

**Abandoned Housing:
Implications for Federal Policy and Local Action**

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Introduction

Like many of the nation's older, industrial cities, Baltimore has been losing population in the past several decades. The city's estimated 1999 population of 632,680 represents a 33.4 percent decline since 1950. Estimates on the number of abandoned housing units range from 12,000 to 40,000; the former figure limited to unoccupied, derelict houses observed to be open for casual entry, the latter number including all units calculated to be in excess of existing need.¹ The City's Department of Housing and Community Development, along with several community-based organizations, are resigned to the fact that a large portion of vacant, dilapidated units will never be rehabilitated and occupied. Accordingly, strategies for eliminating vacant structures are being planned and implemented, resulting, in some cases, in the demolition of entire blocks and the radical transformation of neighborhoods.

The housing problem besetting Baltimore, St. Louis, Detroit, Philadelphia and other cities has been given the label "undercrowding" by Douglas Rae, Director of Yale University's Changing Cities Research Group. Rae and Calsyn (1996) define undercrowding as a pattern of persistent population loss that leaves behind a large surplus of buildings a land. Over time, the "unemployed" buildings and lots begin to take on negative economic and social value. In addition to Baltimore's 12,000 open, abandoned houses, the City has nearly 14,000 vacant lots (*PlanBaltimore!* 1999, 44). For purposes of this article, the term "abandoned housing problem" will be used instead of "undercrowding," because the latter term suggests that "crowding" is the norm.

This article discusses the challenges facing cities in addressing their abandoned housing problems. While the study's focus is on Baltimore, to provide a basis of comparison reference is made to efforts being taken in three other cities which have undergone substantial population loss since 1950: St. Louis, Detroit and Philadelphia. The major purposes of the study are to identify lessons learned from approaches to abandoned

¹ The 40,000 figure is based on an estimate of the number of households in the City, multiplied by 1.06 (on the assumption that a 6.0 percent vacancy rate is desirable). This number of needed housing units is then subtracted from the estimated number of housing units in the City.

housing in the studied cities and neighborhoods, and to outline implications for federal, state and local policies and programs.

Information for the study was generated through telephone and personal interviews with planners and other public officials in the four studied jurisdictions, review of reports and plans prepared by public agencies and others involved in abandoned property issues, and personal discussions with a range of participants in Baltimore neighborhood revitalization initiatives.

The article begins with an overview of the depopulation that has occurred in St. Louis, Detroit, Philadelphia and Baltimore since 1950. The paper then describes Baltimore's evolving approach to the abandoned housing caused by depopulation, and briefly summarizes the author's case studies on the housing initiatives in three neighborhoods: Sandtown-Winchester; Harlem Park; and Historic East Baltimore. The case study summary is followed by a discussion of how Baltimore's abandoned housing strategies raise issues regarding historic preservation. The article then reviews literature on abandoned housing strategies, discusses the relevance of that literature to the challenges facing Baltimore City, and concludes with suggestions for addressing Baltimore's challenges and for conducting further research.

Demographic and Economic Change in the Four Cities since 1950

There is an extensive literature on the demographic and socioeconomic changes occurring in U.S. metropolitan areas in the post World War II era, and the role played by global economic restructuring and de-industrialization of cities (Bluestone and Harrison 1982; Wilson 1987;1992); federal policies and spending programs that subsidized middle class (mostly white) outmigration from cities (Gelfand 1975; Jackson 1985); and private lending and real estate practices that redlined certain areas and contributed to racial segregation (Denton and Massey 1997).

Table 1 illustrates the population declines of the four studied cities since 1950. The greatest absolute loss was in Detroit, with a net decline of over 884,000 people (or 48 percent), while the highest percentage decline—of 61 percent—was in St. Louis. Vacant housing will be the inevitable result of such drastic population declines.

Table 1. Population Change from 1950 to 1999 in Four Cities

City	1950	1999	Absolute Change	Percent Change
St. Louis	856,796	333,960	-522,836	-61.0
Detroit	1,849,568	965,084	-884,484	-47.8
Philadelphia	2,071,605	1,417,601	-486,028	-31.6
Baltimore	949,708	632,680	-317,028	-33.4

Source: 1990 Census of Population; U.S. Census Bureau website.

