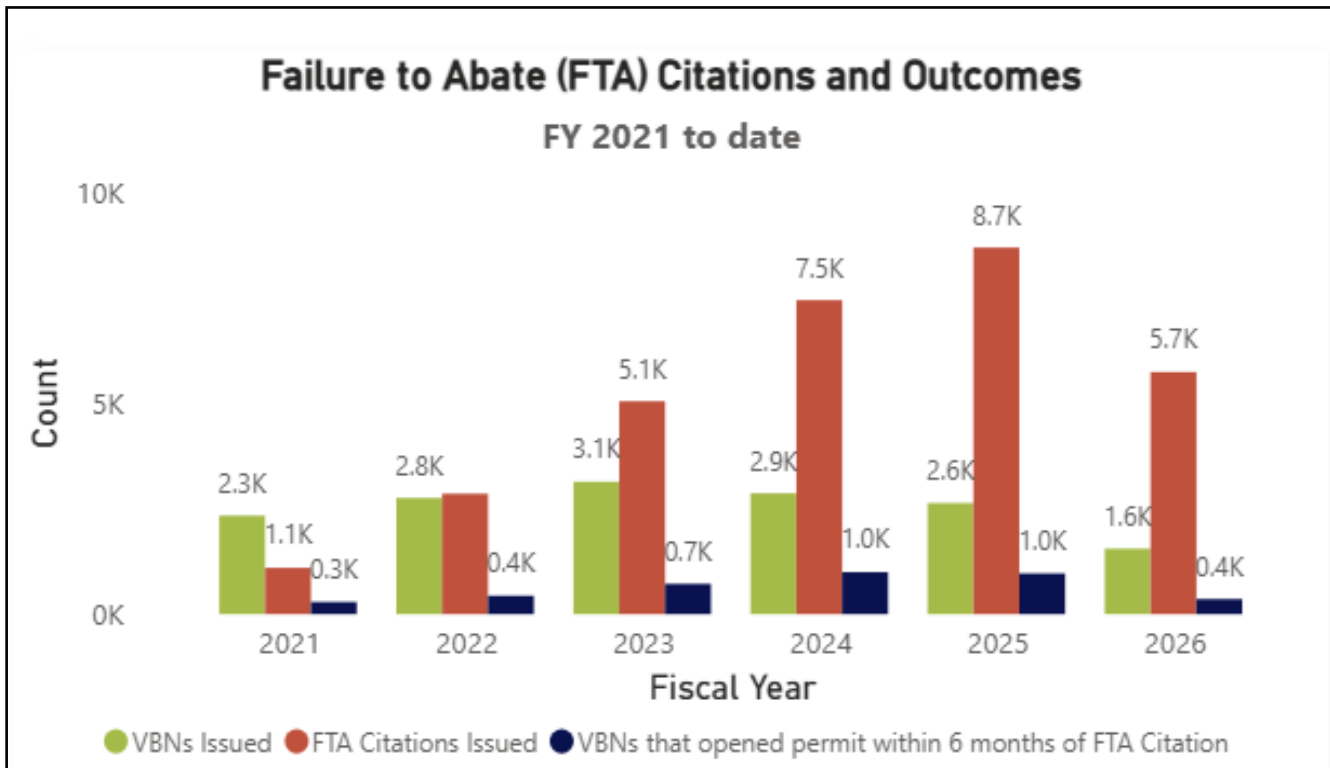
Code Enforcement

Enforces the city’s housing, zoning, building and related codes. This group makes sure that people follow the rules about housing, where you can build things, and other important regulations concerning property maintenance. This work ensures residents of Baltimore live in safe buildings, habitable housing, and decent neighborhoods. The division conducts about 150,000 property maintenance inspections each year and monitors every vacant building in the city.



The Special Operations Team addresses complex situations such as vacating people illegally occupying vacant properties. Contact information for each area office of Code Enforcement is available at baltimorecity.gov/dhcd. To report potential housing and sanitation complaints, please call 311 or use the online portal at baltimorecity.gov/311.

