

# REPORT

2023



**The Anatomy of Baltimore's  
Blight: Analysis of Policy and  
Practice Creating a Pathway  
for Community Progress**

## Special Thanks

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**“Many Hands Make Light Work”**

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# Project Overview

## Executive Summary

This research project examines how residents and communities prioritize and address property issues and what tools (policies, practices, funding, etcetera) are needed to comprehensively execute their work toward blight remediation.

### State of Baltimore Housing and Neighborhoods

Baltimore calculates its vacant properties as those with Vacant Building Notices, which is about 16,700. However, we know there are many more vacant properties and vacant lots across the City. According to *Beyond Blight in Baltimore: Investing in Failed Housing Markets (2020)*, there are more than 30,000 vacant properties (structures and lots) in Baltimore (Hillegass, 2020). These properties comprise about 10% of total properties in the City, and the City currently owns about 25% of these vacant properties. Many of these buildings are uninhabitable and thought to be either beyond repair or too costly to repair.

### Problem Statement and Proposed Solution

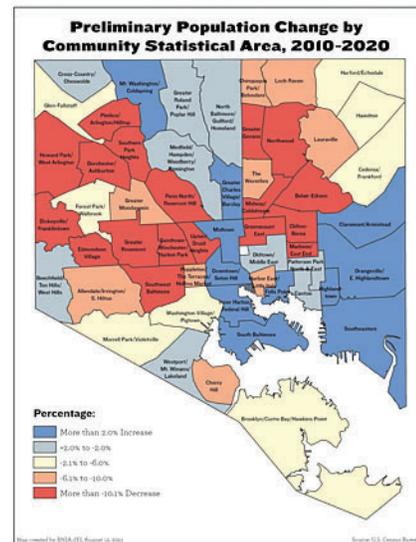
Federal, state, and local government policies and the practices of stakeholders within the real estate and lending industries have blighted Baltimore. These entities continue to craft and deploy procedures and use methods that create property issues, displace people, and disinvest in Black communities. These policies and practices have created distressed housing, unprecedented vacancy rates, scattered redevelopment strategies, decreased land values, and safety issues. They have also caused many ancillary problems, including ineffective public transportation, a flawed educational system, and increased health disparities. Among the top difficulties resulting from these policies and practices are

- Population and Demographic Shifts
- Concentrated Poverty
- Violence and Poor Physical and Mental Health

### Population and Demographic Shifts

According to the Baltimore Change Report and 2020 U.S. Census data released in August 2021, Baltimore experienced a 5.7% population loss between 2010 and 2020 (2022). The report cites Baltimore’s population as 585,708, the lowest rate in over a century, according to Baltimore Neighborhood Indicators Alliance (BNIA) (BNIA, 2022). Baltimore’s population decreased overall. However, population loss for communities throughout the City varies, as many communities gained residents while others lost more than four times the city-wide average (BNIA, 2022). Population loss rates in historically Black communities are higher due to the loss of infrastructure, violence, crime, and underperforming schools (BNIA, 2022).

**Figure 1.** Preliminary Population Change by Community Statistical Area, 2010-2020



**Note.** A map created by BNIA shows the population loss in historically Black neighborhoods (August 2021).

It is important to note that not all the change was in black and white. There were some racial and ethnic groups whose populations grew, such as “Hispanic (+77%) and Asian (+46%) residents in the last decade” (BNIA, 2022). Stories and experiences are often overlooked regarding people of color who migrated to Baltimore, whether the immigration happened in the 1880s, like with the first recorded Asian immigrant Gee Ott, or is happening today. Ott came to America as a teenager with “expectations of finding silver and gold in Montana.” He later settled in Baltimore and owned the Empire Restaurant on West Fayette Street during the 1880s (University of Maryland Carey School of Law, n.d.).

The number of Chinese people in Baltimore was relatively small, and its Chinatown formed on the 200 block of Marion Street before the First World War (University of Maryland Carey School of Law, n.d.). The community was pretty isolated, though the children were allowed to attend White public schools. In addition to the early migration of primarily Chinese people due to railroad and mining interests, there was also an influx of Koreans and South Asians to Baltimore. After the creation of the Immigration and Nationality Act of 1965, the elimination of the National Origins Formula opened the borders more widely to people from Africa, Asia, and the Middle East. The Refugee Act was passed in 1980, establishing the Office of Refugee Resettlement, which has assisted Southeast Asian, African, and Middle Eastern refugees in resettling in cities across the United States, including Baltimore (Asian American Advancing Justice, n.d.). Though primarily living in the County, many Asian immigrants arriving after 1965 own stores or run businesses in the City.

Many of today’s immigrants to the City are Hispanic and Latinx, making up 6% of the total population (CFSuccess Newsletter, 2021). Baltimore now has its first majority-Hispanic community, Greektown/Bayview (BNIA, 2022). This demographic’s growth is expanding Baltimore’s cultural and economic fabric, adding much to the unique tapestry of this City. Nevertheless, this is not without challenges. Many Hispanic and Latinx residents are struggling with housing and community issues. According to the Latino Economic Development Corporation (LEDC), 60% of Hispanic households in Baltimore are cost-burdened renters (Velasco, 2022). To create solutions to housing and economic issues experienced by Hispanic families in Baltimore, “we have to think of the layers. We must break it down to make it culturally and linguistically appropriate for all communities. The cultural agreement is broader than saying, ‘Let us have something translated into Spanish.’ It is beyond that.” (CFSuccess Newsletter, 2021).

### **Concentrated Poverty**

Baltimore’s housing and community development policies and practices resulted in concentrated poverty. Policies like segregation and redlining kept Black people locked in neighborhoods with real property deemed less valuable.

At the same time, public and private sector investments that would expand educational and economic opportunities for those communities were at unacceptable levels. Even today,” these are the neighborhoods where most families live near or below the poverty line and where Black households are the overwhelming majority.” (JP Morgan Chase, 2017).

**Table 1.** Baltimore Neighborhoods Indicators Alliance Vital Signs Report Percent of Family Households Living Below the Poverty Line

COMMUNITY	2020 DATA	COMMUNITY	2020 DATA
Allendale/Irvington/S. Hilton	14.2	Highlandtown	7.8
Baltimore City	15.0	Howard Park/West Arlington	9.7
Beechfield/Ten Hills/West Hills	8.5	Inner Harbor/Federal Hill	2.9
Belair-Edison	18.9	Lauraville	7.6
Brooklyn/Curtis Bay/Hawkins Point	32.1	Loch Raven	8.3
Canton	2.2	Madison/East End	32.1
Cedonia/Frankford	12.5	Medfield/Hampden/Woodberry/Remington	3.7
Cherry Hill	38.0	Midtown	6.1
Chinquapin Park/Belvedere	9.2	Midway/Coldstream	24.2
Claremont/Armistead	20.5	Morrell Park/Violetville	8.2
Clifton-Berea	17.2	Mount Washington/Coldspring	2.9
Cross-Country/Cheswolde	4.7	North Baltimore/Guilford/Homeland	5.1
Dickeyville/Franklintown	6.1	Northwood	7.3
Dorchester/Ashburton	12.3	Oldtown/Middle East	41.4
Downtown/Seton Hill	7.5	Orangeville/East Highlandtown	8.7
Edmondson Village	14.5	Patterson Park North and East	18.0
Fells Point	3.3	Penn North/Reservoir Hill	11.4
Forest Park/Walbrook	15.9	Pimlico/Arlington/Hilltop	18.9
Glen-Fallstaff	14.3	Poppleton/The Terraces/Hollins Market	45.8
Greater Charles Village/Barclay	12.2	Sandtown-Winchester/Harlem Park	30.2
Greater Govans	17.2	South Baltimore	0.0
Greater Mondawmin	10.5	Southeastern	23.2
Greater Roland Park/Poplar Hill	0.2	Southern Park Heights	29.0
Greater Rosemont	20.9	Southwest Baltimore	34.3
Greenmount East	25.8	The Waverlies	25.3
Hamilton	4.5	Upton/Druid Heights	43.5
Harbor East/Little Italy	24.8	Washington Village/Pigtown	24.4
Harford/Echodale	4.8	Westport/Mount Winans/Lakeland	28.5

**Note:** The table shows the percentage of families living below the poverty line by neighborhood.

For over 90 years, Black communities, determined to be high-risk, had their tax bases eroded and economic opportunities limited, resulting in low access to health care, retail and municipal services like public transit, and schools with limited resources.

“Neighborhoods with concentrations of poverty have a hard time attracting outside investment. For example, basic services, such as grocery stores, often refuse to be located in poor neighborhoods.” (the City of Baltimore Department of Planning, 2005).

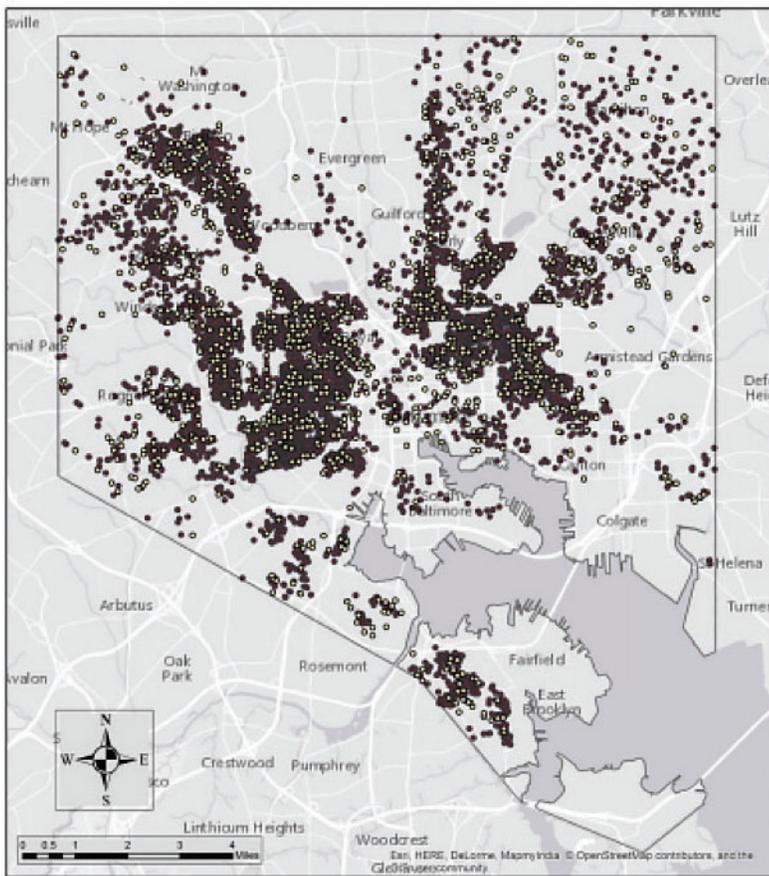
Disinvestment plagues these communities and traveling outside the immediate neighborhood for work and shopping places an undue burden on residents. Educational and social resources limited by municipal budgets focus on policing instead of community development. Serial forced displacements prevent legacy wealth creation and real estate equity growth within historically Black neighborhoods and inhibit wealth creation in wider communities of color.

### Violence, Poor Physical, and Mental Health

Among the adverse impacts of these policies and practices is that many persons living with property issues experience violence, crime, physical illness, and psychological trauma. These exacerbated issues during the COVID-19 pandemic required social distancing and quarantine to avoid infection. It increased the mental health challenges experienced by residents due to reduced social interactions outside of the home space and the increased potential for domestic abuse inside the home space. Health issues are also caused or worsened by the lockdowns’ economic impact.

According to the Vacant Properties Research Network’s A National Literature Review on Addressing the Community Impacts of Blighted Properties (Wells, 2015), blight is associated with dangers to public safety, including increased risk of fire, increases in exposure to airborne allergens and increases in the chance of being the victim of an assault or burglary. During 2017 Baltimore homicides and vacancies appear to be collocated (Figure 2).

## VACANT BUILDINGS AND HOMICIDES IN BALTIMORE



**Figure 2.**

Vacant Buildings and Homicides in Baltimore

**Note:** This map showed locations of homicides and vacant buildings in Baltimore in 2017.

**Legend**  
 ○ Homicides    ● Vacant Buildings

In 2022, more than 50% of the locations where homicides occurred were near a property with a Vacant Building Notice, Tax Lien Certificate, or vacant lot.

The Center for Problem-Oriented Policing noted that rats and other vermin infestations common to blighted properties are vectors for infectious diseases which threaten public health (Shane, 2016). Blight in Baltimore is called out in this report to illustrate another health risk correlation—higher rates of mosquito-borne illnesses resulting from water retained in the trash mounds that accumulate inside vacant properties. The debris in vacant properties and the vermin they attract contribute to conditions like asthma. Baltimore’s asthma rates are more than double the national average. In the 21223-zip code, where vacancy is a problem, “paramedic crews make more asthma-related visits per capita ... than anywhere else in the City,” according to fire department records (Hancock, Bluth & Trielli, 2017).

Blight adversely impacts people’s ability to maintain family and community bonds, often resulting in psychological trauma. When untreated, health and wellness diminish. Sadly, the toll on individual emotions and self-esteem is harder to quantify, but the impact is easy to notice.

Mindy Thompson Fullilove states, “Root shock, at the individual level, is the emotional trauma a person experiences when their environment is devastated. At the community level, root shock is the loss of interpersonal ties and the social, cultural, political, and emotional capital vested in the pooled connections. In short, root shock “diminishes social, emotional, and financial resources” (2004).

Residents and communities all over Baltimore are working to stop and reverse the root shock caused by racist housing and community development policies. Many people working to prevent the harm caused recognize that depending on the same entities, policies, and practices that created the problems to come up with solutions is unwise. Further, people who have lived experiences with pain will often produce the most equitable and sustainable solutions. The need for reparative policies, practices, and funding vehicles to address property issues, such as vacancy, illegal dumping, and tax sales, among others, is clear. This report aims to meet that need by identifying and framing policies, practices, and funding streams enabling neighborhoods to direct and control housing and community development activities for truly equitable outcomes.

## Purpose and Process

In the long tradition of resistance to oppression and exploitation in Baltimore, a diverse set of residents, housing activists, advocates, and equitable developers have been envisioning, creating, deploying, and planning new tools to address property issues commonly known as blight. The lived experiences of people residing in neighborhoods with concentrations of poor property conditions have focused on the reality that these issues require neighborhood-directed tools if they will be resolved, such as the acquisition and disposition of blighted properties, reforming tax sales, and retention of family homes.

Fight Blight Bmore, with the support of the Community Development Network of Maryland, convened community groups, social mission-driven developers, housing activists, housing advocates, and housing experts to support organizing and mobilizing in communities to address property issues and identify and document tools desired by those communities to solve the problems.

This coalition formed and held convenings on topics such as blight, tax sales, tangled titles, etcetera, in a concerted effort to expose the data and details and to identify and promote possible solutions. The coalition also expanded its investigation to include any property issues uncovered in the coalition-building phase. Finally, the participants informed the topics for exploration and discussion to identify the problem statement for our Action Research process.

After forming the coalition, members decided to move forward with an Action Research Process centered around community control of the land.

The process included the following:

- launching a city-wide property issues survey,
- holding community convenings,
- facilitating focus groups based on convening highlights,
- conducting insight interviews for depth on specific issues, and
- performing a comprehensive literature review.

This report documents the findings of the Action Research Process as the basis for a case statement for community control of land in Baltimore City.

Further, it defines a set of policies, practices, and funding streams to support community control of land that will enable property issues such as vacancies, property abandonment, and more to an equitable resolution.

## Summary of Findings

Baltimore City's systems for controlling and abating housing issues are punitive. The findings highlight the impact of structural violence imparted on Black communities and how Baltimore is its case study on how disruption of communities' growth can be through the use of the eminent domain and other tactics that work as forces to dislodge Black neighborhoods' social and economic wellbeing.

Our research found that these tactics, policies, and practices have culminated in a watershed of more than 16,000 vacant and abandoned structures. These housed communities, the Black Butterfly, are neighborhoods with predominantly Black populations that have experienced significant population loss, community disinvestment, and social health determinants, some with a life span of 30 years old for a Black male. In comparison, the White L shows a topography of entrenched racism and the sharp divides between Black and White neighborhoods (Brown, L.T., 2021). Further burdened by the cost of liens, penalties, fines, and house donation, the data revealed people who have lost economic access. We found that heirs of properties needed more access to resources needed to address processing titles and deeds. In addition, there are significant ramifications in communities with poor housing infrastructure, such as place base trauma, lack of access to employment, health care, and reduced safety.

Policies that need development and those that are in place but underutilized are highlighted in our research. Adjacent to policies is the need to identify and raise money to address Baltimore's 3-billion-dollar vacant problem; blight (Mock, 2019).

## Summary of Policy Recommendations

Policies govern many basic housing and community development functions. Many current policies since enactment, produce disparities and inequities that limit people's options for loan products and control where people could buy and own land, primarily based on race. Many of these practices are said to have been diminished by legislation designed to combat discriminatory practices. However, data that measures disparities across social determinants show otherwise.

Baltimore has yet to address the confluence of local policies, which include:

- Passed in 1910, Ordinance 610 is the first housing segregation ordinance in the United States
- Property tax assessments and collection that cause disproportionate harm based on race,

- Federal policies such as redlining
- Real estate industry practices include blockbusting, steering, and contract lending).

These policies have negatively impacted conditions in the City, especially in the Black Butterfly.

Equitable policies that are in place but underutilized include:

- Providing property tax credits and tools designed to provide subsidies for eligible properties and homeowners.
- Ramping up the "in rem" foreclosure process focusing on vacant tax sale properties.
- Offering open space zoning policies that community members can easily navigate.
- Creating a community-directed property acquisition and disposition authority to provide oversight of these policies.

## Summary of the Toolbox

The proposed Toolbox provides a road map and communications center for residents and stakeholders to take up the collective tools needed to navigate the complex ecosystem of restoring Baltimore's exploited and oppressed communities' physical, economic, and social conditions. This Toolbox provides information about navigating the complex ecosystem of community development, planning, recordation, etcetera. Many existing resources used to connect the gaps in resources are available to assist residents in restoring and reclaiming their voices in the community's planning and ownership process.

The Toolbox incorporates both virtual and on-site learning models and proposes a web-based portal to access multiple forms of media. The information in the Toolbox must connect to the state, City, and other operational stakeholders' information centers. Examples of these include websites and social media platforms. We envision that this Toolbox will incorporate multiple forms of information dissemination. With future funding and development oversight, this Toolbox would support creating an intra- and cross-agency data culture.

## Origin Story: History of Early Baltimore

The land now known as Baltimore, Maryland, is, in fact, the land of various indigenous nations, including the Piscataway and Susquehannock. These nations lived, worked, and played in the region for thousands of years. The areas that make up Baltimore City and County were "... filled with luscious vegetation. This fact, the wildlife,

and nearby rivers made it a convenient hunting site for the Piscataway groups. Thus, it was until the Europeans came and disrupted their way of life.” (Harrison, n.d.).

The expansion of English colonization in this region resulted in the displacement of indigenous populations and the importation of indentured servants from Europe and Africa. As the colonies became even more profitable, the indentured servants of all races resisted the ills of servitude, then chattel enslavement of Africans became the order of the day. Some of the first Africans imported under the evolving system of slavery into the Chesapeake Basin were blacksmiths (National Park Service, n.d.). Evidence of their skill and intellect is in wrought iron fences all over Baltimore and beyond, which feature the Adinkra symbol Sankofa. The proverb for this symbol says, “Se wo were fi na wo Sankofa a yenkyi,” meaning it is not taboo to return and fetch it when you forget (Willis, 1998). They were leaving a message for their descendants.

**Figure 3.**  
Sankofa Symbol



**Note:** By Nneka N’namdi, photography of a symbol on a gate on a property across from Lafayette Square Park, Baltimore, Maryland, United States

In addition to exploiting people through indentured servitude and enslavement, using the land further exploited the working people of the day. Using ground rent was a VECTOR of wealth extraction. Ground rent is a form of property ownership where the homeowner owns the structure but not the land on which it sits; instead, they lease it for a set amount paid annually to the landowner. Originally

it was billed as an “...opportunity to purchase a house without the additional expense of the property underneath it” (Live Baltimore, n.d.). In reality, it is a method for landlords to collect rent without the responsibility of upkeep or taxes.

