

# Housing Action Plan

May 2024

## Development without Displacement

Using the Whole Block, Whole Area approach to housing revitalization



BUILDING COMMUNITY TOGETHER





## Contents

### 01 Overview

- Executive Summary
- Community Engagement Summary

### 02 Neighborhood

- Healthy Housing in Southwest
- Southwest Housing Factors
- Impact of Vacancy
- Opportunity for Homeownership and Wealth Building
- Need for a People Strategy
- Neighborhood Summaries

### 03 Strategy

- A Whole Block, Whole Area Strategy for Southwest
- Block Typology in Southwest
- Pilot Communities Strategy and Target Actions
- Complementary Strategies, Funding, and Timeline
- Activity Summary for Southwest
- Promising Practices to consider in Southwest

### 04 Conclusion

- Pulling It All Together
- Community Leadership and Implementation

Consulting Team:



Southwest Partnership would like to thank the France-Merrick Foundation and Enterprise Community Partners for their generous funding to support this effort, and a special thanks to our Steering Committee, especially Sonia Eaddy, President, Poppleton NOW and Southwest Partnership Board of Directors, and Cecilia Gonzalez, Housing Committee Chair for Southwest Partnership and Franklin Square resident, for their dedication over this year-long process.

# Overview



## EXECUTIVE SUMMARY

The Southwest Housing Action Plan delivers a strategy to address housing priorities across seven neighborhoods in Southwest Baltimore. Developed by Southwest Partnership, the plan's community-centric, asset-based approach to Development without Displacement furthers the progress Southwest has made in advancing its 2015 Southwest Vision Plan, with the understanding there is still more work to do.

Housing and socioeconomic conditions vary across neighborhoods in Southwest,\* but there is broad agreement on three key focus areas for the housing action plan:

- Address vacancy to improve neighborhood health;
- Increase homeownership to promote neighborhood stabilization and wealth building; and
- Center the plan on current residents, along with those who wish to return to Southwest and those who want to move here in the

future, to retain the vibrancy and mix of income and cultures within the community.

Implementing activities for each focus area provides its own opportunities and challenges, and all three are interdependent. Several activities cut across the geography, such as addressing spot vacancies, providing opportunities to new homebuyers, and supporting homeowner rehabilitation for senior and lower income homeowners. The plan includes three pilot areas for acquisition, stabilization, and rehabilitation for affordable and market rate sales in the Franklin Square, Hollins-Roundhouse, and Mount Clare neighborhoods. The plan aligns housing activities with those across other sectors to leverage good work and provide catalysts for neighborhood change.

The plan calls for addressing more than 500 homes over the next 10 years in three target areas with prioritized whole blocks - which would eliminate more than 95% of the vacant and abandoned homes in these prioritized blocks with a mix of new homebuyer and

renter units, and support for vulnerable homeowners impacted by their proximity to vacant units. The outcomes of the plan impact the entirety of Southwest,\* with an increase in homeownership by 12%, an overall reduction in vacant and abandoned homes of nearly 40%, and expanded access to healthy and age-friendly homes across a spectrum of housing choice.

The Southwest Housing Action Plan is both ambitious and feasible. It describes the path to tackle vacancy at scale, premised on the fact that half measures are insufficient. The plan provides examples of programs and neighborhoods that have succeeded in reducing vacancy and becoming equitable, thriving neighborhoods of choice, while remaining welcoming to the residents who have often endured the challenges. It also recognizes the value and strategies to be leveraged with other working groups on economic and workforce development, education, and health.

The plan provides several options for implementation, and the pros and cons associated with each. As Southwest Partnership



continues to mature, there is opportunity for the board to work with the executive director, staff, partner organizations, and the city to determine the best course of action.

Baltimore is poised for neighborhood change, with momentum and energy from city leadership, the Governor's team, and with partners in the private and philanthropic sectors. Southwest is raising its hand and letting folks know it is ready to take on the challenge and put in the work.



\*In the plan, the term *Southwest* is used to refer to the narrower Southwest Partnership Catchment area, rather than all of Southwest Baltimore.

## COMMUNITY ENGAGEMENT SUMMARY

Consistent and broad community engagement was a pillar in developing the Southwest Housing Action Plan. The process was launched with participation in the monthly meetings of each of the seven neighborhood associations in January and February 2023. Concurrently, the January 19, Southwest-wide housing action plan kickoff meeting provided more than 100 online participants with an overview of the process and an initial chance for early feedback and questions, as the first of four Southwest-wide meetings focused exclusively on the housing action plan. More than 100 Southwest residents joined an in-person open house to review the draft plan summary at the B&O Museum on July 19.

Throughout developing the plan, key partners were engaged, including:

- **Neighborhood conversations** during association meetings, neighborhood walks, follow-up conversations with residents, and neighborhood leadership discussions
- Focus groups and surveys with **Seniors and Youth**
- **Faith community** leadership through one-on-one discussions
- Roundtable conversation with current **housing developers** in Southwest
- **Community-wide** – launch, data, strategy, draft plan, and implementation discussions held via Zoom and promoted through existing community communication channels.

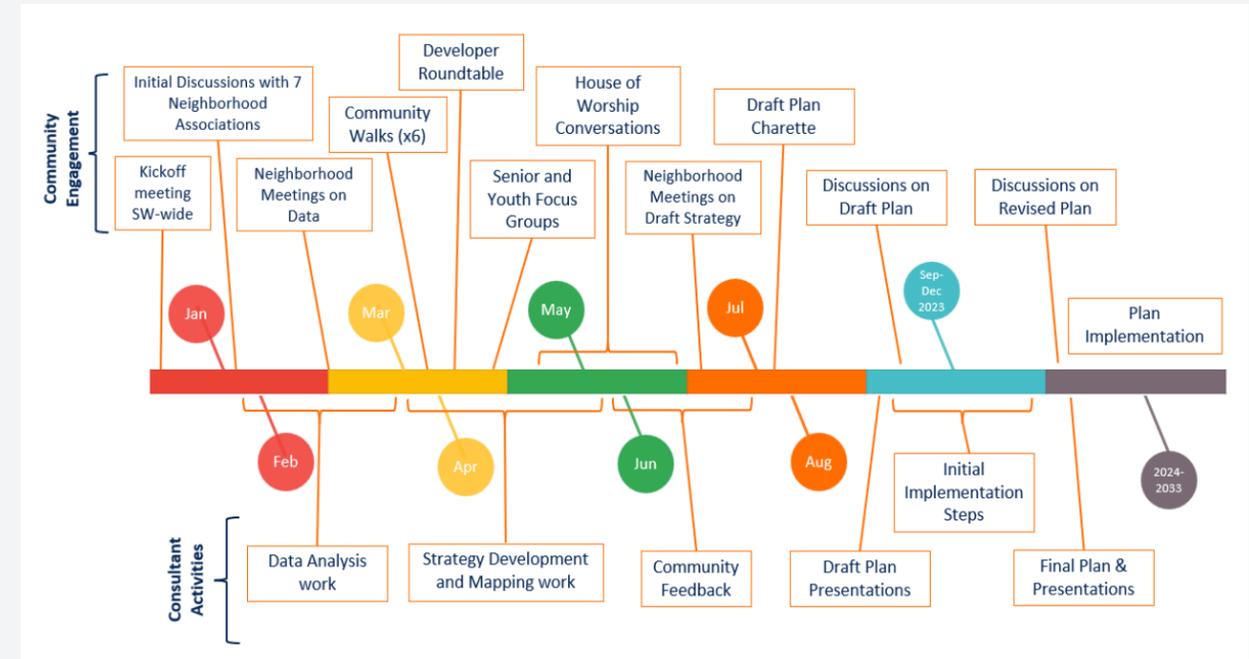


During these conversations, three consistent themes emerged:

1. The need to address vacancy at scale;
2. The goal of increasing homeownership rates in Southwest; and
3. Supporting development without displacement by centering housing work in Southwest on current residents and those wishing to return after being displaced.

While housing vacancy has been reduced

over the past several years and has substantial variance across the seven neighborhoods in the Southwest Partnership catchment area, vacant homes still comprise about 14% of the residential stock, with more than 1,000 units deemed vacant and abandoned by the city. In discussion with community residents, addressing vacancy was rightly categorized as a means to improve safety, livability, and marketability of Southwest, in addition to creating more stability for households. High



Timeline for developing the Housing Action Plan

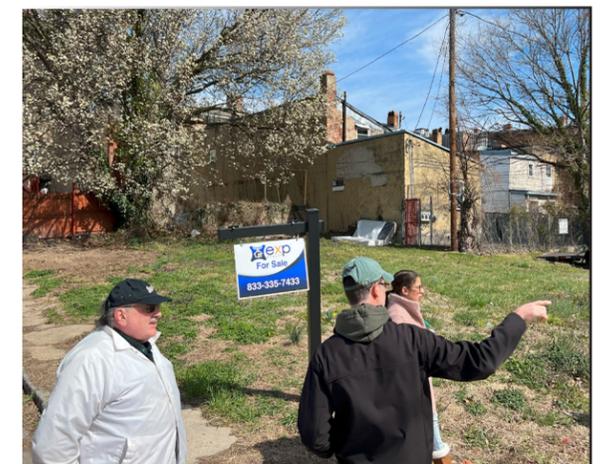
vacancy rates have contributed to many of the community challenges Southwest and other Baltimore neighborhoods face, and a holistic approach to turning abandoned properties into occupied homes would simultaneously tackle many of these interrelated challenges.

Building on recent success in increasing homeownership in Southwest, coordinating those activities with addressing vacancy at scale provides the opportunity for Southwest residents to build equity and wealth through a stabilized housing market. Building home equity would provide residents with the same opportunities other homeowners have – to support college and graduate education, provide a safety net in the event of a life emergency or health crisis, launch a new business, and pass along wealth to future generations.

Development without displacement is a central theme to housing and other equitable development work in Southwest. For Southwest residents who want to become homeowners, this means making sure they have access to the support, training, counseling, and income for homeownership. For residents who prefer to rent housing in Southwest, this means access

to affordable rental housing that meets their needs, across the spectrum of age and ability. For current homeowners in Southwest who may be at risk of losing their homes due to maintenance and repair issues, development without displacement means effective access to homeowner rehabilitation resources.

The overarching goals for Southwest are to increase homeownership and resident stability that help build community and personal wealth, while remaining a welcoming community for residents of varying incomes and backgrounds.



# Neighborhood Context



## HEALTHY HOUSING IN SOUTHWEST

A healthy and inclusive housing market provides opportunities for households to rent or own quality homes that are affordable at varying income levels and enables upward mobility. Both housing researchers and practitioners discuss the combination of housing goals as a “bundle” that households and neighborhoods experience holistically. This “bundle” includes the quality, stability, and affordability of housing as well as the neighborhood and resources around it, so this housing action plan touches on each aspect and how they interact and connect to influence residents’ lives.

An inclusive, age-friendly neighborhood has a spectrum of housing choices that encompass ownership and rental, market rate and deed-restricted affordable homes, private and

community ownership, and varying levels of affordability such as naturally occurring affordable housing, workforce housing, and permanent supportive housing. These housing choices enable households to remain in the community as their lives progress, whether they be single-person households, families with children, persons with disabilities, or seniors aging in place.

Healthy communities have the self-efficacy and self-determination to evolve, while recognizing their current value they provide to the residents that love to call them home. In Southwest, residents consistently express their love for their community, and in the next sentence, express their vision for an even better Southwest in the future. The housing action plan recognizes the importance of a community-driven

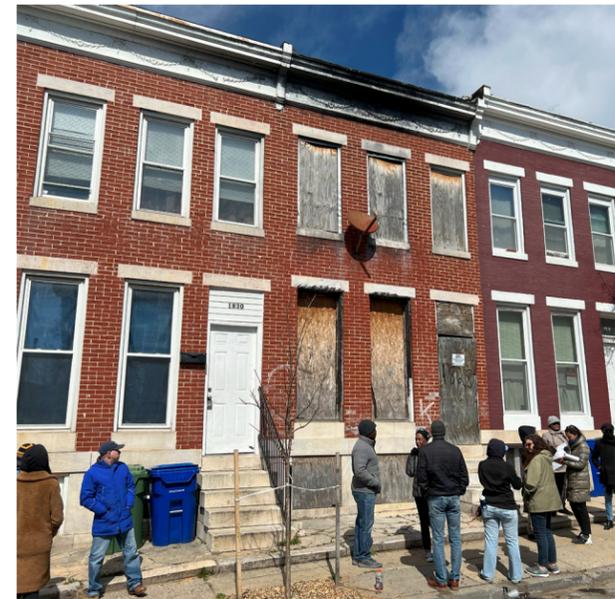
process to build community ownership of both the housing in Southwest and the means for improving housing as a path to build community equity.

In the Southwest Partnership footprint, the housing needs vary by neighborhood, and often block-by-block. The goal of this housing action plan is to serve all seven neighborhoods in a single, unified plan that addresses broad needs across Southwest and tailored requests of individual communities. This requires understanding the various needs across neighborhoods and the impact that healthy (or unhealthy) factors can have on proximate neighborhoods. As described by Ms. Edith Gilliard, “If you live across the street from me, you’re my neighbor, regardless of what our neighborhoods may be called.” Housing conditions in Southwest impact and are impacted by neighboring communities,



\*As defined by the US Partnership on Mobility from Poverty as economic success, power and autonomy, and being valued in community.

***“We need to erase that invisible line that separate us by neighborhoods and work together as one. If you live across the street from me, you’re my neighbor, regardless of what our neighborhoods may be called.” - Ms. Edith Gilliard***



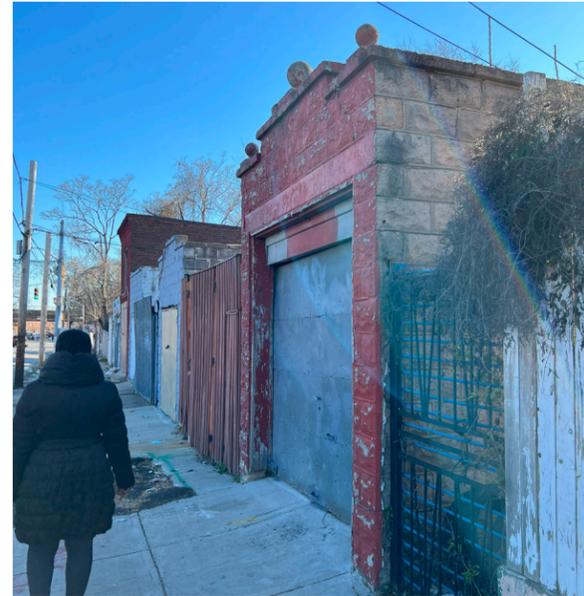
positively and negatively – whether it be Ridgely’s Delight, Carrollton Ridge, Fayette Street Outreach, or Harlem Park.

