

# GROWING BALTIMORE AS AN INCLUSIVE CITY

## *Why Baltimore Needs an Inclusionary Housing Policy*

### *In Their Own Words. . .*

*People from all around Baltimore are joining together to end the policy of concentrating people by income in the City and to foster mixed-income developments with affordable housing throughout the City. The campaign will pass the first law in Baltimore requiring developers of major projects using public funds to build 20% of the living units in each project affordable to low-to-moderate income families, and to fully fund the Affordable Housing Trust to ensure that public funding is available to help working families maintain and keep their homes. Here is what some people had to say at a 4 October 2006 City Council hearing.*



**CAROL ESHELMAN**  
Executive Director  
Brooklyn Curtis Bay Coalition

“ . . . our homes are being bought by investors, speculators and absentee landlords who aren't concerned about reviving the city and contributing to stable homeownership - they are only concerned with making a buck, and driving up prices. Despite and perhaps because of the Coalition's work, many speculators are grabbing up the properties at prices that preclude nonprofits from being able to rehab and then resell the houses to homeowners.

Without a comprehensive strategy, these areas and others in the City will lose their identity as strong working class neighborhoods. . . We need the City to formally adopt a strategy that will ensure that there is housing available for the low-to-moderate income families who are the mainstay of the City's diversity. . . it is important that the City work with, not against, the small developers (primarily nonprofit organizations) who are taking on the most challenging properties.”

**JIM FRENCH**  
President  
French Development Corporation

*I want to say emphatically that our company wants to do mixed-income housing. However it is extremely hard to make mixed income projects work without special financing and financial incentives. The cost of construction exceeds the consumers' ability to pay.*

*There seems to be a perception that an inclusionary housing policy would hurt developers and development. Some may feel that mandated requirements would be forced on developers without consideration for their actual cost and for the developers' bottom line. Nothing could be further from the truth—from the outset the task force agreed that, if its recommendations were going to be taken seriously, they had to have the support of the development community and they had to be based in economic reality.*

*What we're doing here today is asking that you share in a vision of a Baltimore where all citizens have access to economic opportunity and prosperity.*



**REV. RICHARD BOZZELLI**  
Pastor  
Corpus Christi Church

*Throughout Baltimore City, new construction and rehabilitation of housing under current market and regulatory conditions are leading to an increasing supply of unaffordable homes. Unaffordable, not only to people of low income, but to people of middle incomes, as well. Unaffordable, not only to home owners, but to renters, . . . We support . . . changes in the zoning laws, tax structure, and availability of public subsidies. In the current regulatory structure, the market is producing housing that is out of the reach of the city's teachers, police officers, fire fighters, and retail workers. Change the regulatory structure, and the market will produce different housing. . . the basic moral test of a society is not how well the rich and affluent fare within it, but how the most vulnerable . . . are treated. If the dignity of the human person means anything, it means the ability to work, to learn, and to live in an environment that assures the basic necessities of food, clothing, and shelter, while offering opportunities . . . to flourish in an atmosphere of . . . hope . . .*

**COLETTE ATTENOUKON**  
Homeowner

“I have lived in that house with my family since 1983, but the City wants to take and demolish the house. I have always wanted positive changes for Park Heights, and we the current residents want to be engaged in rebuilding our own neighborhood. . .

[The City's] message to the homeowners of Park Heights seems to be that what we want really doesn't matter. You do not take us seriously because we aren't middle or upper class, because you want to collect higher property taxes, and because too many of us don't vote. But we are tax-paying, law-abiding Baltimore residents, who have a right to keep the home we have worked so hard for.

. . . you say that "changes must first and foremost be responsive to the needs of current residents" and also that "as Park Heights is rebuilt, everyone in Park Heights will be affected and everyone will benefit". However, relocation is not responsive to the needs of working class families and contradicts 'the vision of creating a new mixed income community'.”

**JACKIE SIMON**

**GRJ, Realtor  
Montgomery Village, MD 20886**

"I was asked to speak this evening regarding the presence and marketing of MPDUs (Montgomery County, Maryland's Inclusionary Zoning Program). I have been an advocate of this program from its inception, vigorously supporting the need for affordable housing throughout our community. I am a Realtor with 30 years experience focusing predominately on first time buyers and persons with disabilities . . . The program has generated over 11,000 units since its inception.

"Our young starting families are able to remain in the community where they were born and raised. Families who believed homeownership was out of the question for them, are able to achieve their part of the "American Dream", and perhaps most important, our communities are stronger because folks have a vested interest in the community where they work **and** live. A key to the success of the program is the constructive leadership of Realtors. In today's market we are all struggling with clients priced out of the market. The attitude of Realtors is very important.

"I believe that Realtors can exert real and meaningful leadership in the implementation of an Inclusionary Zoning Program and I would plead with my colleagues to observe the Inclusionary communities of Montgomery and Fairfax Counties.

"Baltimore is a large table, and there is room for everyone at it. Such a program is the right thing to do for us professionally, it is the right thing for our clients and it is the right thing for the community as a whole. Inclusionary Zoning is a way to build sustainable, viable economically sound neighborhoods — a goal we all share. "

**RAYMOND A. WINBUSH**

**Director,  
Institute for Urban Research,  
Morgan State University**

*I remember my father saying that a family should buy a home that was no more than three times their annual income. . . .As an academic I've learned that my Dad's formula wasn't that bad. . . Housing specialists and even HUD adhere fairly close to such a guideline. If we were to apply that same formula to Baltimore in 2006, however, a bleak picture emerges. Baltimore has a median household income of about \$30,000 [family of four] and a per capita [individual] income of about \$17,000. Thus, . . .all things being equal, the average family household in Baltimore can afford a home of roughly \$90,000, and an individual a home that costs approximately \$51,000. [According to Money Magazine] the median cost of a home in Baltimore is \$140,000. We are living in a city where the average wage earner in a family of four is \$50,000 short of ever hoping to buy an affordable home . . .what is important is that there is a widening gap between those who can afford housing in Baltimore and those who can't.*

*What is ironic about the current development taking place in Baltimore is that it is being paid for by the very people who are being displaced. These residents, in the form of sales and real estate taxes contribute a significant amount to the city coffers, yet are being marginalized. . .*

*I believe that the biggest challenge facing Baltimore at this time is a comprehensive housing policy that will be inclusive of all of its residents from low, median, and high incomes. The mistaken notion that poor people in Baltimore are disposable and simply in the way of development are offered by people who have a shortsighted view of what constitutes urban life.*

## ***YOU CAN HELP MAKE HOUSING IN BALTIMORE AFFORDABLE***

**Write to the Mayor and your elected representatives at the City Council .  
Say that you want legislation that will ensure affordable housing in Baltimore. Tell them:**

- To pass laws that adopt the recommendations of the Task Force on Inclusionary Housing.
- Baltimore needs to grow in a way that includes all families. People have a right to quality, affordable housing.
- We need fairness in City housing policy, and that means guarantees that plans for Baltimore's growth will produce housing for low and moderate income families.
- We need a well and permanently funded Affordable Housing Trust where working families can access more funds to help maintain homes, avoid foreclosures, and have opportunities to purchase homes.

*You can find out who your elected representatives are by calling the Board of Elections at (410) 396-5550, or online at <http://www.ci.baltimore.md.us/government/elections/>. There is a link to a form at the top of the page in case you don't know your representative. On the right side is a link to Elected Officials to provide contact information.*