Baltimore became an economic powerhouse in the early 1800s, partly due to its geographical location and development of the port and rail yard, primarily subsidized by the unpaid labor of enslaved Black people and the underpaid labor of free Black people. Baltimore had one of the largest populations of free Black people in the United States during the period of enslavement. Both groups worked toward freedom and liberation, forming organizations such as the Baltimore Society for Relief in Case of Seizure, founded in 1830 (National Humanities Center, n.d.). In response to the innovation and ingenuity of Black people in Baltimore during the period of enslavement, the legislature passed laws to limit their commercial activities, including, but not limited to, the following:

- 1800 Maryland Agricultural Law: Prohibited African-Americans from raising and selling agricultural products
- 1805 Maryland License Law: Forbade African-Americans from selling tobacco or corn without a license
- 1807 Maryland Residence Law: Limited residence of entering free African-Americans to two weeks
- 1810 Maryland Voting Law: Restricted voting rights to Whites only
- 1827 Maryland Occupation Acts Prohibited African-Americans driving or owning hacks, carts, and drays
- 1842 Maryland Information Law: Felonied African-Americans demanding or receiving abolition newspapers
- 1844 Maryland Color Tax: Placed a tax on all employed African-American artisans
- 1844 Maryland Occupation Act: Excluded African-Americans from the carpentry trade
- 1858 Maryland Recreation Law: Forbade free and enslaved African-Americans from boating on the Potomac (Pure History, n.d.)

These laws, designed to limit the community and economic development activities of Black people in Baltimore, made them vulnerable to financial exploitation and diminishing wealth development and transfer of wealth from one generation to the next. However, despite the implementation of these types of laws before, during, and following the Civil War, Black people founded businesses like the Afro Newspaper, Chesapeake Marine Railway, and the

DryDock Company formed by Isaac Myers, which leveraged the skills of Black residents collectively to earn money (Jones,1999).

As immigration from Europe was encouraged by the government in the late 1800s and early 1900s, the Great Migration from the rural areas in Maryland and the deeper South fueled the growth of Baltimore’s Black communities. This inflamed racist sentiments in the City. With the support of Baltimore’s White neighborhoods, the City Council passed Ordinance 610 in 1910, the first housing segregation ordinance in the United States. In the years following, the Baltimore government and business community would use a variety of policies and practices that damaged Black communities’ ability to house themselves and maintain thriving communities.

## History of Housing and Community Development Policy in Baltimore

Along with Ordinance 610, the following policies and practices have profoundly and negatively impacted the City of Baltimore, with specific harm perpetrated to Black, Indigenous, and People of Color (BIPOC). The following sections are the most significant policies that have harmed BIPOC.

### Single-Family Zoning

Single-family zoning is a form of exclusionary land use policy that limits designated land areas for development as one housing unit with perhaps a garage or shed, and in which only one “family” (commonly referred to as a nuclear family) can live per lot. Created after Ordinance 610, this zoning policy intended to keep out Black people and groups seen as non-White at the time (Jewish, Irish, Italians, etcetera.).

In the case of *Ambler Realty Co. v. Euclid*, a lower court judge challenged the constitutionality of this type of zoning, stating, “The blighting of property values and the congesting of population, whenever the colored or certain foreign races invade a residential section, are so well known as to be within the judicial cognizance.” (Burling, 2020). The judge suggested that if the Louisville housing segregation law was unconstitutional, so was Euclid’s single-family zoning. Ultimately, the United States Supreme Court disagreed (Encyclopedia of Cleveland History, n.d.). One justice compared people who live in apartments and pigs, saying, “A nuisance may be merely a right thing in the wrong place, like a pig in the parlor instead of the barnyard” (Burling, 2020).

In Baltimore, single-family zoning was heavily used in Forest Park, Roland Park, and other neighborhoods developed after the 1918 annexation of parts of the City and Anne Arundel County. This annexation existed to enlarge Baltimore City in response to the influx of people into the City. The exclusionary zoning almost uniformly locked Black and non-White people out of particular neighborhoods by limiting the availability of apartments, row houses, and other housing units that were more affordable.

### Restrictive Covenants

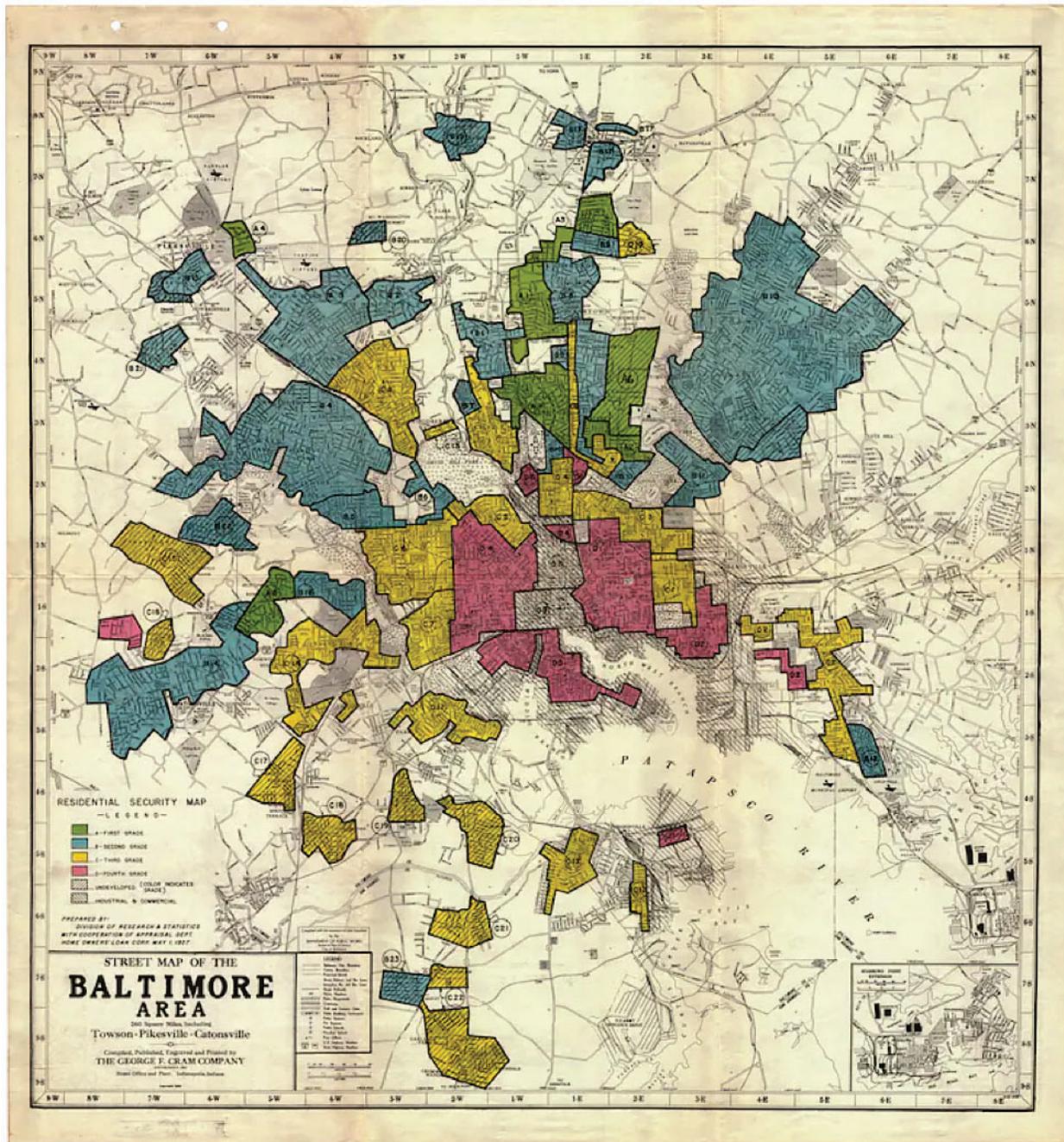
Restrictive covenants are included in deeds to the property and limit what the property owner may do with the property. Covenants serve as “gentlemen’s agreements” on what an owner will or will not do with their property; they are legally enforceable means by which other property owners can compel compliance of violators. These restrictions come into fashion as cases questioning the constitutionality of housing segregation ordinances wind their way through the courts. In the 1920s, a group of Baltimore neighborhood associations formed a “super group” called Allied Civic and Protective Association, organized to encourage homeowners to enter restrictive covenants (Rothstein, 2015). The initial covenants advocated restricting property ownership in their neighborhoods by race, requiring that “At no time shall the land or any building erected be occupied by any negro or person of negro extraction” (Miller, 2020).

In 1948, the United States Supreme Court struck down restrictive covenants that disallowed homeownership by race in the *Shelley v. Kraemer* case. However, by then, the real estate industry (developers, builders, agents, etcetera) had planned by using the concept of single-family zoning within the context of restrictive covenants. Today, communities like Roland Park and Guilford still have “covenant restrictions that do not allow them to be rented or, in some cases, divided into multiple units,” which has kept the neighborhood predominantly White, as intended (Charles, 2022).

### Redlining

Redlining is discriminatory housing and lending policy based on race. Through the HOLC, the federal government created a series of housing security maps designed to determine the lending risk in each neighborhood. The maps used race to determine whether or not issuing home loans in an area was risky. The maps color-coded communities with Black or non-White populations in red, mixed or transitioning populations in yellow, and white populations in blue or green. The government and private industry used the maps to determine who could access low-cost, federally backed mortgage loans.

**Figure 4.**  
Residential Housing Security Map of Baltimore, Maryland



**Note:** Map of Baltimore in the 1950s showing which neighborhoods were eligible for federally backed mortgage loans and which were not.

Banks had long refused to offer mortgages to Black people or in Black communities without regard for income or education (de facto) based on internal lending standards. However, the redlining maps legalized the practice (de jure), giving it the weight of government participation.

The red color coding designated a neighborhood as “hazardous” because racists believed that the mere presence of Black people in a space presented a danger. For example, in 1913, the Mayor of Baltimore, William H. Preston, responded to a letter of concern from the president of the Mt. Washington Improvement Association by saying the following: “I think it is quite clear that the settlement of a colored intuition or school of learning at Mt. Washington would have a depressing effect upon the property...” (The Black Butterfly Project, 2023).

Despite the myth that Black people were hazardous to property values, the real estate community was more than happy to exploit the desire of Black families to become homeowners and extract wealth from them using contract loans.

“They are asking Black people in a segregated city to pay for more segregation and redlining” Carol Ott (Charles, 2022).

### **Blockbusting, Steering, and Contract Lending**

One cannot discuss contract lending without first discussing blockbusting and steering. Blockbusting is the now illegal practice of using a racist’s fear of a Black family moving into a neighborhood to scare White property owners into selling their homes at bargain-basement prices. Starting in the 1950s, realtors would identify a community they thought would be desirable for Black families to purchase homes. Then, they would spread rumors that Black people were moving in nearby, sometimes even hiring Black people to walk down the street past the windows of White property owners while they were meeting.

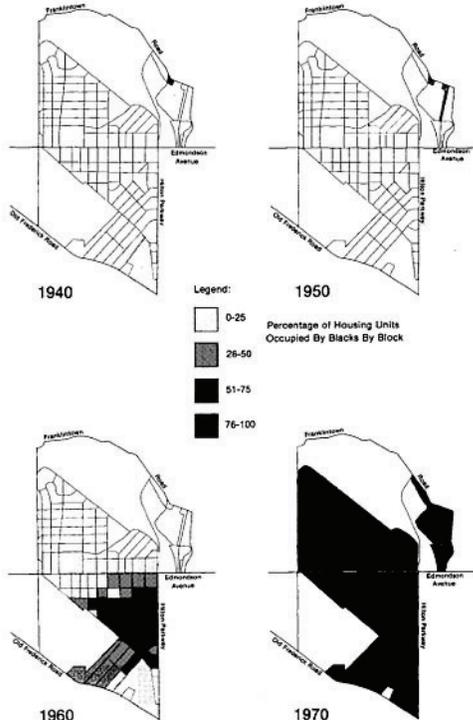
They would coerce the homeowners to move out before the property values sunk further. Once a few property owners were convinced, it often produced panic selling at significantly reduced prices. The real estate agents would, in turn, sell the houses on contract at a higher than market price to Black families. In Chicago, a report showed that homes sold to Black families were marked up 84% (Moore, 2019).

The real estate agents then directed Black families to buy in neighborhoods where blockbusting was in full effect; this practice, also now illegal, is called steering. Steering drives potential buyers to only certain houses or areas based on race, class, ethnicity, Et.al. Not only were they selling the homes at higher than market prices, but they were also doing so using contract loans. A contract loan is different from the mortgage loans we know today though mortgage loans, too, can be predatory and discriminatory. A contract loan is solely a purchase contract between the buyer and the seller that says the house is being sold at a special price and over a certain period. Unlike mortgages today, the seller retains title to the property until the last dime is collected. If a buyer pays for ten consecutive years and misses a payment, the seller can move to evict in a relatively short time and resell the house without foreclosure. Also, in most contract loans, the buyer is responsible for all property taxes and maintenance on the home, despite needing access to the equity or tax credits that come with homeownership. Baltimore native Ta-Nehisi Coates wrote in *The Case for Reparations* that “Contract sellers used every tool at their disposal to pilfer from their clients” (Coates, 2014).

Figure 4 shows these practices’ stark impact illustrating the demographic change in Edmondson Village, which displays that in 1940, there was not a single Black property owner. However, by 1970, the rate of Black property owners was more than 90% (Orser,1994).

**The Trauma of Racial Change**

3



Map 2. Racial composition of the Edmondson Village neighborhood, 1940-1970. (Compiled by the author from U.S. Census tract data by block; map by UMBC Cartographic Services)

**Figure 5. [Left]**

The Trauma of Racial Change

**Note:** Map images of Edmondson Village’s racial demographic change from 1940-1970

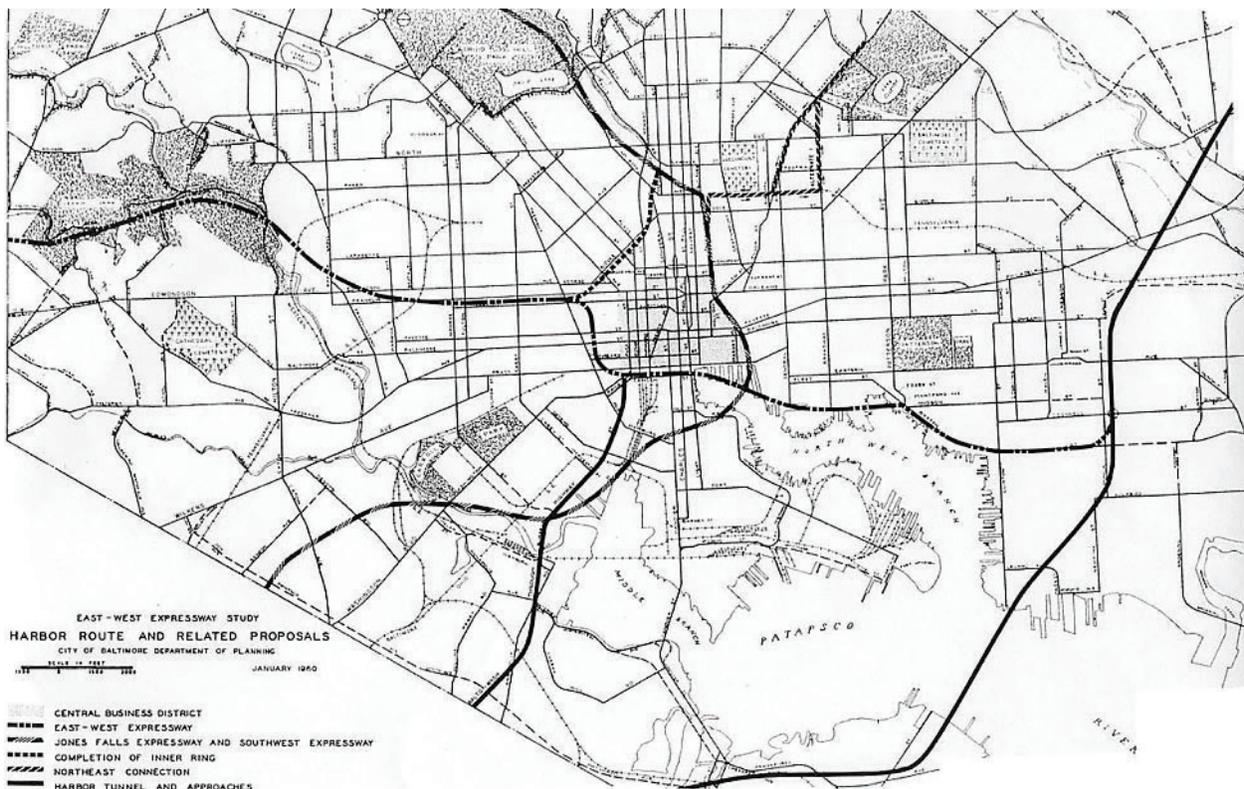
**Highway Construction, Urban Renewal, and Dismantling of Public Housing**

While private real estate interests were steering Black people into specific communities and predatory lending products, the federal government doubled down on destroying Black communities by running roads through them. The 1956 Federal Highway Act (FHA) facilitated the creation of a robust interstate highway system. In practice, it placed highways, expressways, et al., throughout Black communities nationwide, from Mill Creek in St. Louis, Little Broadway in Miami and Rondo in St. Paul, The 15th Ward in Syracuse, to Sugar Hill in Los Angeles. In Baltimore, the plan was no different, nor was the people’s resistance to it the practice

**Figure 6. [Below]**

Proposed Route I-170 Map

**Note:** Harbor Route and Related Proposals, from A Study for an East-West Expressway, Sheet 7, by the City of Baltimore, Department of Planning, January 1960.

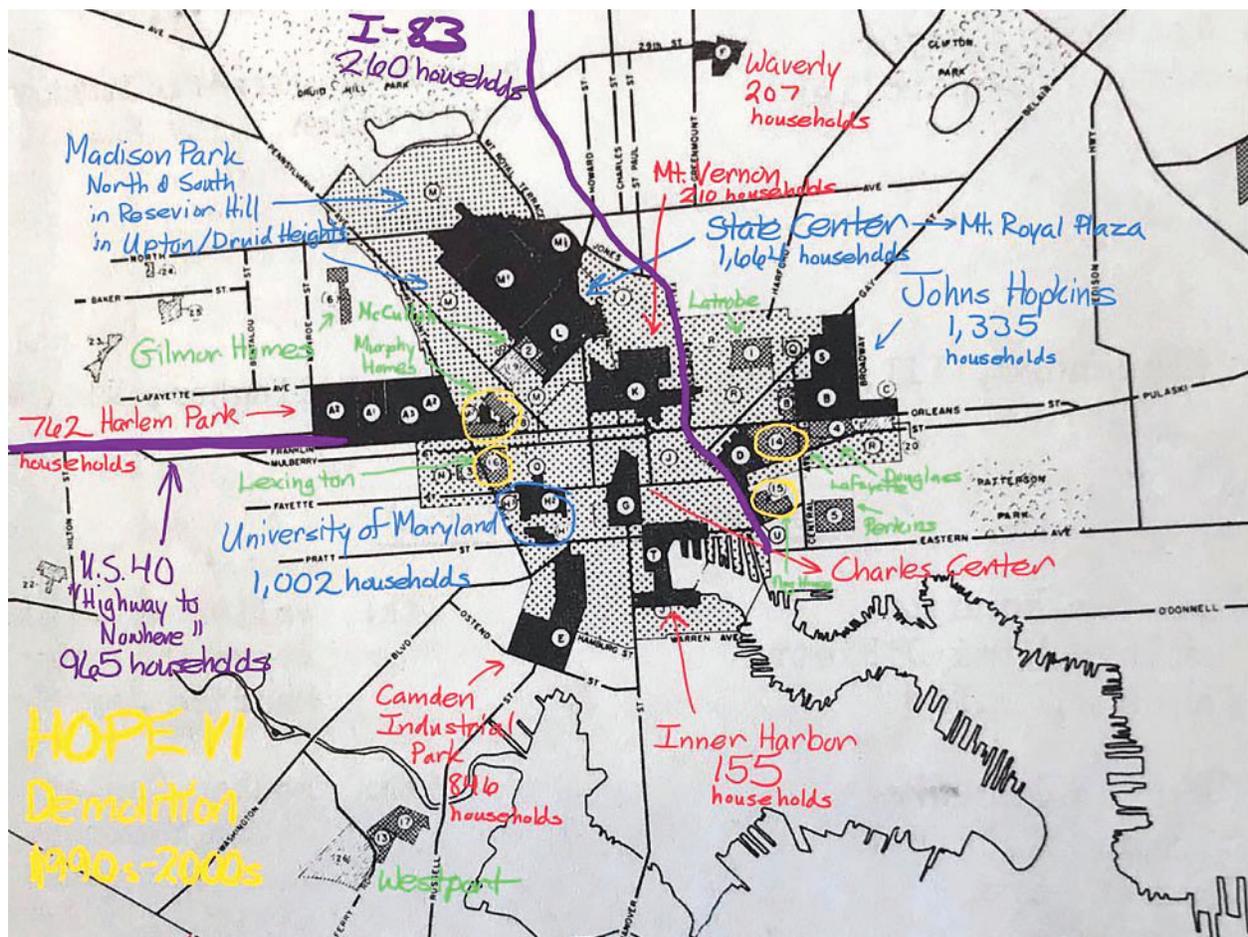


For example, the people of Harlem Park and Poppleton formed groups like the Relocation Action Movement. They developed coalitions with the people residing in southeast Baltimore, like Movement Against Destruction, to fight against the development of highways (I-170, I-395, and I-83). However, despite organizing and working cross-collaboratively with White folks and White communities (Durr, 2003), Black communities were still disrupted by highway construction in areas including Harlem Park, Poppleton, Sharp-Leadenhall, and Cross Keys.

