

Buy Back the Block: Final Report

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BUY BACK THE BLOCK: FINAL 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

The Buy Back the Block (BBTB) program is a grant initiative administered by Live Baltimore that seeks to help Baltimore City residents become homeowners in target neighborhoods. Eligible residents received one of two non-repayable grant options to reduce the upfront cost of homeownership: \$15,000 (originally \$10,000) for home purchase or \$20,000 for home purchase and renovation. The initiative aims to support city population retention, neighborhood housing markets, increased homeownership rates, and a reduction in the racial wealth gap, especially following the COVID-19 public health emergency.

This pilot program, which received seed funding from the American Rescue Plan Act (ARPA), was selected for evaluation. Through analysis of publicly available housing data, Live Baltimore participant data, and survey responses from program recipients, this final evaluation focuses on the following objectives:

1. Identify the socio-demographic characteristics of program recipients.
2. Present findings from a survey circulated to recipients that explores their experiences, preferences, and motivating factors in the homebuying process.
3. Document community characteristics and housing market trends of the places where participants lived before and after purchasing a home.

As showcased through this evaluation, ***ARPA investments in BBTB reduced barriers to homeownership for populations historically excluded from housing and created opportunities for long-term residential stability.*** Additionally, survey findings highlight the importance and influence of social relationships and communities; homebuyers often look for houses and neighborhoods that allow them to stay close to and share space with the important people in their lives.

Between August 2023 through September 2025, the BBTB program supported 117 Baltimore City residents in homebuying. Program recipients were primarily Black women, many of whom have lived in Baltimore for decades. Survey data shows that a smaller but notable number of newer city residents, who have only lived in Baltimore for one to five years, also benefited from the program.

BBTB recipients originally resided in 72 different neighborhoods and purchased in 57. While nearly 80% of recipients moved to a new neighborhood, most stayed relatively close to their original address, and 10.3% of recipients purchased the house they were living in. Survey responses highlight neighborhood, price, size/floor plan, housing type, and outdoor space as five of the most common housing characteristics considered by recipients. Similarly, the neighborhood qualities that respondents most frequently reported considering in their homebuying decision included proximity to work, cleanliness, proximity to outdoor space/parks, noise level, and crime rates and, to a slightly lesser degree, proximity to grocery stores/food shopping and proximity to friends and family.

On average, the census tracts where recipients purchased have similar demographics to the tracts where they originally lived. Relative to their original tracts, recipients' purchase tracts have a slightly less competitive housing market, defined by lower median home sales price, lower median property assessment value, and a greater average number of days a home is on the market. Purchase tracts also have a higher average rate of trash related customer service requests than original tracts.

Black women recipients, the largest population served by BBTB, have a bigger average household size, a higher proportion of households with children, and a slightly lower median household income than other recipients. **Based on survey responses, most Black women recipients have lived in Baltimore City for over 20 years and/or grew up in the City,** while longevity of residency varied more for other recipients. Although there is substantial overlap in housing and neighborhood factors that influenced home purchasing decisions, half of Black women survey respondents indicated considering proximity to friends and family whereas just 30.4% of other respondents noted the same factor. Additionally, Black women respondents more commonly indicated considering neighborhood cleanliness in their homebuying decision. Relative to other recipients, Black women recipients originated and purchased in tracts with a higher proportion of Black/African American residents and lower crime rates.

Survey responses also allowed for an exploratory analysis of legacy residents (who lived in the City for more than 20 years) and newcomers (who lived in the City for one to five years). This preliminary analysis suggests that legacy residents tend to purchase in tracts similar to where they originated, and newcomer residents tend to originate in tracts with a smaller proportion of Black/African American residents and school-aged children, a slightly larger proportion of Hispanic/Latino residents, and a more competitive housing market but purchase in similar places as legacy residents. Additionally, there is an emerging trend that suggests legacy residents might place more weight on neighborhood cleanliness and crime rates, evidenced by their survey responses and the tendency of this subsample to purchase in census tracts with higher rates of trash-related customer service requests¹ and lower crime rates.

Overall, recipients expressed positive experiences with the BBTB program, with over 70% of survey respondents reporting experiencing no challenges or obstacles and the majority of written remarks conveying satisfaction with Live Baltimore. Furthermore, most respondents found the financing process and housing counselling manageable, with more than half reporting applying and receiving finances through their lender was “extremely easy” and about three-quarters of respondents saying the counseling service was at least moderately helpful.

Drawing on the findings in this report, the evaluation concludes with three recommendations to strengthen the program and encourage long-term benefits for the recipients:

¹ Previous literature suggests a heightened number of 311 service requests can signify more trust in the responsiveness of local government, which results in an increased willingness of residents to engage with these services (Source: [*“The Impact of City-Led Neighborhood Action on the Coproduction of Neighborhood Quality and Safety in Buffalo, NY” by Robb et al. \(2025\)*](#)).

1. *Continued Follow-up with Participants*

Challenges with maintaining homes and transferring ownership have the potential to impede the long-term impacts of homeownership such as economic security, retirement stability, and generational wealth-building. Offering new homeowners with ongoing support and education in areas like estate planning and deed transfers could help them access these large-scale benefits.

2. *Strengthened Collaboration with Third Parties*

Although survey responses indicate most recipients moved through the program smoothly, challenges identifying and coordinating with third parties emerged as a theme from the few challenges described. Soliciting feedback from third parties and providing additional resources about BBTB for lenders, realtors, sellers, and contractors could improve their understanding of the program.

3. *Investment in Historically Disinvested in Neighborhoods*

Finally, past research reveals that households in predominantly Black neighborhoods in Baltimore experience systematic bias and exclusion related to real estate transactions.² While follow-up with BBTB recipients, as discussed above, may support individual households, continued investment in the neighborhoods where recipients purchased will also aid in bolstering local housing markets and wealth building in these communities. Although BBTB demonstrates that areas with less competitive markets can appeal to new homebuyers, continuing the momentum in these areas requires intentional investment in neighborhood well-being.

² Source: [*“Evidence of Racial Bias in Home Appraisals in the Baltimore Metropolitan Area” \(2025\)*](#)

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INTRODUCTION

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 (BBTB) program, which was seeded with \$3,033,942.50 in ARPA funds as of June 2026, was selected for evaluation during this process.

The BBTB program is administered by Live Baltimore and seeks to help Baltimore City residents become homeowners in target neighborhoods. Live Baltimore is a nonprofit organization that works citywide to grow Baltimore's population and economy by attracting residents, retaining residents, and supporting healthy housing markets. Each year, Live Baltimore provides thousands of individuals with information on the City's neighborhoods, rental living options, homebuying incentive programs, historic tax credits, and more.

For the pilot of the BBTB program, eligible residents received one of two grant options to reduce the upfront cost of homeownership: \$15,000 for home purchase³ or \$20,000 for home purchase and renovation. Differing from loan programs that support homebuying, these grants are non-repayable, meaning recipients do not have to pay back the awarded amount. This initiative aims to support city population retention, neighborhood housing markets, increased homeownership rates, and a reduction in the racial wealth gap, especially following the COVID-19 public health emergency.

Live Baltimore initially received \$2.03 million in ARPA funds to support BBTB. During this award period, 117 Baltimore residents received grants through the program. An additional \$1 million in ARPA funds were awarded to Live Baltimore in July 2025. With this expansion of the program, an additional 101 homebuyers received grants, totaling 218 total homebuyers served. This evaluation reflects program data from the 117 homebuyers who participated in the initial award period.⁴

³ The home purchasing grant was increased from \$10,000 to \$15,000 in March 2025.

⁴ Grants for this phase were awarded between August 2023 through September 2025.

METHODS

This evaluation examines who received grants through the BBTB program pilot, their experiences with the program, and the characteristics of the areas where they lived before and after the program. BNIA received data from Live Baltimore about BBTB grant recipients and the purchases made through the program. BNIA also conducted a survey of all recipients to learn more about their experiences participating in the program (see [Appendix A](#) for full survey instrument).

To understand the characteristics of the areas where recipients lived originally and where they purchased, BNIA analyzed administrative data at the census tract level from 2013, 2018, and 2023. While census tract boundaries do not always correspond to neighborhood boundaries, they provide a consistent and widely used framework for understanding community characteristics and changes over time. Furthermore, eligibility criteria for BBTB evolved to use Qualified Census Tracts (QCTs), a designation used by the United States Department of the Treasury and United States Department of Housing and Urban Development (HUD) to identify areas where at least half of the households have incomes lower than most of the surrounding region.⁵

For this report, demographic and economic characteristics were sourced from the U.S. Census Bureau's American Community Survey's 5-Year Estimates (ACS) for 2009-2013, 2014-2018, and 2019-2023. Housing data were compiled from CoreLogic/RBintel, the Home Mortgage Disclosure Act (HMDA), and the Baltimore City Department of Housing and Community Development (DHCD). Local crime and environment were examined using data from the Baltimore City Police Department and Baltimore City CitiStat (311). Additional details on data sources and related indicator metrics are available in [Appendix B](#).

BNIA calculated descriptive statistics for the census tracts where recipients originally lived ("Original Tracts") and where they purchased ("Purchase Tracts") alongside QCTs and the overall City value. Comparisons between these census tract groups, in addition to findings from the programmatic data and survey analyses, offer high-level insights about recipients' recruitment, purchasing, and mobility.

Calculations and visualizations for this report were performed using Geographic Information Systems (GIS) and R (version 4.5.2).

⁵ Source: [MORP's webpage on Equity and QCTs](#)

PROGRAM DESCRIPTION

Live Baltimore began to accept eligibility applications for BBTB in March 2023 and awarded the first grant in August 2023. BBTB has evolved since its inception, expanding its eligibility criteria and adjusting elements of the program.

Initial eligibility prioritized renters from five neighborhood clusters (comprised of a total of fifteen neighborhoods). These clusters were:

- **Belair-Edison Area:** Belair-Edison, Berea, Four by Four
- **Edmondson Village Area:** Allendale, Edgewood, Edmondson Village
- **Middle Branch Area:** Cherry Hill, Lakeland
- **Mondawmin Area:** Mondawmin, Panway/Braddish Avenue, Parkway
- **York Road Area:** Kenilworth Park, Richnor Springs, Winston-Govans, Woodbourne-McCabe

To qualify for the grant, applicants needed to purchase a home in the same neighborhood cluster where they rented. Additional requirements included not currently owning any real estate, completion of homeownership counseling, willingness to work with a program-approved mortgage lender, and the ability to contribute at least \$1,000 to a home purchase.

As Live Baltimore administered BBTB, program staff adjusted eligibility requirements to incorporate initial learnings and reach more City residents. Notable changes that occurred between the spring and summer of 2024 were changing the word ‘renter’ to ‘resident’ in documentation and clarifying the documents needed to verify residency.

In September 2024, Live Baltimore expanded the geographic boundaries of the program from the original five neighborhood clusters to all Qualified Census Tracts (QCTs) in Baltimore City and allowed applicants to purchase homes outside their original neighborhood, provided the residence was still within a QCT. This expansion increased the grant eligible area to over 100 neighborhoods. In March 2025, Live Baltimore increased the grant amount for home purchase from \$10,000 to \$15,000. *Figure 1* outlines the original and most recent versions of the program’s eligibility criteria.

ORIGINAL	MOST RECENT
• You are currently renting in one of the grant-eligible areas in Baltimore City. • You are interested in purchasing and living in a home in the same area where you are currently renting. • You do not currently own any real estate. • You are willing to complete homeownership counseling before making an offer on a home. • You are willing to work with a program-approved mortgage lender to obtain a fixed-rate mortgage. • You will be able to contribute at least \$1,000 of your own funds to a home purchase. Grant-eligible area: 5 clusters (comprised of 15 neighborhoods)	• You currently live in the grant-eligible area and have lived there for at least one year. • You are interested in purchasing and living in a home in a grant-eligible area. • Your total household income is below \$132,000 or 120% AMI, whichever is greater. • You do not currently own any real estate. • You are willing to complete homeownership counseling before making an offer on a home. • You are willing to work with a program-approved mortgage lender to obtain a fixed-rate mortgage. • You will be able to contribute at least \$1,000 of your own funds to a home purchase. Grant-eligible area: all QCTs

Figure 1: Program Eligibility Criteria

RECIPIENT OVERVIEW

Recipient Characteristics

To understand who benefited from the BBTB program pilot, this section draws on program data provided by Live Baltimore to identify the socio-demographic characteristics of recipients.

Demographics

Table 1: Summary Demographic Characteristics of BBTB Recipients

	<i>Overall</i>
Average Age	44.1 years
Gender: Female	73.5%
Race: Black / African American	82.1%
Ethnicity: Hispanic or Latino	7.7%
Average Household Size	2 people
Households with Children	37.6%
Median Household Income	\$56,208

Live Baltimore awarded 117 recipients with BBTB grants **between August 2023 and September 2025**. Recipients' ages ranged from 23 to 78 years old, with an average age of 44.1 years old. Recipients tended to be Black or African American (82.1%), not Hispanic or Latino (82.1%), and Female (73.5%). Recipients' median household income was \$56,208, ranging from \$2,600 to \$124,599. The average household size was two people, and 37.6% of households had at least one child.