Other systems impact housing and the overall neighborhood conditions, directly or indirectly, such as workforce development and job creation in real estate, health and educational outcomes, and infrastructure and utilities. No city has the resources to address these sectors independently, so housing efforts in Southwest need to be aligned with and leverage resources, including building capacity of existing and new developers, supporting entrepreneurship for Southwest residents, matching services and amenities to economic development opportunities, and addressing livability, marketability, and safety in transforming vacancy into vibrancy.

# SOUTHWEST HOUSING FACTORS

Thanks to the concerted effort of Southwest residents, leaders, and organizations like Southwest Partnership, the seven neighborhoods of Barre Circle, Franklin Square, Hollins Roundhouse, Mount Clare, Pigtown, Poppleton, and Union Square have made progress in addressing community priorities on housing, as demonstrated by the numbers. Since the Southwest Vision Plan was adopted in 2015, the percentage of residential properties considered abandoned is down by 15%, the number of homeowners has increased by 10%, and the volume of homes sold annually is up nearly 60%, from about 250 units in 2015 to more than 400 in 2023.<sup>1</sup> But there is still progress to be made.

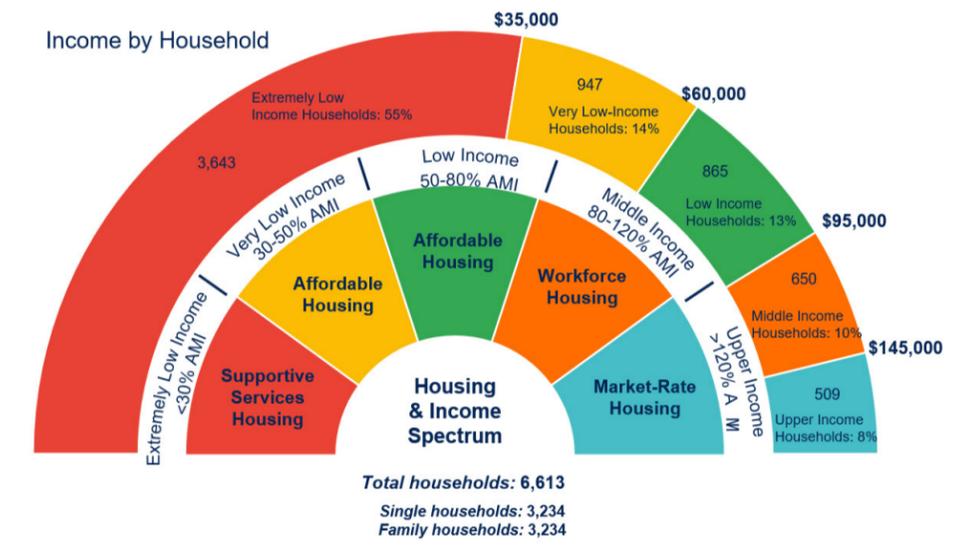
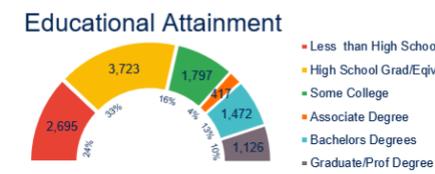
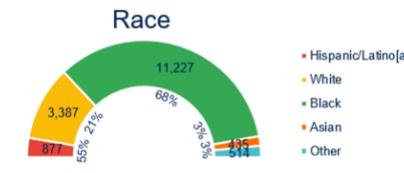
Southwest has a relatively stable population of 16,440 residents, down about 3% since 2010, with an average of about 2.5 residents per household across 6,613 households.<sup>2</sup> With an even split in the number of single-person households and multi-person households, the average multi-person household in Southwest has 4 people in a home, making good use of the



housing stock's general mix of 1- to 4-bedroom homes.

Southwest households have a wide variance in income, with about 30% of households above Baltimore City's median income of \$58,350. But the median income for a household in Southwest is low, at \$30,300. Several properties in Southwest provide stable housing for residents with low income, including Hollins

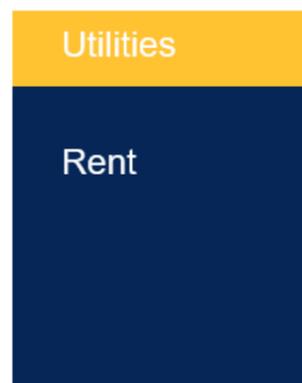
## 16,440 Residents 2.4 residents/household



A demographic summary for neighborhoods in Southwest (American Community Survey, 2023).

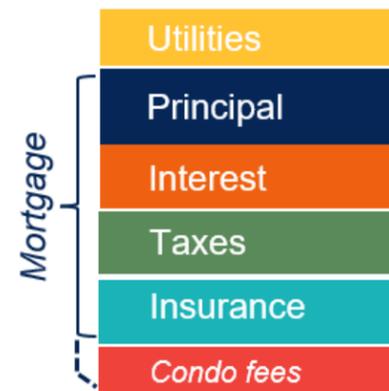
## Defining Affordability: Paying 30% or less of your income on housing

### Monthly Rental Expenses



One-time expenses:  
**Security Deposit, Application Fee**

### Monthly Homeownership Expenses



One-time expenses:  
**Down Payment, Closing Costs**

**Max: 30%**  
of  
**Income**



*Thanks to the concerted effort of Southwest residents, leaders, and organizations, these seven neighborhoods have made progress in addressing community priorities on housing, as demonstrated by the numbers.*

House and Mount Clare Overlook apartments for seniors, Union Row Apartments, and several properties owned and managed by the Housing Authority of Baltimore City, such as Poe Homes, Barrister Court, and the Terraces. Housing costs for a household are generally defined as affordable if they are paying no more than 30% of their income on housing expenses. Addressing housing affordability over the next ten years should include making sure units are affordable to current households, but also supporting ways to increase family income. The work to stabilize and rehabilitate homes in Southwest will generate direct jobs in construction and property management, along with the need for real estate agents, appraisers, lawyers, architects, developers, and more. Current residents could be empowered to take on this work through workforce development, entrepreneurship training, and continuing education. Youth in Southwest should have the opportunity to see how diverse professions across the real estate industry create pathways for fulfilling and lucrative careers.

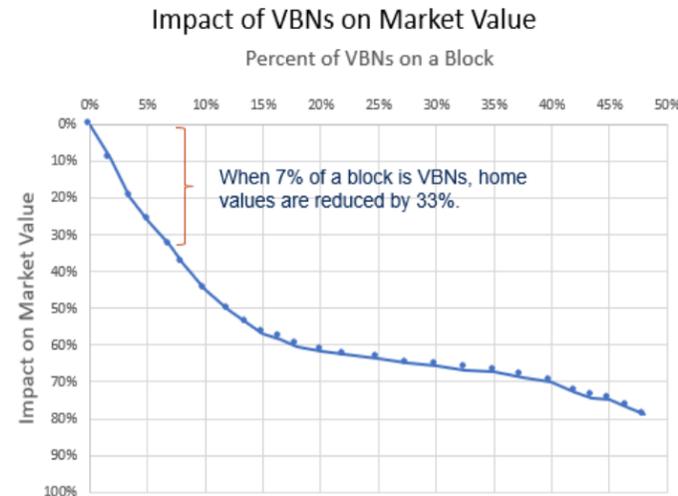
## IMPACT OF VACANCY

Vacancy impacts more than just the vacant unit. A vacant unit can physically impact others – with the failing roofs and settling foundations affecting the conditions of abutting homes. Vacancy also impacts broader housing market conditions in a neighborhood, reducing property value. For homeowners and renters who live near vacant homes, this can result in the double insult of having your home physically compromised by and having a reduced home value that no longer supports the economics of maintenance and updating.

Baltimore City maintains a Vacant Building Notice (VBN) database comprised of properties that could more accurately be described as abandoned. To label a property as a VBN, a property must either have two unresolved building code violations or be deemed unlivable by the Department of Housing and Community Development (DHCD). In this plan, we generally refer to vacant units as those with a VBN designation. Southwest has approximately 1,070 homes with VBNs, or about 7.5% of the total VBN count for the city, and an overall residential VBN rate at about 14% of homes in Southwest's seven neighborhoods.<sup>3</sup>

This vacancy rate varies considerably by neighborhood, and there are several ways to calculate vacancy – from postal data of the homes not receiving mail, to units with utilities that are shutoff, to the wisdom of neighbors who often know best which homes have people living in them and which do not.

In Southwest and neighborhoods across Baltimore, the cost to stabilize and rehabilitate a vacant home into a livable and healthy environment often exceeds the new appraised market value, resulting in what is generally known as an appraisal gap. This gap – the



difference between the final appraised market value and the cost for rehabilitation – makes stable homeownership a challenging proposition and perpetuates vacancy, but it also creates an opportunity if addressed at scale. Even a small percentage of vacancy impacts the value of an entire block: just 7% vacancy – which may be only one abandoned unit on each side of a street – can reduce the value of nearby homes by one-third. This reduction in home values has the negative effect on changing

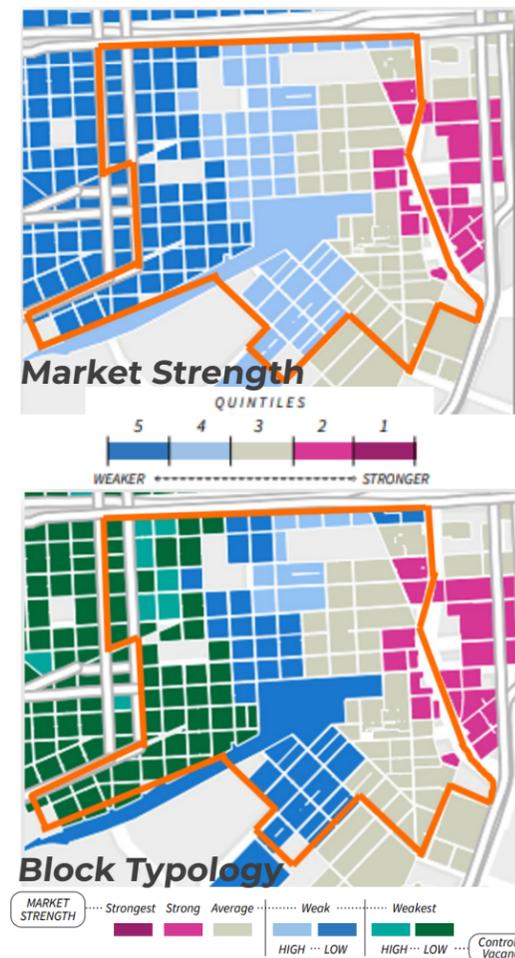
**After years of trying to manage vacancy with different approaches, recent progress has been made in several communities in East Baltimore – acquiring vacant properties at scale, targeting stabilization and rehabilitation in phases, and connecting current residents to homebuying and repair resources and new rental opportunities.**

homeownership from a wealth building opportunity into one in which it becomes an economic challenge to justify home maintenance. At the same time, many owners and renters face the direct physical impact of vacancy that can compromise their roof, walls, or foundation because of an adjoining property. And the entire community is at risk from a fire that can start in a vacant building and spread to others.

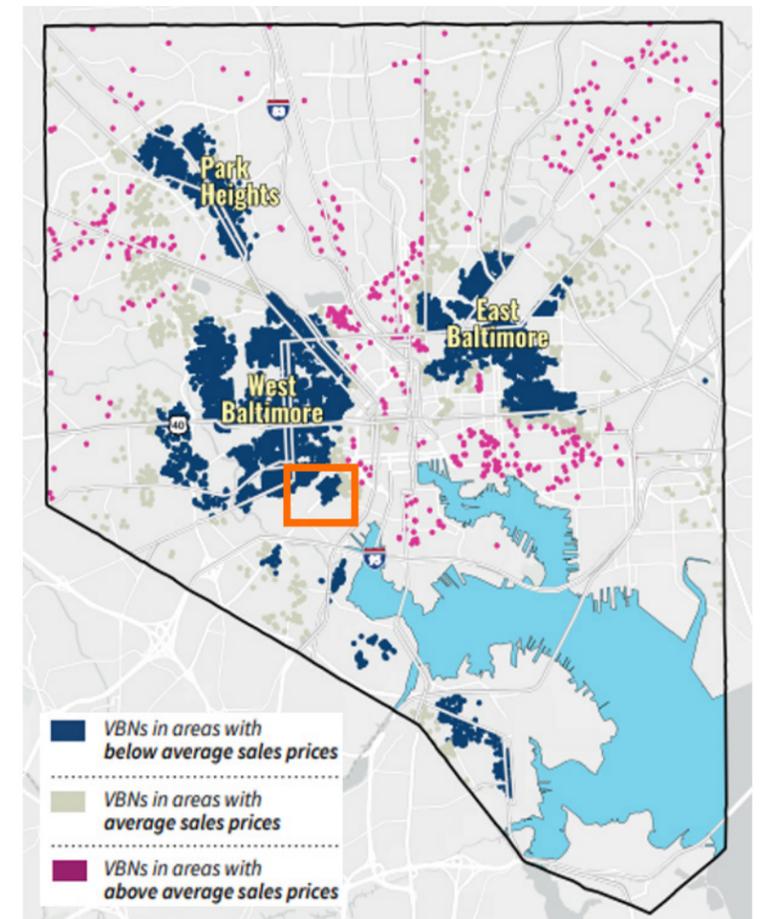
But this current challenge presents an

opportunity for renters to purchase affordable homes at lower values in the next few years, as vacancy is addressed at scale. Reducing vacancy from 7% to zero on a given block creates the opportunity to increase values by 50%, thereby building community wealth for all who own property on that block, in addition to eliminating the nuisance of vacant property. If Southwest is intentional about homebuying opportunities for current residents and those wishing to return to Southwest, then that wealth creation can drive increases in neighborhood equity and community wealth building. Supporting current residents with a home repair program allows those most impacted by vacancy to maintain ownership rather than creating a new vacant home. The 2023 report *Whole Blocks, Whole City*, developed by the firm czbLLC with BUILD and ReBUILD Metro, describes how vacancy

in Baltimore has moved from a symptom of neighborhood decline into a driver of decline and that the challenges faced by Southwest in addressing vacancy are similar to other neighborhoods across the city. Vacancy begets vacancy, as the physical, economic, and emotional impacts spread from home to home. After years of trying to manage vacancy with approaches that address only some of the vacant properties on a block, recent progress has been made in several communities in East Baltimore – acquiring vacant properties at scale, targeting stabilization and rehabilitation across a series of blocks in phases, and connecting current residents to homebuying and repair resources and new rental opportunities. These neighborhoods have witnessed the growth in value and wealth building that comes when vacancy is effectively reduced to zero in an area, and without displacing current residents.