Also, the Great Migration brought a sizable Lumbee population, a tribe of Indigenous people from North Carolina, to Upper Fells Point and Washington Hill. After being

displaced from the deeper South by discrimination in education, employment, enterprise, and property ownership in the early half of the 20th century, 1970s urban renewal development projects, many Lumbee residences were demolished in Baltimore. Nearly "... every Lumbee-occupied space was turned into a vacant lot or a green space" (Spiegel, 2020). The demolished Lumbee residences are an example of Neo-Urban Colonialism, which is the practice of serially forcing displacements of BIPOC people by policy for the benefit (real or perceived) of White communities.

**Figure 7.**  
Annotated Baltimore Urban Renewal and Housing Agency (BURHA) Map



**Note:** By Brown, L., the image shows a series of highway, urban development, and public housing demolition projects from the 1950s through the 2000s.

The Baltimore Urban Renewal and Housing Agency (BURHA) map, annotated by Dr. Lawrence Brown, shows 1,000 displaced Black households by highway construction and thousands more by other urban renewal projects. The justification often used by the government in selecting Black communities for these projects is classified as slums (blighted). Rather than force property owners, primarily White, to maintain their properties, they eliminated entire Black communities.

In 1963, James Baldwin said that cities were “engaging in something called Urban Renewal, which means move you negros out. It means negro removal...the federal government is an accomplice to this fact...” (Graham, 2015).

Figure 6 also illustrates the dismantling of public housing in Baltimore. More than 2,400 demolished public housing units were in the 1990s and 2000s. The U.S. Department of Housing and Urban Development (HUD), which had initially locked Black people out of public housing, had systematically disinvested in public housing as the White residents left. The Housing Authority of Baltimore City’s public housing units were in poor enough condition that some were even responsible for causing lead poisoning in children (Wheeler & Calvert, 2013). The management of many of these properties was abysmal. In the case of the Gilmore Homes public housing community, maintenance workers would coerce residents into “sex” in exchange for

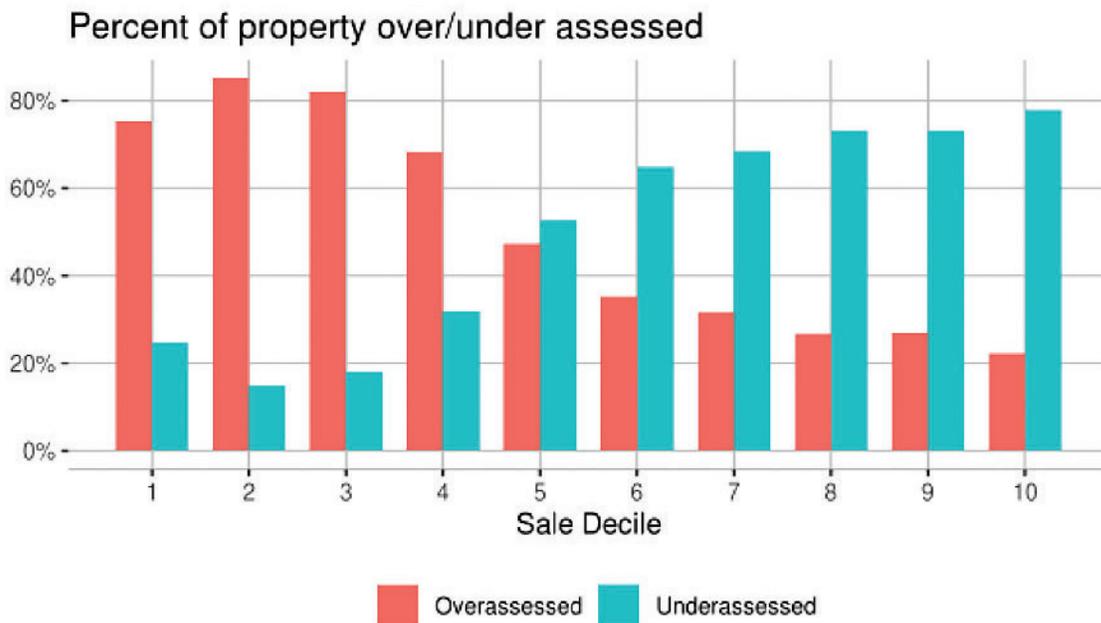
repairs. Years of deferred maintenance in public housing rendered them blighted. With no plan for maintaining community continuity, HUD took public housing units offline, demolished buildings, and flung residents to the wind which resulted in the 1994 Thompson vs. HUD lawsuit. The case was filed in 1994 by Black public housing residents to resist the loss of their homes and sought to dismantle segregated public housing in Baltimore. That case should have been a victory for public housing residents.

**Tax Rate, Tax Assessment, and Collection**

Property taxes are another state action that contributes heavily to blight in Baltimore. Many discussions around the impact of property taxes in Baltimore focus on the tax rate, reported by the Baltimore Bureau of Budget Management Research as \$2.248 per hundred dollars of assessed value. This rate is more than double most of the other 25 jurisdictions in Maryland. Nevertheless, upon closer look, the tax rate is but one side of a trifecta that contributes to vacancy and poor conditions resulting from deferred maintenance. The other two parts are the property values assessment and property taxes collection.

Maryland jurisdictions set their tax rates individually. Calculation of tax bills is conducted by local offices of the State Department of Assessments and Taxations (SDAT), in Maryland. SDAT was formed in the mid-1950s to centralize and standardize the taxation function of the state.

**Figure 8.**  
Percentage of Property with Over/Under Assessed



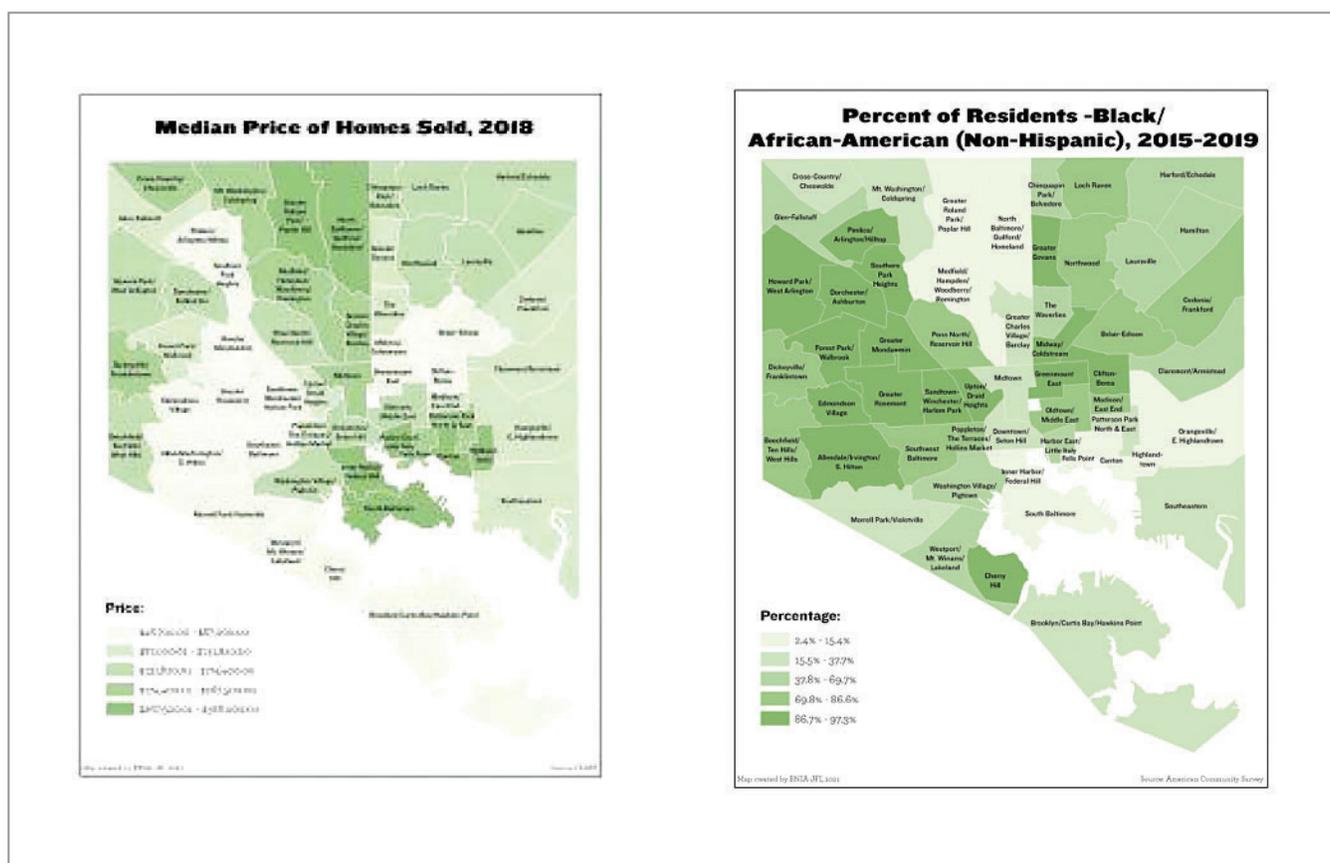
**Note:** The chart shows by decile what percentage of properties with Under and Over Assessed Values

The local tax offices conduct property assessments on a tri-annual basis. Outlined below are three assessment calculations:

- Cost - calculates value based on the amount required to recreate the property at the time of valuation
- Sales - calculates value based on the similar properties sold during the assessment cycle
- Gross Income - calculates value based on income generated by properties during the assessment period

Curiously, the Gross Income approach is said to only be in use within Baltimore City and in neighborhoods where more than 51% of the properties are rentals. The Gross Income approach unfairly impacts the property tax bills of owner-occupied properties because rent prices, even in Baltimore’s most blighted neighborhoods, are exorbitant compared to sales values. The analysis from the Center for Municipal Finance of Baltimore tax assessments from 2009 to 2018 shows “..the most expensive homes were assessed at 67.5% of their value, and the least expensive homes were assessed at 164.4%, which is 2.44 times the rate applied to the most expensive homes...” (n.d.).

**Figure 9.** Baltimore Neighborhoods Indicators Alliance Vital Signs Maps for Median Price of Home Sales



**Note:** Images show Median Price of Home Sales (left) and Percent of Residents - Black/ African-American (right)

The map (in Figure 9 on the left) shows the median sales prices of homes in 2018 and neighborhoods homes with lower sales values which have higher sales values. The map in Figure 9 on the right illustrates areas with predominantly Black populations from 2015 to 2019. It is easy to see precisely whose homes are being over-assessed and under-assessed.

The disproportionate assessments and the use of tax rates calculate property tax bills. Many Baltimore homeowners struggle to pay their property taxes. “During the Jim Crow era, local White officials routinely manipulated property tax assessments to overburden and punish Black populations and as a hidden tax break to landowning White gentry,” according to University of Virginia historian Andrew Kahrl (Van Dam, 2020). Unsurprisingly,

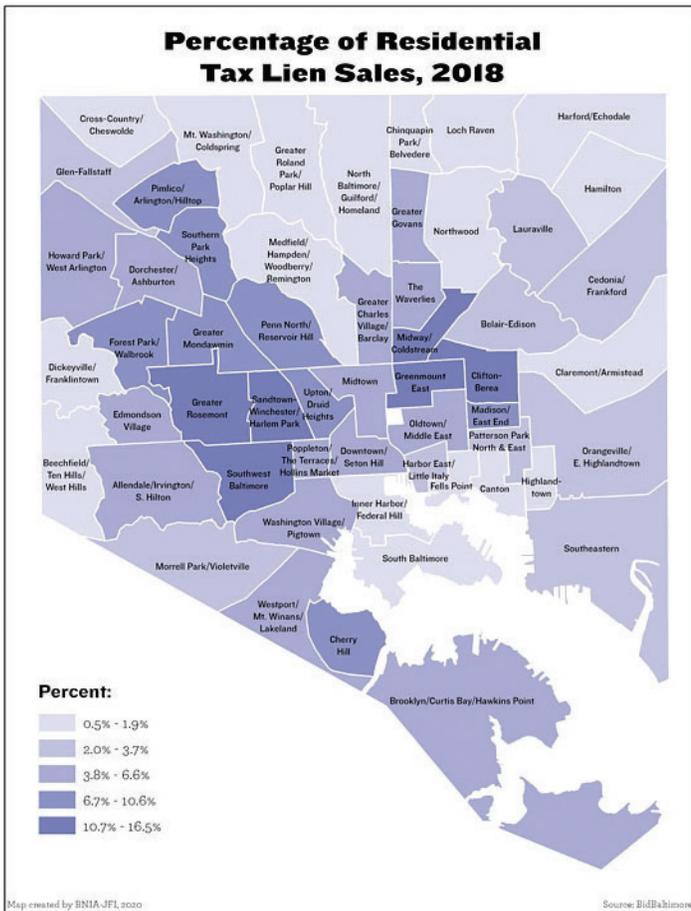
Baltimore’s neighborhoods with predominantly Black populations also have a percentage of tax lien sales (see Figure 10).

Debts are auctioned-off annually for those unable to pay property taxes (and other municipal debts). Tax sales earn the City upwards of \$20 million each year. The lien purchaser receives the right to collect the debt plus 12-18% interest on the debt, lawyers’ fees, lien releases, etcetera. If a homeowner fails to pay the total debt or follows the confusing process within 9 to 12 months, they can face tax sale foreclosure.

A tax sale foreclosure gives the property’s title to the lien purchaser, who can evict the previous owner, sell the property to a speculative investor, or even rent it back to

the previous owner. All while not taking the official title to the property or paying property taxes on it. The risk to lien holders is small, but the potential reward is great.

The growth of liens offered for sale and then sold is exponential, Figure 10. This growth inks to the economic pressure that disinvestment, deindustrialization, the War on Poverty, and the War on Drugs caused in Baltimore and the continuation of “... systems [that] were put in place to move people. When you didn’t want Black people living here, you took property. We see it work... it’s happening in Baltimore... it’s happening in New York; it’s happening in Detroit. This is how the system was made,” Claudia Wilson-Randall, executive director of the Community Development Network of Maryland, an advocacy organization, says (N’namdi & Yoes, 2022).

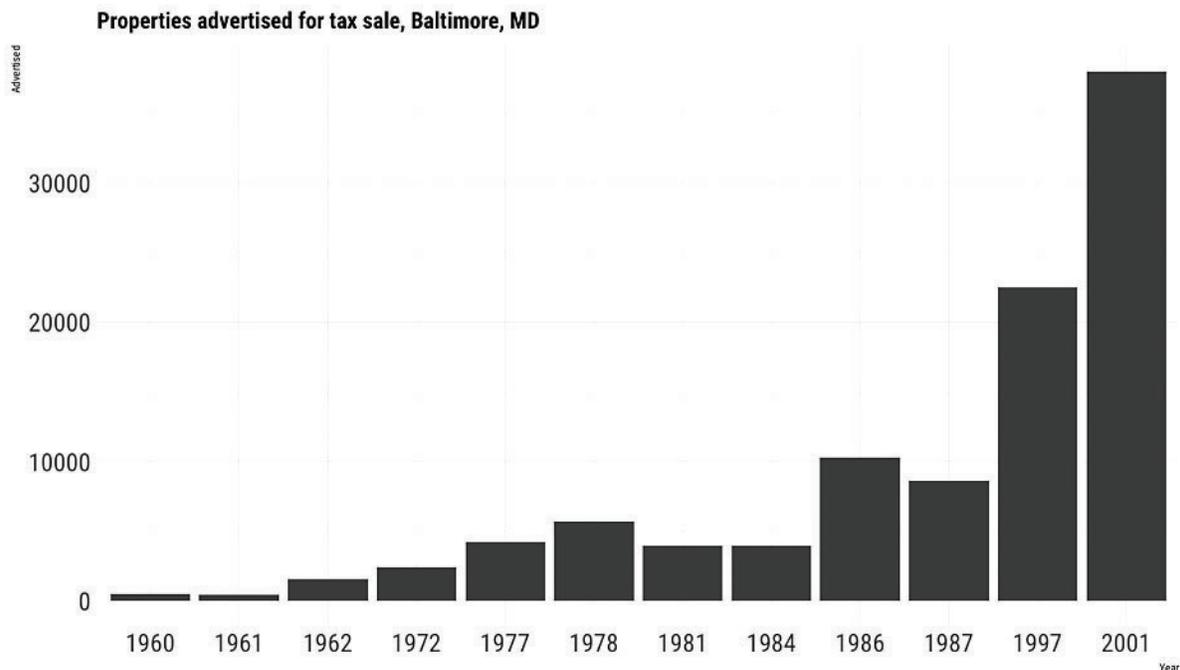


**Figure 10.** Baltimore Neighborhoods Indicators Alliance Vital Signs Map Percentage of Resident Tax Lien Sales, 2018

**Note:** The image shows a map of tax lien sales in neighborhoods

**Figure 11.**

Growth of Tax Liens Advertised for Sale from 1960-2001



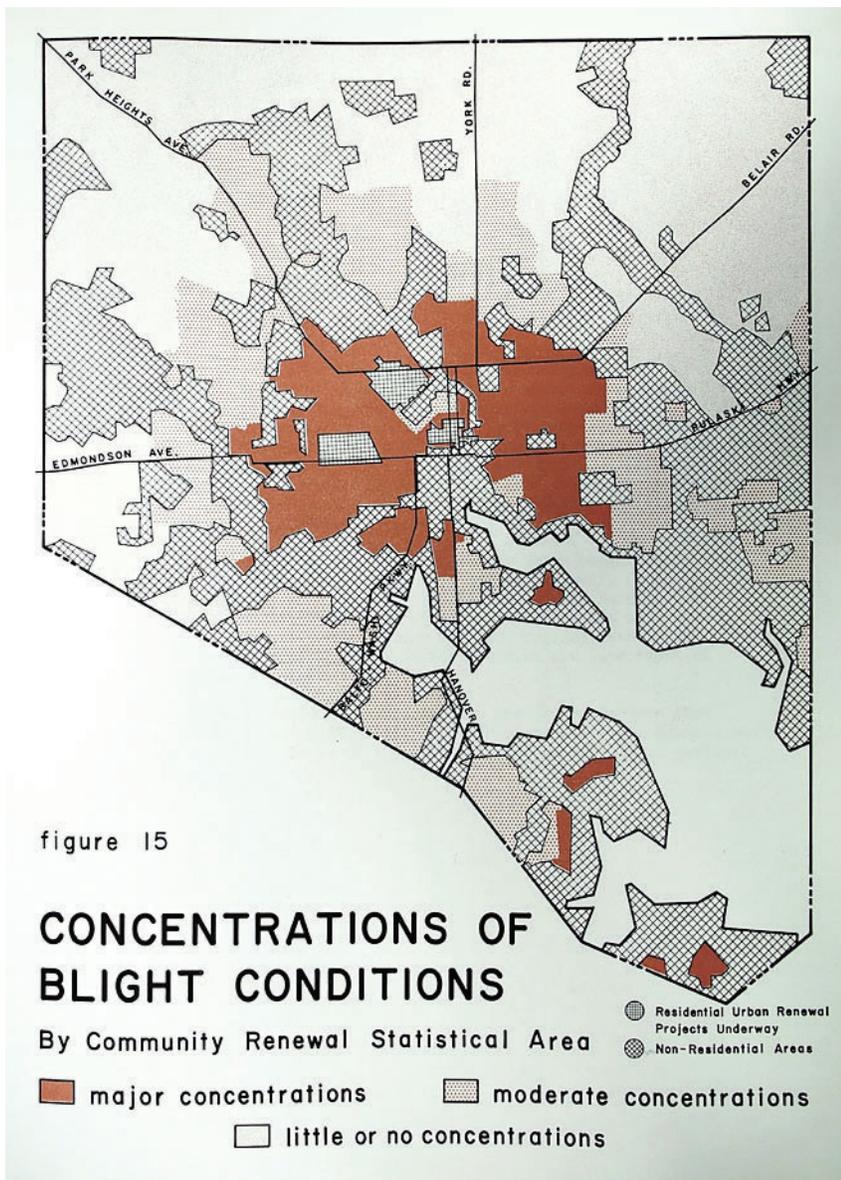
**Note.** The above chart shows the rise of property tax liens listed for sale in Baltimore from 1960 through 2001.