Housing Finances

Table 2: Summary Housing Finance Characteristics of BBTB Recipients

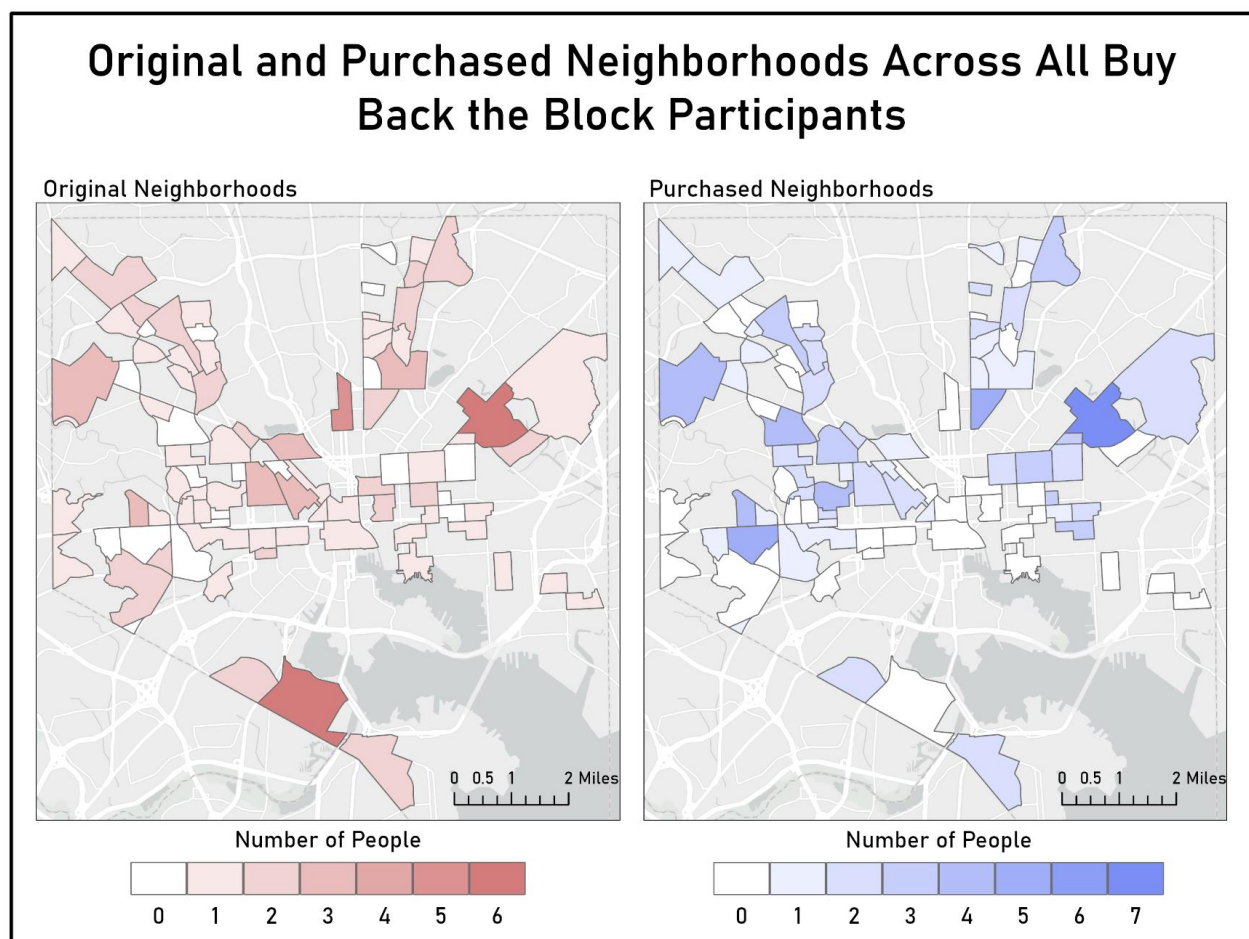
	<i>Overall</i>
Has Co-Awardee	8.5%
BBTB Purchase + Renovation Grant	5.1%
Median BBTB Award Amount	\$15,000
Median Purchase Price	\$208,000
Median Estimated Mortgage	\$1,509
Median Estimated Rent	\$1,050
Average Hours of Housing Counseling	8.4 hours

Recipients' median estimated monthly rental cost prior to buying a home through BBTB was \$1,050. The median purchase price of recipients' new homes was \$208,000 and the median estimated monthly mortgage payment of \$1,509. Only 5.1% of recipients opted for the \$20,000 purchase and renovation grant. Recipients used three different loan types: 59.0% used Federal

Housing Authority (FHA) loans, 40.2% used conventional loans⁶, and 0.9% used loans through the Department of Veterans Affairs (VA). Per the eligibility requirements, all recipients participated in housing counseling, completing an average of 8.4 hours. There were ten different housing counseling agencies used by recipients.

Movement Across Neighborhoods

Nearly 80% of recipients moved to a new neighborhood; however, most stayed relatively close to their original address. Over half of recipients moved less than 10 minutes away, and 10.3% purchased the home where they originally resided. On average, recipients moved 3.1 road miles (9.5 minutes), ranging from 0 miles to 21.7 miles ([Appendix D](#)).⁷ Less than 5% of BBTB recipients purchased homes more than 10 miles away from where they originally lived.

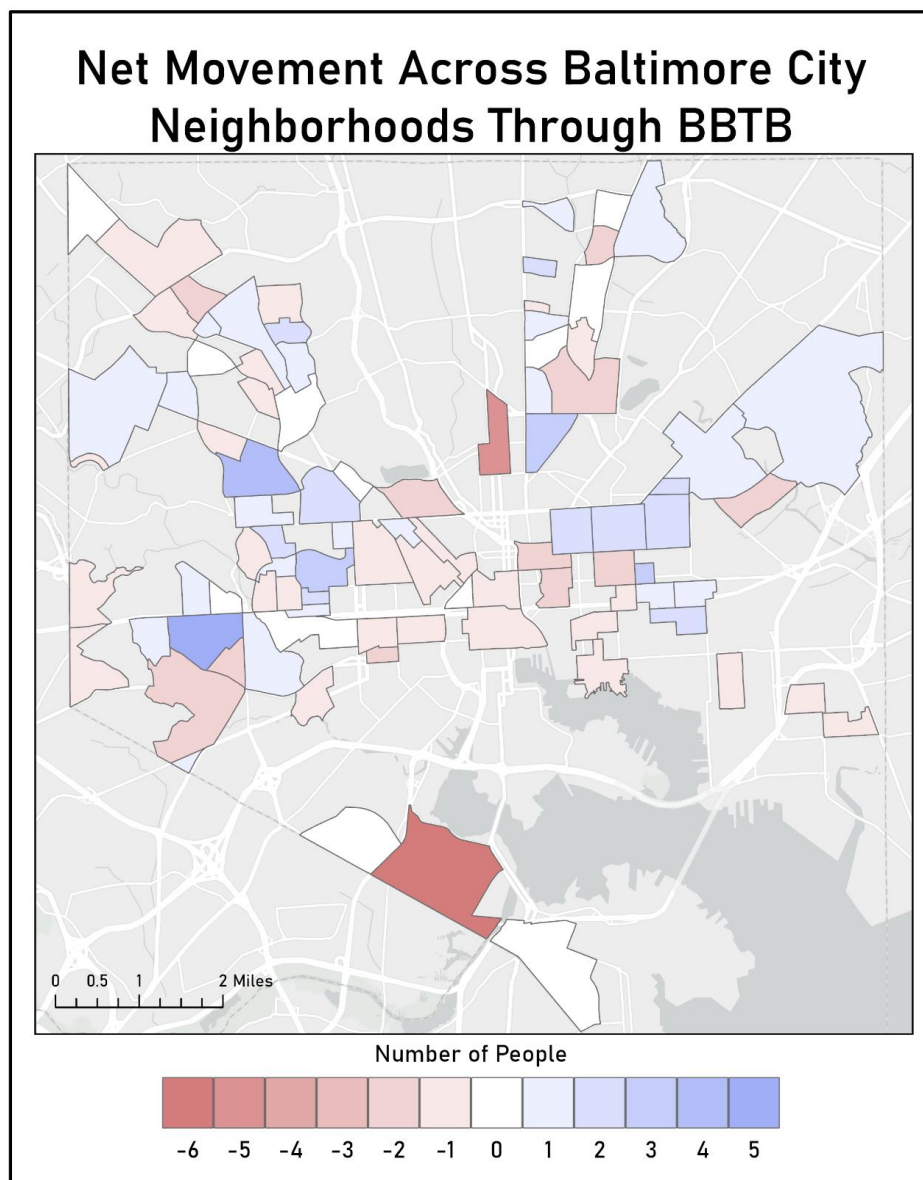


Map 1: Original and Purchased Neighborhoods Across All Buy Back the Block Participants

⁶ Conventional loans are mortgages funded through private lenders and insured by private companies, as needed. Unlike other loan types used by BBTB recipients, conventional loans are not backed by the federal government (Source: [“What Is a Conventional Loan and How Does It Work?” published by U.S. News](#))

⁷ Distance is calculated as the driving distance through the road network to approximate the lived experience of the distance between their origin property and purchase property using ArcGIS.

To better understand the spatial distribution of BBTB recipients across Baltimore City, *Map 1* visualizes Neighborhood Statistical Areas⁸ for recipients' residences before ("Original Neighborhoods") and after ("Purchased Neighborhoods") participating in the program. Recipients were generally dispersed across the City, spanning a total of 72 original neighborhoods and 57 purchase neighborhoods. The most common original neighborhoods were Belair-Edison, Cherry Hill, and Charles Village. The most common purchase neighborhoods were Belair-Edison, Allendale, and Better Waverly.



Map 2: Net Movement⁹ Across Baltimore City Neighborhoods Through BBTB

⁸ Neighborhood Statistical Areas are geographic boundaries for neighborhoods developed by the Department of Planning based on 2020 Census data.

⁹ Net movement was calculated for each neighborhood by subtracting the number of recipients who originated in the neighborhood from the number of recipients who purchased homes there.

Map 2 depicts the net gain or loss of BBTB households in each neighborhood, calculated by subtracting the number of original addresses from the number of purchase addresses. While some neighborhoods, like Belair-Edison, experienced a combination of people staying, leaving, and moving in, other neighborhoods experienced less balanced movement in and out. Allendale had the greatest net gain of BBTB households, and Cherry Hill and Charles Village experienced the greatest net loss ([Appendix C](#)). Recipient movement across neighborhoods may correspond with local housing markets. For instance, Cherry Hill has very few total residential properties relative to other areas of the City, with only 12 homes sold in the neighborhood in 2023.¹⁰

Survey Findings

To further understand recipients' experiences, preferences, and motivating factors, a survey was circulated to the 117 BBTB recipients. This section presents the findings from this survey. The survey response rate was 45.3%. Respondents were generally representative of the full sample ([Appendix E](#)).

Respondents' Background

Although basic demographic and financial information was collected by Live Baltimore as part of the programmatic data, the survey gathered more insights into recipients' personal ties to Baltimore City and the factors that motivated them to participate in the BBTB program.

Survey Question: How long have you lived in Baltimore City?

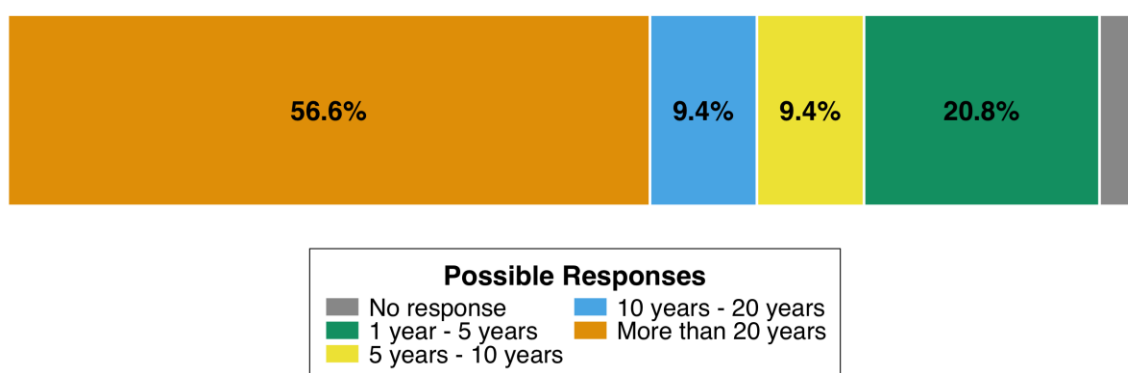


Figure 2. Distribution of Responses to the Survey Question: "How long have you lived in Baltimore City?"

Based on the responses, the program primarily served long-term residents. More than half of survey respondents (56.6%) report living in the City for more than two decades; an additional 9.4% report living in Baltimore for 10-20 years. About a fifth of respondents (20.8%) were newer residents, reporting living in Baltimore for only 1-5 years. Only 9.4% of respondents indicate the interim range of 5-10 years.¹¹

¹⁰ This number is sourced from the most recent *Vital Signs* report available at the time the research for this report was conducted. (Source: [Vital Signs 23: Housing and Community Development Indicators](#))

¹¹ 3.4% of survey respondents did not respond to this question.

Survey Question: Did you and/or your family grow up in Baltimore City? Please select all that apply.

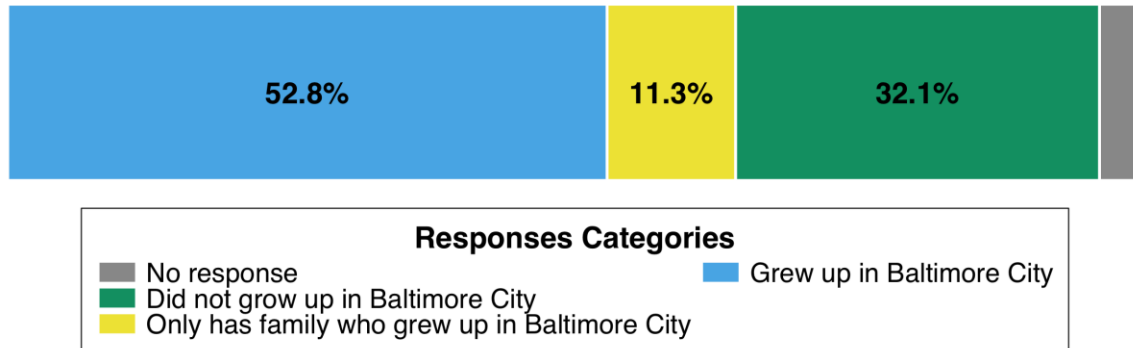


Figure 3. Distribution of Responses to the Survey Question: “Did you and/or your family grow up in Baltimore City? Please select all that apply.”¹²

More than half of respondents (52.8%) said they grew up in Baltimore City. Additionally, 11.3% reported not personally growing up in the City but having family members who did. As exemplified in the quote below, for some respondents, the program provided a pathway not only to homeownership, but to preserving family traditions and neighborhood tenure.