In all four cities, since 1950 the white population has declined dramatically while the minority population has substantially increased, as shown in Table 2. The largest racial transition of the studied cities was Detroit, which went from being 16 percent African American in 1950 to 76 percent in 1990. Structural economic change has hurt city residents over the last half century, since manufacturing employment had provided middle-class wages to those with relatively low levels of education and job skills. Table 3 indicates the decline of manufacturing employment among residents of the four cities, with the declines ranging from 66 to 80 percent. The loss of manufacturing job opportunities has contributed to the cycle of decline in inner city neighborhoods.

Table 2. Change in Racial Composition of Four Cities, 1950 to 1990.

City	1950 Number (percent)	1990 Number (percent)	Change Number (percent)
St. Louis			
White	702,348 (82.0)	202,276 (51.0)	-500,072 (-71.2)
Black	153,766 (19.9)	187,995 (47.4)	-176,696 (+22.2)
Other	682 (0.1)	6,414 (1.6)	5,732 (+840.5)
Detroit			
White	1,545,847 (83.6)	221,932 (21.6)	-1,323,915 (-85.6)
Black	300,506 (16.2)	778,456 (75.7)	477,950 (+159.0)
Other	3,215 (0.2)	27,586 (2.7)	24,371 (+758.0)
Philadelphia			
White	1,692,637 (81.7)	848,894 (53.5)	-843,743 (-49.8)
Black	376,041 (18.2)	632,430 (39.9)	256,389 (+68.2)
Other	2,927 (0.1)	104,253 (6.6)	101,326 (+3,461.8)
Baltimore			
White	723,655 (76.2)	287,933 (39.1)	-435,722 (-60.2)
Black	225,099 (23.7)	435,619 (59.2)	210,520 (+93.5)
Other	954 (0.1)	12,462 (1.7)	11,508 (+120.6)

Source: U.S. Census, 1950 and 1990.

Table 3. Change in Manufacturing Jobs from 1950 to 1990 in Four Cities

City	1950	1990	Absolute Change	Percent Change
St. Louis				
Manufacturing	124,432	24,393	-100,039	-80.4
All sectors	366,524	189,828	-176,696	-48.2
percent Manufacturing	33.9	12.9		
Detroit				
Manufacturing	348,986	68,830	-280,156	-80.3
All sectors	758,772	335,462	-423,310	-55.8
percent Manufacturing	46.0	20.5		
Philadelphia				
Manufacturing	291,312	88,488	-202,846	-69.6
All sectors	827,243	761,095	-66,148	-8.0
percent Manufacturing	35.2	11.6		
Baltimore				
Manufacturing	113,618	38,602	-75,016	-66.0
All sectors	391,487	365,846	-25,641	- 6.5
percent Manufacturing	29.0	10.6		

Source: U.S. Census, 1950 and 1990.

One impact of middle-class out-migration is illustrated in Table 4, which shows city median household income as a proportion of SMSA median income. Each of the four cities' proportion of SMSA income was at least 95 percent of that of its SMSA in 1950. By 1990, none of the cities had a median income more than 72 percent of its SMSA, with Detroit's income only 54 percent of its SMSA and Baltimore's only 66 percent.

The combination of population loss and the out-migration of middle class residents contribute to lower demand for homes in the inner city. As described by Sternlieb and Burchell (1973), declining revenues leads to a dynamic in which many landlords refrain from making nonessential repairs, fall behind or default on their mortgage payments, and stop paying property taxes. The end result is often foreclosure and/or abandonment, the continued deterioration of the property, and negative impacts on the neighborhood.

Table 4. Median Household Income of City and Its SMSA, 1950 and 1990

City	1950	1990
St. Louis		
City	\$3,205	\$19,458
SMSA	\$3,383	\$27,200
City/SMSA		71.5percent
	94.7percent	
Detroit		
City	\$3,955	\$18,742
SMSA	\$3,976	\$34,729
City/SMSA		54.0percent
	99.5percent	
Philadelphia		
City	\$3,322	\$24,603
SMSA	\$3,466	\$34,239
City/SMSA		71.9percent
	95.8percent	
Baltimore		
City	\$2,813	\$24,045
SMSA	\$2,925	\$36,550
City/SMSA	96.2percent	65.8percent

Source: U.S. Census, 1950 and 1990.

**City of Baltimore's Plan for Addressing the Abandoned Housing Problem:
Comparison with St. Louis, Detroit and Philadelphia**

Baltimore City's approach to its depopulation trend is outlined in general terms in *PlanBaltimore!* (1999), a draft document outlining the city's new master plan process. In a chapter entitled “Strengthening Our Housing and Neighborhoods,” the plan defines “undercrowding” and contains a number of goals and recommendations related to vacant lots and buildings; attracting and retaining middle-income residents and homebuyers; deconcentrating poverty; maintaining clean and attracting neighborhoods; reducing drug abuse and crime; improving neighborhood schools; and revitalizing neighborhoods through partnerships (with residents, businesses, community development corporations [CDCs] etc.).

