

Buy Back the Block: Interim Evaluation Report

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BUY BACK THE BLOCK: INTERIM EVALUATION REPORT

Baltimore Neighborhood Indicator Alliance (BNIA) (in collaboration with the Mayor's Office of Recovery Programs and support from Live Baltimore)

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Executive Summary

Live Baltimore's Buy Back the Block (BBTB) program is a grant initiative aimed at helping Baltimore City renters become homeowners in target neighborhoods. Eligible renters received non-repayable grants—either \$10,000 or \$15,000 for purchasing a home or \$20,000 when buying and renovating—to reduce the upfront costs of home purchase or purchase and renovation.

The goals of this interim evaluation are to (1) analyze data from BBTB to understand the socio-demographic characteristics of program participants and (2) document housing market trends and community characteristics of the places where participants lived before and after purchasing a home, (3) present preliminary findings from a survey circulated to participants. BNIA analyzed publicly available housing data, Live Baltimore participant data, and circulated a survey to program participants. This document serves as an interim report of preliminary findings from an ongoing evaluation of the BBTB program. A final report with additional assessment will be completed later in 2026.

The preliminary analysis of BBTB programmatic and spatial data demonstrates that the program's 117 recipients purchased homes in tracts demographically similar to their tracts of origin. On average, participants purchased homes in tracts that are more affordable for homeowners, have higher incomes, lower tax assessments, and where home sales are less competitive than compared to their tracts of origin.

Participants who responded to a survey about the program felt positive about their experience participating in BBTB. Over 81% of respondents (22/27) reported facing no challenges or obstacles with the program. The application process was found "extremely easy" or "somewhat easy" by 86% of respondents (24/28).

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Background

The City of Baltimore received federal funds totaling \$641 million from the American Rescue Plan Act (ARPA) State and Local Fiscal Recovery Fund in response to the COVID-19 pandemic and its economic impacts. In July 2021, Mayor Brandon M. Scott established the Mayor's Office of Recovery Programs (MORP) to oversee all aspects of ARPA fund administration and ensure regular reporting to both the federal government and the public. Funding was distributed across Baltimore City to support initiatives in housing, workforce training and education, business assistance, nonprofit relief, the arts, and more.

MORP contracted with The University of Baltimore (UBalt) to evaluate projects and programs funded through ARPA. In collaboration with MORP, the UBalt team—which includes the Schaefer Center for Public Policy (Schaefer Center), the Baltimore Neighborhood Indicators Alliance (BNIA), and the Jacob France Institute (JFI)—conducted a rigorous selection process to identify projects for evaluation. The Buy Back the Block program, which is currently receiving \$3,033,943 in ARPA funds, was selected for evaluation during this process.¹ The performance period for this award was from 11/2/2022 through 10/31/2025.

Live Baltimore's Buy Back the Block (BBTB) program is a grant initiative aimed at helping Baltimore City renters become homeowners in target neighborhoods.² Eligible renters received non-repayable grants—either \$10,000 or \$15,000 for purchasing a home or \$20,000 when buying and renovating—to reduce the upfront costs of home purchase or purchase and renovation.

Initial eligibility for the program was determined by whether the applicant resided in a Qualified Census Tract (QCT) in Baltimore City for at least 12 months prior to entering a purchasing agreement. To qualify, applicants needed to meet the following criteria: having rented their current residence for at least 12 months, not already owning real estate, earning 120% of the area's median income or less, completing homeownership counseling with an approved agency, using a fixed rate mortgage from a program approved lender, and intending to occupy the home as their primary residence.

To elicit greater program participation, Live Baltimore made several changes to program eligibility between the Spring and Fall of 2024 incorporating learnings made during program administering. Some notable adjustments include changing the word 'renter' to 'resident' in documentation, clarifying the documents needed to verify residency, and an increase in the grant amount for home purchase. In the Fall of 2024, Live Baltimore expanded the geographic boundaries of the program from an original five neighborhood clusters to all QCTs.

¹ BBTB was originally awarded \$3,067,885. Early program spending was slower than projected, leading MORP to reduce this amount to \$2,033,943. Changes were made to program design between the Spring and Fall of 2024, resulting in a substantial uptick in participation and overall spending. In response to this success, MORP increased the award to \$3,033,943.