## Open Vacant Building Notices (VBNs)



# OPPORTUNITY FOR HOMEOWNERSHIP AND WEALTH BUILDING

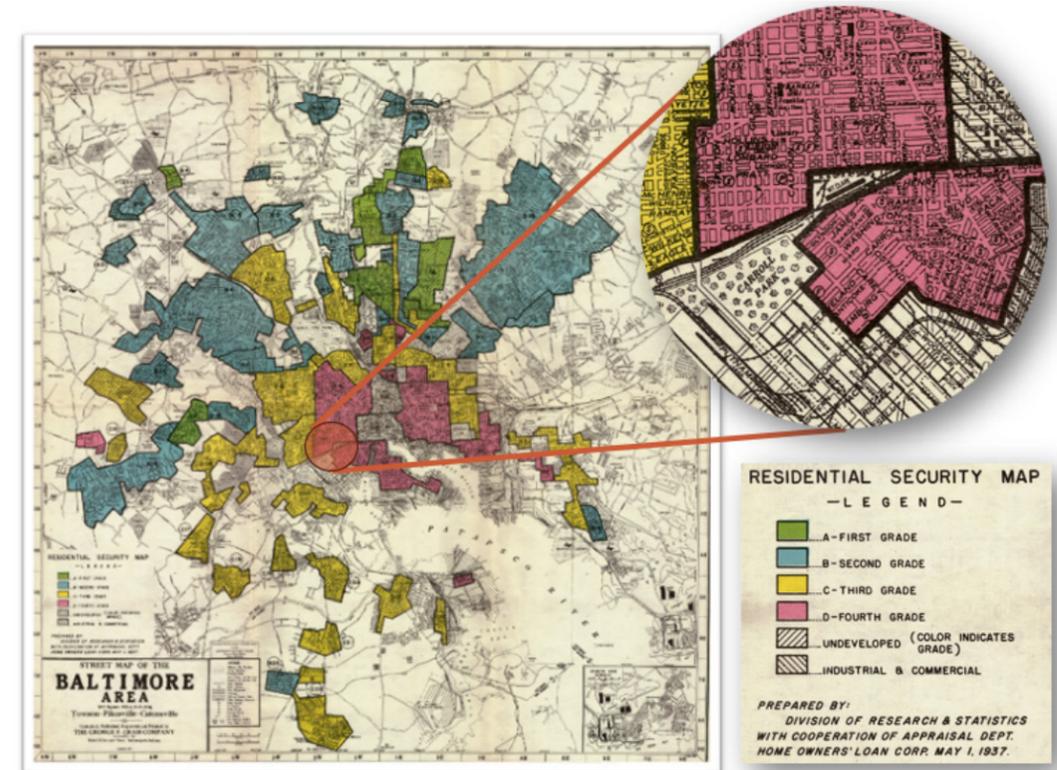
The rehabilitation of currently vacant housing in Southwest will create opportunities for homes to be purchased and rented. For occupied homes in Southwest, the current homeownership rate is 39%, up from 34% in 2010. While there is not optimal goal for homeownership rates, many community development and neighborhood analyses, including examples from successful reinvestment in Baltimore, set a threshold goal for homeownership in a stable community of at least 50%.<sup>4</sup> Regardless of the target a community may set for homeownership, there still needs to be equitable pathways to homeownership.

However, homeownership is not a panacea, and many households choose to remain renters for valid reasons. Addressing vacancy at scale provides opportunities to expand both homeowner and rental units in Southwest, increase the number of homeowners, and address other housing needs for residents who want to age in their neighborhood. Regardless of homeowner or renter tenure, the affordability threshold for a family is to spend no more than 30% of income on housing expenses.

Recent success in other Baltimore neighborhoods demonstrates that when



vacancy is addressed at scale, across an entire block and entire neighborhoods, the market value of the homes increases, and the appraisal gap is reduced.<sup>5</sup> This increase in value provides opportunities for new and current owners to build wealth and realize the value of homeownership, and it provides the financial incentive for landlords to adequately maintain their properties. These factors can improve neighborhood health and attractiveness and positively impact overall housing quality and stability, but over time, it also increases the cost to purchase a home. Helping Southwest



A map of the financial practice know as “redlining” in Baltimore and Southwest in 1937.

residents prepare for this eventuality enables greater participation in the benefits, and includes activities like homeownership counseling and preparation, rental housing that is affordable over the long-term, current homeowner and renter rehabilitation support, and effective marketing to residents.

Baltimore’s history on housing includes government-sponsored segregation with the nation’s first racial zoning ordinance based on race and religion, restrictive racial covenants that forbid sale to Black families, and redlining to prevent mortgages to predominantly Black neighborhoods.<sup>6</sup> Baltimore’s experience is not unique, and the neighborhoods of Southwest were targets of exclusionary housing practices. Much of Southwest was redlined in the initial Home Owners’ Loan Corporation maps in the 1930s, denying access to mortgages not just to individuals but to entire neighborhoods.<sup>7</sup> Those impacts can still be seen in the housing data across neighborhoods in Southwest.

Southwest is a diverse community, racially and culturally, with more than fifty nationalities

represented in Union Square alone. Several neighborhoods in Southwest are predominantly Black, with the overall composition of residents including nearly 70% who identify as Black, more than 20% who are White, and a growing Latino population at more than 5%. In Baltimore, the racial wealth gap between Black and White households is about \$188,000. Supporting current residents in building equity as new homeowners and stabilizing current residents with homeowner repair and rental repair provides one means to address the racial equity gap. A home that becomes available for purchase at \$120,000 on a block with 5% vacancy is affordable to a family making \$40,000 per year. If the only two vacant homes on that block are addressed, then the value could increase to \$180,000. This would provide \$60,000 to that family in home equity, or more than 30% of the current racial wealth gap. If there are 20 homeowners on that block, the increased home equity would accrue to more than \$1 million in community wealth building, which can multiply block-by-block.



Housing affordability for renters and owners, based on income.

## NEED FOR A PEOPLE STRATEGY

Development without displacement includes a vision for improvements in Southwest primarily intended to benefit current residents and displaced residents wishing to return to the neighborhood. Other communities that have addressed vacancy have seen significant improvement, but this has often come alongside a push that displaces longtime residents – through economic, physical, and cultural displacement. A theme of community engagement conversations was the sentiment that residents did not want Southwest to experience the displacement pressure that happened in many neighborhoods in Washington, DC, and several shared personal experiences and history of their family and friends, including forced displacement from Poppleton and from construction of the Highway to Nowhere.

Current residents are what make Southwest the great neighborhood it already is, and they are the ones who have set the vision for its future. Beyond addressing the units, there is a need to support current residents to maintain stable ownership and to prepare current renters interested in becoming homeowners of affordable homes that will be available for purchase over the next ten years. Development without displacement means supporting current residents in ways that meet them where they are and for Southwest to remain a welcoming community for modest income households, through activities such as:



- Supporting current owners with **home repair**, targeting senior and lower income who have been impacted by vacancy,
- Supporting owners with **life planning and wills** so they can pass along wealth and legacies to the next generation
- Helping renters who want to own an affordable home in Southwest with **homeownership preparation** through homebuyer counseling, credit repair, **downpayment assistance**, and stable and growing **career pathways**.
- Helping renters who want to remain renters by ensuring **long-term affordable rental housing** is available in Southwest, **incentivizing landlords** to maintain affordability, and identifying opportunities to create more affordable rental housing.
- Outreach to **former and displaced residents** to understand whether discriminatory housing practices led to displacement, and to consider options for them to return.

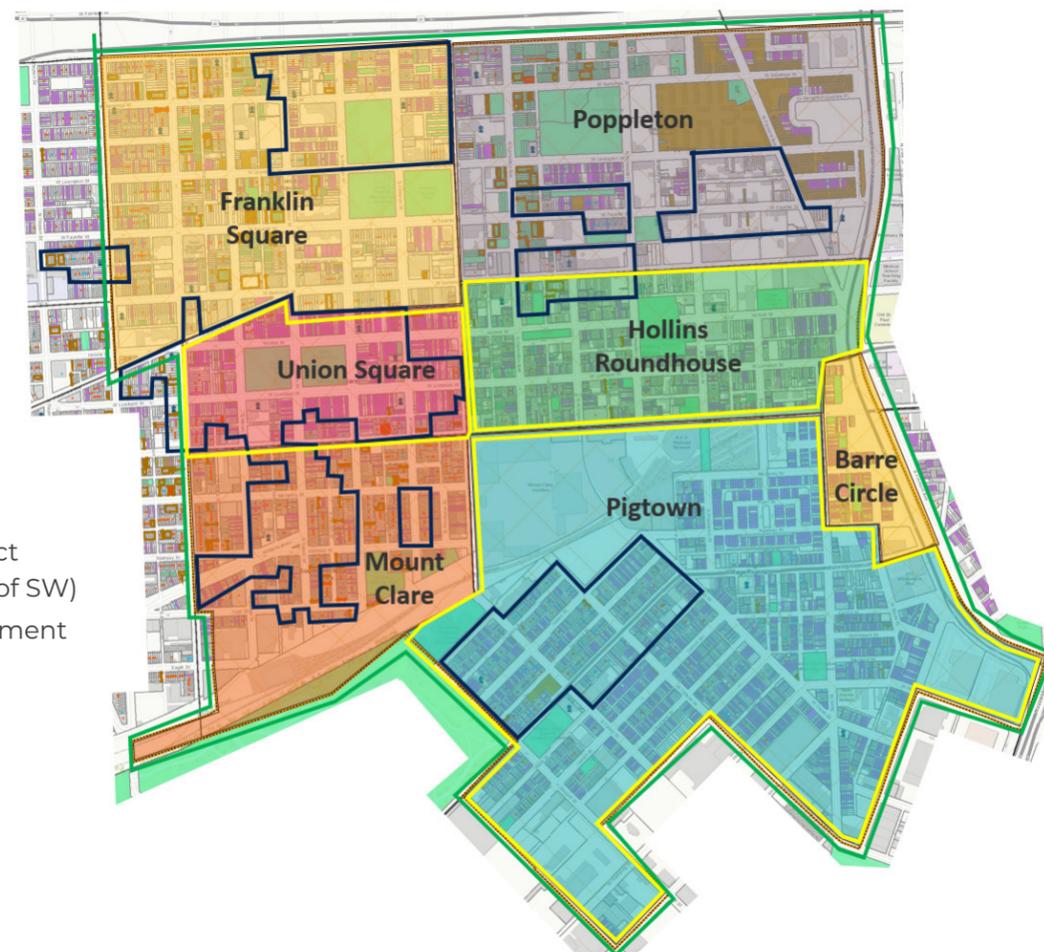


## NEIGHBORHOOD DESCRIPTIONS

The strength of Southwest is rooted in its neighborhoods. Each neighborhood has its own community association and resident leadership that identify priority issues to address on housing and community development. The neighborhood associations work in partnership with anchor organizations in health, education, employment and faith institutions across Southwest to bring issues to light, identify solutions, and chart pathways for positive change.

In addition to quantitative data analysis, much about Southwest neighborhood housing conditions was learned in walking through each neighborhood with residents and the neighborhood association leadership. The following section provides a summary and describes key takeaways about the current neighborhood priorities on housing and community. Collectively, these conversations and priorities set the stage for the strategies, pilot areas, and promising practices in the following sections of the plan.

**Many Southwest neighborhoods and their subareas have designations from the city that provide enhancements or incentives for revitalization activities:**



## Barre Circle

With its immediate proximity to downtown, the events hosted at the baseball and football stadiums, and the neighborhood retail corridor along Washington Blvd, Barre Circle provides accessibility along with the corresponding challenges on neighborhood parking, traffic, and trash that can impact the quality of life for residents.

The neighborhood has a stable housing market with home sales and values that demonstrate the economic benefit of homeownership. Barre Circle has only a few vacant properties, and none on Baltimore's Vacant Building Notice list, but residents participating in meetings and neighborhood walks have expressed concerns that even these few vacant units contribute some nuisance and safety concerns. They also recognize that where vacancy rates are higher in other parts of Southwest, residents of those neighborhoods face compounded challenges. While addressing the few spot vacant properties is a priority for Barre Circle, their housing vision was focused on better supports for seniors and aging residents.

### Housing Priorities:

- Support for housing rehab for Seniors – some seniors currently need home rehab support to maintain their homes and age in place
- Additional senior housing options – some Barre Circle residents who have been aging and are looking to stay in the neighborhood as they age are looking for more options for accessible senior housing, including market rate and affordable senior housing.

### Community Development Priorities:

Most other requests in Barre Circle are tangential to housing conditions, including:

- Fix brick sidewalks and tree boxes for accessibility and to reduce trip hazards, and replace deteriorating old iron coverings.
- Better lighting in public spaces, complementary to string lights program.
- Improve green space has been a community focus and could be an even greater amenity, with better accessibility, access to watering, and improved safety for activity, and could use programming.



### AT A GLANCE<sup>1</sup>

#### Neighborhood Housing Market

-> Average Sale Price:	\$239,000
-> Average Rent	\$1,465
-> VBN count:	0
-> Percent homeowners:	47%

## Franklin Square

Franklin Square has a rich history in its tight-knit community and its mix of residential homes, local businesses, and several community anchor organizations that contribute to its vibrancy. Community-led initiatives are actively working to support the quality of life and address neighborhood challenges such as economic disparities and safety concerns, with coordinated partnerships across the adjoining neighborhoods of Fayette Street Outreach and Boyd-Booth.

Much of the Franklin Square housing stock has a larger square footage and higher bedroom count than in other Southwest neighborhoods – which can support larger families and household sizes, but also increases the average overall costs of stabilization and rehabilitation.