At the centerpiece of the PlanBaltimore initiative is the Neighborhood Planning Program (NPP), through which the City says it will work with neighborhoods to devise neighborhood plans. The plans will provide a framework for targeted investment of public, private and nonprofit resources in City neighborhoods. According to *PlanBaltimore!* (1999, 45):

The City should use the NPP to develop and implement criteria for neighborhood-based decision making about vacant houses. The new strategic demolition plan should give priority to demolition in areas with good opportunity for land assemblage and redevelopment. And the NPP should be the primary vehicle to move demolition recommendations through the City approval process.

According to September 15, 2000 draft of the NPP Steering Committee's Final Report, the City will be divided into approximately 40 planning areas, with an average of 15,000 residents in each area. The City will outline the elements to be included in each neighborhood plan (housing, public safety, sanitation, etc), develop a data base related to those elements, and provide technical assistance to the neighborhoods. The goal is to have all neighborhood plans completed by 2005. Some of the challenges in utilizing NPP to address the abandoned housing problem will be discussed later in this paper.

Baltimore's Evolving Policy on Demolitions

While *PlanBaltimore!* states that “ a carefully planned demolition strategy is part of the City's response to undercrowding,” in recent years the City’s approach to housing demolition was widely criticized for being unsystematic and counterproductive. About \$5 million was spent annually on scattered demolitions, which were targeted to City-identified unsafe units (due to safety hazards and/or storm or fire damage) and on properties about which the City received complaints, from neighbors, about health and safety hazards posed by the units. Defenders of the City's aggressive demolition policy point out that non-secured, vacant homes were sites for drug-related activities and vagrancy.

More than 4,000 row houses were demolished between mid-1996 and mid-1999, all in the City's poorest neighborhoods, in keeping with former Housing Commissioner Daniel P. Henson's goal of eliminating 11,000 of the worst units by the year 2003 (Rozhon 1999). However, critics point out that demolition sometimes left gaps in rowhouse blocks, creating an unsightly, “snaggle-tooth” appearance. Some mid-block demolitions led to the collapse of adjacent units. There was often no plan for re-use of the parcels, so that the toppled buildings frequently became the sites of trash dumping, drug-related activities and rat infestation (Wittis 2000).

In February 2000, under new (and now former) Housing Commission Patricia Payne, the City declared a moratorium on demolitions except in such emergency cases as houses severely damaged by fire. In July 2000 the City’s DHCD held a public forum in which it revealed the City’s annual budget for demolitions during FY 2001 and proposed a new strategy for spending the funds. Only \$2 million will be available to the City (from the State of Maryland) for demolitions during that period, sufficient for demolishing approximately 300 buildings. The City has asked the State for an additional \$10 million for FY02 (Thompson 2001).

At the July 27, 2000 forum, DHCD proposed that the first priority for demolitions be units that pose imminent danger to residents. In other non-life-threatening situations, the City proposed to pursue demolition (a) in areas that have the highest concentrations of vacant and abandoned houses; (b) where overall block conditions are poor; (c) of abandoned and obsolete alley housing; and (d) where demolition will “protect development investments.” DHCD spokespersons stated the City would pursue demolition of whole blocks, avoid snaggle-tooth demolition whenever possible, and coordinate demolitions with neighborhood planning efforts.

In the short-term, the City will face constraints in implementing its proposed demolition policy. There were 100 emergency demolitions in the City in 1999, and many of these were mid-block units. Strategic demolition will therefore, at best, comprise around two-thirds of the cases. Since the city currently has funding for 300 demolitions annually, at current funding levels it would take over 40 years to bring down the approximately 12,000 units that are currently unfit for occupancy.

The PlanBaltimore process, combined with the City’s evolving demolition strategy, will constitute a plan for addressing the impacts of abandoned housing. Each planning area will develop its own revitalization plan, that, presumably, like the three neighborhood plans profiled below, will identify the blocks to be targeted for demolition and those for rehabilitation. The neighborhood plans developed will introduce hybrids of Baltimore’s traditional rowhouse fabric. Table 5 compares the Baltimore abandoned housing situation with that of St. Louis, Detroit and Philadelphia.