² Initially conceived as a program to encourage renters to purchase homes in the neighborhood they already lived in, the program expanded to encourage renters to buy in any of Baltimore's Qualified Census Tracts (QCTs). More about QCTs can be found here: <https://arp.baltimorecity.gov/equity-and-qcts>.

METHODS

BBTB recipients originated from 72 different Baltimore City neighborhoods and purchased in 57 neighborhoods. Nearly 80% of BBTB recipients moved to a new neighborhood through this program. In this analysis, participant mobility between tract of origin and tract of purchase is examined using a variety of socio-demographic and housing related measures.

BNIA examined demographic data from the U.S. Census Bureau's American Community Survey's 5-Year Estimates (ACS) for 2019-2023 and calculated other housing metrics (data sources noted when used) at the tract level for summary descriptives. Live Baltimore primarily utilizes neighborhoods for its marketing of areas for homebuying, so BNIA is mindful of the cultural history and identities of places in Baltimore and uses neighborhood geographies and names for summarizing data when available.

BNIA also utilized Geographic Information Systems (GIS) to calculate spatial statistics on the mobility of participants at the individual level. This information is summarized as a whole for BBTB awardees to maintain awardee confidentiality.

RECIPIENT OVERVIEW

BNIA acquired program data from Live Baltimore on the 117 recipients who received awards through BBTB. The first award was granted in August 2023, and the most recent was in July 2025. Recipients had an average age of 44 years old (youngest: 23yrs, oldest: 78yrs) and were overwhelmingly Black/African American (82.1%), not Hispanic or Latino (82.1%), and Female (73.5%). The median household income for recipients was \$56,208 (min: \$2,600, max: \$124,599). Only 8.5% of participants had a co-awardee. The average household size of recipients was 2. Most participants in the program do not have children (62.4%). Of households with children the average number of children per household was 1.8.

As seen in Table 1, the recipients' median estimated monthly rental cost prior to house purchase was \$1,050. The median purchase price of participants' new homes was \$208,000 and a median estimated total monthly mortgage payment of \$1,509.

Table 1. Home Purchasing Expenses

	Median	Mean	Minimum	Maximum
Purchase Price	\$208,000	\$204,325	\$70,000	\$333,330
Estimated Monthly Rental Cost	\$1,050	\$1,034	\$58	\$2,091
Estimated Total Monthly Mortgage Payment	\$1,509	\$1,522	\$489	\$2,588
Estimated Change in Monthly Cost	+\$447	+\$509	-\$649	+\$1,737

Although BBTB offered a purchasing grant or a purchasing and renovation grant, only 5.1% selected the purchasing and renovation grant. Regarding loan type, 59.0% of recipients used

FHA loans, 40.2% used conventional loans, and one recipient received a VA loan. Recipients completed an average of 8.4 hours of housing counseling. Housing counseling was provided by ten different agencies, including Neighborhood Housing Services (24.8%), Southeast CDC (17.9%), St. Ambrose Housing Aid Center (16.2%), GO Northwest (12.0%), and Belair-Edison Neighborhoods, Inc. (7.7%).

PRELIMINARY FINDINGS

BBTB recipients originated in 72 different Baltimore City neighborhoods and purchased in 57 neighborhoods. **Nearly 80% of recipients moved to a new neighborhood.** The most frequent starting locations were Belair-Edison (5.1%), Cherry Hill (5.1%), and Charles Village (4.3%) neighborhoods. The most common neighborhoods where recipients purchased homes included Belair-Edison (6.0%), Allendale (4.3%), Better Waverly (4.3%), Bridgeview/Greenlawn (3.4%), Edmondson Village (3.4%), Hanlon-Longwood (3.4%), and Howard Park (3.4%).

Demographics

BBTB recipients often moved into areas with similar racial demographics to where they resided previously. These are neighborhoods that are majority Black/African American. On average, tracts of origin of BBTB participants were 78.7% Black/African American and 6.5% Hispanic/Latino. Tracts of purchase were 81.1% Black/African American and 5.8% Hispanic/Latino.