I wanted to find a home to bring back family traditions. Buy Back the Block afforded me the opportunity to have ownership in the zip code that I have spent my entire life.

On the other hand, 32.1% of respondents said they did not grow up in the City and did not report having family members who did. For these residents, the program offered a way to establish themselves in the City.

“I recently moved to Baltimore and I love the city. I want to grow roots here.”

Most respondents anticipate staying in their house for several years. Almost 70% of respondents indicate intending to stay in their newly purchased home for more than six years.¹³

¹² All respondents who selected “I grew up in Baltimore City” were categorized as “Grew up in Baltimore City” regardless of if they also indicated having family who grew up in the City. The response category of “Only has family who grew up in Baltimore City” includes respondents who did **not** select “Grew up in Baltimore City” but did indicate having at least one family member who grew up in Baltimore.

¹³ 5.7% did not respond to the survey question about their plans to stay in their newly purchased home.

Another 20.8% reported planning to stay for 4-6 years. Very few (3.8%) said they intend to stay for three years or less.

Prior to participating in BBTB, more than three-quarters of respondents were considering homeownership.¹⁴ When asked about motivation for participating in the program, multiple respondents expressed the importance of financial assistance to make homebuying a reality. As one recipient remarked in the survey:

Paying such a high amount in rent made me realize I needed something more stable and long-term for myself and my children. Instead of continuing to put money into rent, I wanted the opportunity to invest in a home of my own. Homeownership represents stability, security, and the chance to build something lasting for me and my family's future.

A couple of participants noted that BBTB enabled them to stay in Baltimore, one of whom said that they were prepared to move away from the City and that BBTB was their “only way to stay in Baltimore.”

Housing and Neighborhood Preferences

The top five most commonly reported house features that respondents indicate influenced their home purchasing decisions include neighborhood (79.2%), price (79.2%), size / floor plan (64.2%), housing type (52.8%), and outdoor space (45.3%).¹⁵ When asked about the neighborhood factors considered when home buying, the top five most common responses included proximity to work (56.6%), cleanliness (54.7%), proximity to outdoor space / parks (49.1%), noise level (47.2%), and crime rates (45.3%). Although outside the top five, many respondents also indicated proximity to grocery stores / food shopping (43.4%) and friends and family (41.5%) as important factors in their decision.¹⁶

Most respondents changed neighborhoods through BBTB: 64.2% moved, 28.3% stayed, and 7.5% did not respond. When the respondents who moved were asked about their decision to leave, several described issues affording a home in their original neighborhood. A couple of respondents expressed an interest in moving back to the neighborhood where they grew up. Others described being ready for a change, driven by aspects like housing availability, concentration of other homeowners, and neighborhood factors like noise, cleanliness, safety, and proximity to work and shops. Of the respondents who reported staying in their neighborhood, many mentioned in-neighborhood connections to family, religious communities, neighbors, or lasting childhood roots. Respondents who stayed also commonly expressed general contentment with their neighborhood.

¹⁴ 75.5% said “yes” and 7.5% said “maybe” when asked if they had considered homeownership prior to BBTB; 3.8% did not respond to this survey question.

¹⁵ 7.5% of survey respondents did not answer this question about housing factors.

¹⁶ 9.4% of survey respondents did not answer this question about neighborhood factors.

I would have loved to buy in [my original neighborhood], but home prices there are more than I can afford, even with grants and credits. The neighborhood where I bought a home is pretty quiet, friendly neighbors, clean, and safe.

General Experience with Program

Over 90% of survey respondents wrote positive remarks about their experience with Live Baltimore. As described below, many walked away with positive perceptions of the Live Baltimore team, their knowledge, and communication.

Every part was absolutely wonderful. The team managed to keep all correspondence easily digestible and had excellent follow-up. The polite nature of everyone was just icing on top.

The people that assisted me were friendly and knowledgeable. However, I don't like the fact that I was unsure if I'd get the grant until closing on the contract.

More than 70% of respondents reported experiencing no challenges or obstacles with the program.¹⁷ The few mixed comments included stress around the timing of receiving the grant, initial confusion about the grant process, and challenges coordinating with additional necessary parties, such as realtors, lenders, and contractors. Some respondents expressed that they wished third parties had a better understanding of the BBTB program and amongst respondents who received renovation grants there were difficulties identifying contractors to make repairs.

The individual steps were very easy. Application, fund disbursement, etc. Live Baltimore staff were super responsive & helpful. Difficulties included lack of understanding from lenders, realtors, other third parties. As well as the waiting period for certain boxes to be checked.

It would be very helpful if the program associates could provide trusted or recommended contractors to ensure that all work is completed properly and meets the program's standards. Having reliable contractors connected to the

¹⁷ 7.5% did not respond to the survey question about if they experienced challenges or obstacles with the BBTB program.

program would help homeowners feel more confident that the repairs are done correctly.

Despite these challenges, respondents generally found the financing process and required housing counseling manageable. Most respondents indicated that applying for and receiving financing through their lender was “extremely easy” (52.8%) or “somewhat easy” (24.5%).¹⁸ The housing counseling service was widely viewed as a beneficial aspect of the BBTB: 45.3% of respondents said it was “extremely helpful”, 18.9% said it was “very helpful”, and 11.3% said it was “moderately helpful.”¹⁹ Similarly, 45.3% of respondents reported that the housing counseling affected the decisions they made when purchasing their new homes.²⁰

Looking to the Future

When asked what they were most excited about with their new homes, a few notable themes emerged across responses.²¹ Almost half of respondents mentioned ownership or control of their living space. Several respondents expressed looking forward to personalizing their space, such as decorating, gardening, or making other cosmetic changes. Many respondents also described how this purchase improved their quality of life, such as having more space, increasing stability, and enjoying a quieter neighborhood. Additionally, mirroring findings from other survey questions, at least a quarter of respondents conveyed excitement related to their children, families, and neighborhood community. Below are a few quotes from respondents expressing their excitement in their own words:

It's 100 percent mine! I can do whatever I want to it. I can make it a true home for me and my kids.

Honestly, I got used to living in relatively modest spaces for so long that it still sort of blows my mind to suddenly have nearly twice as much square footage as before...

The stability of knowing where I am going to live for at least the next few years, pride of owning a home and building equity, a quieter environment than living in an apartment, getting to know my new neighborhood and feeling committed & connected to the community where I live.

¹⁸ 3.8% did not respond to the question about applying and receiving financing with a lender.

¹⁹ 13.2% did not respond to the question about how helpful they found the housing counseling.

²⁰ For the survey question regarding if housing counseling influenced their decisions when purchasing a home, 9.4% did not respond and 1.9% said “I don’t know.”

²¹ 84.9% of respondents answered this open-ended survey question

Being a first time home owner I felt like I accomplished one of my life goals.

Key Takeaways about BBTB Recipients

- The BBTB program supported 117 Baltimore City residents in homebuying. Program recipients were primarily Black women, many of whom have lived in Baltimore for decades. Survey data shows that a smaller but notable number of newer city residents, who have only lived in Baltimore for one to five years, also benefited from the program.
- BBTB recipients originally resided in 72 different neighborhoods and purchased in 57. While nearly 80% of recipients moved to a new neighborhood, most stayed relatively close to their original address, and 10.3% of recipients purchased the house they were living in.
- Survey responses highlight neighborhood, price, size/floor plan, housing type, and outdoor space as five of the most common housing characteristics considered by recipients. Similarly, the neighborhood qualities that respondents most frequently reported considering in their homebuying decision included proximity to work, cleanliness, proximity to outdoor space/parks, noise level, and crime rates and, to a slightly lesser degree, proximity to grocery stores/food shopping and proximity to friends and family.
- Responses to open-ended survey questions further highlight the importance and influence of social relationships and communities, with respondents often conveying looking for houses and neighborhoods that allow them to stay close to and share space with the important people in their lives.
- Overall, recipients expressed positive experiences with the BBTB program, with over 70% of survey respondents reporting experiencing no challenges or obstacles and the majority of written remarks conveying satisfaction with Live Baltimore.
- Most respondents perceived other program components as manageable, with more than half reporting applying and receiving finances through their lender was “extremely easy” and about three-quarters of respondents saying the counseling service was at least moderately helpful. Amongst the few respondents who expressed experiencing difficulties during the program, common themes emerged: a desire for third parties to better understand BBTB and a need for assistance in identifying contractors to make repairs.

CENSUS TRACT LEVEL CHARACTERISTICS

This section aims to document community characteristics and housing market trends of the places where recipients lived before and after buying a home through BBTB. BNIA analyzed administrative data sets to calculate demographic, economic, housing, crime, and environment indicators. BNIA identified the census tracts where recipients originally lived (“Original Tracts”) and where they purchased (“Purchase Tracts”) and calculated indicator values for each of these tract groups. To provide additional local context, indicator values were also calculated for QCTs, which represent the program eligible area²², and the City. As previously noted, census tract boundaries do not correspond with neighborhood boundaries, but offer a commonly used approximation of understanding neighborhood conditions.

Demographics

Drawing on data from the ACS, BNIA examined demographic trends for the census tracts where BBTB recipients originally resided and purchased. Specifically, BNIA looked at the Black/African American population, Hispanic/Latino population, population age, child population, and household income.

Race

Table 3: Average Percentage of Black/African American Residents

	2013	2018	2023
<i>Original Census Tracts</i>	81.8	80.3	78.7
<i>Purchase Census Tracts</i>	85.4	84.0	81.1
<i>Qualified Census Tracts</i>	80.3	78.9	76.5
<i>Baltimore City</i>	62.7	61.9	59.3

BBTB recipients tended to originate and purchase in majority Black/African American census tracts. Of the 93 recipients who purchased in a census tract different than where they originally resided, 63.4% purchased in census tracts with a higher percentage of Black/African American residents than their original tract. On average, the proportion of Black/African American residents is 78.7% in origin tracts and 81.1% in purchase tracts. These are comparable to the QCT average of 76.5% and notably higher than the City average of 59.3%. Original tracts, purchase tracts, and QCTs follow the city-wide trend of a slight decline in the percentage of Black/African American residents over the past decade.

²² Census tracts that qualify for QCT designation may change annually. This analysis uses QCTs as defined in 2025, which is when the majority of BBTB recipients received their grant award.

Ethnicity

Table 4: Average Percentage of Hispanic/Latino Residents

	2013	2018	2023
Original Census Tracts	3.0	4.3	6.5
Purchase Census Tracts	2.6	3.7	5.8
Qualified Census Tracts	3.6	4.8	6.8
Baltimore City	4.3	5.1	7.9

The average proportion of Hispanic/Latino residents in original tracts and purchase tracts is similar, with a difference of only 0.8%. These proportions – 6.5% for original tracts and 5.8% for purchase tracts – are similar to the QCT average of 6.8% and less than the City average of 7.9%. Over the past decade, the average percentage of Hispanic/Latino residents has increased in all examined census tract groups as well as the City.

Adult Population Age

Table 5: Average Percentage of Residents Ages 24-65

	2013	2018	2023
Original Census Tracts	51.7	44.1	52.7
Purchase Census Tracts	52.9	45.6	52.4
Qualified Census Tracts	52.2	44.7	53.0
Baltimore City	55.5	55.9	55.1

The adult population age in tracts where recipients purchased homes is comparable to where they originally lived. The average proportion of residents between 25 and 64 years old was about 52% in both tract groups. The average proportion of residents in this age bracket for original tracts, purchase tracts, and QCTs follows a similar trend, starting and ending the decade around 52-53% with a slight dip to 44-45% observed in 2018; the City average for this age group remained steady around 55% during this period.

Table 6: Average Percentage of Residents Ages 65 and Older

	2013	2018	2023
Original Census Tracts	11.7	13.0	15.8
Purchase Census Tracts	12.9	14.4	16.5
Qualified Census Tracts	11.7	12.6	15.4
Baltimore City	12.0	13.2	14.9

Likewise, on average, about 16% of the population is 65 years or older in both original tracts and purchase tracts, which are close to the QCT and City average. Over the past decade, the average proportion of adults who are 65 years old or older has increased across all examined census tract groups.

Children

Table 7: Average Percentage of Residents Ages 5-17

	2013	2018	2023
<i>Original Census Tracts</i>	17.3	16.6	16.5
<i>Purchase Census Tracts</i>	16.5	16.5	17.7
<i>Qualified Census Tracts</i>	16.8	16.9	16.8
<i>Baltimore City</i>	14.4	14.3	14.8

The average proportion of residents who are school-aged (5-17 years old) was similar across original tracts, purchase tracts, and QCTs, ranging between 16% to 17%. The averages for these tracts are higher than the City average of 14.8%. Over the last decade, original tracts saw a slight decrease in school-aged children while purchase tracts experienced a slight increase. The averages for QCTs and the City remained relatively consistent throughout this period.

Table 8: Average Percentage of Households with Children

	2013	2018	2023
<i>Original Census Tracts</i>	31.9	29.0	25.2
<i>Purchase Census Tracts</i>	31.7	29.5	27.0
<i>Qualified Census Tracts</i>	32.0	29.9	25.8
<i>Baltimore City</i>	27.2	25.5	22.6

The average percentage of households with children in purchased tracts was similar to original tracts, at 27.0% and 25.2%, respectively. These proportions are comparable to the QCT average of 25.8% and slightly higher than the City average of 22.6%. Over the past decade, original tracts, purchase tracts, QCTs, and the City have all exhibited a decline in the proportion of households with children.