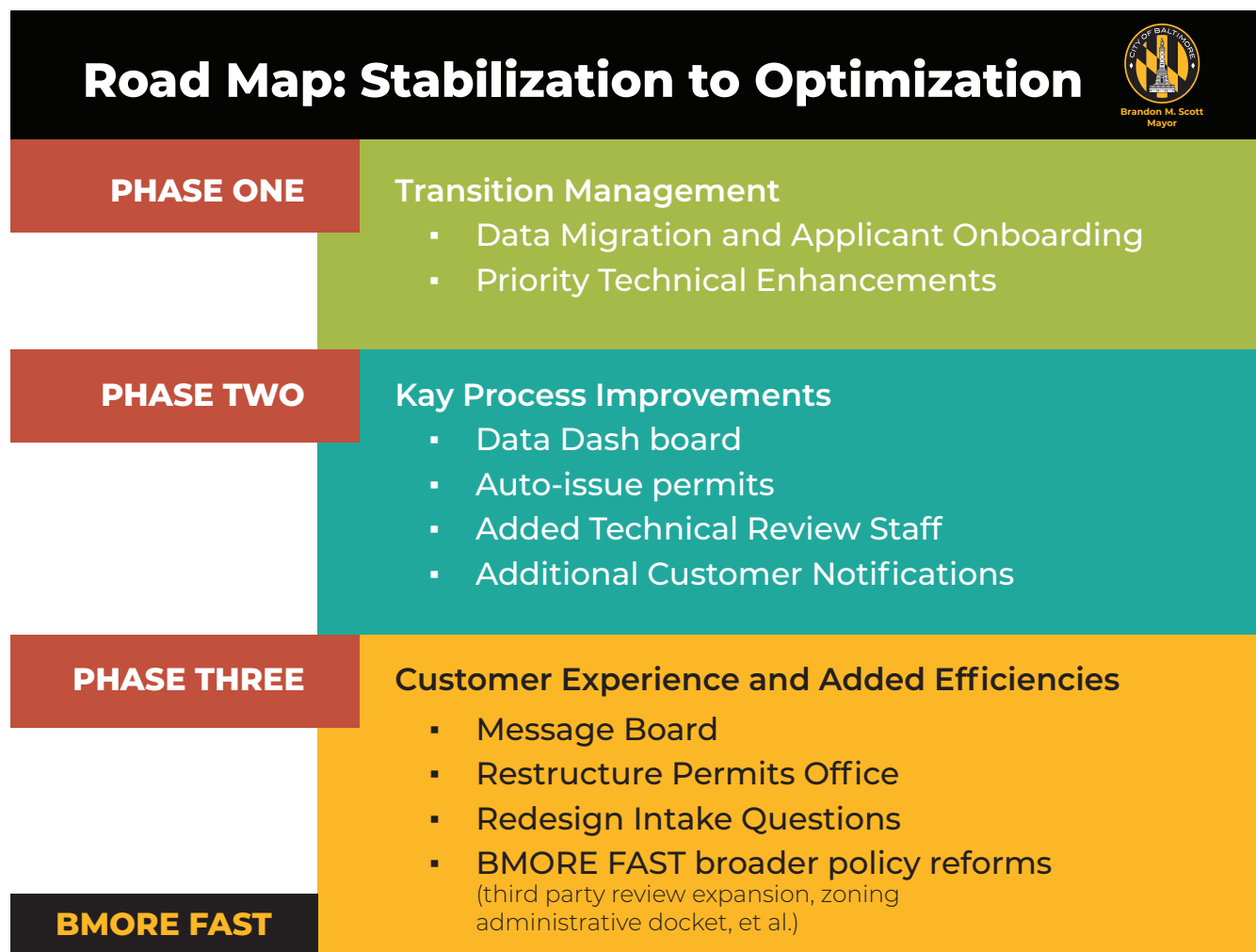
Code Enforcement plays a key role in the City’s efforts to reduce the presence of unattended vacant properties. This chart illustrates intensified enforcement of Vacant Building Notice violations with Failure to Abate citations.



Permits and Litigation

Issues over 30,000 construction permits annually, conducts over 70,000 trade inspections, oversees property registration, enforces rental licensing, coordinates property demolition and stabilization, and Baltimore’s national best practice “receivership” program. Permits issued by this division can be for residential or commercial construction, interior and exterior alterations, electrical, mechanical, plumbing work, use and occupancy, or private property events. Also, the Division’s Special Investigation Unit investigates and builds cases concerning illegal dumping.

Since the rollout of the new Accela permitting system, DHCD has continued refining the platform to improve the customer experience and strengthen system performance. Visit “[What We’ve Improved](#)” on our website and explore the newly released [Permits Dashboard](#) to track ongoing performance metrics.