Table 5. Summary of Abandoned Unit Problem in St. Louis, Detroit, Philadelphia and Baltimore

City	No. of Abandoned Units	Definition of “ Abandoned”	Abandoned Units as percent of Total Units	Demolitions Per Year; Average Cost
St. Louis	6,180	Vacant and vandalized buildings that are in disrepair and need considerable work for reuse.	3.2 percent	831 in 1999; avg. cost N/A
Detroit	36,000	In 1998, consultant found 36,000 abandoned structures, of which 10,000 were considered “open and dangerous.”	8.8 percent	2,000 – 2,500; avg. cost of \$5,600 per unit
Philadelphia	21,090	Long-term vacancies which have been empty for at least three years, are more likely to have structural problems, fire damage, or to have been stripped.	3.1 percent	1,035 in 1999; avg. cost of \$8,040 per unit
Baltimore	12,000 to 40,000	The former number includes unoccupied, derelict houses observed to be open for casual entry. The latter number include all units calculated by the City to be in excess of need.	4.3 to 14.5 percent	300, beginning in year 2001; avg. cost of \$6,700 per unit

Comparison and Contrast with St. Louis, Detroit and Philadelphia

St. Louis. According to Don Roe, the City's Director of Comprehensive Planning, St. Louis has classified 6,179 buildings as “long-term vacancies”—vacant and vandalized buildings that are in disrepair and need considerable work for use (Roe 2000). This number is an increase from the 5,487 long-term vacant buildings counted in 1996. The buildings are identified by a field survey updated annually by the City's Building Department. Of the 6,179 long-term vacant buildings, 1,500 are categorized as condemnable and too expensive to renovate. While 4,315 of the long-term vacant buildings are privately owned, the remaining 1,856 are owned by the Land Redevelopment Authority, a quasi-government agency that takes tax-delinquent properties.

In general, there is no city-wide plan for the long-term vacant buildings, the buildings to be demolished, or the vacant lots resulting from demolition. According to Roe, there are a series of neighborhood plans, each independently addressing their neighborhood's vacant buildings and lots. There were 831 housing demolitions in 1999, according to the chief of the City's Building Department (Oz 2000). The demolition work generally focuses on areas where a community development corporation (CDC) requests vacant land for redevelopment projects. In the historic neighborhoods, the city encourages rehabilitation of the buildings before anything is demolished.

Within St. Louis' Empowerment Zone (EZ), a crescent of land around the downtown area with strong transportation access, there is considerable amount of vacant land. In the EZ, the city is discussing the potential of tearing down additional buildings to provide large, unobstructed development lots for redevelopment. According to Roe, in the instance where only three or four buildings remain on a street, the city may relocate these last households to allow redevelopment of the entire block.

Detroit. The City of Detroit does not maintain an ongoing physical inventory of its buildings, so does not regularly identify the number of buildings that may need demolition or could be rehabilitated. In 1998 a consultant for the City of Detroit estimated there were an estimated 36,000 abandoned structures in the city, of which 10,000 were identified as “open and dangerous” (David Griffith & Associates 1998). Of those 10,000, nearly 20 percent were owned by the city. However, the consultants found that the city had no comprehensive, strategic housing plan.

The city annually demolishes between 2,000 and 2,500 buildings a year, at a cost of about \$10 - \$12 million. Average demolition cost per residential building is \$5,600, while the average cost of home rehabilitation is between \$45,000 and \$70,000 (David Griffith & Associates 1998).

According to a recent report (*City of Detroit and State of Michigan Practices and Policies that Affect Land Assembly*, n.d.), for-profit developers and nonprofit

organizations have found resistance in the city system to their efforts to consolidate and develop abandoned parcels. The report asserted that the city's land disposition practices are unpredictable and inefficient. In addition, the report found that the city has a policy to not take action against structurally unsound, irreparable buildings, as long as they are boarded up against trespassing.

Since publication of the above-mentioned reports, the Fannie Mae Michigan Partnership Office in Detroit released a status report on a "10 Point Plan for Neighborhood Recovery" for Detroit in October 2000. The report notes progress in several policy and program areas, such as sale of vacant lots to adjacent land owners, creation of an employer-assisted housing programs to attract workers to live in the city, and establishment of a Detroit Homeownership Counseling Collaborative of area lenders and other counseling providers to create mortgage-ready homebuyers. However, several proposals have not received city support, including: the mapping of city-owned property to identify potential development sites; establishing an improved method of transferring city-owned property to nonprofit housing developers; conversion of squatter-occupied, city-owned properties into public scattered site units; enabling expeditious distribution of the city's HOME funds to provide gap financing for housing development projects; and developing a tax assessment abatement program for residential and commercial rehabilitation.