Household Income

Table 9: Median Household Income

	2013	2018	2023
<i>Original Census Tracts</i>	\$32,545	\$37,555	\$46,155
<i>Purchase Census Tracts</i>	\$34,295	\$39,160	\$47,853
<i>Qualified Census Tracts</i>	\$31,458	\$35,351	\$44,468
<i>Baltimore City</i>	\$41,385	\$48,840	\$59,869

The median household income for the census tracts where recipients purchased homes is comparable to tracts where recipients originally lived.²³ Both original and purchase tracts have a

²³ Previous report calculated median household income based on taking the medians of the medians for each census tract. For this report, BNIA used a meta-medians calculation, consistent with BNIA's

slightly higher median household income than QCTs. Over the last decade, the median household income grew across original tracts and purchase tracts, increasing by 14-16% between 2013 and 2018 and then by 22-23% from 2018 to 2023. This trend is similar to QCTs, which increased 12.4% from 2013 to 2018 and 25.8% from 2018 to 2023.

Household income is used to define QCTs and BBTB program eligibility, and as such, the City median is notably higher. For comparison, the median household income for original tracts, purchase tracts, and QCTs in 2023 is similar to the City value in 2018.

Housing Market, Homeownership, and Affordability

BNIA examined RBintel, ACS, and HMDA data to explore how local housing markets, homeownership, affordability, and vacancy might have shaped BBTB recipients’ purchasing patterns. Specifically, BNIA looked at median sales price, average days on the market, median property assessment value, percentage of owner-occupied homes, affordability for homeowners and renters, and percentage of vacant houses. Although City values are included in the analysis, they typically exhibit a more competitive housing market because QCTs are defined by concentrated economic disadvantage and therefore often overlap with areas that have experienced long term disinvestment, lower household purchasing power, and overall weaker housing market demand.

Local Housing Markets

Table 10: Median Sale Price

	2013	2018	2023
Original Census Tracts	\$52,271	\$84,809	\$168,900
Purchase Census Tracts	\$47,738	\$82,247	\$163,095
Qualified Census Tracts	\$49,250	\$79,854	\$158,162
Baltimore City	\$165,175	\$306,958	\$240,675

BBTB recipients tended to purchase in tracts with slightly lower median sales prices than where they originally lived. Of the 93 recipients who moved census tracts, 58.1% moved to a tract with a lower median sales price than the tract where they originally resided. Furthermore, the median price for purchase tracts is slightly lower than the median for original tracts, with a difference of \$5,805. The median prices in original and purchase tracts are slightly higher than the QCT median. While the City median fluctuated over the past decade, original tracts, purchase tracts, and QCT median sale price all increased. The original and purchase tract medians in 2023 are similar to the City median in 2013.

Table 11: Average Number of Days on the Market

	2013	2018	2023
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methods for calculating median household income for custom geographies in its *Vital Signs* report and other projects.

<i>Original Census Tracts</i>	76.9	53.5	38.4
<i>Purchase Census Tracts</i>	79.5	54.4	40.0
<i>Qualified Census Tracts</i>	84.8	55.5	39.7
<i>Baltimore City</i>	67.6	45.9	35.4

BBTB recipients tended to purchase in tracts where homes are on the market for slightly longer. On average, houses in purchase tracts are on the market 1.6 days longer than in original tracts. The QCT average is comparable to original and purchase tracts. About two-thirds (65.8%) of BBTB recipients purchased in tracts where the average number of days on the market is higher than the City average of 35.4 days. Over the past decade, the average number of days on the market declined in all census tract groups examined, following a similar pattern as the City.

Table 12: Median Property Assessment Value

	2013	2018	2023
<i>Original Census Tracts</i>	\$88,169	\$90,121	\$92,294
<i>Purchase Census Tracts</i>	\$79,702	\$73,068	\$81,535
<i>Qualified Census Tracts</i>	\$82,209	\$76,777	\$81,535
<i>Baltimore City</i>	\$129,870	\$142,206	\$155,784

Recipients tended to move to tracts where the property assessment values are slightly lower. Of the 93 recipients who moved census tracts through the BBTB program, 60.2% moved to a tract with a lower median assessed value than the tract where they originally lived. In general, the median property assessment value was \$10,758 less in purchase tracts than in original tracts. Over the last decade, median assessed value increased in original tracts and the City but fluctuated in purchase tracts and QCTs.

Homeownership and Affordability

Table 13: Average Rate of Homeownership

	2013	2018	2023
<i>Original Census Tracts</i>	51.7	48.2	45.6
<i>Purchase Census Tracts</i>	50.0	46.3	43.9
<i>Qualified Census Tracts</i>	45.8	43.3	41.1
<i>Baltimore City</i>	57.2	54.6	51.5

The average rate of owner-occupied households in purchase tracts are similar to the rates in original tracts and QCTs, ranging between 41% to 46%. About three-quarters (74.4%) of recipients purchased homes in census tracts where the percentage of owner-occupied households is less than the City average of 51.5%. The average homeownership rates for all examined census tract groups declined over the past decade, aligning with the City trend.

Table 14: Mortgage Affordability

	2013	2018	2023
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<i>Original Census Tracts</i>	36.5	29.8	32.3
<i>Purchase Census Tracts</i>	37.7	30.9	30.7
<i>Qualified Census Tracts</i>	36.3	31.1	30.8
<i>Baltimore City</i>	34.9	28.7	27.7

In this report, mortgage affordability is measured by the percentage of cost burdened households, where cost burdened is defined by paying more than 30% of their total household income on their mortgage. Percentages in Table 14 represent the proportion of cost burdened homeowners. Of the 93 recipients who moved census tracts, more than half (57.0%) purchased in tracts with a lower percentage than their original tract. The average percentage of cost burdened homeowners is similar in recipients' original and purchase tracts, at 32.3% and 30.7% respectively.

While the City average of cost burdened homeowners is lower than the averages for original and purchase tracts, 37.6% of all BBTB recipients purchased in tracts with a lower percentage than the City value. Over the past decade, the average percentage in purchase tracts, QCTs, and the City declined overall and remained relatively constant between 2018 and 2023; conversely, original tracts trend towards a slight uptick in the last five years.

Table 15: Renter Affordability

	2013	2018	2023
<i>Original Census Tracts</i>	57.2	53.3	54.9
<i>Purchase Census Tracts</i>	57.8	54.6	55.9
<i>Qualified Census Tracts</i>	56.4	53.9	54.0
<i>Baltimore City</i>	52.8	48.8	50.6

Likewise, renter affordability is measured by the percentage of cost burdened households, where cost burdened is defined by paying more than 30% of their total household income on their rent. Percentages in Table 15 represent the proportion of cost burdened renters. Of the 93 recipients who moved tracts, slightly more than half (53.8%) purchased in tracts with a higher percentage of cost burdened renters than their original tract and slightly less than half (46.2%) purchased in tracts with a lower percentage.

The average proportion of cost burdened renters is similar in original tracts, purchase tracts, and QCTs, all of which are slightly higher than the City average of 50.6%. Although the City average of cost burdened renters is lower than the averages for original and purchase tracts, about one-third (32.5%) of all BBTB recipients purchased in tracts with a lower percentage of cost burdened renters than the City value. All examined areas exhibit similar trends in renter affordability over the past decade.

Vacancy

Table 16: Average Percentage of Vacant Building Notices

	2013	2018	2023
<i>Original Census Tracts</i>	12.1	11.9	9.6
<i>Purchase Census Tracts</i>	11.8	12.5	8.9
<i>Qualified Census Tracts</i>	14.2	13.9	10.9
<i>Baltimore City</i>	8.0	8.2	7.0

Baltimore tracks vacant housing based on an official violation notice from DHCD. Recipients trended towards purchasing in tracts with lower rates of vacant building notices (“VBN”). Of the 93 recipients who changed census tracts through the BBTB program, 54.8% moved to census tracts with higher vacancy rates and 45.2% moved to tracts with lower rates. Over half (57.3%) of all recipients purchased in tracts with a higher proportion than the City average of 7.0%. The average percentage of vacant buildings in original tracts, purchase tracts, and QCTs range from approximately 8.9-10.9%, with purchase tracts averaging two percentage points lower than QCTs. Over the past decade, the vacancy rate decreased in original tracts and QCTs; however, the rate in purchase tracts exhibited a slight spike in 2018 before dropping by 2023. The purchase tract average in 2023 is similar to the City average in 2018.

Table 17: Average Percentage of Residential Addresses Not Receiving Mail

	2013	2018	2023
<i>Original Census Tracts</i>	9.3	10.3	11.2
<i>Purchase Census Tracts</i>	11.0	12.6	13.0
<i>Qualified Census Tracts</i>	10.2	12.0	12.5
<i>Baltimore City</i>	7.6	8.3	8.4

Another common metric used to identify vacant and abandoned housing is the percentage of residential addresses no longer receiving mail through the United States Postal Service (USPS) because they have been identified as unoccupied for more than 90 days.²⁴ BBTB recipients tended to purchase in tracts with a higher proportion of these “no mail” houses. Of the 93 recipients who changed census tracts through the BBTB program, about two-thirds (65.6%) purchased in tracts with higher rates of residential addresses not receiving mail than the tract relative to their original tract. Similarly, when analyzed in aggregate, the average percentage of addresses not receiving mail is slightly higher for purchase tracts than original tracts, with the average for QCTs falling between the two at 12.5%. About one third (32.5%) of all BBTB recipients purchased in tracts lower than the City average of 8.4%. Over the past decade, the average percentages in all examined census tract groups have increased, following a pattern similar to the City average.

Neighborhood Safety and Environment

²⁴ Addresses that receive little or no mail may still be occupied, while some vacant properties may continue to receive mail. Analyzing metrics related to both VBN and mail delivery helps depict a more comprehensive picture of the occupancy landscape.

BNIA examined local crime data and 311 customer service requests to determine if BBTB recipients' home purchasing activities showed any shared patterns related to neighborhood safety and environment.

For neighborhood crime and safety, BNIA looked at Part 1 crime, violent crime, and property crime. Incidents of crime reported in Part 1 of the uniform crime registry are considered the more serious criminal offenses. These offenses are categorized as either violent crimes (homicide, rape, aggravated assault, and robbery) or property crimes (burglary, larceny, and auto theft). The violent and property crime rates are derived from these two categories. For neighborhood cleaning and greening, BNIA analyzed 311 customer service requests related to environmental quality.²⁵

Crime and Safety

Table 18: Average Number of "Part 1" Crime Incidences per thousand residents

	2013	2018	2023
<i>Original Census Tracts</i>	69.9	70.7	76.8
<i>Purchase Census Tracts</i>	62.3	65.9	74.4
<i>Qualified Census Tracts</i>	69.3	71.8	78.8
<i>Baltimore City</i>	62.4	62.2	68.6

BBTB recipients purchased homes in tracts with a similar rate of Part 1 crime as their original tracts; however, historically, purchase tracts had a slightly lower rate of Part 1 crime than original tracts, aligning more with the Baltimore City average in 2013 and 2018. By 2023, purchase tracts had a higher rate aligning more with the original tracts and QCTs. Generally, Part 1 crime rates increased over the past decade in all examined sets of tracts.

Table 19: Average Number of Violent Crime Incidences per thousand residents

	2013	2018	2023
<i>Original Census Tracts</i>	18.5	23.0	24.1
<i>Purchase Census Tracts</i>	17.0	22.0	22.6
<i>Qualified Census Tracts</i>	18.4	24.1	24.9
<i>Baltimore City</i>	14.4	18.6	18.5

The rate of violent crime incidents in original tracts, purchased tracts, and QCTs followed a similar trend. Over the past decade, the average number of incidents fluctuated for each group of tracts, with a slight spike in incidents observed in 2018. Generally original tracts, purchase tracts, and QCTs exhibit higher rates than the City.

²⁵ To examine calls related to environmental quality, BNIA combined three 311 call types for this analysis: calls for service for dirty streets and alleys, calls for service for illegal dumping, and calls for service for sanitation property.

Table 20: Average Number of Property Crime Incidences per thousand residents

	2013	2018	2023
Original Census Tracts	51.6	47.6	52.7
Purchase Census Tracts	45.2	43.9	51.8
Qualified Census Tracts	50.9	47.7	53.9
Baltimore City	47.9	43.6	50.0

In 2023, the average rate of property crime incidents in purchase tracts was similar in original tracts, purchase tracts, QCTs, and the City; however, purchase tracts had a slightly lower rate than original tracts and QCTs, aligning more with the City. In general, the average rate of property crime in all tracts examined fluctuated over the past decade, with a slight dip in incidents observed in 2018.

Cleanliness

Table 21: Environmental Cleanliness Customer Service Requests per thousand residents

	2013	2018	2023
Original Census Tracts	128.2	170.5	232.8
Purchase Census Tract	166.2	213.0	295.2
Qualified Census Tracts	161.3	216.3	309.8
Baltimore City	123.4	157.0	181.4

Academic research suggests a heightened number of 311 service requests can signify more trust in the responsiveness of local government and an increased willingness amongst residents to engage with these services.²⁶ As such, trash-related requests offer a proxy for the engagement of residents and local groups as it pertains to local environmental cleanliness. Recipients tended to purchase in tracts with a higher average rate of customer service requests related to environmental quality. Of the 93 recipients who purchased homes in a different census tract than they originally lived, 68.8% bought homes in tracts that had a higher average rate of trash-related customer service requests relative to their original tract. On average, tracts where recipients purchased homes had 62.4 more requests than original tracts. The QCT average is similar to purchase tracts and higher than original tracts. All tract groups examined show an increase in calls over the past decade.