The age of the population stayed consistent between tracts. On average, 52.4% of the population in tracts of purchase are between the ages of 25-64 and 16.5% are over the age of 65. Tracts of purchase contained 1.3% more school aged children than tracts of origin. Interestingly, tracts of purchase have a higher percentage of children living in households at 27% compared to the city as whole, 22.6%.

The average median population change between 2010 and 2020 in tracts of purchase was -12.2%, more than double the citywide median of -5.2%. 82.9% of recipients moved to a tract that lost more population over the decade than the citywide median. These findings demonstrate that BBTB funds allowed purchasers to move to demographically similar areas from their tract of origin while also moving to areas in need of population growth and/or stabilization.

Distance

The average distance BBTB recipients moved was 3.4 road miles (10.4 minutes), with the shortest distance moved being less than a block away (0.1 miles) to 21.7 miles away. Distance is calculated as the driving distance through the road network to approximate the lived experience of the distance between origin property and purchase property. Only four of the 117 recipients in BBTB purchased homes more than 10 miles away from where they were previously

living. As can be observed on Map 1, most origin and destination neighborhoods are adjacent to one another. Ultimately, in most cases, BBTB was successful in connecting buyers to homes near where they were already living.

Housing Market

Many BBTB recipients purchased in tracts with a less competitive housing market than their tract of origin. On average, homes stayed on the market 1.6 days longer in tracts of purchase. The average sales price in tracts of purchase was \$1,027.32 less than the average sales price in tracts of origin. Similarly, the average property tax assessment values in tracts of purchase were \$44,121.32 less than the average in tracts of origin. This large difference likely reflects the movement of participants to tracts with higher homeownership compared to tracts of origin that have a higher percentage of renters.

Homeownership & Affordability

Participants in BBTB purchased in tracts with higher homeownership, with higher median household incomes, and that are more affordable for homeowners than their tracts of origin. Program recipients moved to tracts with an average homeownership rate of 47.8%. This rate is nearly identical to the city's average of 47.5% and 7.5% higher than recipient's tract of origin, which had a homeownership rate of 40.3%. Median household incomes were 7.3% lower in recipients' original tracts than their new ones. Despite this, incomes in tracts where homes were purchased were 19.5% below Baltimore's overall median of \$59,623, or \$47,945. When looking at the median household income of purchasers of \$56,208, it's evident that recipients moved to areas with higher household incomes and where their incomes often surpassed the median of the area.

Tracts where BBTB recipients purchased homes are more affordable to homeowners. Compared to tracts of origin, 1.6% fewer households in tracts of purchase were cost burdened (30.7%). Conversely, tracts of purchase are less affordable for renters, with 1.0% more households cost burdened at 55.9%.

Home Mortgage Disclosure Act (HMDA) data shows very little difference between the rates of approvals or originations between tracts of origin and tracts of purchase. Overall, an average of 0.5% fewer mortgage approvals or originations occurred in tracts of purchase. In the tracts of purchase there were 1.9% less approvals or originations for Black/African American applicants, 0.3% less for Asian applicants, 0.5% less for White applicants.³

³ Data on Lending is provided by the U.S. Consumer Financial Protection Bureau, Home Mortgage Disclosure Act (HMDA). HMDA is an opt-in form, meaning that applicants have a choice to disclose race and ethnicity. As such, it does not reflect all lending activity that takes place in an area.

Commuting

The commute times of residents to work remain largely the same between tracts of origin and tracts of purchase. The largest change was a 2.1% decrease in the commuting population that travels less than 15 minutes to work.

Vacancy

Baltimore City maintains a list of properties that have been cited as vacant by the Department of Housing and Community Development (DHCD). Vacant Building Notice (VBN) data show that 56.4% of program recipients moved to a census tract with a lower percentage vacancy than the Baltimore City value (7%). Additionally, on average, awardees moved to tracts similar levels of vacancy as their tracts of origin .

PRELIMINARY SURVEY RESULTS

In October 2025, BNIA circulated a survey to the 117 BBTB recipients who purchased a home through the program. The survey instrument focuses on gathering more insights on who benefitted from this program, what motivated recipients' decisions, and how were recipients' experiences with the program's processes. As of December 2025, BNIA has received a total of 29 responses (24.8% response rate).