### AT A GLANCE<sup>1</sup>

#### Neighborhood Housing Market

-> Average Sale Price:	\$121,000
-> Average Rent	\$1,120
-> VBN count:	275
-> Percent homeowners:	25%

### Housing Priorities:

- Address vacancy at scale – there are about 275 vacant and abandoned homes in Franklin Square, and a pilot area strategy could target about 160.
- Increase the number and percentage of owner households, including support for current renters who want to own homes in the neighborhood.
- Support homeowners with repairs and renovation for which market conditions have presented obstacles.

### Community Development Priorities:

Franklin Square Community Association, as a member of West Baltimore Anchor Group along with Celebration Church and other partners, has developed an Impact Fund focused on the following community development priorities:

- Catalytic community development efforts to improve residents' health, educational, housing, and social outcomes, and direct financial investments into priority areas of Fayette Street Outreach, Boyd-Booth, and Franklin Square neighborhoods to increase community leaders' ability to create sustainable transformation.
- Build on the success of its new Community Resource Center and community parks such as Unity Park and Kirby Lane Park, the neighborhood has physical spaces for community events, programming, and services.

ABOVE : A neighborhood in walk - 1000 block W Barre St.

## Hollins Roundhouse

Hollins Roundhouse is known for its architectural heritage, featuring well-preserved 19th-century row houses, which now house both longtime residents and students at the nearby UMB BioPark, proximate to the historic B&O Railroad roundhouse and Hollins Market. The roundhouse and museum, located just south of the neighborhood on W Pratt St, built locomotives and railcars for the nation's first railroad system and brought manufacturing jobs that attracted diverse residents. Hollins Market - the oldest continuously operating market in the city of Baltimore, originally built in 1838, has sold meat and produce and has served as a multipurpose meeting hall, with space for available for neighborhood groups, political campaigns, and recreational lectures. The BioPark now provides a nearby community economic and jobs anchor along the commercial corridor of W Baltimore St.

In examining housing conditions, Hollins Roundhouse has more vacant homes than appear on the city's VBN list, because several vacant and unoccupied homes have yet to reach the level of deterioration that generally results in meeting VBN status. This may allow for reduced expense in stabilization and rehabilitation, but only if steps can be taken in the near term to arrest any spread in vacancy. Residents commented they enjoy having the vibrancy of graduate students living in the neighborhood but want to see additional homeowners to support stability and reduce seasonal transiency.

### Housing Priorities:

- Arrest vacancy by acquiring and stabilizing the 58 VBN properties and the dozen or so vacant houses yet to be identified as VBNs, with a focus on W Lombard St.
- Prioritize vacant rehabs for new homeownership opportunities.
- Support home repair for current owners and renters.

### Community Development Priorities:

- Support continued work on rehabilitating Hollins Market
- Match housing development work to neighborhood support services, such as those provided at the UMB Community Engagement Center



### AT A GLANCE<sup>1</sup>

#### Neighborhood Housing Market

-> Average Sale Price:	\$148,500
-> Average Rent	\$1,205
-> VBN count:	65
-> Percent homeowners:	26%

ABOVE : Hollins Market - unit block S Carrollton St

## Mount Clare

Mount Clare is an historically significant neighborhood, known for its namesake, the Mount Clare Mansion, which is now a prominent museum showcasing the city's colonial history. The area is part of the larger Carroll Park community, featuring one of the city's largest public parks that offers recreational and cultural activities. Neighborhood leadership has focused recent efforts on improving parks and green space, such as Traci Atkins Park, the Veterans' War Memorial on Wilkens Ave, the park and garden at the corner of Stricker and W Pratt, and through murals at several prominent intersections. The neighborhood is close to major transportation hubs and downtown Baltimore, presenting both the potential for stabilization and future growth and a threat for displacement if that growth is inequitable. The housing stock in Mount Clare has a smaller square footage on average as compared to other Southwest neighborhoods. This could reduce a per-unit cost for stabilization and rehabilitation, and may allow the neighborhood to remain more affordable long-term, even at a comparable cost per square foot to the rest of Southwest.



### Housing Priorities:

- Address vacancy at scale – of the approximately 250 VBN properties in Mount Clare, about 165 could be addressed in a pilot area over ten years in collaboration with Union Square.
- Support homeowners with repairs and renovation for which market conditions have presented obstacles.

### Community Development Priorities:

- Align community services with those being provided by houses of worship in Mount Clare, with an emphasis on community engagement, safety initiatives, green space, and housing redevelopment to attract and retain residents.

#### AT A GLANCE<sup>1</sup>

##### Neighborhood Housing Market

-> Median Home Sale:	\$57,100
-> Average Rent	\$1,055
-> VBN count:	250
-> Percent homeowners:	34%

## Union Square

Union Square is characterized by its strong sense of community, its diverse mix of people from 60+ cultures representing every continent, and its 19th-century Victorian rowhouses and commercial structures that surround the iconic Union Square Park - a two-and-one-half acre, block-size park containing the ornate H.L. Mencken fountain and a Greek Revival Springhouse pavilion. It is a close-knit community that sponsor frequent events that draw locals together, creating a strong sense of identity and cohesion. They host multiple concert series throughout the year in the park and in neighbors' homes. Their most famous events are the Union Square Cookie Tour of Historic Homes which began in 1985 and attracts 500 visitors to the neighborhood on the second Sunday in December and the SoWeBo Landmark 5K on the first Sunday in October.

Union Square is designated a historic district by both the National Register and Baltimore City. Housing in Union Square varies from large properties along the square, dubbed "Millionaire's Row" in the 1840s, to the modest homes built for workers in nearby industries along the side streets and alleys emanating as you go from the park. The neighborhood ARC works to address spot vacancy as it arises, and many of the VBN properties in Union Square - which are concentrated on two blocks along S Fulton St that border Carrollton Ridge, and a few blocks of W Pratt St that share a border with Mount Clare - have active building permits or are included in current redevelopment proposals.

### Housing Priorities:

- Address priority properties and spot vacancy as it arises, generally before a house becomes eligible for a VBN, consistent with current practice.
- Address larger vacancy challenges on entire blocks of W Pratt St and S Fulton St.

### Community Development Priorities:

- Continue to provide a welcoming community for diverse residents and families who want to move into the neighborhood, across culture and ethnicity, while preserving historic architecture.

#### AT A GLANCE<sup>1</sup>

##### Neighborhood Housing Market

-> Median Home Sale:	\$228,173
-> Estimated Rent:	\$1,025
-> VBN count:	73
-> Percent homeowners:	42%



# Pigtown

Pigtown, also known as Washington Village, is a vibrant and historically rich neighborhood that blends diverse, resilient families who have resided there for generations, with young professionals and single parents. Pigtown has a growing small business scene, particularly along the main commercial corridor of Washington Boulevard. The neighborhood hosts several community events, including the annual “Pigtown Festival” which draws crowds from across the city with live music, local food, and pig races, enhancing its community spirit and local pride.

The 2022 Pigtown Action Plan\* described three specific goals to improve the housing supply and reduce blight, while maintaining affordability and increasing opportunities for new and existing residents to become homeowners. Pigtown has remained in the top 10 neighborhoods for residential sales in Baltimore over the past several years, but many of the sales are to investors exchanging rental properties with questionable renovations. There is reasonable concern this will create a ripple effect that will cause the rental and ownership market to become unaffordable, even as residents currently experience the challenges many vacant and neglected properties. While Pigtown does not experience the concentrated vacancy of some other Southwest neighborhoods, there is substantial spot vacancy that totals about 100 units, or about 6 percent of the housing supply.

Pigtown is a neighborhood of opportunity for its residents. Its desirability can be seen in its high utilization rate of housing choice rental vouchers, as the third most popular location in the city. Pigtown’s steady reduction in vacancy over past decade has outpaced vacancy reduction in Baltimore overall over the same period. And yet opportunities exist for improvement in ways residents have described, such as increasing homeownership to a rate comparable to other Baltimore neighborhoods. Prior to the recent interest rate increases, it was more affordable to have a mortgage than to rent in Pigtown, which raises the opportunity to help current renters who love Pigtown to become homeowners here and build wealth.



## AT A GLANCE<sup>1</sup>

### Neighborhood Housing Market

- > Average Sale Price: \$185,000
- > Average Rent \$1,305
- > VBN count: 104
- > Percent homeowners: 49%

\*When the Pigtown Action Plan is posted online, a link will be added here

## Housing Priorities:

The Pigtown Action Plan includes five housing strategies that are consistent with themes of this plan:

- Support homebuyers through a vacant home acquisition and rehab program.
- Support incentives for competent investors while addressing poor work on rehabilitated homes.
- Support first-time homebuyers.
- Use home improvement programs to help owners and renters age in place.
- Get out in front of affordability challenges to support progress in Pigtown without displacing residents.

Each strategy includes a list of accompanying actions, stakeholders, cost, and timing to realize the goals. Several of the short-term actions have been accomplished, and many long-term actions are underway.

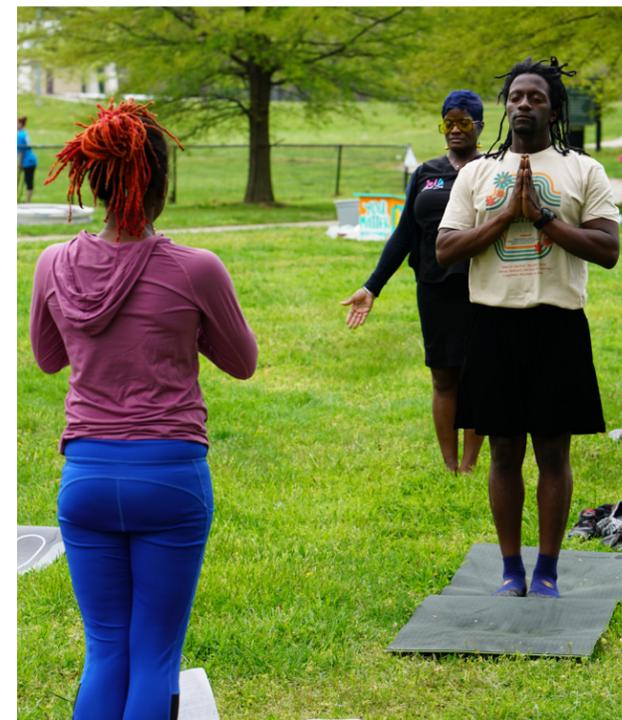


## Community Development Priorities:

Progress on housing goals in Pigtown complements the neighborhood focus on improving economic development conditions, public safety, and the enhancement of parks and green space.

- Economic development goals include supporting existing businesses, attracting and retaining new businesses, and delivering the Pigtown experience
- Public safety goals focus on both personal safety and improvements on pedestrian and cyclist safety.
- Parks and green space enhancement goals are to update the master plan for Carroll Park, enhance the park space, and connect green space to the safety and community building efforts throughout Pigtown.

Like priorities on housing, each of these community development priorities includes a list of strategies and actions highlighted in the Pigtown Action Plan.



ABOVE: The signature Pigtown logo on a Washington Blvd light pole  
BELOW : A yoga session at Carroll Park.

# Poppleton

Poppleton is characterized by its rich architectural heritage and fighting spirit. The neighborhood has been undergoing significant transformation and contention due to a redevelopment project and Land Development and Disposition Agreement (LDA) the city signed with a real estate development company in 2005, covering nearly 14 acres of Poppleton. In 2023, Poppleton residents produced a Vision Plan\* to describe their top ten priorities for Poppleton's future.

Poppleton is home to major institutions like the University of Maryland, Baltimore, and its BioPark, providing a strong base for economic development and appeal to families and professionals alike. The neighborhood has a diverse demographic profile, with a strong sense of community among residents who are actively working to shape the future of their neighborhood. Poppleton faces challenges such as gentrification, which threatens to displace long-standing residents as property values rise and new developments emerge. Efforts to ensure affordable housing options are central to maintaining the socio-economic diversity of the neighborhood. Residents took the extensive step of filing legal action requesting federal officials consider whether the city's redevelopment policies in Poppleton violated fair housing laws and perpetuated racial segregation by disproportionately displacing Black and low-income residents.

Community organizations in Poppleton work tirelessly to improve local conditions by organizing clean-up days, cultural events, and various community-building activities that foster a sense of pride and ownership among residents. Safety and public health are priorities, with initiatives focused on reducing crime and enhancing the overall well-being of the community. The area benefits from several green spaces and is home to historic sites that attract tourists, contributing to the local economy.

Overall, Poppleton is a neighborhood in transition, striving to balance development with heritage preservation and community cohesion. Its ongoing revitalization efforts, strategic location, and vibrant community life make it a key player in the broader narrative of Baltimore's urban redevelopment.

## AT A GLANCE<sup>1</sup>

### Neighborhood Housing Market

- > Average Sale Price: \$184,500
- > Average Rent \$1,155
- > VBN count: 49
- > Percent homeowners: 17%



ABOVE: The NW corner of W Saratoga St and N Carrollton Ave



### Community Development Priorities:

Several community development priorities also came from Poppleton residents' efforts to address the threat of displacement and develop a positive vision for the neighborhood. Their focus on holistic community development outcomes includes:

- Create employment opportunities for community residents.
- Establish a positive and identifiable image for the neighborhood.
- Develop residential, neighborhood business, institutional & public land uses.
- Revitalize existing businesses, bring in new community-identified ones.
- Value historical and architectural preservation.

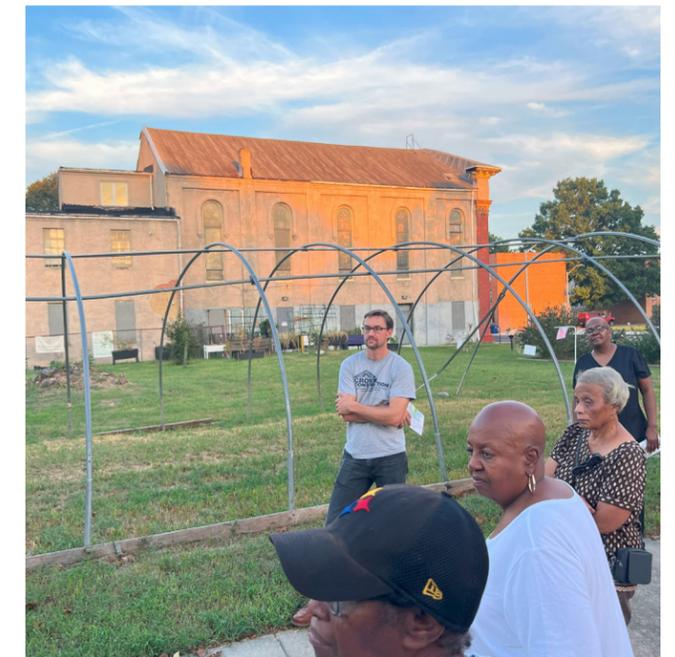
ABOVE: The Sarah Ann homes, being resored by Black Women Build  
BELOW : A neighborhood walk, near Allen AME Church

### Housing Priorities:

The Poppleton housing priorities come from the community's Vision Plan, and their "vision map of possibilities," developed as part of the effort to save homes in Poppleton from demolition.