### Housing Codes and Code Enforcement

Housing and building codes were virtually non-existent in cities before the 1900s. But a series of fires in cities caused municipalities to create regulations that would make standards for the construction of buildings to increase safety and prevent property loss, in Baltimore the formation of the Burnt District Commission in the aftermath of the Great Baltimore Fire of 1904. The Burnt District Commission was responsible for “making and implementing plans to rebuild Baltimore...was given the authority to acquire lands and property within the burnt district on behalf of the Mayor and the City of Baltimore through gift, purchase, lease, other methods of acquisition, or condemnation” (Digital Maryland, n.d.). Unsurprisingly, it unfairly targeted Black property owners in the central business district for removal which was essential to the commission plans for municipal projects. For example, the famed Bethel African-American Episcopal Church in the Gallows Hill neighborhood was condemned when the City Council “passed an ordinance to widen Saratoga Street, but the church building was in the way” (Baltimore’s Civil Rights Heritage, n.d.). The result was the loss of prime real estate for Black people in that community.

The new housing code regulations and projects did not prevent privately owned properties from falling into disrepair in parts of the City. In the 1940s, a private group, the Citizens Planning and Housing Association (CPHA), formed to study and address blight from their work, and the Baltimore Plan was created (ReelBlack, 2018). The plan “embodies one of the earliest examples of non-conventional housing policy targeting the urban poor in the United States. Originally labeled as a code enforcement program, this scheme became the blueprint for a new approach to inner-city redevelopment known as ‘urban rehabilitation’” (Leclair-Paquet, 2017). In 1941, the City Council passed the “Hygiene of Housing Ordinance, ... which ‘made it clear that slum conditions violated City law’” (Leclair-Paquet, 2017).

One interesting outcome of the plan was forming of the nation’s first housing court, the rent court. The court was a special docket dedicated to housing codes and rent matters (Baltimore Plan, 1954). “Housing Court judges ‘viewed their function as more to induce compliance than to impose punishment. Judges were generally lenient towards first offenders, especially when they believed that code violations resulted from ignorance rather than negligence’” (Leclair-Paquet, 2017).



**Figure 12.** Concentrations of Blight Condition

**Note.** Image of a map that shows blighted and urban renewal areas in 1964

However, code enforcement moved from accountability to a punishment model over the years. The punishments levied on renters were often paying high rents for properties in poor conditions with little to no recourse. Low-income homeowners are also punished under this model.

“And how has that changed today? Tenants can’t get escrow set aside to make repairs because judges generally make it impossible. Rent Court = collection agency, not a court. A ‘Housing Court’ will, we hope, be created one day”  
– Peter Sabonis

The disproportionate cost of ownership in “redlined” neighborhoods (contract lending, high property taxes, utility bills, and insurance premiums) often results in deferred maintenance. Impacted homeowners often do not have the resources to keep properties up to code or lawyers to fight any resulting violations.

Today, more than 50 years after the Baltimore Plan started, many neighborhoods designated as blighted in Figure 11 have a high percentage of housing code violations.

**Table 2.**

Baltimore Neighborhoods Indicators Alliance Vital Signs Report Percentage of Residential Properties with Housing Violations (Excluding Vacants)

COMMUNITY	2020 DATA
Clifton-Berea	7.3
Greenmount East	7.0
Southwest Baltimore	6.5
Midway/Coldstream	6.2
Sandtown-Winchester/Harlem Park	6.1
Upton/Druid Heights	6.0
Poppleton/The Terraces/Hollins Market	5.6
Madison/East End	5.3
Southern Park Heights	5.1
Greater Rosemont	5.0
Greater Mondawmin	4.9
Downtown/Seton Hill	4.6
Pimlico/Arlington/Hilltop	4.6
The Waverlies	4.5
Greater Govans	4.1

**Note.** The table shows the percentage of neighborhoods with residential properties with housing code violations, excluding vacancies greater than 4%.

# Purpose, Research & Impact

The purpose of this research was twofold. First, to begin building a coalition of community stakeholders to inform and drive policies that enable community control over land and further resolve common property issues associated with blight. The second was to identify land, housing, and community development policies and practices that are both harm-reducing and reparative. Further, the project aims to outline a toolbox for communities to use the recommended guidelines and methods to address property issues equitably and sustainably.

**Goal #1** Build a coalition of residents, community groups, and advocates to create a policy and tactical platform to document property issues in Baltimore, especially within the “Black Butterfly”.

The coalition exploration included, but was not limited to

- Vacancy
- Poor Condition
- Misuse
- Low Use
- Unaffordable Rent
- Low Value
- High Property Taxes

**Goal #2** Develop policy, practice, and funding recommendations to resolve the property issues identified via direct feedback from residents, City government, and other housing advocates, developers, and stakeholders. The submissions collected from community convenings, focus groups, community surveys, individual interviews, and literature review research were synthesized and analyzed using a racial equity lens.

The recommendations are summarized later in this document. A Toolbox is also outlined for communities and stakeholders to help them address property issues.

## Action Research Process

Action research is a participative and collaborative process for Individuals with a common purpose to uncover information and analyze it. The action research framework for this report of findings and recommendations included:

- Focus Groups
- Community Convenings
- Community-Wide Survey
- Insight Interviews
- Literature Review

Finally, all the data and information collected were analyzed through the following research framework:

- Intrapersonal: How do property issues damage one’s sense of self, physical health, and economic condition?
- Interpersonal: How do property issues damage family relationships, social bonds, and community functionality?
- Institutional: How do institutions (Planning, DHCD, DPW, SDAT, EDs/MDs, and nonprofits) create and maintain property issues?
- How do institutions thwart community access, control, ownership/stewardship, and land valuation?
- Systemic: How do systems (local, state, and federal laws and regulations, Banking, Finance, Investment) create and maintain property issues?
- How do systems thwart community access, control, ownership/stewardship, and land valuation?



You already know enough. So do I. It is not knowledge we lack. What is missing is the courage to understand what we know and to draw conclusions.”

*Mindy Thompson Fullilove (2004)*

### Coalition Building

The process began in early 2022. Although the research is complete, the coalition’s efforts to craft and implement redevelopment strategies are ongoing.

For this research, coalition building is the process by which all parties (community residents, other stakeholders, and organizations) are brought together to form a temporary alliance for combined action. The plan was to create a collaboration with groups of similar values, interests, and goals to allow members to combine their resources and become more powerful than when they acted alone.

### City-Wide Survey

The survey questions reflect the topics identified by coalition members as key research areas that could be used to determine the causal factors, driving, and restraining forces of the problem, as stated. These surveys measure residents’ and organizational satisfaction with municipal

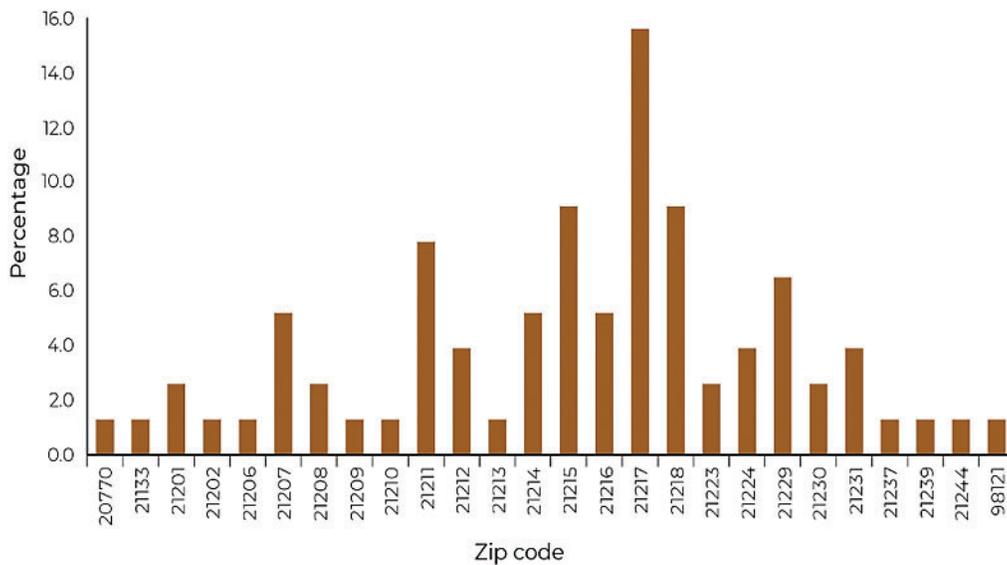
services, programs, and amenities related to housing quality, affordability, and access. The data is being used for continued analysis and comparison with survey results and benchmarks set by numerous entities that have a vested interest in Baltimore’s redevelopment. The survey was launched during Baltimore Neighborhood Indicator Alliance’s Baltimore Data Week. [Click here to view the presentation.](#)

The Community Development Network of Maryland and others who had attended the coalition meetings promoted the survey. One hundred ten respondents completed the survey at the time of this report which remained open till the end of the public comment period for this report, March 2, 2023.

Of the respondents, more than 15% lived in the Baltimore City zip code of 21217, 65% were homeowners, and 30% self-identified as renting.

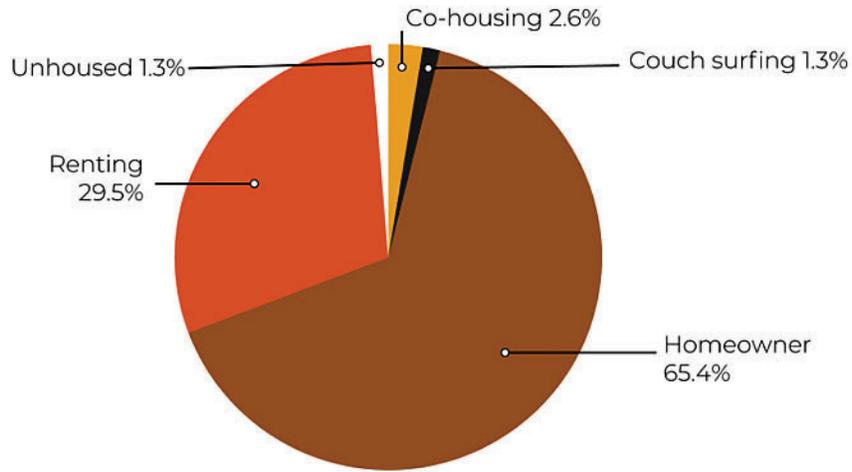
**Figure 13.**

City-Wide Survey: Participants’ Zip Codes



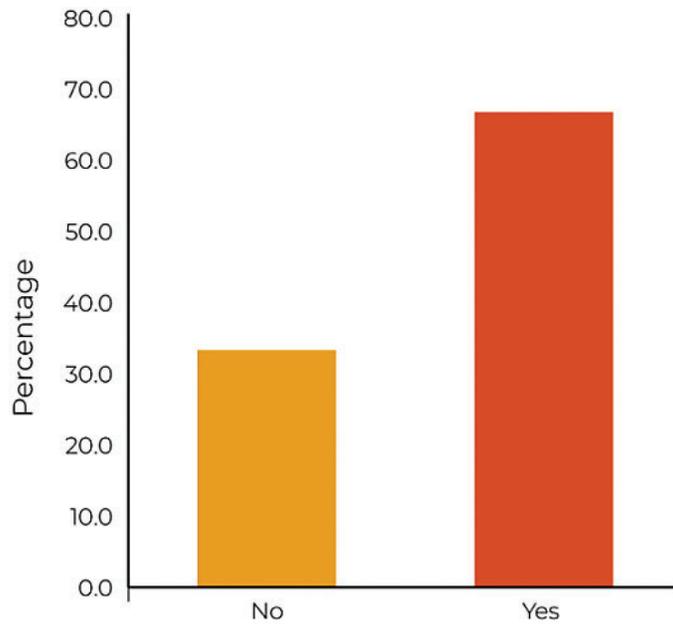
**Note:** This table demonstrates the city-wide survey participants’ self-reported zip code of current residence.

**Figure 14.**  
City-Wide Survey Participants' Housing Status



**Note:** Self-reported housing status of city-wide survey participants.

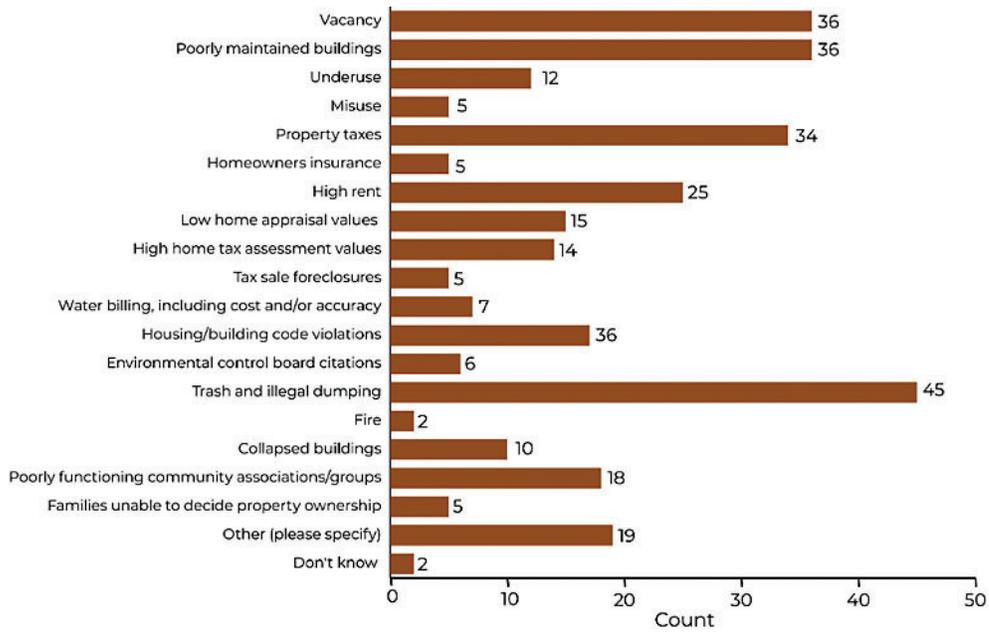
**Figure 15.**  
City-Wide Survey Participants' Housing Perception.



**Note:** Most city-wide survey respondents reported residing in their ideal housing situation.

**Figure 16.**

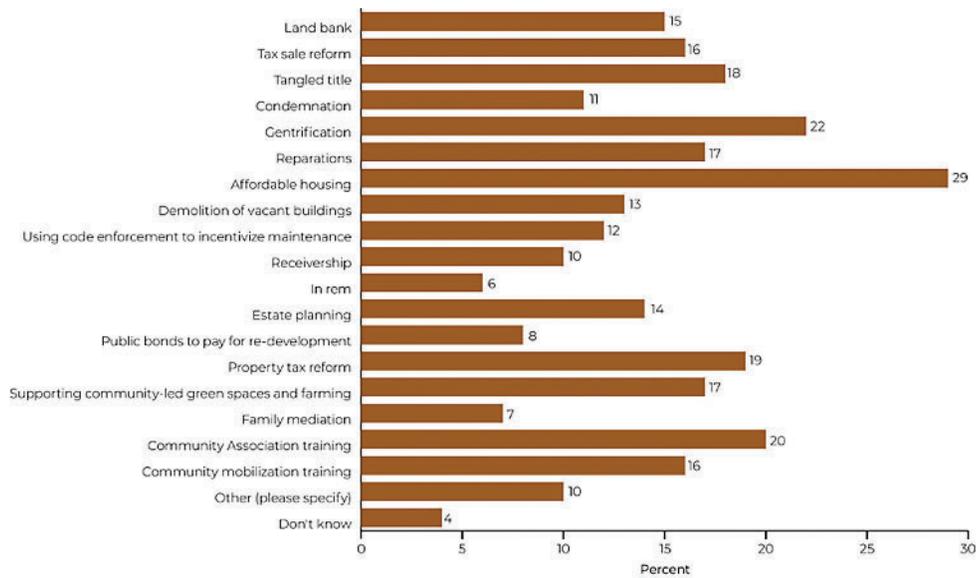
City-Wide Survey Participants' Most Burdensome Property-related Issues



**Note.** Survey respondents reported the most burdensome property-related issues in their community being “trash and illegal dumping,” “vacancy,” “poorly maintained buildings,” and “property taxes.”

**Figure 17.**

City-Wide Survey Participants' Top 5 Practices



**Note.** The top 5 practices that survey respondents would like to see prioritized are “Affordable housing,” mitigating “Gentrification,” and “community mobilization training.” The least prioritized practices include “in rem,” “family mediation,” and “public bonds to pay for redevelopment.”

## Community Convenings

The coalition hosted Community Convenings throughout Baltimore City: one in East Baltimore, one in West Baltimore, and one city-wide virtually on Zoom. Community members met, connected, and communicated their concerns regarding housing conditions and the development and maintenance of housing in Baltimore neighborhoods. Community Convenings were held at the following locations during the dates and times listed:

- August 13, 2022, at Patterson Park Library, 11 am–3 pm
- August 26, 2022, at Sharp Street Memorial United Methodist Church, 11 am–3 pm
- October 18, 2022, on Zoom 6–8 pm

## Focus Groups

Five Focus Groups were held to discuss various topics related to housing. The goal was to provide learning opportunities, strategies, and tools to address multiple challenges and solutions regarding the restoration, acquisition, and sustained thriving of BIPOC ownership and leadership in our communities.

The groups were small in size, with approximately 5 to 10 participants. Each session had at least three participants representing leadership at the City’s Department of Housing & Community Development (DHCD), community residents, nonprofit housing organizations, and local food sovereignty advocates.

The Focus Groups helped us to gain insight into the experiences and perspectives of various stakeholders, such as residents, activists, nonprofit leaders, and business owners. Focus groups included discussions of the following:

### Focus Group 1: Virtual

11/7/22 | 11 am - 12:30 pm

Research burden of property-related issues on communities, particularly in terms of:

- Appraisal Gap
- Tax Assessment and Collection
- Heirs Property
- Blight/Residential Vacant Properties

### Focus Group 2: Hybrid | New Song Academy

11/7/22 | 6 pm–7:30 pm

Research how communities are currently and or could address/solve property issues, mainly through the use of:

- Housing Trusts
- Inclusionary Housing policy
- Community/Neighborhood planning
- Participatory decision-making and funding models

### Focus Group 3: Hybrid | BeMore Green

11/14/22 | 11 am–12:30 pm

Research how communities could and are addressing/solving property issues, primarily through the use of:

- Condemnation/Demolition/Eminent Domain
- Receivership
- In Rem
- Land Banks

### Focus Group 4: Hybrid | Baltimore Unity Hall

11/14/22 | 6 pm–7:30 pm

- Research how communities could and are addressing:
  - Zoning and Permits
  - Illegal Dumping
  - Misuse of property

### Focus Group 5: Virtual

11/21/22 | 11 am–12:30 pm

- Research how communities could and are addressing:
  - Vacant Commercial properties (retail, industrial, agricultural)
  - Vacant Open, Green, and Recreational spaces

**Figure 18a.**

Flier for Focus Groups (*Front*)

Got Property Issues?  
Let's talk ...

**OUR HOODS  
ARE SACRED  
SPACE**  
**HONOR THEM.**

**COMMUNITY CONTROL OF LAND COALITION**

JOIN US FOR A CONVENING TO DISCUSS SOLUTIONS  
TO BALTIMORE'S BLIGHT CHALLENGES

The Community Control of Land seeks your participation in our applied research process designed to uncover and vision solutions for Baltimore's property issues. Our goal is to provide learning and strategy tools to address a myriad of challenges and solutions regarding the restoration, acquisition and sustained thriving of Black, Brown and Indigenous ownership and leadership in our communities.

Register via Eventbrite



For more information email: [info@fightblightbmore.com](mailto:info@fightblightbmore.com)

Upon registration, you will receive a Zoom meeting link. To participate in person, locations will be updated in Eventbrite.

**Note:** Page 1 of flier advertisement for city-wide convening.

**Figure 18b.** Flier for Focus Groups (*Back*)

**About This Event**

This applied action research is powered by the Center for Community Progress, Fight Blight Baltimore, and the Stop Oppressive Seizure Fund (SOS Fund).