Key Takeaways about Local Characteristics

- On average, the census tracts where recipients purchased have similar demographics to the tracts where they originally lived. Original and purchase tracts have more than three-quarters of residents are Black/African American, similar to QCTs. The median household income for the census tracts where recipients purchased homes is

²⁶ Source: [“The Impact of City-Led Neighborhood Action on the Coproduction of Neighborhood Quality and Safety in Buffalo, NY” by Robb et al. \(2025\)](#)

comparable to tracts where recipients originally lived and slightly higher than the median for QCTs.

- Recipients trend towards purchasing in census tracts with more children than other areas of the City. Like the full assortment of QCTs, purchase and original tracts tend to have a slightly higher proportion of school age children than the city average of 14.8%. Although only slightly higher than the averages for original tracts and QCTs, purchase tracts have a notably higher percentage of households with children than the City, at 27.0% compared to the City value of 22.6%.
- On average, purchase tracts have a slightly less competitive housing market than original tracts. This is characterized by a slightly lower median sales price, slightly lower median property assessment value, and houses on the market for an average of 1.6 days longer than original tracts.
- Other commonly examined housing indicators, including average rates of owner-occupied household, cost burdened homeowners, and cost burdened renters, are similar between original and purchase tracts.
- The average percentage of vacant buildings in original tracts, purchase tracts, and QCTs range from approximately 8.9-10.9%, with purchase tracts averaging two percentage points lower than QCTs. The percentage of residential addresses did not receive mail through the USPS range from 11-13%, with original tracts averaging approximately two percentage points lower than purchase tracts.
- Overall, crime and safety in original tracts and purchase tracts are similar, with slightly lower rates in purchase tracts. Purchase tracts tended to have more trash-related 311 customer service requests relative to original tracts, suggesting these areas have more local engagement as it pertains to environmental cleanliness.

GROUPS SERVED

This section analyzes two distinct subsets of BBTB recipients. The first analysis looks at characteristics of the largest group served by BBTB, Black women. In 2024 nationwide, “single-female home buyers were most common among Black/African American home buyers (33%).”²⁷ This group represents the largest share of any single home buyer regardless of race, ethnicity, or gender. Given the rise of homebuying amongst this group nationwide and the groups’ strong participation in this program, this analysis uses the remaining pool of program recipients as comparison to understand preferences, choices, and community characteristics amongst Black women who participated in the BBTB program.

A second exploratory analysis follows that looks at the trends that emerged between recipients based on the duration they lived in Baltimore City. Survey responses demonstrated that two main groups of residents participated in BBTB: long-term residents who have been in Baltimore City for over 20 years (“legacy residents”) and newer residents who lived in the City for one-to-five years (“newcomers”). Although the sample size is small, a brief analysis of these two groups provides a look at the differences in decisions for these two groups of homebuyers. This analysis aims to identify characteristics of these groups that may assist in better serving both long-term residents and newcomers transition from being residents to homeowners.

Black Women Recipients

The primary group of recipients of BBTB awards were Black women. Given the representation of this population in the program, this section examines trends within this group and compared it to the remaining pool of program recipients. The comparison group is referred to as the ‘remaining pool’ or ‘other’ interchangeably through this section.

Group Characteristics

Table 22: Summary Description of Demographic Characteristics of Black Women and Other Recipients

	<i>Black Women</i>	<i>Other Recipients</i>
Percent of Recipients	64.1% (n=75)	35.9% (n=42)
Average Age	45.8 years	41.1 years
Gender: Female	100%	26.2%
Race: Black / African American	100%	50.0%
Ethnicity: Hispanic or Latino	0%	11.9%
Average Household Size	2.2 people	1.6 people
Households with Children	44.0%	26.2%
Median Household Income	\$52,972	\$58,740

As noted earlier, the majority (64.1%) of BBTB recipients were Black women. Compared to the demographic characteristics of the remaining pool of program participants, this group is similar

²⁷ Source: [2025 Snapshot of Race and Home Buying in America by the National Association of Realtors](#)

in age, has a larger average household size, and includes a larger percentage of households with children. The median household income for this group is slightly lower than for other recipients.

Table 23: Summary Description of Housing Characteristics of Black Women and Other Recipients

	<i>Black Women</i>	<i>Other Recipients</i>
Has Co-Awardee	9.3%	S ²⁸
Percentage who Moved Neighborhoods	77.3%	81.0%
Median Purchase Price	\$210,000	\$201,500
Median Estimated Mortgage	\$1,532	\$1,434
Median Estimated Rent	\$1,000	\$1,150
Average Hours of Housing Counseling	8.5 hours	8.2 hours

When looking at the median costs associated with housing, Black women recipients have a slightly higher purchase price, mortgage payment, and slightly initial lower rent than other recipients.

For both groups, the majority moved to a new neighborhood through the BBTB program. On average, Black women recipients moved slightly farther from their original neighborhood than other recipients, at 3.36 road miles and 2.60 road miles respectively ([Appendix D](#)).

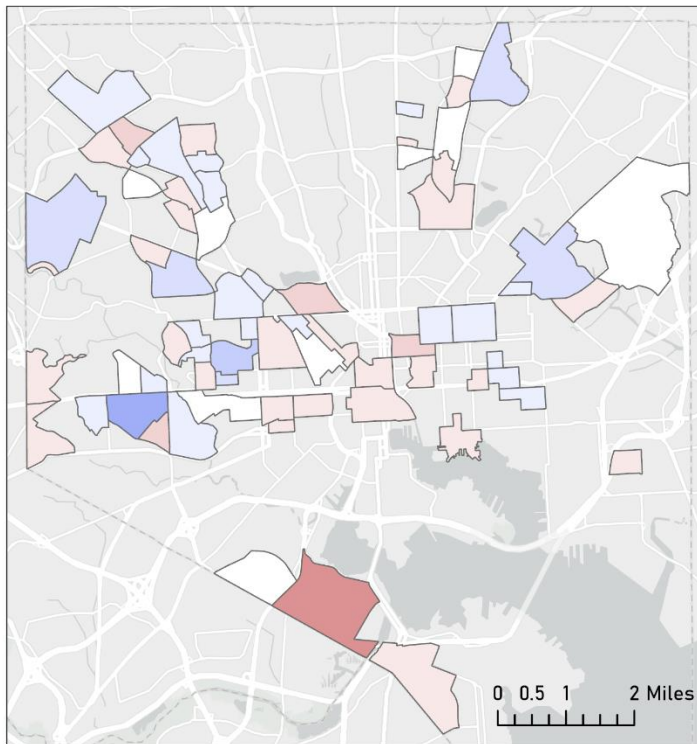
Overall, Black women who received grants through BBTB originated in 55 neighborhoods and purchased in 44, and other recipients originated in 34 neighborhoods and purchased in 30. The most common original neighborhoods for Black women were Belair-Edison and Cherry Hill compared to Charles Village for other recipients. The most common purchase neighborhoods were Belair-Edison and Allendale for Black women recipients and Better Waverly for other recipients. Visualizations detailing the distribution of recipients' original and purchase addresses across Baltimore City neighborhoods for each group are available in [Appendix F](#).

Map 3 visualizes the net gain or loss of households in each neighborhood for Black women and other recipients respectively. Comparison of these maps reveal differences between the groups. For instance, Allendale was a more common neighborhood for Black women recipients to purchase in but was not an original or purchase neighborhood for other recipients. In general, recipients from both groups originated and purchased in a variety of neighborhoods, with net differences fewer than ten people.

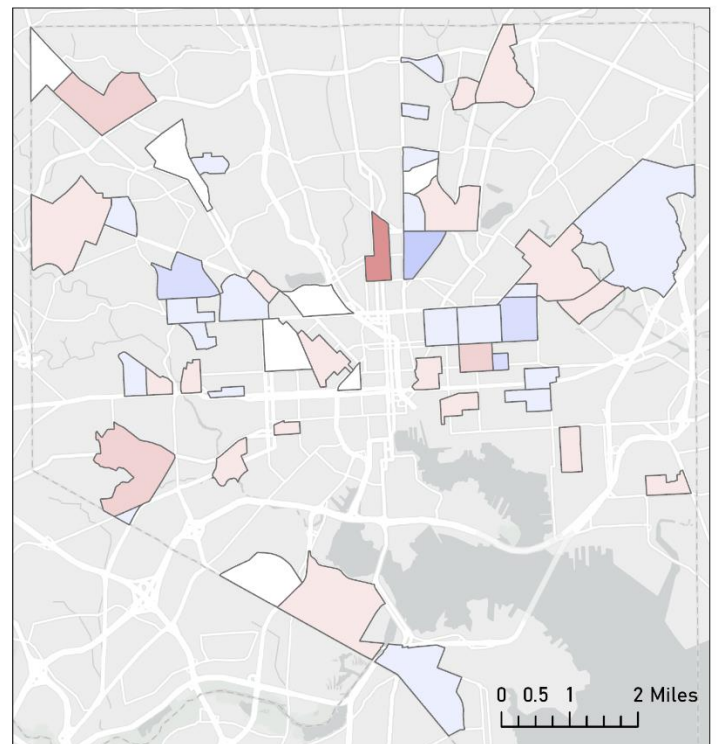
²⁸ Results with fewer than 5 individuals are suppressed for participant confidentiality, denoted by "S" in the table.

Net Movement Across Baltimore City Neighborhoods Through BBTB

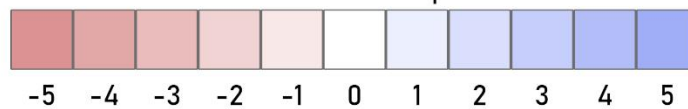
Black Women



Remaining Pool



Number of People



Map 3: Comparison of Net Movement Across Baltimore City Neighborhoods Through BBTB for Black Women Recipients and the Remaining Pool of Recipients

Survey Findings

Of the recipients who responded to the survey, 56.6% were Black women ([Appendix G](#)). Survey results reveal that most Black women recipients are long-time residents of Baltimore City, with almost three-quarters reporting living in the City for more than 20 years. Comparatively, only about a third of other respondents report the same tenure. Similarly, 73.3% of Black women respondents said they grew up in Baltimore City compared to just 26.1% of other recipients. Black women respondents were also more likely to have familial ties, with 36.7% reporting having parents who grew up in the City, which was uncommon for other recipients.

There were only slight variations between the two groups when looking at the housing and neighborhood factors that informed their choice. For both groups, the top five most frequently selected housing factors included neighborhood, price, size, type, and outdoor space. Neighborhood was the most common factor indicated by Black women respondents followed by price. This finding was reversed for the remaining pool.

Similarly, cleanliness, proximity to work, proximity to parks and open spaces, and noise level were amongst the top five most common neighborhood factors that motivated purchasing decisions for both groups. Cleanliness is slightly more common amongst Black women respondents, with 63.3% indicating it as an important factor while only 43.5% of other recipients selected it. A notable difference between groups is that half of Black women respondents indicate proximity to friends and family as an important factor in their purchasing decision compared to just 30.4% of the remaining pool. This is also observed in the open-ended survey questions that inquire about recipients' motivation to move or stay in their neighborhood, as several Black women respondents describe personal and familial ties to the area.

I wanted to go back to the neighborhood that I grew up in.

Overall, survey responses demonstrate that BBTB served this subset of recipients well. Very few Black women respondents report encountering challenges when participating in the program compared to 34.8% for the remaining pool. Additionally, two-thirds of Black women participants said applying to financing was “extremely easy” and another 23.3% said it was “somewhat easy.” Other recipients were more varied in their answers, with 34.8% reporting that financing was “extremely easy,” 26.1% saying it was “somewhat easy,” and 21.7% saying it was “neither easy nor difficult.” Similar trends emerged in relation to housing counseling. Sixty percent of Black women respondents found the counseling “extremely helpful.” Only 26.1% of the remaining pool reported the same; however, 21.7% did not answer this question. Open-ended responses from both groups express a positive experience with Live Baltimore.

Census Tract Analysis

Table 24: Average Percentages of Demographics in Census Tract Groups for Black Women and Other Residents

		Black Women	Other Residents
Black/African American Residents	Original Tracts	84.1	67.0
"	Purchase Tracts	87.6	69.8
Hispanic/Latino Residents	Original Tracts	4.1	6.1
"	Purchase Tracts	3.2	6.8
School-Aged Children	Original Tracts	17.0	15.9
"	Purchase Tracts	17.0	16.9
Households with Children	Original Tracts	28.9	28.3
"	Purchase Tracts	29.7	28.5

Both Black women recipients and the remaining pool tended to purchase in census tracts that are demographically similar to their original tracts. The percentage of school-aged children and households with children are similar for both groups; however, there are racial and ethnic differences. On average, Black women recipients originally resided and purchased in tracts with a higher percentage of Black residents at 84.1% and 87.6%, respectively. The average percentage of Black residents for the remaining pool of recipients' original and purchase tracts were 67.0% and 69.8%. Additionally, Black women recipients originated and purchased in tracts with a slightly lower average percent of Hispanic or Latino residents.

Table 25: Housing Market in Census Tract Groups for Black Women Recipients and Other Recipients

		Black Women	Other Recipients
Median Sales Price	Original Tracts	\$100,976	\$116,886
"	Purchase Tracts	\$95,938	\$104,140
Average Days on Market	Original Tracts	56.7	56.6
"	Purchase Tracts	59.7	52.4
Median Property Assessment Value	Original Tracts	\$89,793	\$87,609
"	Purchase Tracts	\$78,599	\$81,693
Average Percent Owner-Occupied	Original Tracts	48.9	46.2
"	Purchase Tracts	48.3	43.7
Rental Affordability	Original Tracts	55.0	55.3
"	Purchase Tracts	56.4	55.6
Mortgage Affordability	Original Tracts	32.8	33.1
"	Purchase Tracts	33.8	31.6
Average Percent of VBN	Original Tracts	10.2	14.6
"	Purchase Tracts	11.5	9.2
Average Percent of No Mail	Original Tracts	10.7	9.7
"	Purchase Tracts	12.4	11.4

Housing market and affordability trends for Black women recipients are similar to the remaining pool. Slight differences are observed in sales price. While both groups purchased in tracts with lower median sales prices than their original tracts, the values for Black women recipients are slightly lower than the remaining pool, at \$100,976 in original tracts and \$95,938 in purchase tracts relative to \$116,886 and \$104,140 for other recipients. The median property assessment values for Black women recipients are comparable to the remaining pool, both originating around \$87,000-\$90,000 and purchasing around \$78,000-\$82,000.