- Ensure home ownership opportunities for diverse economic groups.
- Increase affordable housing opportunities.
- Create opportunities for residents to age in place.
- Bring about physical improvements.
- Bring back displaced residents.

The city has responded positively to Poppleton's housing priorities in the Vision Plan but has not made an active commitment or taken deliberate steps on implementation.





### A WHOLE BLOCK, WHOLE AREA STRATEGY FOR SOUTHWEST

Housing revitalization in Southwest that supports residents will require targeted investment that builds from strength, as identified by those that know the neighborhood and validated by data and effective strategy. Recent success in other neighborhoods in Baltimore in addressing vacancy at scale without displacing residents has been dependent on understanding neighborhood market strength and transforming all the vacant units on a block to homebuyer and renter opportunities. This approach, now known as a [Whole Block, Whole Area](#) strategy, can accomplish development without displacement when many of the units are affordable, and programs are tailored to current residents' needs. The Southwest Housing Action Plan adopts the Whole Block, Whole Area approach in three pilot areas,

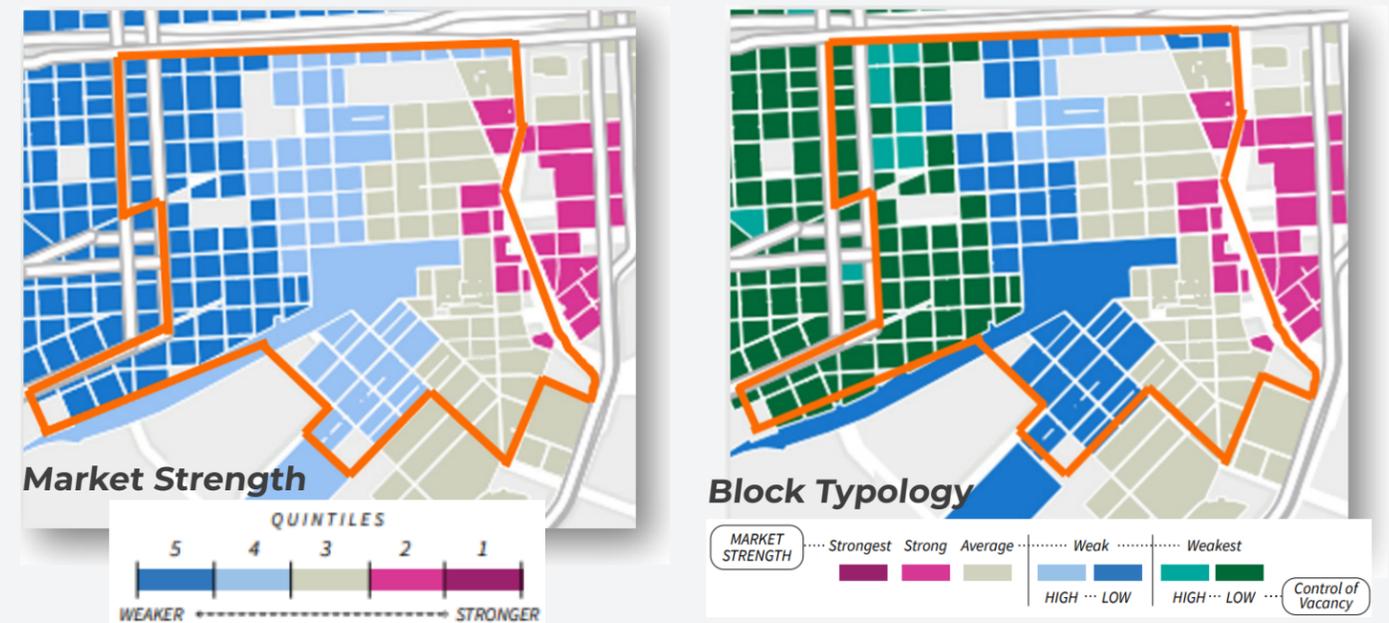
along with complementary activities to support residents and neighborhoods across the entirety of the Southwest Partnership catchment area. The Whole Block, Whole Area strategy makes a comprehensive commitment to a collection of blocks for sequential stages of work – from comprehensive site control, through rehab for sale and rental - to address all vacancy so the identified blocks are on a clear trajectory to market and socio-economic health.<sup>8</sup> The strategy acknowledges that the appraisal gap in many Baltimore neighborhoods translates into costs for acquisition, stabilization, and rehabilitation exceeding the final market value, often by \$50,000 or more, until a community has resolved its vacancy challenges. The strategy, as applied to three pilot areas in Southwest, is based on matching the typology of specific blocks and areas to appropriate activities that match the conditions and phase.

Two key factors inform the block typology: market strength and the level of control over vacancy. Market strength is determined by examining sales prices over the past five years and the number of open VBNs. Blocks with high sales prices and low VBNs will often resolve vacant property naturally through the real estate market. In areas with lower sales prices and higher VBN counts, the market is considered weak and vacant properties require intervention. The market strength can be healthy (low vacancy), struggling (high vacancy), or in the middle. Initial pilot areas of focus are informed by these block typology factors and identifying stable market borders.



**The Whole Block, Whole Area strategy is a comprehensive commitment to a collection of blocks for sequential stages of work – from comprehensive site control, through rehab for sale and rental – to address all vacancy so that the identified blocks are all on a clear trajectory to market and socio-economic health.**

### Comparing Market Strength and Block Typology in Southwest



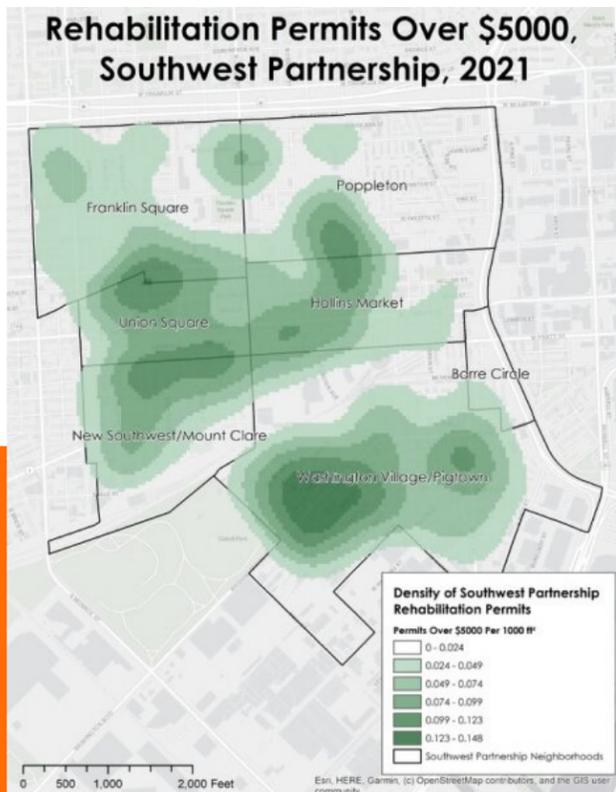
## BLOCK TYPOLOGY IN SOUTHWEST

The housing market strength in Southwest has substantial variation across four of the five quintiles from strong to weak. For most of Southwest, there is limited city control over the vacant property as much of it is privately owned. Analysis of other neighborhoods with similar conditions suggests an immediate next step is to gain control over vacancy, especially near strengths and assets, to lead to rehabilitation, and eventually, rising values and private reinvestment. In Southwest, recent investment in some stronger submarket areas in Southwest, including parts of Pigtown, Union Square, and other neighborhoods suggests gaining control over vacant units and rehabbing them will lead to similar market success as in East Baltimore. All three pilot areas in Southwest have weak market strength. The level of control of vacancy is also considered low, so an early activity in the pilot areas will be focused on gaining site control.



The stages of work also align with the specific activities to be conducted. Within each block and area, a wide range of tools and actions are needed that will touch many of the properties in varying ways. These activities range from early planning and ongoing community engagement to the transactional work of acquiring, stabilizing, and rehabilitating a specific unit.

The primary problem addressed by a Whole Block, Whole Area strategy is one of persistent vacancy at the block level. Persistent vacancy is a challenge not just for Southwest, but for neighborhoods across the city: the vast majority of VBNs in Baltimore are on blocks that have multiple vacancies. To address persistent vacancy, stability of blocks and areas is a precondition for successful rehab and neighborhood health. Blocks with uncertainty about ownership and control of vacancy are not prepared for rehabilitation and will not be able



**This heatmap on residential rehab permits shows work is actively underway in investing in Southwest housing stock; but to address vacancy at scale, more is needed.**

to leverage private resources. Success in implementing the Whole Block, Whole Area strategy has been dependent on identifying proper areas and boundaries with stable market borders, and the proper sequence of a multi-part framework that involves partnerships focused on coordinated interventions targeted to a collection of blocks. This strategy will require time and effort, but that time also affords the opportunity to help current residents prepare, whether it be to purchase an affordable home or be in a stable rental home; to identify a pathway to increase their income, or to actively participate in work that will lead to the resurgence of neighborhood health in Southwest.

In addition to addressing VBNs, vacant lots present an opportunity for two strategies that complement work in the pilot areas: 1) identifying areas for later redevelopment into larger affordable and market rate

	Realistic Near-Term Physical/Property Goals to Promote Block-Level Health	Realistic Near-Term Social Goals to Promote Block-Level Health
LOWEST	<b>STRONGEST</b> VBNs eliminated	Become more socio-economically inclusive
	<b>STRONGEST</b> VBNs eliminated	Become more socio-economically inclusive
	<b>AVERAGE</b> VBN rates sharply reduced Number of blocks with distressed properties falls	Become more socio-economically inclusive Homeownership rates rise
	<b>WEAK, High Control</b> VBN rates decline Rehabs rise Values rise Private reinvestment by homeowners and investors rises	Poverty rates begin to decline Homeownership rates rise Quality of life and sense of safety improve
	<b>WEAK, Low Control</b> Control over vacancy rises, especially near vital assets (more blocks transition to high control) Conditions become more stable and predictable	Poverty rate stabilizes Quality of life and sense of safety improve
	<b>WEAKEST, High Control</b> VBN rates decline Rehabs rise Values rise Private reinvestment by homeowners and investors rises	Poverty rate stabilizes Homeownership rates rise Quality of life and sense of safety improve
HIGHEST	<b>WEAKEST, Low Control</b> Control over vacancy rises, especially near vital assets (more blocks transition to high control) Conditions become more stable and predictable	Poverty rate stabilizes Quality of life and sense of safety improve

The neighborhood market strength and level of control over vacancy inform near-term property and social goals.

rental housing for seniors and families to support scattered site development, and 2) redevelopment of contiguous vacant lots into parks and greenspace.

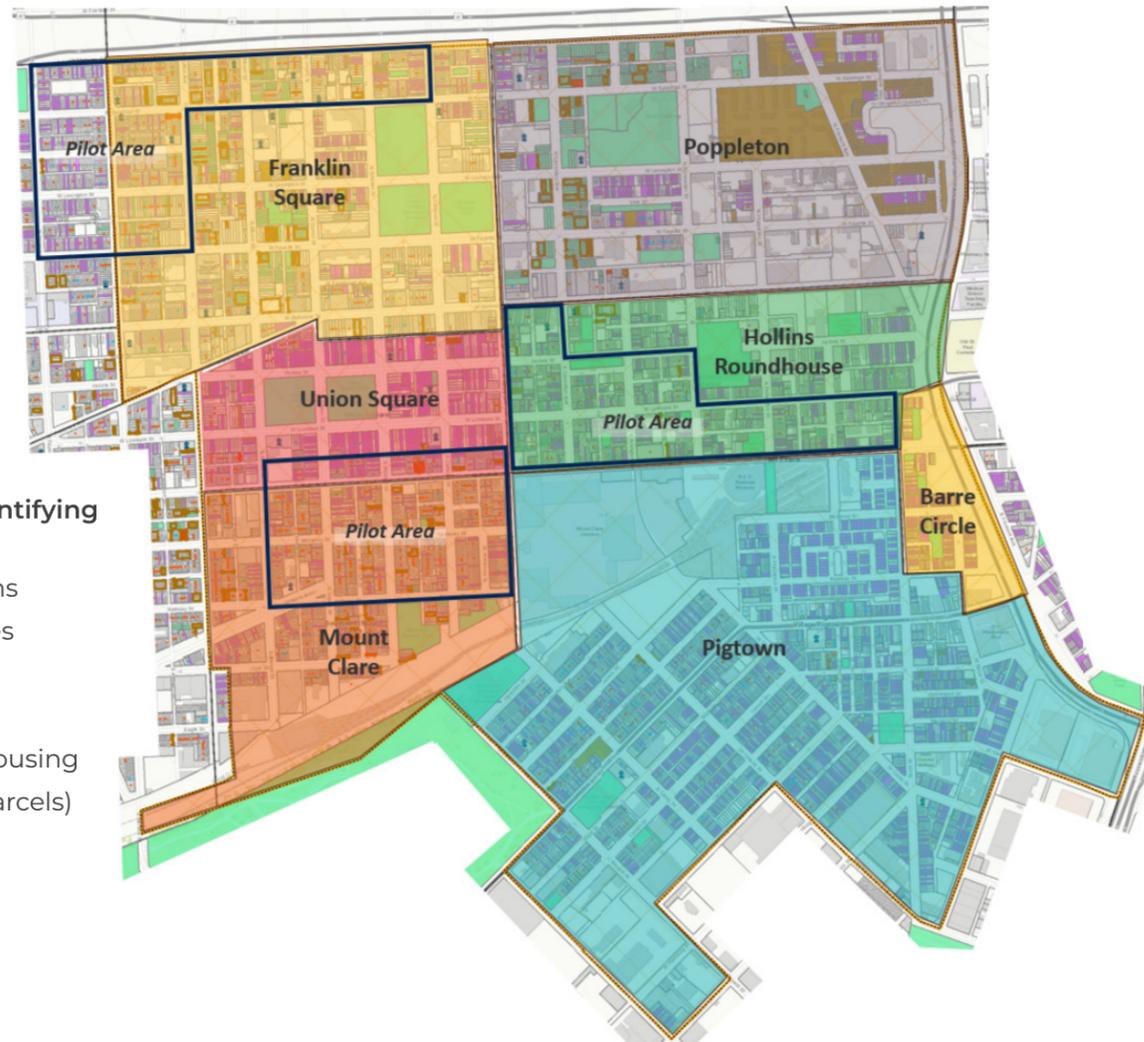
## Stages of Implementation for Whole Block, Whole Area Approach

- CONTROL** of all vacant and abandoned structures, lots, and neglected properties in the pilot areas.
- STABILIZE** the vacant units under control to support stability for neighbors and the market.
- Make whole area **PROMISING** with public realm investment supporting stabilized areas.
- INVEST** in the rehab and infill of whole blocks and areas in phases
- REINVEST** with residents and landlords gaining confidence in the market

## PILOT COMMUNITIES STRATEGY AND TARGET ACTIONS

Walking tours led by leaders and longtime residents helped identify priorities and document strengths, needs, and opportunities across all seven neighborhoods. Based on the neighborhood intelligence provided by residents, and the data analysis that verified it, this plan targets three pilot areas with dedicated efforts over multiple years in **Franklin Square, Hollins Roundhouse, and Mount Clare** abutting Union Square. These pilot area plans are complemented by activities in other neighborhoods and in support of residents within and outside the pilot target areas.