Each focus group is designed to research topics with the aim of creating policy and an organizing platform. We will limit the participation to 20 people per focus group session. Sessions will be held virtually via Zoom (link received at registration) **AND** some sessions will be in-person (locations will be updated via Eventbrite). Please remember to cancel your registration if your availability to attend changes.

**Who Should Attend?**  
Baltimore City Residents  
Developers, Community Stakeholders, Community Development Corporations, Policy Analysts, Local Government, Visionaries, and Disruptors

**Focus Group 1:**  
11/7/22 11 am -12:30 pm  
**Research burden of property-related issues on communities, particularly in terms of:**  
Appraisal Gap  
Tax Assessment and Collection  
Heirs Property  
Blight/Vacant Property Residential

**Focus Group 2:**  
11/7/22 6 pm -7:30 pm  
**Research how communities are currently and or could address/solve property issues, particularly through the use of:**  
Housing Trusts  
Inclusionary Housing policy  
Community/Neighborhood planning  
Participatory decision-making and funding models

**Focus Group 3:**  
11/14/22 11 am - 12:30 pm  
**Research how communities could and are addressing/solving property issues, particularly through the use of:**  
Condemnation/Demolition/Eminent Domain  
Receivership  
In Rem  
Land Banks

**Focus Group 4:**  
11/14/22 6 pm -7:30 pm  
**Research how communities could and are addressing:**  
Zoning and Permits  
Illegal Dumping  
Misuse of property

**Focus Group 5:**  
11/21/22 11 am-12:30 pm  
**Research how communities could and are addressing:**  
Vacant Commercial properties (retail, industrial, agricultural)  
Vacant Open, Green, and Recreational spaces

**Note:** Page 2 of the first advertisement for city-wide convening.

### Insight Interviews

Interviews were conducted to gain a more in-depth understanding of key stakeholders' perceptions when working with government representatives. Insights were discussed regarding first-hand development experiences and short- and long-term impacts on neighborhoods and families. The following questions were asked of each person interviewed:

1. How does the Baltimore City government enable residents/communities to direct development plans?
2. How does the Baltimore City government make developers, community organizations, and residents aware of new programs and funding opportunities?
3. How does blight impact the health of the community's residents? How has commercial redevelopment, or lack thereof, affected blight in your community?

4. What redevelopment strategies have you seen work effectively in the community, or what would you recommend?
5. Are land banks a feasible strategy for redevelopment? Why or why not?
6. What mechanism can you vision for the community to direct commercial and industrial development?
7. Is there sufficient green space in the neighborhood where you live or work? How is it being used? Community garden? Open space? Recreation?
8. Have you encountered properties that appear to be “zombie properties” or stuck in a state of limbo? What were the circumstances?
  - Tax liens?
  - Heirs’ properties?
  - Appraisal gaps/funding loss?
  - Permit issues?
9. What policies help to move the property into community-empowered productive use?

### Literature Review

Housing-related articles, other convening reports, research studies, and the like were read, summarized, and incorporated into this report to understand Baltimore’s current landscape and determine potential solutions comprehensively. The team conducted a literature review of more than 100 articles, papers, and statements regarding housing issues and solutions for inclusion in this report. The bibliography includes the most relevant articles, reports, and studies on our project’s goals. The literature review also includes a review of other recent and impactful community convenings regarding property issues and community-based solutions in Baltimore City.

The following summarizes other community-based, community-driven convenings hosted and reports authored by other entities.

### Convenings

#### Community Control of Land

**Dates:** June–October 2020

**Convenor:** Black Yield Institute and Farm Alliance of Baltimore

According to the report, the Black Yield Institute and the Farm Alliance of Baltimore co-led a community-driven series of virtual conversations and teach-ins in October 2020. This political process was designed to engage community members in defining major issues around and proposing solutions to the problem of community land-ac-

cess insecurity. The aim was to develop a self-determined community proposal for shifting land within the City of Baltimore. Feedback from community listening sessions expressed an interest in the following:

- Community needs access to empty, agriculturally appropriate land in their neighborhoods. Community members believe that access to land is a human right and that their current access state violates said right.
- In addition, participants across focus groups believed that access to a plot of communally owned land would create significant economic, public health, safety, and quality of life improvement potentials for their neighborhood.
- Communally owned land is a viable community-strengthening alternative to speculation and corporate-led development.
- Residents strongly assert that the City government must protect the rights of Baltimore citizens. As such, the City government should be accountable for protecting community access to land from speculation and predatory development.

### Community Change Report

**Date:** March 2022

**Convenor:** Baltimore Neighborhood Indicators Alliance

The reports assist in understanding why and how Baltimore City experienced a -5.7% population loss between 2010 and 2020. As of the 2020 U.S. Census, Baltimore City’s population was 585,708, the lowest population in over a century. This report highlights the vehicles spurring population loss and critical indicators tracking population movement.

- Communities experiencing significant reductions in housing vacancy over the decade did so predominantly from the demolition of properties, which has not yet resulted in population stabilization or growth.
- For every 1% increase in properties no longer receiving mail, the population decreased by -0.61%. This ‘no mail’ indicator has a strong, negative relationship to population change. It is a crucial indicator for communities to track and ensure it does not continue to increase over the next decade.
- There has been very little or no new construction in communities with the highest vacancy rates, such as Clifton-Berea or Sandtown-Winchester/Harlem Park.

### **Home is Where the Heart Is Listening Session**

**Date:** August 06, 2022

**Location:** Baltimore Design School

**Convenor:** Baltimore Family Alliance, Audacity Group, and #MyBmore Project

Baltimore's families were invited to join the Baltimore Family Alliance, Audacity Group, and #MyBmore Project for an afternoon of healthy community conversation. During Baltimore's Ceasefire 365 Weekend, participants set priorities and defined intentions to manifest the future for families in Baltimore. The following were takeaways from this convening:

- Redefine the grant structure by encouraging philanthropic groups to incentivize collaboration.
- Offering grants that support collaboration among organizations to help ensure a more significant sum of money and sustainable change.
- Create a coalition or infrastructure for Baltimore Transplants (e.g., ambassador program, orientation class, community resource course) that comprises trusted artists and City leaders who offer context to Baltimore's grassroots community and strategically align new residents with Baltimore's existing efforts.
- Establish a "Community Board" or an "Advisory Group" to represent neighborhoods throughout the City.
- Appoint trusted artists/creatives, grassroots organizations, and journalists to assess the needs of their neighborhoods.
- Meet with City agencies and make recommendations in the City's budget process to address them.

### **Black Butterfly Rising Initiative Community Convening**

**Date:** April 26, 2022

**Location:** Blacks in Wax Museum Mansion

**Convenor:** Dr. Lawrence Brown

These convenings identified positives, negatives, and issues specific to each represented community in Central East and West Baltimore, Northwest Baltimore, and South Baltimore. The key takeaways were as follows:

- Each community has undervalued assets. These assets can be natural, like parks, or manufactured, like main streets. It is essential to function from an asset-based perspective.
- Housing and its development have a waterfall effect on social and economic outcomes.
- The City and its agencies aren't correctly engaging communities in the policymaking or development processes.

- There are many common issues across Baltimore's neighborhoods. The effectiveness of communities in resolving problems is tied to the ability to build coalitions and plans that have solid bonds but are adaptive to individual neighborhood desires.

### **Community Conversations**

**Date:** October –December 2022

**Location:** Shake and Bake Family Fun Center and Virtual via Zoom

**Convenor:** Department of Housing & Community Development (DHCD)

This series of convenings led by the DHCD in cooperation with the Mayor's Office and the Department of Planning aims to create a substantive feedback loop. The department will share how its Framework for Community Development will be applied in various communities. The conversations included activities that enable communities to guide specific themes or projects. The key takeaways were as follows:

- There is a general desire for hyper-local leadership in defining and designing development projects.
- DHCD has had a long history of breaches of community trust and prioritizing developers' desires over the community's needs.
- DHCD has begun modernizing its operations, particularly surrounding property registration and sales.
- Development is happening in Impact Investment Areas, but there is a need for much more.
- DHCD has to ensure the community voices it seeks out are demographically cross-sectional, not just the loudest or most connected.

### **Plan for Baltimore**

**Dates:** Spring 2022–Ongoing

**Convenor:** Baltimore City Department of Planning

The Baltimore City Department of Planning facilitated Our Baltimore, described as "a comprehensive plan to guide the physical development of the City." With vision and ideas from residents, the department is refining its vision and strategies in collaboration with and centering the perspectives of Baltimore residents. In 2021, an advisory council of residents with "deep community involvement and leadership" was formed through an open application process to co-develop the pre-planning for the initiative. The expected outcome of the 3-stage process (listening, creating, and reviewing) will culminate in a plan that identifies what equitable neighborhood development looks like with a concrete set of recommendations.

In Fall 2022, the department hosted “Shape Your City” Workshops to “collaboratively brainstorm recommendations for each priority area.” The report identified the following four overarching themes with priority topics within each piece. Under each theme below, we have provided the relevant findings for the topic areas pertinent to our research.

## 1. *Livable Communities*

### ■ Affordable Housing

- Revisit City Disposition processes
- Utilize Land Bank to finance redevelopment
- Enact strong community development housing policies
- Develop a long-term plan for every neighborhood

### ■ Community Development

- Create a stipend for community members to develop expertise regarding affordable housing
- Focus on addressing blight and development on main roadways across City for cleaning, greening, and investment
- Have better tracking and enforcement of REI/ corporate-owned properties, especially those in disrepair.

### ■ Vacant Housing

- Increase funding for Housing Upgrades to Benefit Seniors (HUBS) and other programs to stabilize housing.
- Adequately fund other existing programs aimed at preventing vacancies
- Work with residents to identify unoccupied and vulnerable properties and focus on preventing them from becoming vacant buildings.

### ■ Public Space/Placemaking

- Expand the neighborhood light program and replicate it across the City.
- Reverse long-standing patterns of disinvestment in Black neighborhoods and cultural institutions, LGBTQ institutions.
- Support diverse programming in Black neighborhoods and cultural spaces through resources and investment.
- Create a mechanism through which city programs prioritize funding and resources for areas that have faced historic disinvestment.
- Prioritize the needs and desires of existing communities by engaging the community effectively in the decision-making regarding questions of the art and public space programming. Engage communities effectively regarding what they want to see (landscaping, art).

### ■ Transit Oriented Development

### ■ Equitable Development

- Ensure that community interactions are equitable, starting with those implementing projects and programs.
- Have conversations about race. Make sure people interacting with the communities are sensitive to issues of race and historical inequities.
- Organize Community Cafés (hosted by the communities) to ensure the affected people are involved in the development process, including community organizers to support Neighborhood development conversation.
- Historical Resources
- Regional Transit/Transit Equity
- Freight Movement

## 2. *Inclusive Economy*

### ■ Baltimore Competitive Industry Growth Sectors

### ■ Small Business Ecosystem and Entrepreneurship

### ■ Workforce Development

- Create a City-supported training fund to offer residents the skills demanded by industry in high-growth industries such as healthcare, information technology, and construction. Residents ages 18 and up would be served, focusing on young adults, justice, involved citizens, and those affected by the opioid epidemic.
- Abolish test to get into training programs
- Provide services for returning citizens
- Expose youth to positive possibilities (field trips to union halls/internships)

### ■ Neighborhood Retail

### ■ Digital Equity and Broadband

## 3. *Harmony with Nature*

### ■ Trees and Forest

### ■ Environmental Justice

### ■ Neighborhood Cleanliness

- Provide an additional recycling bin to allow for pickup every two weeks
- Partner with HABC to educate public housing residents
- Provide a copy of Clean Guide to new homebuyers
- Have a unified message regarding recycling and littering. (DPW DGS and BCRP)

#### 4. Healthy Communities

- Access to Parks and Open Space
  - Increase capital funding for smaller neighborhood park spaces
  - Increase recreation activities and programming in small park spaces and green spaces
  - Improve the infrastructure to help people go from their homes or schools to parks. The infrastructure could include shared-use paths, better street crossings, increased lighting, or traffic calming that will help make it safer to reach parks
  - During the planning process for capital projects, anticipate the maintenance costs for improved capital as well and have a plan in place for that
- Food Access and Insecurity
- Public Health Disparities- Extreme Heat
- Design and Public Safety
  - Collaborate with other key stakeholders, provide training briefs to stakeholders
  - Share community success stories
  - Encourage dog walkers and give them a contact person to report concerns
  - Claim green spaces following demolition
  - Increase density through inclusionary zoning
  - Increase funding for projects that increase lighting in an area

#### Reports

##### **The Steep Price of Paying to Stay: Baltimore City's Tax Sale, the Risks to Vulnerable Homeowners, and Strategies to Improve the Process**

**Date:** October 2014

**Author:** Joan Jacobson

This report aimed to examine Baltimore's long-established "tax sale" system, which is proven to target older homeowners in historically Black neighborhoods. It analyzed data collected from an April 2014 clinic run by nonprofit lawyers for 82 homeowners facing tax sales and shed a harsh light on the crisis. Homeowners lived in their houses on average for 21 years, and their inability to pay the liens led them to the brink of losing their homes. Most were African-Americans who lived below the poverty level. Nearly half were elderly, 10% were veterans, and 32% reported being disabled. Over three-quarters of the homeowners faced tax sales for unpaid water bills, while more than half had not paid property taxes. Though most homeowners were likely eligible for discounted property tax programs and a senior citizen water discount, a proportionally low number were receiving them.

Recommendations for improving and making the tax sale system fairer to Baltimore homeowner occupants will require action by City and state officials. Key recommendations include:

- Increase the threshold lien amount eligible for sale to \$1,000.
- Lower the redemption interest rate for homeowners and reduce redemption fees.
- Exempt owner-occupied properties from tax sale for unpaid water bills.
- Provide notice to homeowners about excess fee refunds and use unclaimed funds to prevent homeowner tax sales.
- Improve notification to homeowners about tax sales and increase assistance for low-income homeowners.
- Improve access to existing credits for low-income homeowners.
- Offer installment payment programs that allow homeowners to pay based on income.
- Exempt low-income, senior, disabled, and veteran owner-occupants from tax sales.
- Create an ombudsperson position within the Baltimore City government to assist at-risk homeowners.

#### **Baltimore City 2020 Equity Report**

**Date:** 2022

**Author:** Baltimore City Office of Equity and Civil Rights

Baltimore City agencies reflected on their policies and practices in the individual equity reports. They provided recommendations for how their agency and the City of Baltimore can work together to create a more equitable City. Some central themes included:

- Agencies understand some communities have been historically marginalized and mistreated.
- Agency leadership and staff must be trained in diversity, equity, and inclusion practices.
- Agencies must either reallocate resources to implement equitable strategies or allocate additional resources from the operational budget to implement simple strategies.
- Agencies need to improve hiring practices to incorporate equity and increase the diversity of their staff composition.
- Agencies must improve monitoring and accountability relative to employing minority- and women-owned businesses in capital and office projects.

- Agencies need to use advocates, community stakeholders, institutions, and philanthropy to help leverage their agencies to promote change.
- Train City staff in equitable communication strategies.
- Create a reporting structure that tracks community complaints as well as liaison accomplishments.
- Improve access to City services.
- Review procurement practices through an equity lens.
- Establish relationships with trusted voices.
- Review operations and capital budget allocations.
- The Department of Planning should continue incorporating diversity, equity, and inclusion best practices in creating and reviewing City budgets.
- Develop and grow the Equity Assistance Fund.
- Conduct further analysis of the City's workforce.
- Expand the collection of demographic data and City services.

### **City of Baltimore Mayor Issues Directive to Address Vacants**

**Date:** March 1, 2022

**Authors:** Christopher J. Shorter, Chief Administrative Officer; Chichi Nyagah-Nash, Deputy City Administrator; Theodore Carter, Deputy Mayor of Economic Development; James Shea, City Solicitor; Alice Kennedy, Commissioner, Department of Housing & Community Development; Henry Raymond, Director of Finance; Jason Mitchell, Director of Department of Public Works

Mayor Brandon Scott directed all City agencies to conduct an internal review of all operations, procedures, and processes connected to how the City government manages private and publicly owned-vacant properties. This directive responded to the collapse of a privately owned vacant building, which left three firefighters dead and one seriously injured. The highlights of the report are as follows:

- The City needs more funding to address vacancies and properties in poor condition. Considerations include increasing GO bond funding, seeking funds from federal infrastructure bills, etcetera,
- To prevent vacancy, the City must expand programs like Housing Upgrades Benefiting Seniors and outreach campaigns for Homeowners Insurance, property tax credits, etc.
- The DHCD needs to hire additional staff to deal with vacant properties and continue its systems' modernization.

### **Qualitative Assessment of Estate Planning Services Ecosystem in Baltimore Report**

**Date:** May 2022

**Author:** Seema D. Iyer, Ph.D. - Baltimore Neighborhood Indicators Alliance and Jacob France Institute, University of Baltimore

This report provided contextual feedback regarding gaps and challenges within the estate planning services ecosystem to include, but not limited to

- Organizational hand-off—Maryland Legal Aid does not assist with estate administration. Legal aid must refer that client to another organization, such as Maryland Volunteer Lawyers Services.
- Recordation delays
- Compounding issues over time
- Delays in recordation
- Absence of personal representative and credit
- Future advocacy
- Interjurisdictional coordination and cooperation

### **Whole Blocks, Whole City**

**Date:** February 2023

**Author:** BUILD

This report analyzes the level of investment necessary to address the vacant house crisis in Baltimore. The following are key insights from the report:

- Baltimore has about 35,000 vacant houses or lots due to the condition of those properties; further, another 34,000 adjacent properties are at risk of becoming empty.
- Baltimore is estimated to lose 200 million annually due to vacancies, from property upkeep to vacancies to uncollected property taxes.
- To address vacancy in Baltimore, a 7.5 billion investment is needed to scale redevelopment. The investment must include hundreds of millions for infrastructure support.

### **Policy Platform and Toolbox Development**

Developing the Policy Platform and Toolbox drove feedback received from various stakeholders. The research process allowed vital informants to identify policies that thwarted community control of land and policies that were in place but underutilized and developed. Policies denoted in this platform are only a partial missing piece to the puzzle; legislation is the other. The Toolbox provides a comprehensive overview of topics, competencies, and resources needed to navigate the housing and community development landscape adequately.

# Findings: Analysis of Property, Policy, Practice, and Funding Issues

There is no shortage of information about Baltimore’s history of systemic racism. Despite many studies and planning sessions in Baltimore City, their findings reflect what has already been studied and articulated by multiple data sources. As one interviewee indicated, Baltimore has been over-studied yet continues to bear the brunt of the concentration of property issues caused by its sorted history of exploitation of people and wealth extraction.

Table 3 illustrates through analysis of previously collected data the neighborhood level outcomes of racist housing and community development policies, concentration of property issues in areas mostly demarcated along the intersecting identities of race and class.

**Table 3.**  
Fight Blight Bmore’s Blight Grade Analytic

COMMUNITY	2020 DATA	COMMUNITY	2020 DATA
Southwest Baltimore	18.4	Edmondson Village	66.3
Midway/Coldstream	24.0	Chinquapin Park/Belvedere	66.8
Sandtown-Winchester/Harlem Park	24.0	Southeastern	67.2
Greenmount East	25.6	Harbor East/Little Italy	67.5
Clifton-Berea	30.4	Glen-Fallstaff	67.6
Madison/East End	36.1	Northwood	68.0
Upton/Druid Heights	39.2	Lauraville	68.6
Greater Rosemont	40.4	Howard Park/West Arlington	68.9
Greater Mondawmin	43.9	Loch Raven	69.0
Poppleton/The Terraces/Hollins Market	44.0	Hamilton	70.3
Southern Park Heights	44.2	Cedonia/Frankford	71.0
Penn North/Reservoir Hill	46.5	Orangeville/East Highlandtown	71.2
Pimlico/Arlington/Hilltop	49.1	Harford/Echodale	72.9
Brooklyn/Curtis Bay/Hawkins Point	51.3	Midtown	73.1
Westport/Mount Winans/Lakeland	53.8	Claremont/Armistead	73.4
Oldtown/Middle East	54.2	Canton	73.9
Allendale/Irvington/S. Hilton	56.2	Beechfield/Ten Hills/West Hills	74.0
Forest Park/Walbrook	57.7	Greater Roland Park/Poplar Hill	74.2
Greater Govans	57.7	Fells Point	74.7

Downtown/Seton Hill	58.0	Mount Washington/Coldspring	74.9
Washington Village/Pigtown	58.8	North Baltimore/Guilford/Homeland	75.2
The Waverlies	60.3	Medfield/Hampden/Woodberry/ Remington	76.7
Greater Charles Village/Barclay	60.7	Inner Harbor/Federal Hill	76.7
The Cherry Hill	61.2	Highlandtown	77.0
Belair-Edison	61.8	Cross Country/Cheswolde	77.2
Morrell Park/Violetville	63.4	South Baltimore	80.1
Patterson Park North and East	64.4	Dickeyville/Franklinton	86.0
Dorchester/Ashburton	65.2		

**Note:** The Blight Grade Index measures the level of blight in a community based on various indicators, including but not limited to demolition permits, vacant properties, streetlight outages, and property violations. A lower grade indicates a higher level of a broad spectrum of property related issues in the community.