While both groups tend to purchase in tracts with higher percentages of residential addresses that did not receive mail (“No Mail”) than in original tracts, there are notable differences in vacancy rates trends. The average vacancy rates for Black women recipients’ original and purchase tracts differ by less than one percentage point, at 10.2% and 11.5% respectively. Other recipients’ original tracts have a higher average vacancy rate at 14.6%, but their purchase tract average is more than five percentage points lower at 9.2%.

Crime and Cleanliness

Table 26: Safety and Environment in Census Tract Groups for Black Women Recipients and Other Recipients

		<i>Black Women</i>	<i>Other Recipients</i>
<i>Part 1 Crime per 1,000</i>	<i>Original Tracts</i>	71.2	76.9
"	<i>Purchase Tracts</i>	63.2	77.4
<i>Property Crime per 1,000</i>	<i>Original Tracts</i>	49.9	53.0
"	<i>Purchase Tracts</i>	44.0	53.8
<i>Violent Crime per 1,000</i>	<i>Original Tracts</i>	21.3	24.0
"	<i>Purchase Tracts</i>	19.2	23.7
<i>Trash Customer Service Requests per 1,000</i>	<i>Original Tracts</i>	174.2	196.8
"	<i>Purchase Tracts</i>	208.8	259.8

Despite originating in tracts with similar average crime rates, Black women recipients tended to purchase in tracts with lower averages while the remaining pool’s purchase tract averages are comparable to the original tract rates. For instance, Black women recipients purchased homes in tracts with lower average Part 1 crime rates than their original tracts, with 71.2 incidents per 1,000 residents in original tracts and 63.2 in purchase tracts. Conversely, the average Part 1 crime rates for other recipients are consistent between tract groups at 76.9 and 77.4, respectively.

On average, the remaining pool of recipients resided and purchased in tracts with higher Part 1 crime rates than Black women. This trend remains consistent for property and violent crime rates but is slightly less pronounced. Interestingly, despite differences in purchasing patterns between the two groups, survey responses demonstrate a similar level of importance of crime in

neighborhood choice. 46.7% of Black women respondents indicated crime as an important neighborhood factor compared to 43.5% of other recipients.

For both groups, purchase tracts have a higher rate of trash related customer service requests than tracts of origin. The difference between purchase and original tracts is greater for the remaining pool of participants at about 63 calls compared to about 35 for Black women.

Legacy Residents and Newcomers

Group Characteristics

Table 27: Summary Description of Demographic Characteristics of Legacy Residents and Newcomers

	<i>Legacy Residents</i>	<i>Newcomers</i>
Percent of Survey Respondents	56.6% (n=30)	20.8% (n=11)
Average Age	46.1	35.6
Gender: Female	86.7%	45.5%
Race: Black / African American	83.3%	45.5%
Ethnicity: Hispanic or Latino	S	S
Average Household Size	2.3	1.7
Households with Children	50.0%	S
Median Household Income	\$60,000	\$60,000

The demographics of legacy residents align closely with the full sample of recipients; however, newcomers are younger on average and a smaller proportion identify as Female and Black. Households with children are more prevalent amongst legacy residents at 50.0% compared to 37.6% of all BBTB recipients. Conversely, very few (less than five) newcomer households have children. On average, legacy residents have a larger household size than newcomers. The median household income is \$60,000 for both legacy residents and newcomers, which is slightly higher than the full sample median of \$56,208.

Table 28: Summary Description of Housing Characteristics of Legacy Residents and Newcomers

	<i>Legacy Residents</i>	<i>Newcomers</i>
Has Co-Awardee	S	S
Median Purchase Price	\$217,500	\$219,999
Median Estimated Mortgage	\$1,595	\$1,802
Median Estimated Rent	\$1,000	\$1,100
Average Hours of Housing Counseling	8.5	8.4

Housing expenses are similar across legacy residents, newcomers, and the full sample. The median purchase price, estimated mortgage, and estimated rent are slightly higher for newcomers than legacy residents. The median purchase prices for both groups are slightly higher than the full sample median of \$208,000.

Survey Responses

More than 85% of legacy residents report growing up in Baltimore City and one third say their parents grew up here. In comparison, most newcomers do not report having any family who grew up in the City. Despite this, both legacy residents and newcomers shared that their social ties drove their decision about where to purchase a home. Respondents from both groups also described affordability and an opportunity for change as motivating their decision. Differing from newcomers, legacy residents cite specific characteristics, such as low crime, proximity to work and shops, and pedestrian foot traffic.

*My mother owns a home in the neighborhood, she's been living here since...
the age of five.*

~ Legacy Resident

*My neighbors insisted that I not leave. They found the number/contact
information of the seller before the house even went on [the] market.*

~ Newcomer

When examining survey responses, 20% of legacy residents said they were not considering homeownership before BBTB, whereas most newcomers were a “yes” or “maybe.” This signals that for at least a subset of legacy recipients, BBTB was a motivating factor to pursue homeownership. In the open-ended survey question that asked what drove recipients to participate, both groups described financial incentives, homeownership aspirations, a desire to stay in Baltimore City, and recommendations from friends, lenders, and realtors. Deviating from newcomers’ responses, some legacy residents’ responses also express being in circumstances where they needed help obtaining more stable, long-term housing.

*I was on a fix income and the house that I was renting was in bad need
of repair I lived there for 34 year and the landlord wanted us to buy it, but it
would had cost us far more to fix it... [Live Baltimore] was able to help me to
be a first time buyer. I would like to thank the program for all that they had in
helping us to be... [where] we are.*

~ Legacy Resident

Although more than 70% of each group found housing counseling at least moderately helpful, almost three-quarters of newcomers say it affected their decision making in the homebuying process whereas less than half of legacy residents say it influenced them. Despite this, many legacy residents shared the counseling added to their knowledge about homeownership, increased their confidence in the decision, and helped with overall budgeting skills. Newcomers generally found the counseling helpful in understanding all the moving parts

involved in purchasing a house. In addition to general financial guidance, newcomers noted that the counseling helped them consider different areas of the City and types of housing that were within their budgets.

I loved that she had real world experience with the same folks who were a part of my team (e.g., lender, bank, etc.). It really helped play on Baltimore's strength as a small city/big town.

~ Newcomer

Legacy residents and newcomers tended to consider the same housing factors in their homebuying decisions, with both group's top five most commonly indicated factors including neighborhood, price, size / floor plan, house type, and outdoor space. These groups also shared many of the same top neighborhood factors, such as proximity to work, proximity to parks and outdoor space, and noise level; however, 70% of legacy residents noted cleanliness compared to less than half of newcomers. Similarly, crime was a concern for more than half of legacy residents relative to only about one-third of newcomers.

Census Tract Analysis

Table 29: Average Percentages of Demographics in Census Tract Groups for Legacy Residents and Newcomers

		Legacy Residents	Newcomers
Black/African American Residents	Original Tracts	80.3	56.1
"	Purchase Tracts	83.3	77.6
Hispanic/Latino Residents	Original Tracts	4.0	10.2
"	Purchase Tracts	3.8	5.1
School-Aged Children	Original Tracts	17.3	12.2
"	Purchase Tracts	16.7	17.1
Households with Children	Original Tracts	29.3	20.8
"	Purchase Tracts	29.4	27.9

On average, legacy residents' original tracts have a higher percentage of Black/African American residents, school-aged children, and households with children and a lower percentage of Hispanic/Latino residents than newcomers' original tracts. Legacy residents purchased homes in tracts that have similar demographics to their original tracts. Although newcomers' original tracts were notably different, their purchase tracts are demographically comparable to the tracts where legacy residents originated and purchased.

Table 30: Housing Market in Census Tract Groups for Legacy Residents and Newcomers

		Legacy Residents	Newcomers
Median Assessed Value	Original Tracts	\$102,616	\$145,491

	<i>Purchase Tracts</i>	\$83,462	\$98,066
<i>Median Sales Price</i>	<i>Original Tracts</i>	\$108,040	\$132,213
	<i>Purchase Tracts</i>	\$103,935	\$105,700
<i>Average Days on Market</i>	<i>Original Tracts</i>	59.6	47.8
	<i>Purchase Tracts</i>	60.0	53.7
<i>Average Percent Owner Occupied</i>	<i>Original Tracts</i>	48.7	41.7
	<i>Purchase Tracts</i>	47.9	38.9
<i>Rental Affordability</i>	<i>Original Tracts</i>	54.1	51.0
	<i>Purchase Tracts</i>	57.0	55.3
<i>Mortgage Affordability</i>	<i>Original Tracts</i>	34.8	31.3
	<i>Purchase Tracts</i>	34.0	33.6
<i>Average Percent of VBN</i>	<i>Original Tracts</i>	14.3	7.5
	<i>Purchase Tracts</i>	11.4	10.7
<i>Average Percent of No Mail</i>	<i>Original Tracts</i>	9.4	9.1
	<i>Purchase Tracts</i>	12.5	11.8

Generally, the housing market in newcomers' original tracts is more competitive than legacy residents' original tracts. Relative to legacy residents' original tracts, newcomers' original tracts have a higher median property assessment value by over \$42,000 and a higher median sales price by more than \$24,000. Additionally, houses in newcomers' original tracts spend almost 12 fewer days on the market on average than in legacy residents' original tracts.

While newcomers' purchase tracts are slightly more competitive than legacy residents' purchase tracts, these data suggest a trend of newcomers purchasing in areas similar to where legacy residents originated and purchased despite originally living in much more competitive markets. Both legacy residents and newcomers purchase in tracts less competitive than their original tracts. On average, measures including days on the market, percentage of owner-occupied homes, and the affordability for renters and homeowners remained consistent for both groups' original and purchase tracts.

Although the average percent of vacant building notices ("VBN") in original tracts is almost twice as high for legacy residents than newcomers, the purchase tract averages are similar, at 11.4 and 10.7, respectively. The average percentage of houses not receiving mail ("No Mail") are similar for both groups, with values around 9% for original tracts and 12% for purchase tracts. These findings suggest commonalities in purchasing patterns despite originating in areas with differing rates of vacancies.

Crime and Cleanliness

Table 31: Safety and Environment in Census Tract Groups for Legacy Residents and Newcomers

	<i>Legacy Residents</i>	<i>Newcomers</i>
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<i>Part 1 Crime per 1,000</i>	<i>Original Tracts</i>	78.4	88.8
<i>"</i>	<i>Purchase Tracts</i>	66.0	84.7
<i>Property Crime per 1,000</i>	<i>Original Tracts</i>	54.6	62.5
<i>"</i>	<i>Purchase Tracts</i>	45.8	58.4
<i>Violent Crime per 1,000</i>	<i>Original Tracts</i>	23.8	26.3
<i>"</i>	<i>Purchase Tracts</i>	20.2	26.3
<i>Trash Customer Service Requests per 1,000</i>	<i>Original Tracts</i>	168.4	160.3
<i>"</i>	<i>Purchase Tracts</i>	232.1	232.3

Both groups tended to purchase in tracts with crime rates less than or equal to original tracts. Generally, newcomers' original and purchase tracts have higher average rates of crime than legacy residents. On average, rates in newcomers' purchase tracts are greater than legacy residents' purchase tracts by 18.7 incidents per thousand for Part 1 crime, 12.6 incidents per thousand for property crime, and 6.1 incidents per thousand for violent crime. The rate of customer service requests related to cleanliness are similar for both groups, averaging at 160-170 requests in original tracts and around 232 in purchase tracts.

Key Takeaways about Specific Groups Served

- Black women recipients, the largest group served by BBTB, have a larger average household size, a higher proportion of households with children, and a slightly lower median household income than other recipients.
- Survey findings reveal most Black women recipients have lived in Baltimore City for over 20 years and/or grew up in the City, while longevity of residency varied more for other recipients.
- Based on the survey results, half of Black women respondents report considering proximity to friends and family in their homebuying decision relative to just 30.4% of other respondents noted the same factor. Additionally, Black women respondents more commonly indicated considering neighborhood cleanliness in their homebuying decision.
- Relative to other recipients, Black women recipients originated and purchased in tracts with a higher proportion of Black/African American residents and lower crime rates.
- The exploratory analysis of legacy residents and newcomer residents suggest that legacy residents tend to purchase in tracts similar to where they originated, and newcomer residents tend to originate in tracts with a smaller proportion of Black/African American residents and school-aged children, a slightly larger proportion of Hispanic/Latino residents, and a more competitive housing market but purchase in places more similar to legacy residents.
- There is an emerging trend that suggests legacy residents might place more weight on neighborhood cleanliness and crime rates, evidenced by their survey responses and the tendency of this subsample to purchase in census tracts with higher rates of trash-related customer service requests, which can signify increased engagement with local government services, and lower crime rates.

CONCLUSION

Summary of Findings

The design of Buy Back the Block shifted as the program pilot adjusted its eligibility criteria and expanded to a broader assortment of neighborhoods. Even as the eligibility pool grew, the goal of providing Baltimoreans a pathway to homeownership remained the same. This evaluation demonstrates that when given a choice of neighborhoods, residents choose neighborhoods where they could put down roots and build upon their existing relationships with friends, families and neighbors. Moreover, survey responses demonstrate that participants walked away with positive experiences with the program, demonstrating that the supports provided by Live Baltimore and their partners eased the challenges of navigating the home purchasing process. These outcomes came through in the intentional management of the program, the thoughtful administrative decision making between Live Baltimore and Mayor Office of Recovery Programs, and the determination to adapt to best serve residents.