Ties to Baltimore City

Based on these initial respondents, the BBTB program primarily served a combination of long-term residents and more recent residents. Almost two-thirds of respondents (18/28) reported they have lived in Baltimore for more than a decade, with the majority (14/28) having lived in the city for more than 20 years. Conversely, the program also appeared to serve newer residents, with 29% (8/28) reporting having lived in Baltimore for only 1-5 years. Very few (2/28) respondents indicated having lived in the city for 5-10 years.

Respondents' personal and familial roots reflect a similar split between old and new residents. Forty-six percent of respondents (13/28) reported growing up in the Baltimore while 43% of respondents (12/28) said they did not. Many participants noted they had family who grew up in Baltimore, such as parents / caretakers (4/28), grandparents (4/28), or other close family members (5/28).

Most respondents (75%, 21/28) plan to stay in their new homes for at least 6 years. Only two respondents plan to stay for three or fewer years. Of the 20 respondents who wrote in what they were most excited about with their new home purchase, roughly half mentioned having a space that was their own to do what they please with. Another common theme amongst these 20 respondents was that homeownership offered opportunities related to community and family.

Housing & Neighborhood Characteristics

To better understand what housing and neighborhood characteristics were important to BBTB participants, the survey instrument asked multiple-choice questions where respondents could select all answer that apply to them. For many respondents, multiple answers were applicable.

Based on the 26 respondents who answered the question, the top five most commonly considered characteristics when choosing a new home were price (24), neighborhood / location (22), size/floor plan (20), housing type (16), and outdoor space (16). The five most frequently chosen factors that respondents viewed as important to consider when selecting a neighborhood were closeness to work (18), cleanliness (16), noise level (15), close to friends / family (14), closeness to grocery store / food shopping (13), and closeness to parks / open space (13).

Experiences with the Program

Survey respondents felt generally positive toward their experience participating in BBTB. Over 81% of respondents (22/27) reported facing no challenges or obstacles with the program. The application process was found “extremely easy” or “somewhat easy” by 86% of respondents (24/28). Only two respondents reported the process to be difficult. Almost all 26 respondents who wrote about their experiences working with Live Baltimore gave a positive review. Similarly, the housing counseling service was widely viewed as a positive aspect of the program: 88% of respondents (22/28) said it was at least moderately helpful and half of those (11/28) found it was extremely helpful. Half of all respondents (13/26) said the housing counseling affected their decisions.