Over the past 50 years, generations of families have changed in demographics, fueled by over-policing and incarceration and the lack of public transportation, accessible jobs, and job training regarding the construction trades. Many second and third-generation heirs to the properties left by elders often did not possess the capacity to change over titles and deeds, including financial resources and know-how. Historically, Black families did not trust the legal systems, dissuading many from putting in place wills and estate plans.

These community members, primarily elders, also fell prey to the City's tax sale system, which is predatory at best. Other lending practices, such as an overabundance of subprime loans and appraisal gaps, have rippled through historically Black communities and gutted them to extinction. These systems of oppression spawn trauma in the minds, emotions, and soul ties to communities. The extraction of community infrastructure is often a slow and gradual process.

### Listening and Feedback Lens

Our listening and feedback lens incorporated four components of interconnecting systems of social determinants. We wanted to hear how the collateral impact of structural violence impacts one's sense of self and well-being and to understand the correlation between low self-concept and the impact of blight. We queried how conditions of one's community can disrupt social and economic well-being. We mined for ways in which the institutions at the forefront of managing, overseeing, responding to, and remediating blight can create a burden for those directly impacted by these systems. We asked those interacting with these systems which policies and practices need to shift and what legislation is necessary to redress the historical impact of Neo-Urban Colonialism.

- 1. Intrapersonal:** How do property issues damage one's sense of self, physical health, and economic condition?

“ That loss happens on a variety of different levels -- the loss of stores, people, culture, and even language. People are connected to the places where they live... Neighborhoods provide a sense of identity, and when that connection is ruptured, it can be traumatic.”

- *Sven Lindqvist (Peck, 2021)*

Mental health and depression were consistent themes. Many of these occurrences were discussed in the context of historical trauma and loss of neighborhood identity, wealth, and social conditions. Looking at blighted houses on the 800 Block of Edmondson Ave., one Upton resident said, **“This don't make me feel like dancing; it makes me feel like dying.”**

Respondents acknowledged that their living conditions often impacted their self-worth. The second trending theme was the consensus that, in most cases, 2nd and 3rd generation property heirs lacked access to resources needed to address processing titles and deeds. Moreover, there are significant health ramifications in communities with poor housing infrastructure. Ultimately, these outcomes impact one's economic condition and social stratosphere.

Baltimore City's systems for controlling and abating housing issues are punitive for individuals and families.

Burdened by the costs of liens, penalties, fines, and the cost of donating a house, people lost economic access. The population decline in key communities located within the Black Butterfly resulted from a socio-economic loss that occurred over time.

- 2. Interpersonal:** How do property issues damage family relationships, social bonds, and community functionality?

The core of community sustainability is tied to the health of interpersonal relationships. Neighborhoods have social bonds that are linked to the history of the communities. These bonds are secured mainly to families who have a legacy in communities. Residents who live adjacent to vacancies are aware that they are more likely to experience crime and violence within the footprint of their neighborhoods. A recent mapping of violent crimes in proximity to vacancies has revealed that in 2022, more

than 50% of locations where homicides occurred were at or within 100 feet of a vacant lot, structures with a Vacant Building Notice, or tax lien certificates (N’namdi & Yoes, 2022). Respondents indicated that slum landlords and absentee owners, especially ghost investors, should be held accountable for the aiding and abetting violence that occurs steps from vacant properties.

It is also well known that the demolition of vacant communities that experienced historic disinvestment serves as a catalyst for place-based environmental trauma for children and elderly adults, including, but not limited to, exposure to airborne carcinogens such as asbestos and lead paint. World Health Organization estimates that more than 107,000 people die yearly from asbestos-related lung cancer, mesothelioma, and asbestos from occupational exposure (2014) alone. Aging properties built in the early 1900s contain hazardous materials such as lead and asbestos. They are often fraught with infrastructure challenges like roofs and windows.

Decaying and outdated pipes and electrical wiring often exist that do not comply with housing codes nor are designed to handle the electrical load using modern appliances. The programs in place to support those in need of help do not extend to occupants that are heirs of owners who passed without estate plans, which creates the costly conditions of tangled titles.

Communities lose their functionality when abandoned due to the social cost of unstable housing conditions and when they experience a loss of equity due to neighborhood conditions. The City offers marginal incentives to get current owners to stay if there is an option to move into a safer community with curb appeal and accessibility to community amenities such as grocery stores, public transportation, and health care. The depopulation of Black neighborhoods in Baltimore City continues to eat away at the social and economic fabric of communities housed in the Black Butterfly.

Although the City has a designated side lot program, it often becomes the responsibility of residents to take care of vacant lots, which becomes a “drag on the community.” The Adopt a Lot program administered by the City provides owners with below-market access to vacant lots, absent the ability to develop the land due to community barriers such as minimal paths to ownership or no access to funding support.

The loss of heirs’ property takes a financial toll on neighborhoods and creates a social-emotional burden on family and community relationships. Often, residents feel

robbed of their communities due to the extractive policies that hinder their access to people, resources, and services.

**3. Institutional:** How do institutions (Department of Planning, Department of Housing and Community Development, Department of Public Works, State Department of Assessments and Taxation, EDs/MDs, and nonprofits) create and maintain property issues? How do institutions thwart community access, control, ownership/stewardship, and land valuation?

The City is showing efforts to identify community concerns by hosting a set of convenings during which they listen to the voices of those who are most impacted by community health and housing disparities. However, due to a municipal culture, often disconnected from other agencies, departments, and offices, lack of cross-organizational communication was often cited as a contributor to the communities’ distrust of the City’s departments primarily responsible for supporting the improvement of declining neighborhoods for more than 30 years. Many communities shared their distrust, nervousness, and fear. One participant indicated that they worked so hard to build trust with community residents and get them invested in their local urban farm, only to have the City demolish houses unsafely and destroy the gardens.

According to the City Planning website, at the time of this report, many communities have not adopted a new plan in more than 18 years. Community access to planning is vital to community control of the land. Residents may not have clarity on how to engage in the development of a community plan concerning housing, green space, and commercial property that is under-utilized or vacant.

The City’s Planning Academy was noted as a valuable resource for the community but required a significant time commitment. The Planning Academy consists of a learning cohort immersed in the processes, policies, and forms needed to engage in community planning. It was noted that the time requirements could create a barrier to participation in the Planning Academy.

The relationship between distressed homeowners and the City is contentious, mainly as the City employs punitive strategies, such as fines and penalties when aging infrastructures are financially challenging to maintain. Communities feel forgotten and internalize the oppressive actions of institutions and policymakers.

Trash and dumping rank as one of the highest indicators of community concerns. Although there are systems in place to “report dumping and trash,” such as 311, there

are poor communication networks between the 311 services and the DPW. This poor communication increases the fatigue of those community members who are gatekeepers for environmental hazards and safety concerns. Building a data culture with a reporting structure that tracks community complaints can offer mechanisms to provide timely follow-up to community concerns. DHCD and DPW should have a coordinated departmental liaison that is assigned to communities that experience a greater incidence of 311 complaints related to safety and dumping.

Although ground rents are in play in multiple jurisdictions in the City and are often low in cost, they can also serve as instruments for extracting legacy wealth. For many, ground rent redemption feels like a waste of money, but ultimately worth it once the ground lease has been redeemed. Education is needed to support residents in executing this process. At the time of this report, legislation is pending for a fund to pay off ground rents. Many respondents did not feel hopeful that the bill would pass.

Community members are vested in saving the property in their communities attached to historical legacy. However, communities often experience outside interest from foreign investors, as discovered during the Research Action Process, which exacerbates the opportunities for displacement and gentrification. These investors are known to contribute to the vacancy palooza when tax certificates are purchased but never redeemed, causing a rollback to the original deed holder. No current mechanisms hold these investors from claiming or losing the property within a set time frame.

As highlighted in our Origin Story, property issues are primarily maintained by policies and practices with a historical footprint in Baltimore's housing and community development ecosystem. Many procedures in place to support community safety regarding housing are also punitive. Acquiring an abandoned property is the focus of many of the policies set forth by DHCD. However, once these properties are obtained via mechanisms such as In Rem, then what? One respondent noted that regardless of how the City receives a property if there is no consideration for what happens with that property, it does not solve the underlying burden on the community.

The City does not currently have the capacity, nor do private investors, to redevelop and rehabilitate distressed communities. Contractors with the labor and technical skills to restore long-standing vacancies are in limited supply.

Specific to the City's release of inventory to the City's receiver One House At A Time, respondents indicated that the receivership process is cumbersome, costly, and cannot turn houses over.

In the literature review, there was scant published documentation of the City taking any responsibility for creating conditions of "root shock," trauma, housing, and food insecurity, or for over-policing communities. Respondents indicated that the first steps to redress and healing must begin with the City's apology for their role in displacement (forced or passive via land speculators) and extraction of community legacy and generational wealth.

Leveraging the wealth and power of so-called anchor institutions is a conversation that never penetrates the City's educational and medical institutions. Baltimore City is home to institutions such as Johns Hopkins Medical Center, a nonprofit entity that does not pay City property taxes. Higher education, medical, and cultural institutions play a diminished role in the health of the City's infrastructure because of their special tax status. Looking specifically at higher education institutions, the equity of their housing investment and development in the footprint or catchment area of the University of Maryland Hospital and Johns Hopkins University and Hospital is left wanting.

Community-managed plans must meet specific guidelines to be accepted by the Planning Commission. This process is the City's attempt to ensure that community planning is inclusive for all residents. Unfortunately, many of the communities with historic redlining also have outdated plans that are more than a decade old. Neighborhood plans often indicate a developing interest in a particular area to institutional investors. Developers will then cherry-pick individual voices in the community, using them to activate a process that serves their development vision instead of a vision that is the outcome of authentic resident-led organizing.

The fact that neighborhoods lack updated plans is not necessarily the problem; the issue is that communities might be unable to address development and property issues as they arise. Additionally, funding and resources are allocated where there is a plan. However, some neighborhoods organize and conduct planning activities using asset-based frameworks, which center cultural production and technology, not for the rubber stamp of the planning department. An example is the West Baltimore Reimagine and Redevelopment Project, executed with the philosophy that:

"acquiring accurate knowledge about people's wants and desires and how to satisfy them is a decentralized and localized activity. This is so because 'different people have

access to different information and know different things’ (Fredrick Hayek). Mutual learning requires that we assign more than a mere feedback role to community stakeholders and instead recognize them as key drivers of community renewal and a critical source of development initiatives.” (2022).

**4. Systemic:** How do systems (local, state, and federal laws and regulations, banking, finance, investment) create and maintain property issues? How do systems thwart community access, control, ownership/stewardship, and land valuation?

Our report’s results show that the community sees gaps in policies, communication, resources, and legislative policy. The research suggests that ineffective policies and practices, sporadic and isolated communication methods, limited resources, and the unwillingness of legislators to pass, mandate, and fund bold legislative procedures, result in comprehensive and profound effects on an entire housing system.

Stakeholders convey that the City’s enforcement systems are primarily punitive and designed to create barriers that make it challenging to resolve property issues. The countless examples of conditions regarding heirs’ properties demonstrate the complexity of the problems that layer one on another, making it almost impossible to resolve. Research suggests that these policies are tied to a legacy of practices based on systemic racism and, as a result, will require significant deconstruction of the current structure.

These policies directly impact the number of new housing units developed in BIPOC and impoverished communities. These policies also affect the type of housing a community can grow in a given area, thereby shaping that community’s socioeconomic impact for decades to come. These policies restrict resale values and thwart collective community values monetarily and the non-negotiable core principles that community residents wish to maintain.

# Recommendations

## Policy, Practices, and Funding

These recommendations were decoupled to examine the intersections of policies, practices, and funding that thwart communities’ access to property acquisitions and control of the land. The qualitative research was synthesized to find themes from overlapping voices of those directly affected by current barriers to transforming conditions in blighted neighborhoods.

**Table 4. Underutilized Policies and Practices**

POLICY OR PRACTICE	MUNICIPAL LEVEL	ENTITY RESPONSIBLE	FRAMEWORK MAPPING
Implement a program to ensure all eligible homeowners receive all eligible property tax credits, including but not limited to the Renter’s Tax Credit, Homeowner’s Tax Credit, Homestead Tax Credit, and the Urban Agriculture Tax Credit.	Local/State	DHCD	Institutional
Ramp up the “in rem” foreclosure process — foreclosures focusing on vacant and abandoned tax sale properties. The in rem process should include a pathway for heirs who want to retain the family home to bring the house back into productive use and should have neighborhood oversight for priority and execution of “in rem” actions.	Local	DHCD	Systemic
Enable more robust neighborhood use of open-space zoning. Ensure the policies encourage open space and can be easily navigated by community members. Allocate funding for open-zoning projects	Local	Planning/ Baltimore City Board of Municipal Zoning and Zoning Appeals (BMZA)	Institutional
Develop a policy to return funds (claw-back clauses) on failed developments using taxpayer dollars. Community Benefits clauses are in place within City contracts with private developers; however, absent infrastructure to police how they are being applied.	Local	DHCD	Institutional

<p>Institute, a requirement, and fee on rehab permits that require proof of proper disposal of trash and debris -Offer fee reductions for haulers registered in the Small Hauler Program.</p>	Local	DHCD	Institutional
<p>Institute a requirement for housing providers to show proof of proper disposal of trash and debris from evictions. -Offer fee reductions for haulers registered in the Small Hauler Program.</p>	Local	DHCD	Institutional
<p>Create a city-wide inclusionary housing policy that produces housing units in proportion to resident incomes by Community Statistical Area.</p>	Local	Mayor/City Council	Systemic
<p>Expand existing pipelines to create employment and enterprise in the construction trades, inspections, and appraising and development sector for residents of Qualified Census Tracts or redlined communities.</p> <p>Handling the amount of rehabilitation and demolition that will take place is a massive opportunity for skills training and business development. This is the least developed strategy, but just as important.</p>	Local/State	Mayor's Office of Employment Development/ Baltimore Development Corporation	Systemic
<p>Overhaul the permitting process to include a mechanism for community input and easily accessible, clear, and concise data access.</p>		DHCD	Institutional

**Table 5. New Policies and Procedures**

Policies are directly tied to systemic barriers to change. The communities invested in planning to restore neighborhoods must be able to leverage resources that will move redevelopment in distressed communities forward. The following policy recommendations do not exist in the form of direct access to resources that will disrupt the extraction of community equity.

POLICY OR PRACTICE	MUNICIPAL LEVEL	ENTITY RESPONSIBLE	FRAMEWORK MAPPING
Create a neighborhood-directed land acquisition and disposition authority with harm reduction and repair requirements, participatory funding, and payment processes.	Local	Mayor/City Council	Systemic
Publish a clear and concise set of procedures to apply for and receive City-owned properties based on neighborhood-defined and directed priorities for equitable and sustainable development.	Local	DHCD/Controller’s Office	Institutional
Create legislation to support Co-Housing, Collaborative Workspace, and Cooperative development, including but not limited to cooperative grocery stores and worker-owned cooperative ventures.	Local	Mayor/City Council	Systemic
Advocate for an equitable property tax assessment and assessment process.	State	SDAT	Institutional
Create and apply a measure to balance nonprofit property tax exemption against lost property tax revenues to include renegotiation of existing PILOTs and nonprofit agreements.	City/State	DHCD/SDAT	Systemic
Develop zoning regulations that enable intergenerational and cultural kinship housing (Accessory Dwelling Units, Duplexes, Granny Flats, and In Law Suites).	City/State	Mayor/City Council	Institutional

<p>Create a unified set of Urban Agriculture regulatory guidelines with an accountability body that includes farmers and residents with a reporting process (example: BMZA and TIC Commission)</p> <ul style="list-style-type: none"> <li>To include an existing policy review for efficiency, effectiveness, and equity</li> </ul>	City	Planning	Institutional
<p>Create a property donation program at no or low cost and include lien abatement.</p>	City	DHCD	Institutional
<p>Create a resolution acknowledging and apologizing for its role in displacement (forced or passive via land speculators).</p>	City/State	Governor/MD Legislature	Systemic
<p>Create an Independent Condemnations and Demolitions Monitor.</p>	City	Mayor/City Council	Institutional
<p>Create a Community Development Academy as a follow on to the Planning Academy.</p>	City	DHCD	Institutional
<p>Ensure every property with metered water receives an accurate bill and develop a dispute resolution unit.</p>	City	DPW	Institutional
<p>Create a pathway to ownership for Adopt A Lot of licensees (participants) who live in the footprint of the lots</p>	City	DHCD	Institutional
<p>Reform the Side Lot program by streamlining the process and only applying the 10-year building restriction to owners not residing in the adjacent property.</p>	City	DHCD	Institutional
<p>Create a policy requiring tax lien purchasers to pick up the deed within 90 days of an order to foreclose, the right to redeem</p>	State	Governor/MD Legislature	Systemic

Remove the clean lien sheet requirement for heirs attempting to take ownership of family homes.	State	Governor/MD Legislature	Systemic
Expand the definition of owner-occupied to include heirs living in a home for property tax credits, home repair programs, utility assistance programs, etcetera	State	Governor/MD Legislature	Systemic
Create a personal representative training program and establish a bonding fund for those who are unable to obtain a surety bond in the market	State	Register of Wills/MD Joint Insurance Associations	Institutional

**Table 6. Underutilized Funding Sources and Streams**

Funding to leverage community revitalization is often misaligned with actual needs and uses. The following recommendations are identified as opportunities to remove barriers to financing for residents and communities working towards stabilizing housing outcomes, ensuring and eliminating blight.

FUNDING VEHICLE	MUNICIPAL LEVEL	ENTITY RESPONSIBLE
<p>Probate fees can be cost-prohibitive to a family seeking to address an heir's property issues. The Maryland Legislator fully implemented a state-enabled waiver of estate administration fees for low-income households.</p>	<p>State</p>	<p>Register of Wills</p>
<p>Conduct substantive outreach and applications of support in Qualified Census Tracts for housing stabilization programs, including but not limited to:</p> <ul style="list-style-type: none"> <li>▪ Homeowners Assistance Fund</li> <li>▪ Maryland WholeHome</li> <li>▪ Emergency Mortgage and Housing Assistance Program</li> <li>▪ Tax Sale Deferral Program</li> <li>▪ Water 4 All Program</li> </ul>	<p>State/City</p>	<p>DHCD</p>
<p>Create community access to the Environmental Protection Agency's Brownfields Program which provides grants and technical assistance to communities, states, tribes, and others to assess, safely clean up, and sustainably reuse contaminated properties.</p>	<p>State/City</p>	<p>DHCD</p>
<p>Enact a policy to set security deposits based on income and create a Security Deposit Grant Program.</p>	<p>City</p>	<p>Mayor/City Council/ DHCD</p>
<p>Create a pathway for startup and small equitable/nonprofit developers to access funding through Community Development Financial Institutions (CDFIs).</p>	<p>City</p>	<p>BDC</p>

**Table 7. New Funding Sources and Streams**

Funding needs often restrain the development and implementation of policies and practices needed to redistribute resources and dismantle inequitable systems. The following are recommendations for funding sources and streams that must be developed. These funding opportunities can be accomplished through multiple public and private sector dollars.

FUNDING VEHICLE	MUNICIPAL LEVEL	ENTITY RESPONSIBLE	FRAMEWORK MAPPING
Create a Baltimore Neighborhood Reparations fund and Social Equity Bond to support the development of housing, enterprise, infrastructure, and institutions.	City	Mayor/City Council	Systemic
Entirely fund appraisal gap tax credit fund focused on redlined communities.	State	Governor/MD Legislature	Systemic
Create a Ground Rent Redemption grant and ground rent registry map	State	Governor/MD Legislature	Systemic
Create a loan loss reserves fund for risk mitigation on development projects.	City	DHCD	Systemic
Create a public financing entity (i.e., public bank, redevelopment authority) to fund community or neighborhood development projects that include cooperative ownership models, reparative real estate development, urban agriculture enterprise (to include hemp and cannabis), or blight remediation projects. Funding streams for the entity could include funds from foundations, banks, investment funds, and public sources recordation or other taxes on high dollar real estate transactions.	State	Governor/MD Legislature	Systemic

## Toolbox for Community Organizing



We realized we didn't have to move at the speed of capitalism but at the speed of trust."