We are moving into Phase Three of our optimization efforts. The [Bmore FAST](#) (Facilitating Approvals and Streamlining Timelines) Initiative represents a comprehensive modernization of how Baltimore handles development approvals. This initiative will aim to make Baltimore one of the most efficient cities in America for development, while maintaining our commitment to safety and community interests, particularly in those neighborhoods that have faced intentional historic disinvestment.



Project Highlights and Advancements

Beacon House Square Groundbreaking – May 2025

Joined Project Plase for the groundbreaking of a transitional housing project that includes an emergency housing facility. Includes 34 emergency beds that will transition into 56 permanent rental apartments. Supported with funding from the Affordable Housing Trust Fund, the Housing Accelerator Fund, and the American Rescue Plan Act (ARPA).



Parity Homes Ribbon Cutting – October 2025

Participated with Parity Homes in the ribbon cutting of 522 N Carrollton. This project, supported with Community Catalyst Grants funding, represents the first completion of seven formerly vacant homes - all pre-sold while under construction.



Johnston Square Ribbon Cutting – The Hammond/Library – November 2025

Celebrated the completion of 1100 Greenmount Avenue. This project highlights DHCD’s ability, perhaps unique nationally, to thread together traditional public sector redevelopment tools such as acquisition, disposition, site assembly and financing with code enforcement and private-sector-led efforts that have resulted in positive transformation in neighborhoods proximate to areas of strength.



DHCD supported this project with site assembly work, land conveyance, and funding support from the Affordable Housing Trust Fund.

This project transformed 42 vacant lots into 109 mixed-income affordable apartments and a new branch of the Enoch Pratt Free Library.



Orchard Ridge Ribbon Cutting - Habitat for Humanity of the Chesapeake – June 2025

Supported with Community Catalyst Grant funding, five vacant lots in the Orchard Ridge community were revitalized and five new energy-efficient, affordable homes were established.



NHP Foundation Senior Building Ribbon-Cutting – May 2025

The Terraces at Park Heights celebrated the opening of a 100 unit 1- and 2-bedroom apartment homes for seniors. This project is part of the major redevelopment area in Park Heights, including redevelopment of Pimlico Racecourse and the construction of a new Enoch Pratt Free Library. The celebration included the unveiling of a new sculpture of George “Spider” Anderson—one of only two African American jockeys to win the Preakness in its 150-year history. The City supported this new \$52 million senior building with over \$13 million in support.



Mura Street Homes Project Launch – April 2025

Joined ReBUILD Metro in celebrating the launch of construction of the Mura Street Homes project, in which 18 abandoned houses on the 700 block of Mura Street are being converted into 10 new homeownership opportunities.



Claire Court II Groundbreaking – September 2025

Celebrated the groundbreaking of Claire Court II with Homes for America. This project supports the preservation of 30 existing affordable housing units and an additional 42-unit apartment development that creates a mixed-income community. The project also incorporates 21 Permanent Supportive Housing units.



709 E 21st Street - Ribbon Cutting Ceremony – August 2025

Joined O'Hara Development Partners for the celebration of the vacant transformation at 709 E 21st Street. This property was purchased through the Vacants 2 Value/Fixed Pricing Program.



Penn North-Parkview Recreation Center Homeownership Model

DHCD is piloting an innovative, collaborative redevelopment model in which seven developers are jointly reimagining and rehabilitating 24 vacant properties on adjacent streets for homeownership opportunities in the Parkview neighborhood. This first-of-its-kind collaboration demonstrates how shared expertise and coordinated investment can accelerate revitalization, strengthen neighborhood pride, and contribute to a citywide vacant-reduction strategy. Awarded developers include Am Street, LLC; Blank Slate Development, LLC; Harrison Development, LLC; Kouture Enterprises, LLC; Rebirth Bmore, LLC; RTA2, LLC; Smith's Houses to Homes, LLC



Vacant Property Transformation Highlights

As we continue to implement the \$3 Billion, 15-year investment plan to address vacant properties at scale, we acknowledge the progress already made with the number of vacant properties in the city dropping to the lowest level in more than a decade. This progress is largely due to dedicated community partners and developers who see the opportunities for transformation and who have worked to bring homeownership dreams to many. Below are a few examples of amazing renovations that have taken place, transforming formerly vacant properties into vibrant homes.