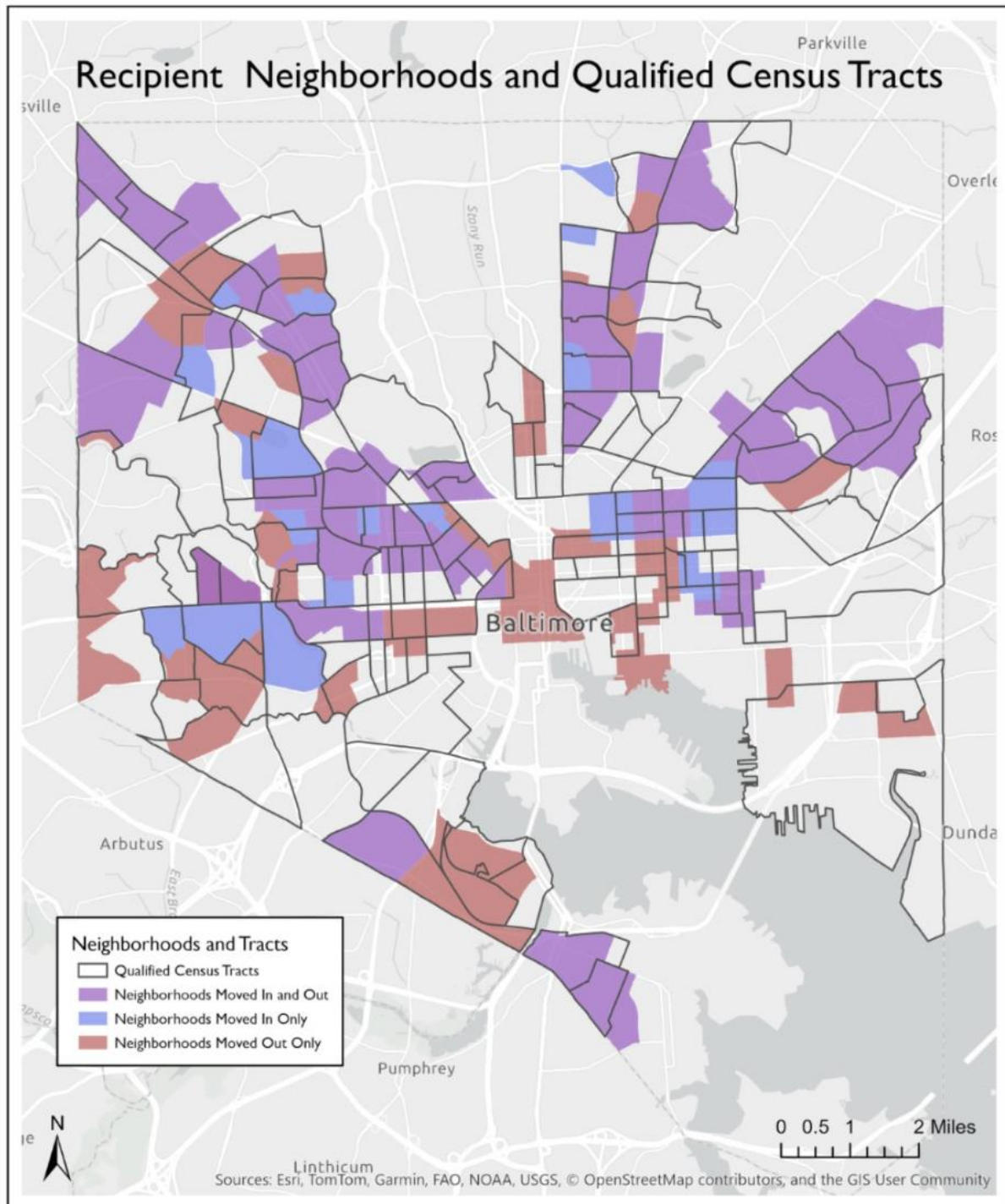
CONCLUSIONS & NEXT STEPS

The preliminary analysis of BBTB programmatic and spatial data demonstrates that the program’s 117 recipients purchased homes in tracts demographically similar to their tracts of origin. On average, participants purchased homes in tracts that are more affordable for homeowners, have higher incomes, lower tax assessments, and where home sales are less competitive than compared to their tracts of origin.

Recipients purchased in tracts that share population characteristics related to age, race, and ethnicity the tracts they originated from. Tracts of purchase experienced outsized population decline since 2010, so the Buy Back the Block program is supporting investment and stabilization efforts in neighborhoods most impacted by population loss.

The next steps for the spatial analysis are to examine trends in the demographic and housing market datasets over the past decade to better understand the trajectories of tracts of purchase. Additional density mapping will be included to show areas of particular interest among recipients. BNIA will also incorporate insights from a survey circulated to program participants.

Map 1. This map identifies the Neighborhood Statistical Areas that program recipients moved into (shaded in blue), moved out of (shaded in red), and where recipients both moved in and out (shaded in purple). The map also displays Qualified Census Tracts (outlined in black) which were used to determine eligibility for the program.



Appendix A: Participant Demographics.

Overall		
Sample Size		117
Average Age		44 (min: 23, max: 78)
Gender	<i>Female</i>	86 (73.5%)
	<i>Male</i>	31 (26.5%)
Race	<i>Black/African American</i>	96 (82.1%)
	<i>Asian</i>	2 (1.7%)
	<i>Caucasian</i>	8 (6.8%)
	<i>Hispanic</i>	5 (4.3%)
	<i>Multi-racial</i>	4 (3.4%)
	<i>Other</i>	2 (1.7%)
Ethnicity	<i>Hispanic or Latino</i>	9 (7.7%)
	<i>Not Hispanic or Latino</i>	96 (82.1%)
	<i>I do not wish to provide this information / Not provided</i>	12 (10.2%)
Median Household Income		\$56,208