The primary recipients of BBTB funds were Black/African American women, many of whom grew up and/or have lived in the City for decades. Supporting homeownership amongst this population is an important step, as Black women have endured discriminatory practices and systemic exclusion from the housing market both and were identified as a key homebuying demographic in the 2024 report, *COVID-19 and Homeownership in Baltimore*.²⁹

While less pronounced, survey data suggests a smaller but notable number of newer residents, who have only lived in Baltimore for one to five years benefitted from BBTB. This pool of newer residents appears to have originally lived in areas with more competitive housing markets and different demographics than long-term residents; however, the areas where both groups purchased homes share similar demographic and market characteristics.

Findings from the survey reveal a recurring sentiment amongst recipients: the value of social relationships and communities. While factors like price, outdoor space, proximity to work, and neighborhood cleanliness were reported as important in homebuying decisions, many survey respondents also describe the influence of family, friends, neighbors, and community members. This pattern existed amongst both long-term and more recent residents. This trend is also reflected in the quantitative analyses in this report, as generally recipients purchased in places that allowed them to stay close to their existing communities, often with similar demographics but slightly less competitive housing markets than where they originated. While seemingly simple, the takeaway is apparent: purchasing a home does not happen in isolation, and for many residents, BBTB allowed them to choose homes in neighborhoods that kept them connected with the important people in their lives.

Recommendations

²⁹ Source: [*“COVID and Homeownership in Baltimore” \(2024\)*](#)

Continued Follow-up with Participants

As showcased in the findings from this report, BBTB provided an avenue for homeownership for Baltimore residents; however, new homeowners could benefit from ongoing support and education in areas such as estate planning and deed transfers. This recommendation echoes guidance outlined in a 2020 report published by the Abell Foundation, which calls attention to challenges maintaining homes and transferring ownership.³⁰ Survey responses from BBTB recipients express positivity towards the education and assistance provided by the housing counselling services and Live Baltimore, suggesting there could be interest and benefits in offering additional services as they continue to grow and thrive in their new homes. Homeownership can support economic security, retirement stability, and generational wealth building.³¹ Continued follow-up with BBTB recipients offers a mechanism to support participants reap potential long-term benefits from purchasing a home.

Strengthened Collaboration with Third Parties

Although survey findings indicate that most BBTB recipients had a positive experience participating in the program, difficulties with third parties, such as contractors involved in repairs, emerged as a theme from the few challenges described. Additional resources about BBTB for lenders, realtors, sellers, and contractors could improve their understanding of the program. The limited number of recipients awarded renovation grants further speaks to potential barriers related to repair and construction projects. There was a commonly voiced challenge identifying contractors for repairs amongst the few recipients awarded renovation grants. If BBTB intends to continue to offer repair awards, it would be beneficial for Live Baltimore to reach out to the contractors who did work with participants to understand the barriers they faced during the process.

Investment in Historically Disinvested in Neighborhoods

Finally, past research reveals that households in predominantly Black neighborhoods in Baltimore experience systematic bias and exclusion related to real estate transactions.³² Considering that majority of BBTB participants are Black/African American and purchase in areas with Black/African American populations larger than the City average, this is of particular concern moving forward.

While follow-up with the cohort, as discussed above, may support individual households, continued investment in the neighborhoods where BBTB recipients purchased will also aid in bolstering local housing markets and wealth building in these communities. This investment can lean into the assets recipients identified as influential in their homebuying decision, such as economic development to provide access to quality easy-to-commute-to jobs, continued maintenance of green spaces, preventative trash and cleaning services, and opportunities for gathering and social cohesion. Although BBTB demonstrates that areas with less competitive markets can appeal to new homebuyers, continuing the momentum in these areas requires intentional investment in neighborhood well-being.

³⁰ Source: [*“Overcoming Barriers to Homeownership” by Scott and Iyer \(2020\)*](#)

³¹ Source: [*“Racial Differences in Economic Security: Housing” \(2022\)*](#)

³² Source: [*“Evidence of Racial Bias in Home Appraisals in the Baltimore Metropolitan Area” \(2025\)*](#)

APPENDICES

Appendix A – Survey Instrument

Q0 Informed Consent

Summary: You are invited to participate in a survey as part of a research project by the Baltimore Neighborhood Indicators Alliance-Jacob France Institute (BNIA-JFI). This project aims to understand your experience participating in Live Baltimore’s Buy Back the Block Program and the neighborhood and housing characteristics that informed your decision about purchasing a home.

Procedures: If you agree to participate, you will be asked to take part in a survey that will take approximately 10 minutes to complete.

Confidentiality: The information you share with us if you participate in this survey will be kept completely confidential as allowed by the law. Survey responses will be reviewed by BNIA-JFI staff and shared with Live Baltimore. Survey responses will be linked to program data that was collected by Live Baltimore throughout the Buy Back the Block program. The linked data will be de-identified so that each participant's data will be associated with a unique ID rather than their name. Responses to survey questions that ask about the quality of Live Baltimore’s efforts throughout the program will be summarized before sharing with Live Baltimore to reduce the risk that Live Baltimore staff can identify a participant. Reports of study findings will not include any information that can identify the participants. Data collected from this survey will be destroyed by BNIA-JFI after a period of two years and will not be used or distributed for future research purposes beyond this project.

Benefits: While participating in this survey will not benefit you directly, it will aid in improving the effectiveness and quality of home-buying programs in Baltimore City.

Potential Risks or Discomforts: There are no known risks or discomforts in participating in this interview.

Compensation: There is no compensation for your participation.

Voluntary Participation: Your participation is completely voluntary. You can withdraw from the survey at any time. You do not have to answer any questions you do not want to. If you choose not to participate, there will be no penalty or loss of any benefits for not participating.

Questions: If you have any questions about this survey or study, please contact Amanda Phillips De Lucas via email at aphillipsdelucas@ubalt.edu. If you have questions regarding your rights as a research subject or if problems arise which you do not feel you can discuss with the Investigator, please contact the UB Institutional Review Board at irb@ubalt.edu or 410-837-4057.

By selecting ‘Yes’ below, I agree to the following: I am over the age of 18. I have read the consent language above and all my questions about the study have been answered. I agree to participate in this study.

- ☐ Yes
- ☐ No

Q1 How long have you lived in Baltimore City?

- ☐ 1 year - 5 years
- ☐ 5 years - 10 years
- ☐ 10 years - 20 years
- ☐ More than 20 years

Q2 Did you and/or your family grow up in Baltimore City? Please select all that apply.

- ☐ I did NOT grow up in Baltimore City
- ☐ I grew up in Baltimore City
- ☐ My parents / primary caregivers grew up in Baltimore City
- ☐ My grandparents grew up in Baltimore City
- ☐ Other close family members grew up in Baltimore City: _____

Q3 What motivated you to participate in this program?

Q4 Were you considering homeownership before you learned about the Buy Back the Block program?

- ☐ Yes
- ☐ No
- ☐ Maybe

Q5 How long do you plan to stay in your new house?

- ☐ Less than 1 year
- ☐ 1 year - 3 years
- ☐ 4 years - 6 years
- ☐ More than 6 years

Q6 Please tell us what your experience was like working with Live Baltimore (best parts, more challenging parts, etc.)

Q7 Did you encounter any challenges or obstacles when applying and participating in the Buy Back the Block program?

- ☐ Yes
- ☐ No

[If respond "Yes" to Q7, then asked Q7a]

Q7a Could you please describe the challenges or obstacles you faced?

Q8 In your experience, how easy was it to apply for and receive financing with your lender?

- ☐ Extremely difficult
- ☐ Somewhat difficult
- ☐ Neither easy nor difficult
- ☐ Somewhat easy
- ☐ Extremely easy

Q9 How helpful was the housing counseling component of this program? Please rate the helpfulness of the housing counseling.

- ☐ Not at all helpful
- ☐ Slightly helpful
- ☐ Moderately helpful
- ☐ Very helpful
- ☐ Extremely helpful

Q10 Please tell us what your experience with the housing counseling agency you worked with

was like? (most helpful parts, least helpful parts, general experience, etc.)

Q11 Did the counseling affect any of the decisions you made when purchasing your new home?

- ☐ Yes
- ☐ No
- ☐ I don't know

[If respond "Yes" to Q11, then asked Q11a]

Q11a Could you please describe how it affected your decisions?

Q12 Did you take out a renovation loan as a part of your participation in Buy Back the Block?

- ☐ Yes, I applied for purchase and renovation funds.
- ☐ No, I only applied for purchase funds.

[If respond "Yes" to Q12, then asked Q12a]

Q12a Did you face any barriers or challenges related to the renovations? If yes, please describe.

Q13 What house characteristics did you consider when choosing your new home? Please select all that apply.

- ☐ Neighborhood / location
- ☐ Price
- ☐ Size/floor plan
- ☐ Previous maintenance level
- ☐ Outdoor space
- ☐ Building material
- ☐ Age of home
- ☐ Availability of private parking space
- ☐ Housing type (condo, rowhome, single house, etc.)
- ☐ Other: _____

Q14 What are the most important factors that you considered when selecting a neighborhood to live in? Please select all that apply.

- ☐ Close to work
- ☐ Close to K-12 schools
- ☐ Close to public transportation
- ☐ Close to friends/family
- ☐ Close to parks/open space
- ☐ Close to library
- ☐ Close to grocery store / food shopping
- ☐ Close to other shopping or medical destinations
- ☐ Traffic level
- ☐ Noise level
- ☐ Cleanliness

☐ Crime rate

☐ Other: _____

Q15 Did you move neighborhoods when you bought your new home?

☐ Yes

☐ No

[If respond "Yes" to Q15, then asked Q15a]

Q15a What motivated you to leave your neighborhood / move to the neighborhood you chose?

= No

[If respond "No" to Q15, then asked Q15b]

Q15b What motivated you to stay in your neighborhood?

Q16 What are you most excited about with your new home purchase?

Appendix B – Data Sources for Census Tract Level Analysis

Table 32: Metrics and Data sources for Census Tract Analysis

Source	Measure	Timeframe
<i>U.S. Census Bureau, American Community Survey</i>	Select Demographic and Economic Characteristics (Race, Ethnicity, Age, Income, Owner-Occupancy, Rent and Mortgage Affordability)	5-year estimates; 2013, 2018, 2023
<i>RBintel</i>	Median Sales Price of Homes Sold, Days on Market	Annual; 2013, 2018, 2023
<i>Home Mortgage Disclosure Act (HMDA)</i>	Assessed Value	Annual; 2013, 2018, 2023
<i>Baltimore City Department of Housing and Community Development (DHCD)</i>	Vacant Building Notices	Annual; 2013, 2018, 2023
<i>Baltimore City Police Department</i>	Part 1 Crime, Violent Crime, Property Crime	Annual; 2013, 2018, 2023
<i>Baltimore City CitiStat (311)</i>	Trash Related Customer Service Requests	Annual; 2013, 2018, 2023

Appendix C – Destination and Origin Neighborhoods

Table 33: BBTB Neighborhoods Where Recipients Only Purchased

Neighborhood	Category	Net Movement
Allendale	<i>Purchase only</i>	+5
Hanlon-Longwood	<i>Purchase only</i>	+4
Milton-Montford	<i>Purchase only</i>	+3
Berea	<i>Purchase only</i>	+2
Evergreen Lawn	<i>Purchase only</i>	+2
Northwest Community Action	<i>Purchase only</i>	+2
Oliver	<i>Purchase only</i>	+2
Parklane	<i>Purchase only</i>	+2
Woodbourne-McCabe	<i>Purchase only</i>	+2
Carroll-South Hilton	<i>Purchase only</i>	+1
Chinquapin Park	<i>Purchase only</i>	+1
Dorchester	<i>Purchase only</i>	+1
Druid Heights	<i>Purchase only</i>	+1
Easterwood	<i>Purchase only</i>	+1
Langston Hughes	<i>Purchase only</i>	+1
McElderry Park	<i>Purchase only</i>	+1
Oaklee	<i>Purchase only</i>	+1
Rosemont Homeowners/Tenants	<i>Purchase only</i>	+1
Towanda Grantley	<i>Purchase only</i>	+1
Uplands	<i>Purchase only</i>	+1
Waverly	<i>Purchase only</i>	+1

Table 34: BBTB Neighborhoods Where Recipients Only Originated

Neighborhood	Category	Net Movement
Cherry Hill	<i>Original only</i>	-6
Charles Village	<i>Original only</i>	-5
Arlington	<i>Original only</i>	-2
Irvington	<i>Original only</i>	-2
Johnston Square	<i>Original only</i>	-2
Middle East	<i>Original only</i>	-2
Oldtown	<i>Original only</i>	-2
Orchard Ridge	<i>Original only</i>	-2
Saint Josephs	<i>Original only</i>	-2
Union Square	<i>Original only</i>	-2

Woodbourne Heights	<i>Original only</i>	-2
Brewers Hill	<i>Original only</i>	-1
Broening Manor	<i>Original only</i>	-1
CARE	<i>Original only</i>	-1
Cylburn	<i>Original only</i>	-1
Downtown	<i>Original only</i>	-1
East Arlington	<i>Original only</i>	-1
Fells Point	<i>Original only</i>	-1
Forest Park	<i>Original only</i>	-1
Franklin Square	<i>Original only</i>	-1
Franklintown Road	<i>Original only</i>	-1
Madison Park	<i>Original only</i>	-1
Medford	<i>Original only</i>	-1
Millhill	<i>Original only</i>	-1
Mosher	<i>Original only</i>	-1
Mount Vernon	<i>Original only</i>	-1
Original Northwood	<i>Original only</i>	-1
Poppleton	<i>Original only</i>	-1
Purnell	<i>Original only</i>	-1
Richnor Springs	<i>Original only</i>	-1
Rosemont	<i>Original only</i>	-1
Towanda-Grantley	<i>Original only</i>	-1
Washington Hill	<i>Original only</i>	-1
West Hills	<i>Original only</i>	-1
Westgate	<i>Original only</i>	-1
Woodmere	<i>Original only</i>	-1