*Mariya Strauss, Co-Executive Director, Development and Advocacy.  
Farm Alliance of Baltimore*

The Toolbox for Community Organizing describes methods for communities to organize around addressing property issues by implementing new practices or creating new policies. The recommendations include pre-existing programs, data, and gaps in communication resources. The Toolbox is not intended to be used as a one size fits all approach. It's designed for residents, community organizations, etcetera, to select a tool(s) that will address a property issue, try it out and evaluate its effectiveness for that purpose.

Recommendations for a Toolbox incorporate existing resources such as programs and in-place resources and the identification of tools such as:

**Table 8. Toolbox for Community Organizing**

TOOL	Framework Mapping
<p><b>Community Housing Clinics</b> - host reoccurring gatherings to provide onsite access to resources, including but not limited to:</p> <ul style="list-style-type: none"> <li>• Eviction Assistance</li> <li>• Utility Programs</li> <li>• Estate Planning/ Deed Disentanglement Services</li> <li>• Tax Credit Application Assistance</li> <li>• Tax Assessment Challenge Assistance</li> <li>• Home Repair Programs</li> <li>• Mortgage Assistance</li> <li>• Homeowners/Renter's Insurance</li> </ul>	<p>Interpersonal/ Intrapersonal</p>
<p><b>Property Issues Inventory</b> - conduct an inventory of property issues to support the identification and prioritization of properties for remediation or assignment to the community land acquisition and disposition authority. Communities can leverage the Fight Blight Bmore mobile app at no cost tool to collect the data. Analysis can then be performed on the collected data with municipal data 311, CoDe Map, BNIA, etcetera that leverages FBB's Community Wellness, Blight Grade, and Equitable Appraisal analytics to create profiles of an area's assets and liabilities to support community-driven neighborhood planning.</p>	<p>Intrapersonal</p>

<p><b>Property Issues Remediation</b> - deploy practices detailed in Vacants 101. This guide does need to be updated to include information on using In Rem.</p>	<p>Institutional</p>
<p><b>Tax Sale Outreach</b> - deploy the process created by Better Waverly and The SOS Fund to educate residents on tax sales, notify them of tax lien and provide access to support for tax sale and tax sale foreclosure avoidance</p>	<p>Interpersonal/ Intrapersonal</p>
<p><b>Heirs Property Outreach</b> - develop a relationship with Maryland Volunteer Lawyers Service - My Home, My Deed, My Legacy or Pro Bono Resource Center's Estate Planning Clinics to develop neighborhood-based estate planning education, disentanglement notification, service referral handbook</p>	<p>Interpersonal/ Intrapersonal</p>
<p><b>Home Mediation Program</b> - developed in partnership with Community Mediation of Maryland and the Association of Black Social Workers - Baltimore Legacy that provides mediation services for heirs experiencing challenges with deed disentanglement</p>	<p>Interpersonal</p>
<p><b>Neighborhood Planning</b> - develop or update neighborhood plans to direct development activities based on community needs and wants, not the dictates of the market or anchor institutions. Planning activities can include Property Issues Inventory, Community Needs Assessment, assessment of communities' current property issues remediation practices, community association management training (i.e., Community Law Center Board Training), and political advocacy, i.e. (UB Law School Community Development Clinic)</p>	<p>Institutional</p>
<p><b>Community Development Learning Exchanges</b> - establish a series of community teach-ins (virtually and in person) pulling from the existing Planning Academy to be developed Development Academy to use community expertise to provide participants understanding of tools (policies, practices, and funding streams) for addressing property issues</p>	<p>Interpersonal/ Intrapersonal</p>
<p><b>Coalition Continuation</b> - gather monthly for 24 -36 months to conduct triage:</p> <ul style="list-style-type: none"> <li>▪ To refine the advocacy framework,</li> <li>▪ Prioritize advocacy efforts for policy, programmatic, and funding streams proposed</li> <li>▪ Organize and execute the Community Development Learning Exchanges to inform the triage.</li> <li>▪ Develop a Fair Housing Taskforce to evaluate current and future policies to ensure compliance with federal, state, and local Fair Housing laws and to identify discriminatory and disparity impacts in federal, state, and local Fair Housing laws</li> </ul>	<p>Institutional</p>

# Conclusion

As we indicated in our Problem Statement, federal, state, and local government policies and the practices of the real estate and lending industries have caused many neighborhoods in Baltimore to experience concentrations of vacancy, property abandonment, dilapidation, misuse, and underuse. Those entities continue to craft and deploy policies and use practices that create property issues, displace people, and disinvest in Black, Indigenous, and Immigrant communities of color. Impacted communities must continue to organize resistance, focusing on creating policies and practices that stop harm in the present and repair damage from the past.

Shifting historical systems of power underpins the work of dismantling social and economic inequality. Baltimore's story of racial oppression is long and wide. The federal, state and City governments have a hand baking Baltimore's proverbial real estate pie. The portions are determined mainly through racial and demographic factors. These slices are life expectancy, access to food, transportation, and the experience of feeling safe in one's body and neighborhood.

Baltimore City must reconcile its past with the litany of data revealing inequitable community investments. Black Baltimore has historically had to pay for the contract poverty molded by the restrictions and extractions of historical policies and baked into the attitudes that open the door for blaming the victims for their life circumstances and living conditions. This doctrine is reinforced by the community development operating ethos of "building on strength," a dog whistle, or code for more investments in the White L.

So how can Baltimore City reconcile its past and transform blight into vibrancy?

- Institute Community Control of Land policies, particularly for those communities who had their housing and community development controlled by others for the benefit of others, including:
  - Create an acquisition and deposition authority with a mandate for repairing policy-based harms

- Create pathways to employment and training in construction trades, appraisals, home inspections, and development for people living in impacted communities
- Expand the contribution for City services and infrastructure for anchor institutions and limit their ability to acquire and develop properties that have a more significant benefit to the institution than members of the existing community
- Develop a policy that supports housing, recreational, retail/commercial spaces development in communities with high levels of blight that is accessible and affordable at multiple income levels and that secures housing for legacy residents, renters, and homeowners, including:
  - Expand services to renters, including outreach for the Renter's Tax Credit, Right Counsel, eviction prevention, etcetera.
  - Create substantive policy programs and funding to support transfers of homes from one generation to the next
  - Dismantling Tax Sale for Occupied Units
  - Enabling collective and cooperative land, housing, and enterprise models and the financing necessary to support these models

These are two key areas to start leveraging the renewed energy for addressing policies and attitudes that have systematically harmed communities and the City through oppressive and exploitative housing and community development policies. Reversing history is impossible; however, creating policies and practices designed by and for those experiencing the economic, social, and health disparities caused by systemic oppression is a pathway to change. The City of Baltimore, the State of Maryland, and the federal government must do more than apologize for their role in creating blight through structural violence. The harm must be acknowledged, and the damage done to the housing and economic conditions in Black neighborhoods must be repaired.

# Glossary of Terms

**Accessory Dwelling Unit (ADU)** - a smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home

**Affirmatively Further Fair Housing** - which directs HUD to ensure that the agency and its program participants proactively take meaningful actions to overcome patterns of segregation, promote fair housing choice, eliminate disparities in opportunities, and foster inclusive communities free from discrimination

**Appraisal Gap** -

- the difference between what it will cost to rehabilitate a property and the perceived market value
- the disparity between a home's value, assigned by an appraiser, when the homeowner is Black, Indigenous, and People of Color.

**Black Butterfly** - Dr. Lawrence Brown, a professor at Morgan State University, coined the description of the Black Butterfly and the White L to show the geography of entrenched racism and the sharp divides between White and Black neighborhoods.

**Blight** - the presence of vacant, abandoned, neglected, underused, or misused properties, particularly in concentrations in a neighborhood or area.

**Brownfield** - Brownfield land is any previously developed land not currently used. It may be potentially contaminated but referring to an area like Brownfield is unnecessary. The term is also used to describe land previously used for industrial or commercial purposes with known or suspected pollution, including soil contamination due to hazardous waste

**Civic Sharecropping** - the process by which a municipality or government agency exploits the labor of Black residents to provide:

- Services and programming that the municipality or its agencies should be provided, i.e., community clean-ups,
- Activation, care, and upkeep of property owned by the City or its agencies, i.e., community gardens.

**Code enforcement** - compelling property owners, tenants, and contractors to keep properties up to the City's housing, zoning, building, and related codes.

**Cohousing** - is an intentionally developed community of private homes clustered around shared space.

**Community Benefit District (CBD)** - Districts provide security and sanitation services in their areas. Funding comes from the individual taxpayers in the community. CBDs are created by a voter referendum enacted into legislation by the State of Maryland and the City of Baltimore

**Community control of land** - Any formation of land control where a community is legally recognized as having complete, unmediated decision-making power over the land in question.

**Condemnation (eminent domain)** - suitable to acquire private property for public purposes of demolition

**Community Development Financial Institutions (CDFIs)** - are specialized community-based financial institutions with a primary mission to promote economic development by providing financial products and services to people and communities underserved by traditional financial institutions, particularly in low-income communities.

**Community Land Trust (CLT)** is a community-based organization that owns, maintains, and develops land to benefit community members, often providing opportunities for residents to access affordable homeownership or needed neighborhood amenities.

**Cooperative** - is usually a multifamily piece of real estate in which a business holds the title to the property. The residents gain equity in the building by buying shares in that business. Co-op residents own a percentage of the property but not the deed to the property itself.

**Demolition** - pull or knock down a structure

**Ground Rent** – is a condition in which you own your home, but someone else owns the land on which your home sits. Ground rent is reasonably standard in the Baltimore market, and rents are typically low.

**Heirs' property** – family-owned land jointly owned by descendants of a deceased person whose estate did not clear probate. The descendants, or heirs, have the right to use the property, but they do not have a clear or marketable title since the estate issues remain unresolved.

**Illegal Dumping** - the disposal of waste on public or private property without the knowledge or consent of the property owner

**Inclusionary Zoning (IZ) & Housing Policy** - a set of zoning regulations or housing policies that require developers to reserve a portion of housing units for residents with low incomes, often with restrictions on resales that specify purchase by households with low or moderate incomes

**In Rem Foreclosure** - a legal case against a property owner for unpaid “liens on a vacant lot or building where the value of the liens exceeds the assessed value of the property, thereby taking title to the property. (Liens are unpaid property taxes, environmental citations, water bills, etcetera.)”

**Land Bank** - a public entity with unique governmental powers, created under state-enabling legislation solely focused on converting problem properties into productive use according to local community goals

**Lien Release** - the process by which unpaid municipal debts can be lessened to facilitate property development.

**Misuse of Property** - use of property that is either unlawful or incongruent with the needs and desires of the community

**Neo-Urban Colonialism** - stated supported, market-driven displacement of indigenous, refugee, or trafficked populations out of City neighborhoods for the benefit of whiter or wealthier people, institutions, or entities achieved by deliberately inflicting on the population conditions of life calculated to bring about its physical destruction in whole or in part, which is an act of genocide when applied to racial and ethnic groups.

**Open space zoning** - designation of unoccupied properties as ineligible for development that includes buildings, structures, etcetera, not to maintain the natural environment or recreation

**Qualified Census Tracts** – are areas where 50% or more of the households have incomes below 60% of the area median income or where the poverty rate is 25% or higher. Section 42 of the Internal Revenue Code defines them and further restricts the total population of designated QCTs to 20% of the area population.

**Redlining** - a discriminatory practice that puts services (housing, financial, and otherwise) out of reach for residents of specific areas based on race or ethnicity.

**Receivership** - is a code enforcement tool that allows the City to request the appointment of a vacant building “receiver” to abate the public nuisance created by vacant and problem properties.

**Restrictive Covenants** - a covenant restricting the use of land so that the value and enjoyment of adjoining land will be preserved

**Single Family Zoning** - (commonly known as R1 in planning parlance) prevents a community from building any housing in a given area except a detached single-family home.

**Tax Assessed Value** - this is an estimate of the current market value of your property as determined by the Maryland Department of Assessments and Taxation.

**Tax Lien Sale** - annual sale of property tax debt owed to a municipality to a third party, the collector, for interest and fees.

**Tax Increment Financing (TIF)** - is where a city sells bonds to pay for infrastructure such as water connections, streetlights, sidewalks, and other street improvements like curb cuts to spur the development, usually in a business district or a retail corridor.

**Upzoning** - changes to a municipalities zoning code that expands the density allowable in communities for housing development.

**White L** - Dr. Lawrence Brown, a professor at Morgan State University, coined the description of the Black Butterfly and the White L to show the geography of entrenched racism and the sharp divides between Black and White neighborhoods.

**Vacant Building Notice** - a designation issued by the City when a building is unoccupied, unsafe, or unfit for people to live or work inside the building, or has two code violations that have not been fixed, or has six code violations in the past year.

**Zoning** - regulates both the use of land and the physical layout of development on parcels of land.

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# Appendices

## Appendix A - Fight Blight Bmore Property Issues Survey

The following Community Wide Qualtrics Survey was launched on July 21, 2022, during Baltimore Data Week and remained open when this report was written.

The survey can be found [here](#).

- How many years have you lived in Baltimore City?
- What is your zip code?
- Which neighborhood do you live in?
- How do you house yourself?
- Is your current housing situation your ideal housing situation for now?
  - If not, what is your ideal housing situation for the next step?
  - Would you be interested in getting support to help you get to your housing goal?
- Pick the five most burdensome property-related issues in your community:
- Pick the top 5 practices in priority order (that you would like to see used) to address property-related problems:
- Would you be interested in attending a community convening addressing property-related issues in communities or any other topics mentioned in this survey?
- If yes, which property-related issues or topics are you interested in?

## Appendix B - Convenings, Focus Group, and Literature

Our findings are compiled based on the convenings, focus groups, and literature review. Our analysis is based on four intersecting components of individual and community well-being, focusing on how institutional norms, such as culture, include operating ethos, values, policies, and protocols that thwart community input and control of the land. The history of legislation that impacts economic and societal uplifts was also queried to map the intersections of property, policy, practice, and funding issues.

### **Intrapersonal: How do property issues damage one's sense of self, physical health, and economic condition?**

- Depression – seeing places and things thriving years ago and their current state.
- Frustration – working so hard to do “the right thing” only to have barriers thrown up.
- Lack of knowledge of community members regarding how to address property issues
- Heir's Property – liens on the properties are so high that they can never pay their way out. Need strategies. Tell people not to pay any more when it is too high.
- Heir's Property Issue – Generation 1 owns the property and dies, the property is never put in Generation 2's or Generation 3's name, and 30 years later, problems arise from maintenance issues, etcetera. Because of the lack of resources or blight of the neighborhood. There are no City resources because they are not an owner. The property gets abandoned 30 or 40 years later
- Lack of education regarding estate planning
- How to protect the heir's rights? First right of refusal (theory)
- In rem foreclosure – intrapersonal – drag on the family and Systemic implications
- A lack of understanding of how to transfer ownership.
- Inability to benefit from the financial resources inherent in homeownership
- Who is policing the trust?
- Generational wealth on a collision course with affordability
- Accessory Dwelling Units
- Historically, Baltimore has always had carriage houses because of the extended lots. Not seen as a burden because it can be additional income, i.e., rental property, in-law unit
- Potential parking burden
- Are they taxed the same as a regular dwelling?

- Density issue
- If we had better metro systems, we could reduce car usage.

**Interpersonal: How do property issues damage family relationships, social bonds, and community functionality?**

- Regardless of how a city acquires a property, it doesn't solve the underlying burden on the community if there is no consideration for what happens with that property.
- Equity issue, never given adequate tools and education
- Robbing people of their estates
- Revitalize communities, not build investment portfolios
- Better communication between community members and City officials to resolve issues
- If properties sit for 10 to 15 years, there may not be a Will, so no one knows who owns it.
- Force people to claim the property in a time frame, or they lose it.
- Redeem ground rent – feels like a waste of money, but celebration once redeemed
- Education needed to help families know how to redeem
- New legislation – very difficult – not worth pursuing
- Legislation pending for a fund to pay off ground rents
- Cohousing
- Structural isolation with seniors is designed for “active adults.”
- Buying together
- Shared resources and burdens
- Need to implement Participatory Decision-Making, a creative process to give ownership of decisions to the whole group, finding effective options everyone can live with.
- Who are the participants?
- We are all in this together. As community members, we have a vested interest in saving the property
- Taking care of other vacant lots
- Distrust, nervousness, fear – one participant indicated they worked so hard to build trust with community residents and get them invested in their local urban farm only to have the City demolish houses unsafely and destroy the gardens. (also institutional and systemic)
- Drag on neighbors.

**Institutional: How do institutions (Planning, Department of Housing & Community Development, Department of Public Works, SDAT, Education Institutions, Medical Systems, and Nonprofits) create and maintain property issues? How do institutions thwart community access, control, ownership/stewardship, and land valuation?**

- More money is needed to address sizable issues
- DPW Short staff to address dumping issues
- Who do you define if you get money/resources
- There is money available for John Hopkins but not for residents
- DHCD and their RFP process
- DHCD acting as the gatekeeper to redevelopment and as a policing to redevelopment
- Calling for accountability/oversight and transparency on scattered site redevelopment
- DHCD should be gatekeeping on behalf of the community and the community's vision for development
- DHCD's side lot program – needs to be revamped because their definitions don't address the realities, e.g., can't be used for properties larger than 5K square feet
- Difference between Hopkins demo, City demo (cost of \$15k), and state demo (cost of \$33k)
- Hopkins' Live Near Your Work program is unfair, and that is frustrating
- Baltimore Neighborhood Indicators Alliance's work shows that six neighborhood clusters in East and West Baltimore are most impacted by vacant properties and have seen the highest population loss. What if this work focused on them?
- Engage with community organizations/individuals to build a list/pipeline of properties to prioritize?
- There are tremendous issues with City processes on both the acquisition and property redevelopment. Rem foreclosure will only work in neighborhoods with specific conditions, e.g., low assessment values

- Unclear how eliminating single-family zoning will be addressed by doing it
- How can we urge the City to value these properties as community-managed instead of seeing them as “vacant”?
- An issue with tax sale foreclosure

**Systemic (S): How do systems (local, state, and federal laws and regulations, Banking, Finance, Investment) create and maintain property issues? How do systems thwart community access, control, ownership/ stewardship, and land valuation?**

- Time it takes for condemnation of property by the City
- Use of punitive strategies to get people to pay
- Appraisal Gaps are growing, and no strategies to resolve the issue
- Lack of communication with property owners is a systems problem
- Legal assessment of the issue and financial/business assessment of the issue when looking at property redevelopment
- Developers buy their way out of the requirement
- Unrealistic expectations for low-income buyers – Systematic failure
- Equity – rules are a different, more significant burden for low income
  - Does code enforcement always have to be punitive?
  - Communities may be willing to help with problem properties because it protects their housing values.
  - Affordability – need to define – affordability is relative?
  - Can a trust keep up with the market growth?
  - How does a racialized narrative impact policy?
  - New Inclusionary Housing Bill – the number of required units is so few. Interpersonal – trust in elected officials and developers was impacted negatively due to this lack of progress.
  - 30% of Baltimore land is nonprofit/anchor institutions
  - Loss of green space means a loss of personal health; UPenn study shows a linkage between managed green space and lower gun violence
    - The following are participant recommendations:
    - City needs to apologize for its role in displacement (forced or passive via land speculators)
    - Concern/skepticism about the City’s ability to move quickly to dispose of properties (e.g., title search)
    - Create a Land Trust with mandatory participation;
    - Create a process for participatory budgeting.
    - Encourage/Incentive participatory budgeting
    - Community
      - All vacant properties in her neighborhood were rezoned as open spaces.
      - Capitalism will never pay for community organizing
      - We need to find another way to resource people to be community organizers
      - Who are the biggest extractors?
      - Adopt-a-lot process: filbert street garden is the only community garden that has transitioned from adoption to actual ownership.
        - Another example of a City program that is poorly implemented but has progressive goals that are not fully realized
        - The only sure-fire way is rezoning something open space
    - Conversation on zoning vs. the City’s current comprehensive planning efforts “Policy and planning recommendations.”
      - Livable places
      - Inclusive economy
      - Healthy communities
      - Harmony with nature
- Current hot topics include vacant housing
- Is there an opportunity to change the zoning code?
  - Interest in equity zoning analysis
  - Form-based zoning

## Appendix C - Insight Interviews

A series of interviews were conducted with Key Stakeholders representing the nonprofit community, Construction and Development Industry, Community Advocates, and Activists. Approximately ten in-depth interviews were conducted virtually, one on one.