The three pilot areas emerged as having both high concentrations of vacancy and a high likelihood of direct impact, as well as a positive spillover effect across neighborhoods if addressed at scale. In follow up conversations with neighborhood residents and community associations, the maps and planning were refined and now include the following boundaries and phases:



### Principles for identifying Pilot Areas::

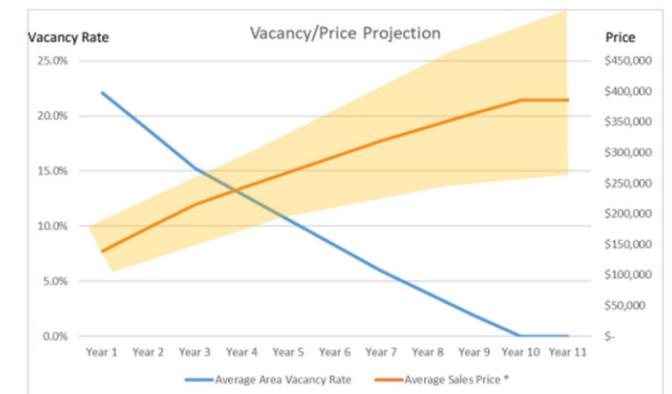
- Nearby strengths
- Clear boundaries
- Contiguous
- Focal points
- Similarities in housing
- Size (250-500 parcels)

## Franklin Square

- Work will begin along the northern blocks, moving westward, then southward in three phases, along with coordination with neighboring communities, Poppleton and Fayette Street Outreach,
- Rt. 40, often referred to as “The Highway to Nowhere,” provides a market break and boundary to the north that contains vacancy. In addition, the West Baltimore MARC rail station is identified as an asset and provides a source of potential growth in the Fayette Street Outreach Neighborhood adjacent to Franklin Square.
- Strong institutional partners are located along the northern portion of the neighborhood as well as the establishment of community led green spaces that will contribute to social cohesion as well as right sizing the neighborhood.
- For the success of the western edge of the neighborhood, both sides of Monroe Street need to be redevelopment and prioritized together.

### Metrics:

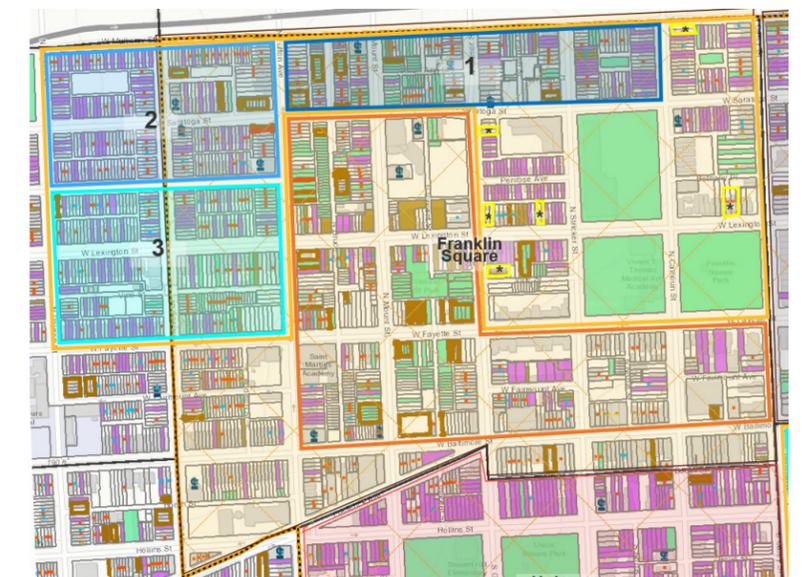
- 122 new homeownership units and 40 new rental units, from 192 current VBNs
- 41 home repair awards for current owners and renters
- 15-22 units completed per year to match market absorption rate
- Coordination with neighboring communities, Poppleton and Fayette Street Outreach



As vacancy decreases, the market price for a home will approach the replacement value.

Uses	Estimated Cost
Acquisition	\$ 1,010,000
Professional Services	\$ 4,045,500
Taxes/Insurance/Financing	\$ 1,948,000
Construction	\$ 38,941,000
Contingency	\$ 5,391,000
Current resident rehab	\$ 2,100,000
Developer Fee	\$ 4,573,500
<b>Total</b>	<b>\$ 58,009,000</b>

Sources	Estimated Revenue
Public Investment	\$ 12,549,500
Private Grant	\$ 520,000
Down payment/closing	\$ 1,759,000
Deferred Loan	\$ 2,000,000
Debt - 1st lien	\$ 4,000,000
Unsecured enterprise funding	\$ 2,000,000
Sales proceeds	\$ 35,180,500
<b>Total</b>	<b>\$ 58,009,000</b>

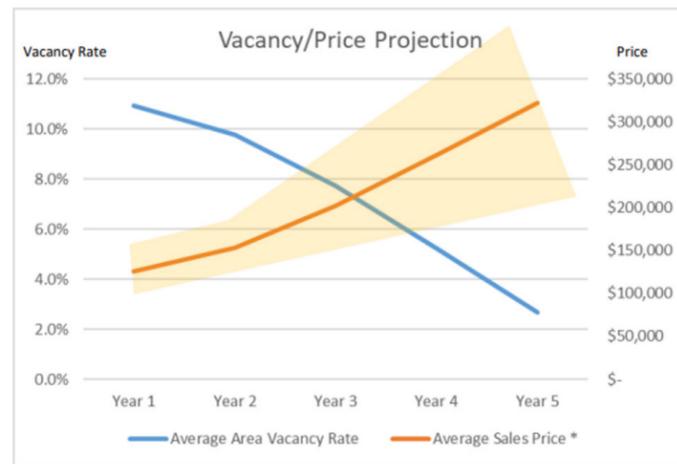


# Hollins Roundhouse

- Work will begin on blocks bounded by Lombard and Pratt, moving eastward and northward toward Hollins Market and W Baltimore St.
- The B&O Railroad Museum and Mount Clair Junction to the south provides a market break and boundary that contains vacancy. The redevelopment begins east to west due to the market strength from Barre Circle to the south and east.
- The market strength of Union Square to the west provides a stable boundary along S Carey Street.
- There is one single vacant property adjacent to the phase I redevelopment area that should be prioritized and addressed to complete the whole block.
- Current extent of vacancy exceeds VBN count, so focus should help stop any advance of vacancy under a shorter timeline than other pilot areas.

## Metrics:

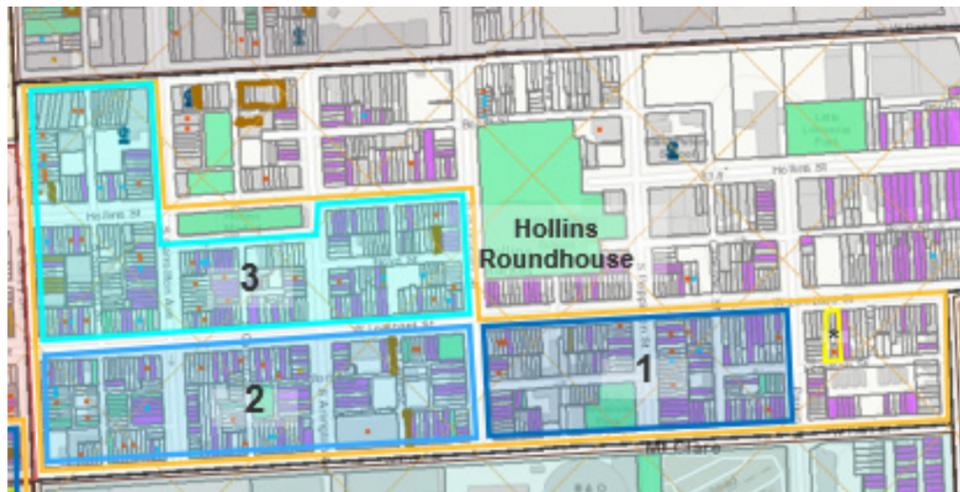
- 70 new homeownership units from 58 current VBNs and any additional vacants
- 42 home repair awards for current owners and renters
- 10-15 units completed per year over 6 years to match market absorption rate



As vacancy decreases, the market price for a home will approach the replacement value.

Uses	Estimated Cost
Acquisition	\$ 390,000
Professional Services	\$ 1,496,000
Taxes/Insurance/Financing	\$ 698,000
Construction	\$ 19,946,000
Contingency	\$ 2,992,000
Current resident rehab	\$ 2,100,000
Developer Fee	\$ 2,552,000
<b>Total</b>	<b>\$ 30,174,000</b>

Sources	Estimated Revenue
Public Investment	\$ 9,818,000
Private Grant	\$ 345,000
Down payment/closing	\$ 953,000
Deferred Loan	\$ -
Debt - 1st lien	\$ -
Unsecured enterprise funding	\$ -
Sales proceeds	\$ 19,058,000
<b>Total</b>	<b>\$ 30,174,000</b>

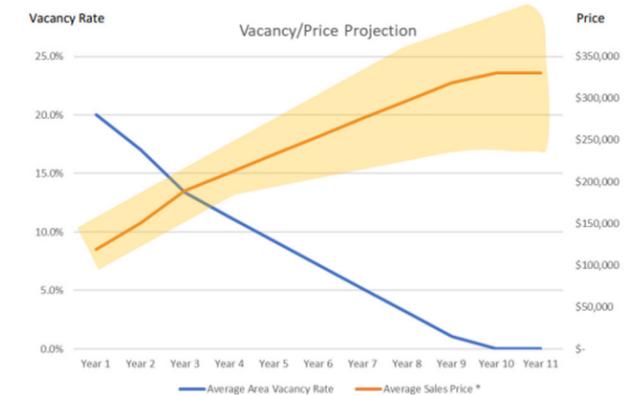


# Mount Clare

- Work will begin along S Carey St abutting Mt. Clare Shopping Center and Union Square, moving eastward, then south, then westward. Extensive coordination with Union Square is needed, particularly for work along W Pratt St.
- The B&O Railroad, Mount Clair Junction, and Carrol Park to the east and south provides a market break and boundary that contains vacancy.
- The market stability of Union Square to the north provides a stable boundary along Pratt Street, however for the success of the northern edge of the neighborhood, both sides of Pratt Street need to be redevelopment and prioritized together. In addition, there are several green spaces that mirror each other along Pratt Street creating a more cohesive streetscape.
- There are several larger scatter single properties on prominent corners within the phase I redevelopment area that need to be addressed as a priority.

## Metrics:

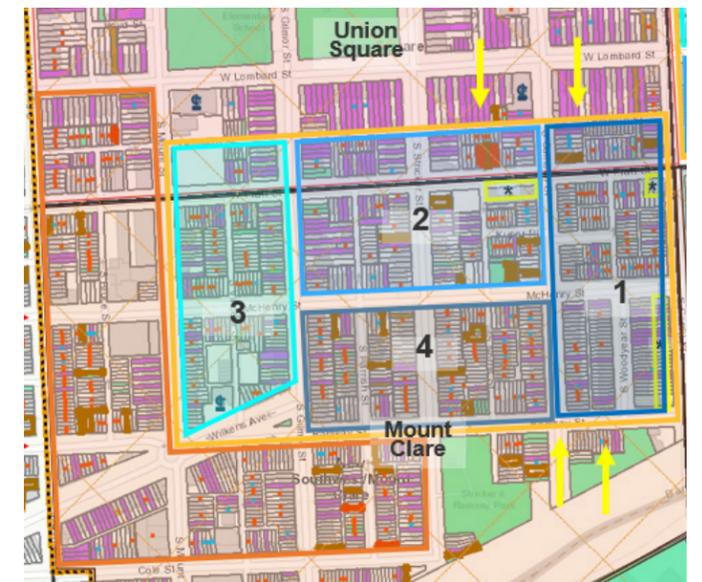
- 122 new homeownership units and 45 new rental units, from 201 current VBNs
- 31 home repair awards for current owners and renters
- 15-22 units completed per year to match market absorption rate



As vacancy decreases, the market price for a home will approach the replacement value.

Uses	Estimated Cost
Acquisition	\$ 1,025,000
Professional Services	\$ 3,699,500
Taxes/Insurance/Financing	\$ 1,785,000
Construction	\$ 34,700,500
Contingency	\$ 4,766,500
Current resident rehab	\$ 1,550,000
Developer Fee	\$ 4,048,500
<b>Total</b>	<b>\$ 51,575,000</b>

Sources	Estimated Revenue
Public Investment	\$ 12,009,500
Private Grant	\$ 900,000
Down payment/closing	\$ 1,520,000
Deferred Loan	\$ 1,125,000
Debt - 1st lien	\$ 4,500,000
Unsecured enterprise funding	\$ 1,125,000
Sales proceeds	\$ 30,395,500
<b>Total</b>	<b>\$ 51,575,000</b>



## COMPLEMENTARY STRATEGIES

These steps to address vacant property and develop new rental homeownership opportunities need to be accomplished alongside a people strategy to prepare Southwest residents to take advantage of the neighborhood value and community wealth building opportunities.