3619 W Garrison Avenue

A once-collapsed vacant property in the Central Park Heights neighborhood has been fully rehabilitated and sold as affordable housing to a first-time homebuyer.



This project demonstrates how strategic public-private collaboration can accelerate neighborhood stabilization while expanding access to homeownership through Vacants 2 Value Booster and First-Time Homebuyer grants.

4000 Block Reisterstown Road

Three homes on the 4000 block of Reisterstown Road had been abandoned since 2012. Rebirth Developer, working with DHCD, acquired the properties which were the last vacants on the block. The homes were redeveloped and sold to 80% or below Area Median Income (AMI) buyers.

One buyer was homeless and relocated from Washington DC to Baltimore in order to take advantage of the homeownership incentives and all opportunities coming to Park Heights. Another homeowner has a payment of only \$500 per month using subsidy from DHCD (and is a 50% AMI buyer).



5012 Denmore Avenue

DHCD helped facilitate the purchase of this former vacant home located in the Northern District. Thanks to the rehabilitation work of Lee Taylor from the Agency Real Estate Development team, this home, which sat vacant for over a decade has been transformed into a modern, beautiful home.

Lee's work even inspired the rehab of the only other vacant house on the block leading to a whole block outcome.



400 Block of E 22nd Street

DHCD, through Community Catalyst Grants, has supported the rehabilitation of 20 vacant homes on the 400 Block of E 22nd Street. The first 15 of the 20 homes on the block were sold to first-time homebuyers earning 80% of Area Median Income (AMI) or less.

Last year the Peoples Homestead Group, Incorporated (PHG) sold the last 5 homes to individuals new to Baltimore, who came from as far as California and Georgia, to call Baltimore City home.

The homes were put back into productive use through the incredible work of PHG, who's mission is to "revitalize the Barclay and Midway communities of Baltimore through the rehabilitation and sale of vacant houses."

PHG has made significant progress in their mission, creating a whole block outcome for the residents of the Barclay community. All 15 homes have been sold to homeowners.



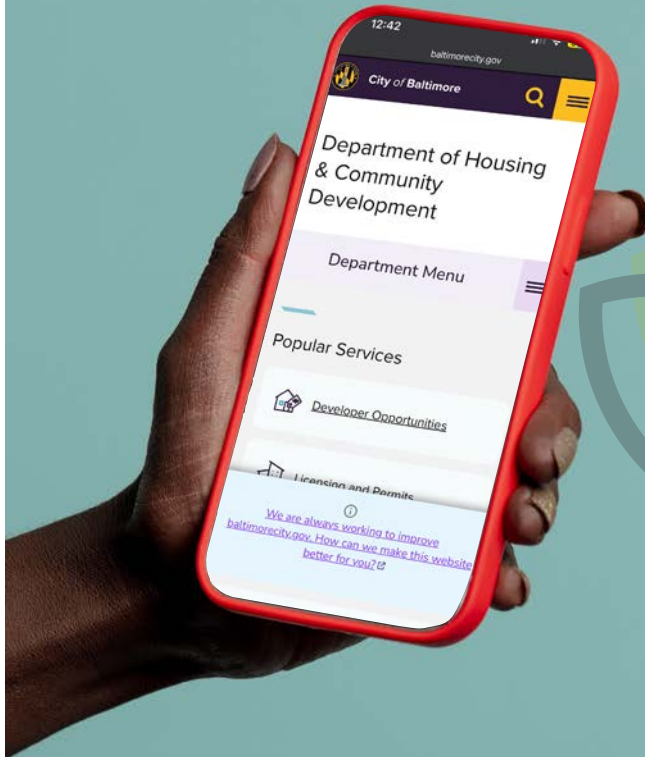
700 Block of E 21st Street

In the East Baltimore Midway community, DHCD’s investment of \$200,000 through the Developer Incentive Program has helped transform four previously vacant homes.

Thanks to a strategic collaboration between the developer, the Greater Greenmount Community Association, and residents, four former vacant homes are being put back into productive use.



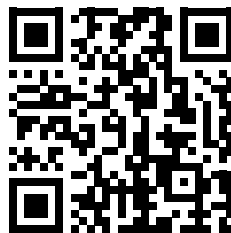
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