The feedback from each interview is summarized below:

### 1. Baltimore City government engagement of residents/community in development plans

- Lot of mechanisms to get City input from the community, but it doesn't always result in residents directing redevelopment.
- Primary mechanism is through an organization as a developer or a resident at the table. Wealth is what develops cities. Neighborhoods that have more active residents have more voice and movement. Communities of color have historically been disengaged.
- Social justice is a right deserved by all. Remove barriers. Homebuyer preparation. 79% of people of color. Coaching, down payment assistance, first mortgage lending. Help people understand they can be homeowners. Help people stay in their homes. Community Development is in West Baltimore, while other programs are city-wide. Building a food hall with 6 or 7 Black vendors. Developer as well. Response to the predatory uprising. Work is intentional and place based. Thirty-seven employees Budget 4.2 million dollars.
- City views some nonprofits as a group with capacity and respects the organization's opinion. Lives in North Baltimore and is a White male that would not go into West Baltimore and tell people of color what to do. Person of privilege who wants to give voice to the voiceless. 80% of staff and board are people of color. Food hall was an idea brought to local nonprofits because they wanted a place to eat with families. The nonprofit developed the concept as a result of the request from the community. Everyone does not have the same access to the decision-makers in government. Nonprofits can have a lot of outside resources that help the government to get behind projects.
- Historically, the City is not strategic. The City is in a tough spot, but rules don't appear transparent and fair. The capacity to handle the project is always a concern.
- The Baltimore City Planning Department created a neighborhood planning acceptance policy. Remington had dueling community associations. One was a husband and wife, and the other was big. They created a system to make sure people weren't excluded. They created guardrails. They have nine neighborhood planners. They should know who is on the ground. People should be made aware of plans, and they have public meetings. Not one person or entity can make decisions. NPAP allows communities to create their project but helps attract development. They help to work with the City.
- The Baltimore City planning department has been leaning into social media more to get the word out.
- Beginning to see more emphasis from the City to include community voice. Historically there has been a problem. You must know who to talk to. An ally inside. Folks in neighborhoods that didn't have a strong development market were left out because of limited resources. Receivership is an example. In rem foreclosure, a new tool allows people to submit a list of properties to the City to prioritize.
- One house at a time – an organization that is the receiver appointed by the City. They identify the properties and run the auction. They do not own the properties.
- Historically, they have not, but now there seemed to be an effort to engage with the community and small developers. The Housing Commissioner recently came to the community and participated in a bus tour of the neighborhood with residents. Commissioner provided resources to help with work. It feels like a communication vehicle. I am available now for small developers.
- “Baltimore has become a Lab for policy research and pimping.”
- We don't need more data!! When it's time for capital extraction, we go to the Black neighborhoods related to Bail Bonds. Property and vacancy, we know where they are. “Build from Strength” she hears that we are starting with the White neighborhoods. It exacerbates the violence and inequity. She is not saying we start with the communities that have the least.
- In the 1990s and early 2000s, people were targeted for reverse mortgages. The community is caught up in issues

with people with reverse mortgages. They have more incidence of reverse mortgage loans. The State Dept. of Labor, Licensing, and Regulation can get data. The community development field still invests in the White L.

- The White L is doing great. We don't see sustained operating investment in the Black Butterfly.
- The City's minority contractor department is underpowered and funded.
- Systems in Tax Sales require people to input stuff manually.
- The state and City don't appear to collaborate

## 2. Baltimore City government communication with developers and community organizations, and residents about new programs and funding opportunities

- Crime and housing are generally the focus of community groups. We need a more holistic approach. A tool to help nonprofits to look at holistic community redevelopment.
- Some nonprofits receive a lot of government money. Most of the funds are recurring programs, but now new money. Sometimes small amounts of money become available. Places like community redevelopment networks are good resources. State programs are recurring. Federal requires maturity and capacity. Government money is very controlled and has lots of reporting, but it is predictable. Foundation money is more difficult because it comes with opinions about how to do the work.
- Earned revenue allows us flexibility.
- It's about equity. Health outcomes and disparities are tangible. The 15-year difference in life span from West Baltimore to North Baltimore. Myriad of reasons. Every time one property is fixed up, you remove a cause of the disparities. One less vacancy.
- Baltimore City has existing relationships with people plugged in. Coalition meetings are a good resource. Email list and website. Clients bring issues to the Community Law Center.
- Provides some "one to one" referrals to address housing issues; however, the wait for resources through the City is long. The paperwork must often be submitted repeatedly, only to be denied the help. The nonprofit uses personal connections/networks to help residents and small nonprofits address blight and case management situations as they are presented.
- HUD buying vacant properties was less cumbersome than buying through a City-owned auction process. The requirement of a Reserve of \$100K is unrealistic and burdensome. Only large developers can afford that.
- City should invest in small developers with roots planted here rather than outside investors.
- Technology will help to address most of our communication challenges. Baltimore needs to invest in technology systems.

## 3. Impact of blight on the health of the residents of the community

- Some people are benefiting from the blight. Landlords are holding onto land. Residents are living within the blight and making \$ within that blight. Commercial redevelopment needs to be addressed as a specific strategy.
- Vacancy, water, illegal dumping, rats, and trash impacts the physical space, which affects your health but also seeing blight and emotional impact. Impact on first responders who run into vacant buildings. Disinvestment leads to predatory investors who want to flip a project and not invest long-term.
- Loss of generational wealth is a big issue. Policies that lead families to lose generational wealth.
- Confusion is a big issue. Residents receive letters that they don't understand. City employees work in a complex system that doesn't communicate from office to office. Recommendation: get rid of third-party purchasers for tax debt. Improve City employee systems and customer service. Implement programs to help people get caught up. Create strategies to keep families in their homes.
- Advocate groups that help educate residents and provide assistance. The City should be giving this information to residents. Also, there should be no wrong door when residents go to City to get information.

#### 4. The impact of blight on Commercial redevelopment

- Food hall, economic redevelopment. People need jobs. Concepts underway. New area because no one is doing it.
- Economic redevelopment has to be a part of a sustainable redevelopment plan. Vacant commercial properties add to the blight.
- Effective redevelopment strategies that have worked effectively in the community and recommendations
- City launched an academy, but the time commitment is too long. Perhaps a shorter class to draw interest to the more extended, more detailed training.
- Blocks with low vacancies on a block should be targeted. On the blocks with 40 to 50% blight, you shouldn't put a new house in the middle of the block. Adopt one block at a time to redevelop one block at a time. Mixed-income, homeownership, and rentals. How do we not push people out? Move them to homeownership so they can stay. Buy units and cap rent. The private market will raise rents.
- Land bank – community-controlled land bank
- Tax liens – City work with you, resources, and payment plan, don't sell to a third party but foreclose and go to the land bank if the owner is not able to meet requirements
- Shorten the timeline to get a property back into productive use
- Lack of Agency continuity. You end up with a lot of half-started projects. Like Stadium Place. Old Town 1234 McCalderly. There is not enough money for everything. Why is there, not a plan?

#### 5. Perspective on Land Banks as a feasible strategy for redevelopment

Definition: land bank – a public entity with unique governmental powers, created according to state-enabling legislation, that is solely focused on converting problem properties into productive use according to the local community goals.

- Land banks are one tool within a larger strategy. Temporary holding of land.
- Part of a group with a Councilwoman. Land banks own properties. Not a solution to the problem, but it could be a tool. Currently would be ineffective, but only if we give it the tools and resources. If there are no resources, the properties will have no \$ to redevelop.
- Fund with GO Bonds.
- Need a health acquisition and dissolution process in Baltimore. We need a healthy City government. Not a leadership issue. Entrenched bureaucracy.
- Resource issue. DHCD has no budget to address the problem. Need more resources –need significant federal awards. The state needs to step up and commit dollars. The City needs new tools.
- Land banks are a feasible strategy. It would help with accountability. Working with the Councilwoman to explore land banking concepts. Need strong City oversight

#### 6. Mechanisms envisioned for the community to direct the process of commercial and industrial development

- There can and should be more focus on social justice redevelopment. Also, construction is driven by men, and you see the results in the type of development. We need to invest in supporting more women in the trade.
- Every property and community needs a different solution. Each neighborhood has unique issues and specific solutions. Lofts are helpful, but people also need jobs, so industrial and commercial properties are required. Address vacant industrial and community properties that are in neighborhoods. Empty school buildings are currently blight. Could they be an opportunity? Can the properties be donated to nonprofit developers for coordinated redevelopment with community impact?
- Transit issues – need to get to jobs and shopping
- Jobs are needed
- Redevelop residential should attract commercial
- Need collaborative community redevelopment based on resident desires. Give incentives to small developers to encourage impactful alleviation of blight. Need clinics, retail stores, corner stores, and collaborative approaches.

#### 7. Sufficient green space in the neighborhoods where people live or work

- There is sufficient green space, but it may not be taken care of or used in helpful ways.

- Spruce up projects – adopt a lot –
  - Not sufficient green space but residents want new housing
  - Residents want nice new things in neighborhoods– housing
  - Quite a bit of park space in the City
  - Issues with using the term “green space” in the Black community. You cannot tear down houses, let the grass grow, and call it green space. The development of green space should be strategic and well thought out. The existing green spaces become drug-infested or dumping spaces because no one cares for them.
  - The City doesn’t know what kids should be doing after school. It’s easier to talk about Markets. But no coherent narrative makes sense about where kids should be.
  - Mondawmin as a gathering place is a great idea. Druid hill park is not near schools. The psychology of all of this is ... I don’t want to see Black people.
8. Perspective on zombie properties or properties stuck in a state of limbo
- Excessive Liens – the owner is deceased, a company has walked away, the owner is out of state
  - Who owns the property? Frustrating for the neighbor who wants the property cleaned up. Giving notice to all potential owners
  - Tax sales cause a lot of issues with figuring out who is responsible right now for this property
  - Third-party tax lien contacts are challenging to navigate – someone else to talk to adds a step and extra fees. They point to one another, not good actors, because they see the right to collect the debt as an investment. They want fees and interest but not the property.
  - Working with the City’s zoning and permitting department is a nightmare. We need a clear and consistent process that residents can access and use. If you want small developers to be successful, you need an efficient and effective system.
  - Huge issue. Very delinquent taxes, tax sale certificates are very time-consuming,
  - If you are doing comprehensive redevelopment, you can’t wait two to three years for a tax lien certificate foreclosure.
  - Using land banks as a comprehensive strategy with tax lien foreclosure process
  - The reporting of issues to the City – accountability, communication with code enforcement, could we intervene earlier
  - Extensive research is required for zombie properties. Very time-consuming and complex. Heirs’ properties are a huge issue in Baltimore neighborhoods. One of the biggest challenges is reaching the correct office or person in an office. The process can be more successful if you come in with all the research completed already
9. Policies to help move properties into community empowered productive use
- Policy Link Principles around Equity can we talk about people
  - Land stewardship that helps to get land into a land trust
  - Audit policies designed to remove wealth from minorities and reward a small privileged group.
  - Need to set a goal that every neighborhood has an updated community plan led by community residents. Some communities have no plans. I.e., Grandma Plan 2012 needs to be updated. Other plans have been made since the ’90s. Give the community a voice, prioritize, and resource. The goal has not been to give the community power
  - City won’t release vacant properties owned by the City next to privately owned vacant properties. This policy is a problem for redevelopment strategies.
  - AMI in Baltimore – impacts the ability of people to qualify for programs. Higher incomes in other parts of the County and City skew AMI.
  - Project CORE policies did get rid of vacates.
  - IN REM policy is bumpy but will get the properties in the City’s disposition. There needs to be more coordination around City agencies. Planning and housing particularly and also finance. Land use and transportation policy need attention. GBC hired a new Black man from Pittsburg. Now GBC has a unique transportation station.
  - Is there an opportunity in Baltimore? If you are poor in the 7th grade, it takes an hour to get to school through Beirut.
  - Lots of discussion on making people poor and comfortable but not how to get folks to the middle class. It’s about policy alignment.

- How do we get strategies knitted together? Every school coordinator is working on housing insecurity.
- The School Bus shortage is a housing problem.
- Health and Aging (It's not just the housing and not just the health).
- Fix the air so that you are addressing childhood asthma.

## Appendix D - Comments

### Peter Sabonis

This continues today, based on household and place. I am redlining 2.0, 3.0, and 4.0. National Community Reinvestment Coalition (NCRC) studies business lending disparities; Qualified mortgage rules under Dodd-Frank were adopted KNOWING BEFOREHAND that 34% of Black borrowers would be ineligible. Banks and for-profit lending also drive all the appraisal issues that are later identified in this report. How do you get them to move? Propose Public Banking; that'll get 'em listening. <https://abell.org/publication/municipal-banking/>

### Rick Rybeck

First, I compliment the authors on their thorough research and clear explanations about Baltimore's history of blight. Clearly issues of race have been front and center in generating these problems, and therefore a recognition of racial inequity must be front and center in their resolution. Many of the recommendations, both improvements to existing programs and the creation of new ones appear to address these concerns.

Second, the report discusses the property tax in terms of its rate (much higher than in surrounding areas) and terms of inequitable assessments (assessments are a higher proportion of market value in low-income, minority neighborhoods than in affluent, largely White neighborhoods. These are important and critical problems that must be addressed. However, there's an additional dimension of the property tax that causes blight, and that may have been overlooked.

The property tax is really a combination of two different taxes. And each tax component has opposing effects. If these components are properly understood and modified, the property tax can be transformed from an enabler of land speculation and blight into an instrument that promotes affordable housing and job creation.

Component #1 of the property tax is the tax applied to the value of buildings. As mentioned, Baltimore's tax rate is unusually high (\$2.248/\$100 of assessed value). This tax rate, about 2.25%, might not seem like much compared to sales taxes which are often in the range of 5%. But unlike a sales tax that is collected only at the time of sale, a property tax is collected each and every year that an improvement adds value to a property. For long-lived assets (like buildings and building components), this means that property taxes are collected many times on the same improvement. If all these payments were collapsed into a single, one-time payment, the economic impact of the property tax would be similar to a one-time sales tax of more than 20%! This is a huge barrier to affordable housing. Baltimore's property tax, by making the cost of constructing, improving, and maintaining buildings more expensive, reduces the number and quality of homes and commercial buildings. This drives up rents for residents and businesses. It also results in fewer jobs. And, if a building owner wants to add insulation or solar power, why should Baltimore penalize this owner with higher taxes for improving their building and reducing energy consumption and pollution?

Component #2 of the property tax is the tax applied to the value of land. Unlike buildings (that have value only if created and maintained by private owners), the value of land is almost completely independent of what individual landowners do. Instead, land value reflects what a community has done to make a particular place potentially valuable as a place to live or work. In other words, land value reflects the value of streets, water and sewer services, transit, schools, etcetera. ("location, location, location"). Baltimore imposes the same 2.25% property tax on land value. As mentioned above, this returns to Baltimore about 20% of the land value. But in this instance, it means that Baltimore is giving away almost 80% of the land value it creates as a windfall to landowners who are best served by public infrastructure. The ability of private landowners to appropriate publicly created land value is the primary fuel for land speculation. Land speculation is the buying and selling of land, not for the sake of using it, but simply to hold it until it increases in value. This parasitic activity creates nothing of value. But, by artificially reducing the number of parcels available for development today, it increases land prices. This encourages more land speculation. Land speculation can be a self-fulfilling

prophecy until land prices are so high that users (residents and businesses) cannot afford it. At that point, it drives investment away and creates blight. It also creates a situation whereby only the very wealthy can afford to construct and maintain homes.

Thus, the property tax punishes owners with higher taxes when they construct or improve buildings. It rewards owners with lower taxes when they allow buildings to deteriorate. Thus, the economic incentives of the property tax are upside-down. And owners of vacant buildings and vacant lots pay much less tax than their more responsible neighbors with well-maintained buildings, even though it costs Baltimore almost the same amount of money to maintain streets, sidewalks, sewers, and water mains in front of similar-sized lots regardless of whether they are developed or vacant. So, the traditional property tax is inequitable as well.

Fortunately, some communities have remedied this problem by transforming the property tax into an infrastructure access fee. This is accomplished by reducing the tax rate applied to privately created building values while increasing the tax rate applied to publicly created land values. The lower rate applied to buildings makes them cheaper to construct, improve and maintain. Surprisingly, the higher rate applied to land values helps keep land prices more affordable by reducing the profits from land speculation. Thus, shifting the property tax off of building values and onto land values can make both buildings and land more affordable – without any new spending or any loss of revenue.

A gradual phase-in of this Tax Shift is an incremental change that could have profound impacts on improving housing affordability and job creation while creating a more equitable tax system where owners pay in proportion to the public benefits that they receive.

This is not the only approach that Baltimore needs, but it would greatly enhance the effectiveness of the other recommendations in this report.

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# About Fight Blight Bmore

In 2016, after observing what could have been a fatal event for several young children playing near an unprotected demolition site, Nneka N’namdi became committed to researching, tracking, and reporting environmental standards for safe demolition sites, and began investigating why so many abandoned properties and demolition sites existed in her community. She founded Fight Blight Bmore (FBB) as a way to monitor demolition sites and conditions of vacant properties in Baltimore City, the need for the organization’s efforts to support equitable development, provide appraisals, track evictions, and map housing decay and potential hotspots of disease spread, has evolved significantly over the past five years.

FBB’s mission is to remediate blight through community projects and programs that are envisioned, directed and owned by the community. An economic, environmental and social justice organization, FBB believes that blight’s presence – vacant, abandoned, dilapidated, underutilized and misutilized properties - has arisen from impacts of systemic racism, including disinvestment and depopulation, thus significantly decreasing taxable properties in historically Black neighborhoods across the City. Aware that blight in communities destroys life and community continuity, damages wealth creation and generational transfer, erodes property rights and responsibilities, and increases incidents of violence, FBB has four main functions to address these issues:

- Informing individuals about blight and its impact, throughout Baltimore City;
- Co-creating, testing and implementing a mobile application, with community, to easily identify, report, track and analyze blight data in Baltimore City;
- Providing a safe, educational and accessible space (the Hack Hub) for community members to co-create, receive training, and build skills that support in ameliorating community blight and building individual and community power; and
- Supporting the development of real property that is visioned, led, implemented and owned by the community’s existing residents. For example, the Stop Oppressive Seizures Fund was established to advocate for policies that stop damaging economic policies and practices that contribute to resident displacement due to municipal actions like tax sales, and creating a Tax Sale Bailout Fund.



FIGHT BLIGHT  
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D M O R E

# About Iona Concepts, Inc.

Founded in 1995 by Maurissa Stone, Iona Concepts, Inc., Training and Change Management consulting organization, is the umbrella for The Living Well Center for Social and Economic Vibrancy.

Iona, named by enslaved mothers to denote ownership and agency, is the moniker of this boutique consultancy that centers liberatory practices within organizations and institutions. Iona Concepts' mission is to Disrupt, Extract, and Innovate planned change in organizations systems and communities. Facilitating an open systems approach, Iona Concepts works collaboratively with social entrepreneurs and social enterprise initiatives to support operational capacity and thought leadership.

## Through Iona Concepts, Inc., the following change management services are provided:

- Asset Mapping
- Board Development
- Business Process Reengineering
- Community Development/Organizing
- Creative Placemaking
- Curriculum Development
- Interior Design (commercial/residential)
- Change Management
- Event management
- Leadership Development
- Organizational Cultural Assessments
- Organizational Development
- Nonprofit Management Consulting
- Public/Private Partnership Cultivation
- Research
- Racial Equity, Diversity, and Inclusion Social Innovation Coaching
- Social Entrepreneurship Coaching
- Social Enterprise Development
- Social Media Marketing
- Strategic Planning Development
- Subject matter expertise in DEI, O.D. and Nonprofit Management
- Technical Assistance
- Training
- Trauma-Informed/Responsive Care

## Past and Current Clients:

- Arbor Housing Alliance, Inc
- Associated Black Charities
- Anne Arundel County Partnership for Youth and Families
- City of Elizabeth, New Jersey, Department of Health and Human Services
- Community Development Corporation of Long Island
- Chicago Loan Fund
- Greater Baltimore Cultural Alliance
- Enterprise Community Partners
- Fight Blight Bmore
- Kaiser Permanente Social Innovation Acceleration Program
- LISC Connecticut
- Maryland Commission on Civil Rights
- Maryland Equity and Inclusion Leadership Program
- National Association of State Mental Health Programs
- Center for Trauma-Informed Care & Alternative to Seclusion and Restraint
- NeighborWorks® America
- NeighborWorks® Black Stone River Valley
- Northern Real Estate Urban Venture
- Substance Abuse Mental Health Services Administration (SAMHSA)
- New England Community Services
- St. Ambrose Housing Aid Center

# REPORT 2023

## The Anatomy of Baltimore's Blight: Analysis of Policy and Practice Creating a Pathway for Community Progress



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