The plan's eventual success in increasing home values will help homeownership make economic sense for residents and provides the pathway to address the appraisal gap. This increase in value will benefit residents broadly – providing equity to new and longstanding owners, and ensuring maintaining rental make sense. Independent of the targets Southwest neighborhoods may set for homeownership, there still needs to be equitable pathways to homeownership. But stabilized and increasing home values also creates a double-edged sword – increasing values will make home purchase less affordable, so the time to help residents prepare is now.

An additional component of ending the cycle of vacancy, is providing residents with legal and financial support to maintain, and eventually pass on or sell, homes they own. This includes Heir's Property Protections, Homeownership Training, End of Life Planning, in addition to assistance with home repair, as discussed earlier.

## Cross-Cutting Activities

### Targeted to Pilot

- Acquisition of vacants
- Stabilization of vacants
- Rehabilitation of vacants
- Homeowner repair
- Rental repair

### Across Southwest

- Outreach to current and former residents
- Homeownership Preparation
- Wills and Life Planning
- Marketing

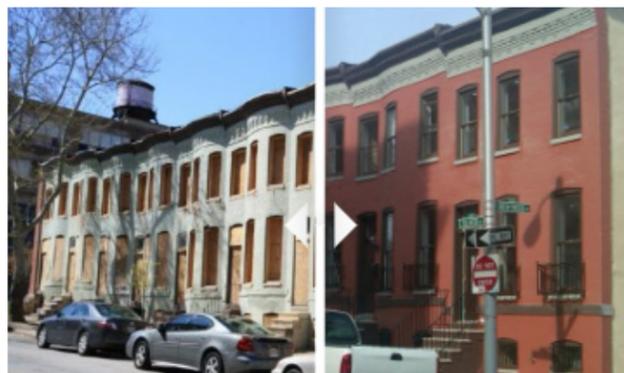
### Outside Pilot Areas

- Addressing Spot vacancy
- Affordable Rental Development for Seniors and Families
- Mixed-income and Market rate development for Seniors and Families

## Example of Success:

### Baltimore's Oliver neighborhood *ReBUILD Metro*

- Neighborhood supported redevelopment without displacement that has led to:
  - 87% reduction in residential vacancy
  - 30% increase in neighborhood residents
  - 109% increase in median income
  - 210 stable homes from abandonment
  - 120 vacant lots converted to maintained greenspace
  - 72 new homeowners



ABOVE: Before and after - ReBUILD Metro in Oliver.

## Maintaining Affordability for Renters and New Owners

- In the initial years of the housing plan, purchase prices for completed homes are projected to be under \$200,000, and as low as \$140,000, but prices should reflect affordable market conditions at that time.
- With downpayment support and homeownership preparation, these units will be affordable to households making less than \$60,000 a year (50% AMI for a family of four), and to lower income levels with additional support and subsidy.
- As home values in the pilot areas increase, affordability for new homeowners can be adjusted using the levels and parameters of downpayment assistance.
- For renters in the initial years of the plan, especially in homes in need of repair, long-term affordability can be a built-in program requirement for assisting landlords with rehab financing and expenses.
- As homes values rise and market rents increase in later years of the plan, affordable rental housing should be included in deed-restricted affordable projects and mixed-income projects, consistent with updated demographics in Southwest and new inclusionary housing requirements within the city.
- Coordination with efforts to increase income for households in SW will enhance housing affordability, enable home purchases, and help build wealth.

## Funding Summary for Pilot Areas

Uses	Estimated Cost
Acquisition	\$ 2,425,000
Professional Services	\$ 9,241,000
Taxes/Insurance/Financing	\$ 4,431,000
Construction	\$ 93,587,500
Contingency	\$ 13,149,500
Current resident rehab	\$ 5,750,000
Developer Fee	\$ 11,174,000
<b>Total</b>	<b>\$ 139,758,000</b>

Public Investment	\$ 34,377,000
Private Grant	\$ 1,765,000
Down payment/closing	\$ 4,232,000
Deferred Loan	\$ 3,125,000
Debt - 1st lien	\$ 8,500,000
Unsecured enterprise funding	\$ 3,125,000
Sales proceeds	\$ 84,634,000
<b>Total</b>	<b>\$ 139,758,000</b>

The housing plan addresses **513 homes:**

- **314 homeownership** units
- **85 rental** units
- **114 home repair** units

Additional **spot vacancy** to be addressed in other neighborhoods.

**Public and Philanthropic Resources: \$40.4 million**

**Private Resources Leveraged: \$99.4 million**

## Wealth building opportunities: current and future SW homeowners and residents:

- Implementation of the plan is intended to ensure these benefits accrue to SW residents as owners, rather than to institutional owners or investors.
- The plan furthers goals to address the racial wealth gap in Baltimore and the region. Current and new black homeowners in SW are projected to realize more than \$100 million in wealth creation from increases in market value.
- Success is dependent on preparing interested, current residents of SW to buy homes in SW. Renters are welcome to continue renting if that is their preference, and the plan takes steps to preserve rental affordability.
- However, after the market values increase in SW over the next several years, it will be less affordable to purchase a home. Those interested in purchasing a home should be supported in their preparation in the near term.
- Market stabilization will require actors to participate in investing outside of what is been done by the SW Partnership team. Every vacant and every at risk house needs to be addressed, but this can be done with partners.

## ACTIVITY SUMMARY

Implementation of the housing plan and Whole Area approach will require coordination on several activities to occur across multiple stages. The chart below summarizes the likely cost and level of effort in volume for each activity, and when they should occur. For cost estimates on a per unit basis, \$ is less than \$10,000, \$\$ is between \$10,000-50,000, and \$\$\$ is greater than \$50,000.

## Stages of Implementation

- 1 **Control** of all vacant and abandoned structures, lots, and neglected properties in the pilot areas.
- 2 **Stabilize** the vacant units under control to support stability for neighbors and the market.
- 3 Make whole area **promising** with public realm investment supporting stabilized areas.
- 4 **Invest** in the rehab and infill of whole blocks and areas in phases
- 5 **Reinvest** with residents and landlords gaining confidence in the market

Activity	Description	Volume	Cost	Lead	Stages				
					1	2	3	4	5
Outreach and Engagement	Consistent communication with residents and organizations across Southwest on the vision, planning, and progress on implementation, to include research and intentional outreach to displaced residents, and cultivation of resident leadership.	6,000+ households	\$	SWP and partners	✓	✓	✓	✓	✓
Planning	Updating and refining aspects of the whole area plan to guide implementation, with new details provided for the next step as implementation progresses and new info becomes available.	Regular meetings and events	\$	SWP and partners	✓	✓	✓	✓	
Acquisition	Gaining site control of all vacant & abandoned units, lots, and neglected properties in three pilot areas and priority spot vacancy in other areas.	400 units	\$\$	SWP and city	✓	✓			
Stabilization	Secure vacant properties, stabilize walls and roofs to protect adjoining structures, demolish properties for which rehab is not feasible, and manage any vacant land.	250 units	\$\$	Partner contractors		✓			
Rehabilitation	Full rehab of vacant properties in pilot areas, in phases; infill development on targeted vacant lots. Some properties may be rehabbed during stabilization stage.	400 units	\$\$\$	Partner contractors		✓	✓	✓	✓
Home Repair	Structural, cosmetic, and energy efficient upgrades to occupied properties targeted to seniors and low- income homeowners at risk of displacement, and renter properties whose owners support long-term affordability.	120 units	\$\$	Partner contractors		✓	✓	✓	✓
Homeowner Preparation	Support for current and displaced renters who want to become homeowners in Southwest through housing counseling, credit repair, downpayment assistance, and connections to income enhancement and workforce development.	350 households	\$	Housing counseling partners	✓	✓	✓	✓	✓
Wills and Life Planning	Supporting older residents with life estate planning to ensure their intentions are met and that homes do not get ensnarled in probate and become vacant.	250 households	\$	Legal aid and partners	✓	✓	✓	✓	✓

## PROMISING PRACTICES FOR SOUTHWEST

### Homeownership + Anti-displacement

Homeownership opportunities for current and displaced residents will require multiple pathways and include both traditional and more innovative forms of homeownership. The standard affordable homeownership model uses a subsidy to lower the purchase price to affordable amount for a target income, and a **deed restriction** which outlines the long-term affordability requirements of the property. In addition, two examples of **shared equity homeownership** that provide more affordable housing access to buyers while balancing wealth building opportunities are **community land trusts** and **limited equity cooperatives**.

#### Community Land Trusts

Community land trusts (CLTs) are nonprofit organizations that help ensure housing affordability by owning land and allowing people to own the buildings on that land. This keeps housing prices down and makes homeownership possible at lower income levels – often 50% AMI or below - because the cost of the land is taken out of the equation, making it easier for more people to afford homes and support stable communities.

Baltimore has several existing CLTs:

- [North East Housing Initiative](#) (NEHI) Community Land Trust
- [Charm City Community Land Trust](#)
- [Harbor West Collaborative](#) Affordable Housing Land Trust

- [South Baltimore Community Land Trust](#)

The city has supported CLT operations on multiple occasions. Through 2023, Baltimore City has provided over \$12 million to the CLTs to support over 13 affordable-housing projects and more than 120 units of housing.

A CLT in Southwest would provide one pathway for residents making less than \$60,000, or about 50% of AMI, to afford to enter affordable homeownership but with limited household wealth building opportunity. The CLT model generally limits the equity appreciation a homeowner can realize upon sale to keep the home affordable to the next buyer, based on decisions of the CLT board.

#### Limited Equity Cooperative

In limited equity cooperatives, each resident owns a “share” in the cooperative rather than having a standard property interest in the home. Each cooperative member has a right to occupy one unit and vote on important matters. Members share responsibility for maintaining common areas and admitting new members.

This model allows people to buy into a community at a lower price, sharing ownership responsibilities and benefits, and can be done in multifamily, townhouse, or single family properties.

Share prices are set by a formula contained in the co-op’s bylaws, subscription agreement, and stock certificates.

#### What is Shared Equity Homeownership?



A one-time investment makes a home affordable for purchase by a working family with modest means, and the home remains affordable for family after family that purchases it.

In return for being able to buy a home below its market value, the family agrees to limit their proceeds when they sell to another family with a modest income can afford to purchase the home.

The first family builds wealth and then “pays it forward.” The affordable house is self-sustaining, and the use of public funds is prudent since that one-time public investment serves endless

### Renter + Anti-displacement

For many residents of Southwest, renting a home is the preferred or better option - including current renters and even owners who may prefer to rent in the future. Ensuring they have opportunities to remain in Southwest is a key aspect of development without displacement. Similar to homeownership, there are several creative solutions Southwest can consider in enabling long-term affordability for renters.

#### Mixed-Income Neighborhood Trust

A [Mixed Income Neighborhood Trust](#), (MINT) is a rental housing portfolio developed, owned, and operated in the interest of current residents in neighborhoods threatened by economic displacement. The homes in a MINT portfolio are designed to provide a mix of affordable and market rate rentals. As market rents may rise over time, the market rents of some units cross-subsidize affordable rents for the other units, permanently, to preempt displacement from the affordable units. MINTs are managed by existing neighborhood organizations and are accountable to neighborhood priorities through their board and governance structure. Communities control the formation process and the MINT, oversee its duties and operations,

enabling the decision-making authority to held build resident power. MINTs are a recent tool, developed in 2020, and now adopted in Kansas City, Boston, Tulsa, and Cleveland.

- Community control of mixed-income single family rental properties, with market rents subsidizing permanently affordable units
- Safeguards renters who may not be served by other affordable housing tools.
- Brings access to capital not traditionally accessible to neighborhood-based organizations and the preservation of affordability
- Can be combined with a Lease-to-Own program, so that residents be in a position to purchase the homes they current rent

#### Landlord Repair Program

Landlord repair programs help small, independent landlords, often those owning 2-20 units, with funding to rehab rental property in exchange for long-term affordability for renters. This helps maintain and improve housing quality without pushing costs onto tenants, especially for green and energy efficient repairs that reduce utility expenses and increase resident comfort. Additional benefits can include access to efficient property management tools, rental relief grants to offset rental loss when tenants have hardships, and financial consulting and assistance in accessing local and federal funding initiatives.

This approach would encourage the

preservation of affordable rental housing units in Southwest by supporting both landlords and low-income renters and would help prevent displacement by promoting long-term, affordable rental options. Examples of similar programs include the [Local Owners Rental Collaborative](#) in Los Angeles, HUD’s [Green and Resilient Retrofit Program](#), emergency repair programs, and rental rehab assistance programs.



## Retail and Mixed-Use Trust

Retail and Mixed Use Trusts are innovative, community-driven initiatives aimed at revitalizing commercial corridors while keeping rents affordable for community serving tenants, and reducing displacement of local businesses. The trust generally operates as a nonprofit, focusing on acquiring properties along the given corridor to prevent displacement and ensure local residents and businesses have a stake in the area's development.

This model employs a unique form of community land trust and development without displacement, emphasizing affordability,

sustainability, and community empowerment. By prioritizing the needs and voices of community residents, these trusts support the creation of a vibrant, safe, and inclusive community.

An example of this trust in action is the [Kensington Corridor Trust](#) in Philadelphia which represents a collaborative effort to combat gentrification and build a more equitable future for one of Philadelphia's most historically underserved neighborhoods.

This model could be used along W Baltimore St or other retail and mixed-use corridors in Southwest.

## House of Worship and Faith-Based Development

Houses of worship often own or control underutilized land that can be pivotal in addressing affordable housing and providing community serving facilities. These religious organizations are uniquely positioned to leverage their assets for the development, embodying their mission to serve and uplift the community, especially when they are supported with technical assistance, capacity building, and financial resources to help navigate the complex process of real estate development. By doing so, it enables these groups to transform their properties into sustainable housing

options, meeting the needs of low-income and mixed-income families and individuals, and strengthening the role of faith-based organizations as central, stabilizing forces within their communities.

Enterprise Community Partners, through its [Faith-Based Development Initiative](#) provides training, grants, advisory, and other services to houses of worship interested in using their land to develop affordable housing and community facilities. Enterprise has supported two cohorts in Baltimore, totaling more than 20 churches.

## Current and Future Resident-Led Rehabilitation

Communities that recognize addressing vacancy creates a direct opportunity for resident involvement in restoring homes, training and financing tools can help them support revitalization efforts through real estate development. Programs like [Parity's](#) work in Harlem Park, and the [Jumpstart](#) initiative in Philadelphia and other communities across Pennsylvania aims to combat vacancy by encouraging local residents to become real

estate developers themselves. These programs offer mentoring, networking, training, and financial resources to aspiring developers, focusing on sustainable development and positive community impact. Their emphasis on the renovation of vacant and deteriorated properties transforms them into valuable community assets. By doing so, it not only improves the physical landscape but also stimulates economic growth and fosters a sense of community pride and ownership.