Appendix B: Program Details

Overall		
Award Type (%)	<i>Purchase</i>	111 (94.9%)
	<i>Purchase & Renovate</i>	6 (5.1%)
Award Amount (%)	<i>\$10,000</i>	39 (33.3%)
	<i>\$15,000</i>	72 (61.5%)
	<i>\$20,000</i>	6 (5.1%)
Loan Type (%)	<i>Conventional</i>	47 (40.2%)
	<i>FHA</i>	69 (59.0%)
	<i>VA</i>	1 (0.9%)
Average Hours of Counseling		8
Counseling Agencies (top 5)	<i>Neighborhood Housing Services</i>	29 (24.8%)
	<i>Southeast CDC</i>	21 (17.9%)
	<i>St Ambrose Housing Aid Center</i>	19 (16.2%)
	<i>GO Northwest</i>	14 (12.0%)
	<i>Belair-Edison Neighborhoods, Inc</i>	9 (7.7%)

Appendix C: Destination and Origin Neighborhood Recipient Frequency Tables

Neighborhoods Both Moved In, and Out

Neighborhood	New Residents	Original Residents
Auchentoroly-Parkwood	2	2
Belair-Edison	7	6
Better Waverly	5	2
Bridgeview/Greenlawn	4	1
Broadway East	3	1
Brooklyn	2	2
Central Park Heights	3	2
Coppin Heights / Ash-Co-East	1	2
Dolfield	1	1
Edgewood	1	1
Edmondson Village	4	3
Ednor Gardens-Lakeside	1	3
Ellwood Park/Monument	2	1
Fallstaff	1	1
Four by Four	3	1
Frankford	2	1
Glen	1	2
Greenspring	2	1
Howard Park	4	3
Lakeland	2	2
Loch Raven	3	2
Mondawmin	3	1
New Northwood	2	2
Panway / Braddish Ave	2	1
Park Circle	2	2
Patterson Park Neighborhood	3	1
Pen Lucy	1	1
Penrose/Fayette Street		
Outreach	1	1
Ramblewood	1	1
Reservoir Hill	1	3
Sandtown-Winchester	2	3
Seton Hill	1	1
Upton	2	3
Walbrook	2	1
Wilson Park	2	1
Winchester	2	1
Total	81	63

Moved Out Neighborhoods Only

Neighborhood	New Residents	Original Residents
Arlington	0	2
Brewers Hill	0	1
Broening Manor	0	1
CARE	0	1
Charles Village	0	5
Cherry Hill	0	6
Cylburn	0	1
Downtown	0	1
East Arlington	0	1
Fells Point	0	1
Forest Park	0	1
Franklin Square	0	1
Franklinton Road	0	1
Irvington	0	2
Johnston Square	0	2
Madison Park	0	1
Medford	0	1
Middle East	0	2
Millhill	0	1
Mosher	0	1
Mount Vernon	0	1
Oldtown	0	2
Orchard Ridge	0	2
Original Northwood	0	1
Poppleton	0	1
Purnell	0	1
Richnor Springs	0	1
Rosemont	0	1
Saint Josephs	0	2
Towanda-Grantley	0	1
Union Square	0	2
Washington Hill	0	1
West Hills	0	1
Westgate	0	1
Woodbourne Heights	0	2
Woodmere	0	1
Total	0	54

Moved In Neighborhoods Only

Neighborhood	New Residents	Original Residents
Allendale	5	0
Berea	2	0
Carroll-South Hilton	1	0
Chinquapin Park	1	0
Dorchester	1	0
Druid Heights	1	0
Easterwood	1	0
Evergreen Lawn	2	0
Hanlon-Longwood	4	0
Langston Hughes	1	0
McElderry Park	1	0
Milton-Montford	3	0
Northwest Community Action	2	0
Oaklee	1	0
Oliver	2	0
Parklane	2	0
Rosemont		
Homeowners/Tenants	1	0
Towanda Grantley	1	0
Uplands	1	0
Waverly	1	0
Woodbourne-McCabe	2	0
Total	36	