Table 35: BBTB Neighborhoods Where Recipients Originated and Purchased

Neighborhood	Category	Net Movement
Better Waverly	<i>Original and Purchase</i>	+3
Bridgeview/Greenlawn	<i>Original and Purchase</i>	+3
Broadway East	<i>Original and Purchase</i>	+2
Four by Four	<i>Original and Purchase</i>	+2
Mondawmin	<i>Original and Purchase</i>	+2
Patterson Park Neighborhood	<i>Original and Purchase</i>	+2
Belair-Edison	<i>Original and Purchase</i>	+1
Central Park Heights	<i>Original and Purchase</i>	+1
Edmondson Village	<i>Original and Purchase</i>	+1

Ellwood Park/Monument	<i>Original and Purchase</i>	+1
Frankford	<i>Original and Purchase</i>	+1
Greenspring	<i>Original and Purchase</i>	+1
Howard Park	<i>Original and Purchase</i>	+1
Loch Raven	<i>Original and Purchase</i>	+1
Panway / Braddish Ave	<i>Original and Purchase</i>	+1
Walbrook	<i>Original and Purchase</i>	+1
Wilson Park	<i>Original and Purchase</i>	+1
Winchester	<i>Original and Purchase</i>	+1
Auchentoroly-Parkwood	<i>Original and Purchase</i>	0
Brooklyn	<i>Original and Purchase</i>	0
Dolfield	<i>Original and Purchase</i>	0
Edgewood	<i>Original and Purchase</i>	0
Fallstaff	<i>Original and Purchase</i>	0
Lakeland	<i>Original and Purchase</i>	0
New Northwood	<i>Original and Purchase</i>	0
Park Circle	<i>Original and Purchase</i>	0
Pen Lucy	<i>Original and Purchase</i>	0
Penrose/Fayette Street Outreach	<i>Original and Purchase</i>	0
Ramblewood	<i>Original and Purchase</i>	0
Seton Hill	<i>Original and Purchase</i>	0
Coppin Heights / Ash-Co-East	<i>Original and Purchase</i>	-1
Glen	<i>Original and Purchase</i>	-1
Sandtown-Winchester	<i>Original and Purchase</i>	-1
Upton	<i>Original and Purchase</i>	-1
Ednor Gardens-Lakeside	<i>Original and Purchase</i>	-2
Reservoir Hill	<i>Original and Purchase</i>	-2

Appendix D – Distance Between Original and Purchased Residences

Table 36: Road Miles Between Original and Purchased Addresses

	<i>All Participants</i>	<i>Black Women</i>	<i>Remaining Pool</i>
Minimum Distance ³³	0.00	0.00	0.00
Maximum Distance	21.67	21.67	14.84
Average Distance	3.09	3.36	2.60
Median Distance	2.05	2.34	1.91

Table 37: Driving Minutes Between Original and Purchased Addresses

	<i>All Participants</i>	<i>Black Women</i>	<i>Remaining Pool</i>
Minimum Time	0.00	0.00	0.00
Maximum Time	31.84	31.84	29.00
Average Time	9.49	10.26	8.12
Median Time	7.48	7.90	6.84

³³ Twelve participants (10.3%) purchased the home they were already living in.

Appendix E – Representativeness of Survey

Table 38: Summary Demographic Characteristics of BBTB Survey Respondents

	<i>Survey Sample</i>	<i>Full Sample</i>
Average Age	43.3	44.1
Gender: Female	73.6%	73.5%
Race: Black / African American	73.6%	82.1%
Ethnicity: Hispanic or Latino	S	7.7%
Average Household Size	2.1	2
Households with Children	37.7%	37.6%
Median Household Income	\$60,000	\$56,208

Table 39: Summary Housing Finance Characteristics of BBTB Survey Respondents

	<i>Survey Sample</i>	<i>Full Sample</i>
Has Co-Awardee	13.2%	8.5%
BBTB Purchase + Renovation Grant	S	5.1%
Median BBTB Award Amount	\$15,000	\$15,000
Median Purchase Price	\$215,000	\$208,000
Median Estimated Mortgage	\$1,591	\$1,509
Median Estimated Rent	\$1,071	\$1,050
Average Hours of Housing Counseling	8.5	8.4

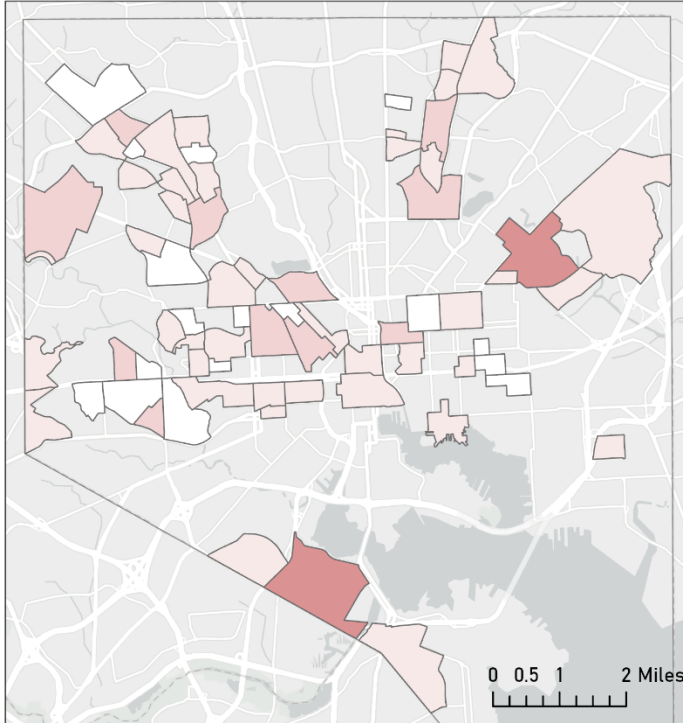
Table 40: Summary Housing Counseling Agencies used by BBTB Survey Respondents

	<i>Survey Sample</i>	<i>Full Sample</i>
Neighborhood Housing Services	22.6%	24.8%
Southeast Community Development Corporation (CDC)	11.3%	17.9%
St Ambrose Housing Aid Center	20.8%	16.2%
GO Northwest	13.2%	12%
Belair-Edison Neighborhoods, Inc.	7.5%	7.7%
Comprehensive Housing Assistance, Inc. (CHAI)	7.5%	6.0%
Druid Heights Community Development Corporation (CDC)	S	6.0%
Harbel Housing Partnership	S	S
Operation Hope	S	S
Latino Economic Development Center	S	S

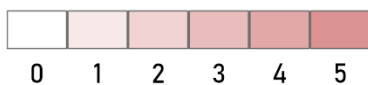
Appendix F – Original and Purchased Neighborhoods Maps by Subset

Original and Purchased Neighborhoods Across Black Women Buy Back the Block Participants

Original Neighborhoods

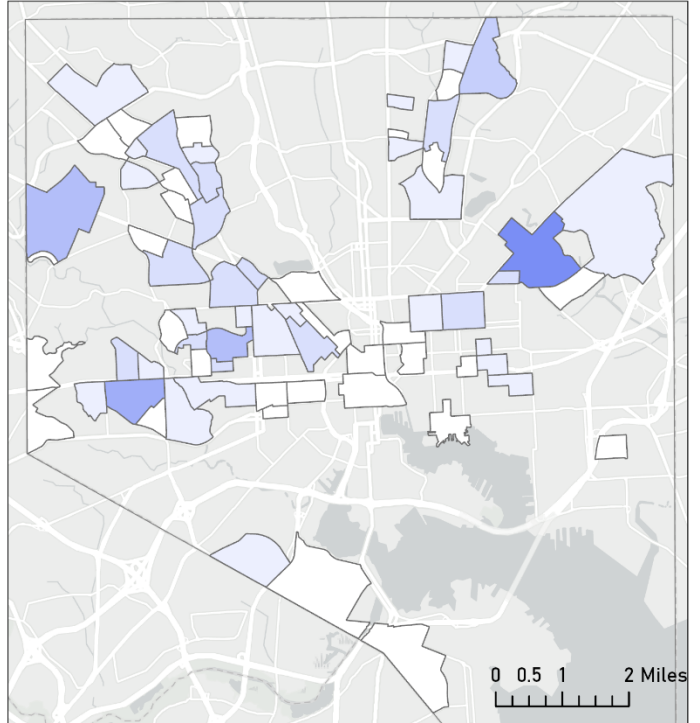


Number of People

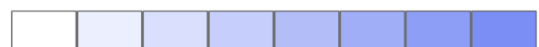


0 1 2 3 4 5

Purchased Neighborhoods



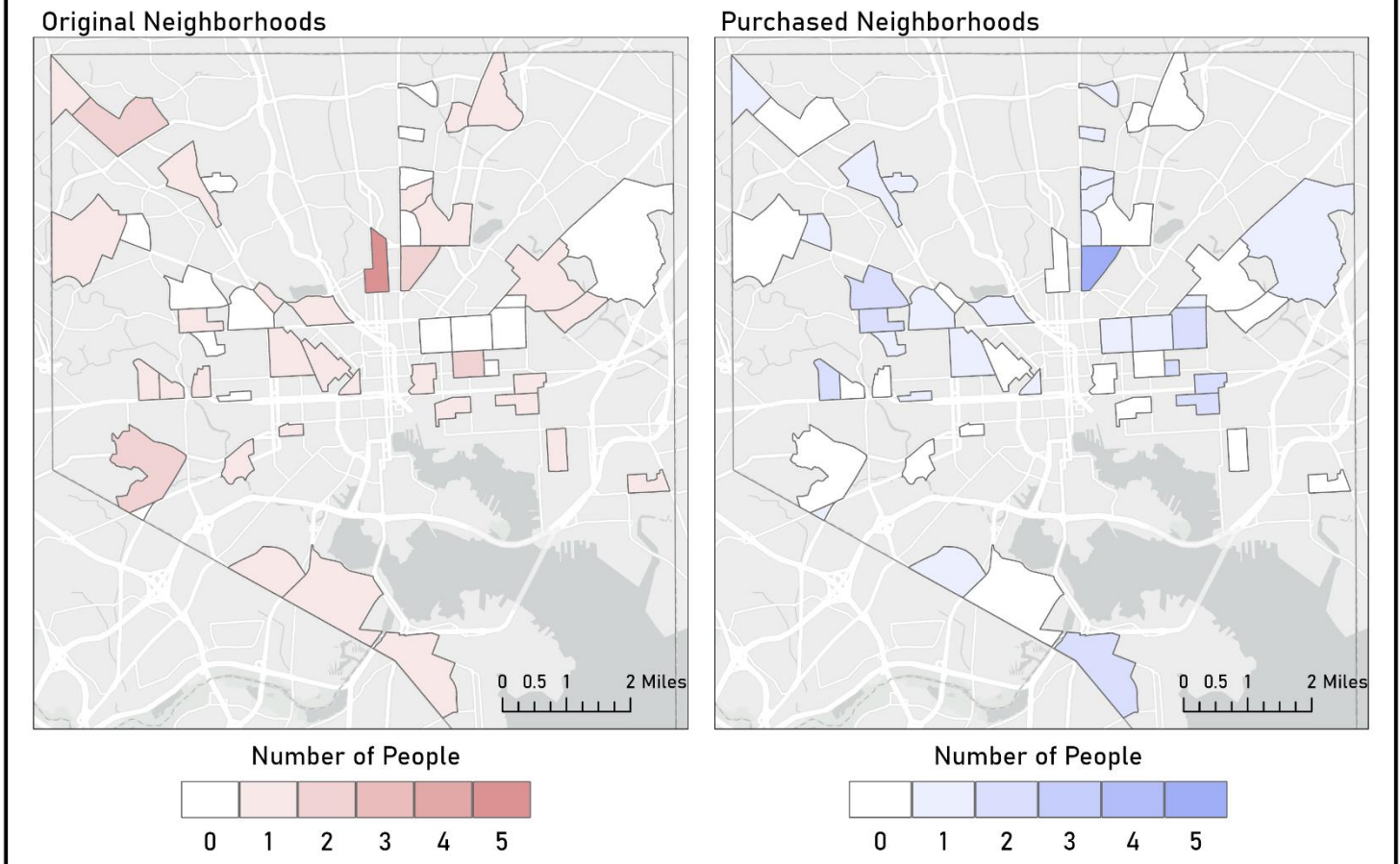
Number of People



0 1 2 3 4 5 6 7

Map 4: Original and Purchased Neighborhoods Across Black Women Buy Back the Block Participants

Original and Purchased Neighborhoods Across the Remaining Pool of Buy Back the Block Participants



Map 5: Original and Purchased Neighborhoods Across the Remaining Pool of Buy Back the Block Participants

Appendix G – Representativeness of Survey Sample for Black Women Recipients

Table 41: Summary Demographic Characteristics of Survey Sample

	<i>Black Women</i>	<i>Other Recipients</i>
Percentage of Respondents	56.6%	43.4%
Average Age	44.9	41.2
Gender: Female	100.0%	39.1%
Race: Black / African American	100.0%	39.1%
Ethnicity: Hispanic or Latino	0%	S
Average Household Size	2.3	1.7
Households with Children	50.0%	21.7%
Median Household Income	\$55,486	\$60,000

Table 42: Summary Housing Finance Characteristics of Survey Sample

	<i>Black Women</i>	<i>Other Recipients</i>
Has Co-Awardee	S	S
Percentage who Moved Neighborhoods	76.7%	82.6%
Median BBTB Award Amount	\$15,000	\$15,000
Median Purchase Price	\$215,000	\$219,999
Median Estimated Mortgage	\$1,559	\$1,673
Median Estimated Rent	\$1,013	\$1,174
Average Hours of Housing Counseling	8.8	8.2