## Community Wealth Building + Restorative Wealth

With the homes to be stabilized and rehabilitated, and the number of mixed use and retail revitalization projects along commercial corridors in Southwest, there will be multiple opportunities for current and former residents of these neighborhoods to directly participate in and benefit from this work, provided those opportunities are intentionally built into the process.

## Crowdfunding

Crowdfunding for real estate is a novel way to invest in property by pooling money from a large number of people, usually through an online platform. This method allows individual investors to participate in real estate investments with relatively small amounts of money, making it accessible to a wider audience. Investors can contribute to various projects, including commercial properties, residential developments, and real estate-backed loans. The returns on investment can come from rental income, interest payments, or the sale of the property, depending on the nature of the project. Crowdfunding has democratized real estate investing, offering a novel way to diversify investment portfolios and access the real estate market without the need for large upfront capital.

Models for equitable crowdfunding in real estate include [Small Change](#), and the [MD Neighborhood Exchange](#) hosted by Baltimore's own Community Wealth Builders.

Need capital to start or grow your local business?

### THE MARYLAND NEIGHBORHOOD EXCHANGE

The Exchange provides free support to local businesses interested in investment crowdfunding, a new tool that enables businesses to obtain capital while increasing their visibility and strengthening their connections to customers and the community.

Visit our site to start your journey to successful crowdfunding:  
[www.communitywealthbuilders.org/md-exchange](http://www.communitywealthbuilders.org/md-exchange)

## Displaced Resident Outreach and Resettling Opportunities

A component of centering the housing plan on current and displaced residents involves understanding the pressures and discriminatory housing practices that have led to past displacement and the impact of vacancy on the financial feasibility of owning and maintaining a home. One means to mitigate past injustice is coordinated and intentional outreach to displaced residents and former owners to understand who has experienced displacement through eminent domain, tax foreclosure for modest amounts, and other similar practices.

[Grounded Strategies](#) works in neighborhoods with hypervacancy in Pittsburgh. Before providing a home in need of rehab or a lot in need of redevelopment to a new buyer, renter, or developer, they research the history and reason behind how the home became vacant and whether it was a result of housing injustice. If the home was lost to discriminatory practice, they are offered the right to return and financial resources to do so. Similar groups in Baltimore that advocate on behalf of residents include [Fight Blight Baltimore](#) and the [Stop Oppressive Seizures](#), or SOS Fund.



# Conclusion

## PULLING IT ALL TOGETHER

Implementation of the housing action plan in Southwest provides the opportunity to continue the collaboration and partnerships that were strengthened or established in the process of its development. It is about more than just housing - it's about how work on housing in Southwest can advance broader community goals, from economic and workforce development, to health, safety, education, to community and household wealth building - all within a supportive resident and community approach of development without displacement.

The plan describes the activities and outcomes to be accomplished outside and within three pilot areas, but it also provides promising practices that other communities in Baltimore and nationally that have helped achieve similar goals in developing community by and for neighbors. Southwest has the opportunity to choose which of these practices best fit its programmatic and funding opportunities. The three primary goals for development

without displacement – addressing vacancy, increasing homeownership, and centering the plan on current residents – are interrelated and complementary. Of the ten activities to engage residents and implement the plan, nearly all touch on aspects of each of the three goals. In the three identified pilot areas, which includes portions of Franklin Square, Hollins Roundhouse, and Mount Clare abutting Union Square, more than 500 homes will be directly impacted, with a goal of reducing vacancy on targeted blocks and in the targeted areas to zero. When successful, this will reduce vacancy across the Southwest Partnership catchment area by more than 40%. This projected mix of 314 new homeownership units, 85 new rentals, and 115 home repairs will support increasing the volume of homeowners in Southwest by 12%. Outside the pilot areas, opportunities to address spot vacancy and create long-term options for new affordable and market rate rental homes for families and seniors will support a healthy housing spectrum in Southwest that helps residents remain in the neighborhoods as they

age and as their life circumstances may change, and that supports upward mobility. This will require coordination, diligence, and capacity. The potential in Southwest is immense. It's possible that in 10 years, Southwest could have quality, occupied homes, that have helped households build wealth, in a community that values its residents.

With that potential is challenge and risk. This will be hard – the stakes are high, but the goals are worth putting forth great effort. This is a plan written in ink, not stone, and when the community sees which routes are working and which could be better, it should make adjustments to numbers and approaches.

Stretching beyond Southwest, the plan may help support other neighborhoods, whose work can build on the momentum from proximity and from witness - adopting and adapting the successes from Southwest.

Substantial budget consideration for addressing vacancy is underway at both the city and state levels. Now is the moment when

support for addressing vacancy in Baltimore is prevalent, and Southwest can raise its hand as the next community ready for the public investment to turn vision into reality.

Uses	Estimated Cost
Acquisition	\$ 2,425,000
Professional Services	\$ 9,241,000
Taxes/Insurance/Financing	\$ 4,431,000
Construction	\$ 93,587,500
Contingency	\$ 13,149,500
Current resident rehab	\$ 5,750,000
Developer Fee	\$ 11,174,000
<b>Total</b>	<b>\$ 139,758,000</b>

Sources	Estimated Revenue
Public Investment	\$ 34,377,000
Private Grant	\$ 1,765,000
Down payment/closing	\$ 4,232,000
Deferred Loan	\$ 3,125,000
Debt - 1st lien	\$ 8,500,000
Unsecured enterprise funding	\$ 3,125,000
Sales proceeds	\$ 84,634,000
<b>Total</b>	<b>\$ 139,758,000</b>

**Public and Philanthropic Resources: \$40.4 million**

**Private Resources Leveraged: \$99.4 million**



## COMMUNITY LEADERSHIP AND IMPLEMENTATION

After the housing action plan is approved by the neighborhoods and Southwest Partnership overall, the organization as led by its board and the executive director will need to decide the role it intends to play in implementing the plan. There is a broad spectrum of ways the organization can lead and engage with partner organizations and residents, and the roles each of them can play. Determining the path will depend on the level of comfort the organization and board have in building new capacity to execute development activities, taking on additional risk that accompanies real estate development, and building additional trust with other public sector and private partners.

Delivering the outcomes described in this plan will be both incredibly hard and imminently doable. The large numbers of homes for acquisition-rehab, home repair, downpayment assistance and other activities embody

extensive work over multiple years. But other communities have succeeded in accomplishing these efforts, and this work is likely needed to realize development without displacement. While the board and the executive director for Southwest Partnership should lead in developing the answers to these questions and determining an appropriate pathway, three examples of potential options for implementation include...

1. Expand capacity of SWP to take lead on implementation.
2. Work in partnership w/ existing groups, but as coordinator
3. Establish a new entity or affiliate with a focus on implementing plan, in coordination with partners

Each of these options has associated pros and cons, examples of successful models, and a different process for establishing the work to be done, and they examples of options across a broad spectrum.

## Options for Implementation

### Expand capacity to lead implementation

Process: hire additional staff and train existing staff in several new roles – several roles;  
 Pros: greater control of process, expanded SWP impact in SW, support direct connections across other SWP work, reputational enhancement; when this reaches scale it could fund other work for SWP  
 Cons: heavy lift – new staffing and capacity, competing priorities, reputational risk.  
 Example: [MEDA San Francisco](#)

### Work in partnership with existing groups

Process: This is most similar to how Southwest Partnership currently works, engaging with partners on specific activities. The main difference is the housing plan implementation would expand this model.  
 Pros: lighter lift for SWP  
 Cons: less control over the outcomes  
 Example: SWP's existing work in housing and other work groups

### Establish a new entity focused on implementing plan

Process: Work in coordination with partners to create a new organization whose primary purpose is implementing the housing plan and who will staff and fund it, with board representation from the community.  
 Pros: community control, focus of a new organization on a hard thing to accomplish  
 Cons: will take some additional time consideration, and buy-in to launch  
 Example: BUILD and TRF partnered to establish ReBUILD Metro

## SOUTHWEST PARTNERSHIP - MIND MAP

### What's a mind map?

A mind map is a visual diagram that organizes information into a hierarchy, with a central idea at the center and related ideas branching out from it



**SWP's Roles:**

- Networking + Relations
- Setting Standards + Metrics
- Reporting
- Subsidy
- Marketing + Promo
- Fundraising
- Storytelling

As Southwest Partnership determines which path is best for the community and the organization, it should answer questions, such as:

- Which option most aligns with Southwest Partnership's focus for the next 5 years?
- How central is housing vs. being on the list of important priorities?
- Which option best enables Southwest Partnership to accomplish its other priorities?
- As contemplated in the plan, Housing work needs to support workforce, economic development, health, environment, and educational outcomes. Which option best positions Southwest Partnership to ensure that is a reality – through leadership, partnership, or charging another entity with implementation?

The Southwest Partnership Board of Directors and Housing Committee can confer with the Executive Director and staff to engage on these questions. Southwest Partnership can continue to engage other potential partners on execution – for-profit affordable and market rate developers in Southwest, nonprofit housing developers, service providers, anchor institutions, the business community, public agencies, and elected officials. In the meantime, Southwest Partnership can continue fundraising for the plan as it begins implementation with the city and other partners: applying for public funding, engaging philanthropic and other impact investors, and meeting with banking and private funders to get their feedback and buy in for the plan.

## OPTIONS FOR ACQUISITION

The first stage in the Whole Block, Whole Area approach focuses on gaining site control and acquiring all the vacant and abandoned properties within the pilot areas, in phases. This will be accomplished through a mix of tools, in partnership with local government agencies, particularly the Department of Housing and Community Development (DHCD), and through alternative options like private purchase and working directly with existing owners who may have been displaced. Although several policy tools now exist and some have recently been enhanced, policies continue to evolve, predominantly in the direction of making control of vacant land and homes somewhat easier for community led efforts.

Tools the city has for gaining site control:

- o In rem
- o Receivership
- o Acquisition by purchase (thru Board of Estimates)
- o Acquisition through condemnation
- o Acquisition through tax sale foreclosure

Southwest community working with the city:

- o Role of 311 and daily fines in working towards In Rem
- o Land Disposition Agreement

Community/resident control [from city to resident, and private to resident]:

- o Tax sale (as prevention/preservation)
- o Acquisition by purchase (private sale)
- o Acquisition from City by Vacants to Value
- o Acquisition from City by RFP/Q and EOI

Potential tools the city may have in the near future:

- o In rem 2.0
- o Land Bank
- o State Partnership through a Special Purpose Entity (SPE)

## Endnotes

1. Baltimore Neighborhood Indicators Alliance data: First American Real Estate Solutions. (Sales data: 12 month sales average from the Multiple Listing Service - May 2023-April 2024)
2. Ramakrishnan, Kriti; *Why Housing Matters for Upward Mobility Evidence and Indicators for Practitioners and Policymakers*; Urban Institute; 2021.
3. BAE Urban Economics; *West Baltimore Street Corridor Retail Market Study and Action Plan*; September 2022.
4. CodeMap, 2023; <https://cels.baltimorehousing.org/codemapv2ext/>
5. Iyer, Seema; *There Is No Such Things as "Ideal" Homeownership Rates*; Baltimore Neighborhood Indicators Alliance; 2020.
6. czb; *Whole Blocks, Whole City: Reclaiming Vacant Property throughout Baltimore*; ReBUILD Metro and BUILD; 2023.
7. Rothstein, Richard; *From Ferguson to Baltimore: The Fruits of Government-Sponsored Segregation*; Economic Policy Institute, April 29, 2015.
8. Nelson, Robert K.; *Mapping Inequality: Redlining in New Deal America*; University of Richmond; 2023.
9. czb; *Whole Blocks, Whole City: Reclaiming Vacant Property throughout Baltimore*; ReBUILD Metro and BUILD; 2023.



FRANKLIN  
SQUARE

POPPLETON

UNION  
SQUARE

HOLLINS  
MARKET

BARRE CR

MOUNT  
CLARE

PIG  
TOWN

## Addendum: **SWP Housing Committee Recommendations for inclusion to the Housing Action Plan, adopted April 2024**

In a process led by staff and the Housing Committee, and approved by the board, the Southwest Partnership (SWP) engaged a team of consultants, led by [Patrick Jordan](#) from Heron Community Consulting, to develop a Housing Action Plan with the input of leaders and residents from the seven neighborhoods.

Since January 2023, there have been a number of meetings with neighborhood associations to inform and refine the plan.

While the plan consists of an overall strategy and target areas, important questions on implementation have come up throughout the process of developing the plan. This document has key recommendations from the Housing Committee as the organization moves toward implementation of the Housing Action Plan.

To accomplish the goals and impact desired by our communities, a majority Yes vote to adopt the plan should include the following conditions for implementation:

1. **Set up targets and indicators to measure and track progress**, including for long-term affordable rental units and a significant percentage of the rehabbed homes sold to low-income households, especially in the early phases of implementation. Estimate the number of local jobs that will be generated through the plan and ensure these are materialized during implementation.
2. **Set up accountability and clear programmatic goals** to ensure the implementation prioritizes and benefits current residents in aspects including allocation of funds, local business and workforce development, community equity investments, increased homeownership among low-income residents, long-term affordable units, etc.
3. While the plan was developed with community input, the SWP needs to **ensure the implementation continues to be a community-owned process**, where resident leaders are guiding decisions and providing input regularly, as well as acquiring and allocating resources for community outreach.
4. **Engage in holistic planning** with neighborhood associations, committees, stakeholders, and residents to create master plans that include important aspects of livable communities, including commercial development, public and green spaces, and neighborhood amenities.
5. **Implement innovative strategies for community wealth building** to address systemic inequities as it cannot be left up to market forces. Several strategies can be explored, supported, and adopted for community control of land and community equity investments, such as community land trusts, neighborhood real estate investment trusts, real estate investment cooperatives, community benefit agreements, land banking, etc.
6. **Create a robust homeownership program(s)** to preserve and increase homeownership for current and displaced low-income residents, drawing from proven and innovative models, such as rent-to-own, home repairs, homebuyer cohorts (e.g., Parity Homes), down payment assistance, mortgage financing (e.g., engage CDFIs), and multi-family, multi-generational, or mixed-use ownership, including for households with seniors aging in place.