Philadelphia. Philadelphia currently has the most systematic process, of the four case-study cities, for responding to its abandoned housing problem. A centerpiece of its program is the Neighborhood Information System, which provides community development corporations and city agencies web access to a Geographic Information System containing ownership, tax, vacancy and other data on each of the city's 560,000 land parcels (Panaritis 2000).

Philadelphia's Office of Housing and Community Development is currently implementing a citywide housing survey. The most recent survey, conducted in 1996, estimated the city had a total of 30,000 vacant residential structures (Kromer 1996). About 21,090 (or over 70.0 percent) were classified as "long-term" vacant houses, because they had been empty for at least three years, were more likely to have structural problems or fire damage, and were more likely to have been stripped.

Philadelphia uses a multi-faceted approach to abandoned housing prevention and reuse (McLaughlin 2000; Kromer 1996). Some of the elements of this strategy are: vacancy prevention, though provision of CDBG funding to the Philadelphia Housing Development Corporation for repair of existing owner-occupied housing; vacant home sales promotion, by offering every household that completes pre-purchase housing counseling a \$1,000 settlement assistance grant; city subsidies for financing moderate-cost rehabilitation; and city funding and technical support for "Neighborhood Strategic Plans" for vacant house and lot disposition.

Because of funding limitations, the city gives top priority on demolitions to buildings on the verge of collapsing. In some cases, the city does not have a plan for the cleared land. Philadelphia's policy is that decisions about higher-cost housing rehabilitation, demolition (other than for units in danger of collapsing) and new construction should be made at the neighborhood level, based on Neighborhood Strategic Plans prepared by CDCs with support of the Office of Housing and Community Development (Kromer 1996). However, some areas currently are not covered under strategic plans.

The cost of rehabilitating a long-term vacant house in Philadelphia is between \$70,000 and \$150,000 per unit. Using an average, per-unit rehabilitation cost of \$110,000, the expense of rehabilitating all 19,000 of the city's long-term vacant units in 1997 would have been nearly \$2.1 billion. That amount was 69 times the amount of funds in the "Housing Production" portion of the city's fiscal 1997 CDBG budget, which provides development subsidies for vacant structure rehabilitation and new housing construction (Kromer 1996).

Summary of Abandoned Housing Strategies in the Four Studied Cities

Of the four studied cities, Detroit has the largest number of abandoned homes, although the city does not maintain an updated inventory of such properties. Each of the four studied cities lacks sufficient funding to demolish its derelict, vacant housing in the short-term, and there is inadequate private demand for rehabilitating vacant properties in the most distressed neighborhoods. Baltimore and Philadelphia appear to rely more heavily on neighborhood plans to guide discretionary decisions on what homes to demolish, than do St. Louis and Detroit.

Abandoned Housing Strategies in Three Baltimore Neighborhoods

The three neighborhoods included in the case studies of abandoned house strategies were Sandtown-Winchester, Harlem Park, and East Baltimore (see Fig. 1). Details on the cases are contained in Cohen (2000). The following is a summary of the key features of the neighborhoods and of the efforts being taken to address the abandoned housing problem.

Demographic, Socioeconomic and Housing Characteristics

Each of the three studied Baltimore neighborhoods was constructed in the mid to late 1800s. Sandtown-Winchester and Harlem Park were built as white, middle-class suburbs, featuring three-story Italianate rowhouses on the main streets and two-story rowhouses on the narrow alley streets (Hayward and Belfoure). Historic East Baltimore was constructed during the Civil War to house workers in the city's manufacturing, port and railroad facilities. After World War I, the neighborhoods began attracting African-Americans from the upper southern states. Due to a combination of factors, including

racial zoning in the early 1900s, and de facto racial discrimination thereafter, by the early 1960s the three neighborhoods were almost exclusively African-American.

The loss of manufacturing jobs in Baltimore, through factory closings and structural change, along with fair housing laws that facilitated the flight of middle and upper-income blacks from inner-city neighborhoods, contributed to the neighborhoods' physical and economic decline. For example, once home to over 30,000 people, Sandtown-Winchester's population had declined to 10,300 by 1990. Of Sandtown-Winchester's 4,600 housing units, 3,000 needed either rehabilitation or demolition, and of these, 600 were boarded up (Goetz 1997). While 70 percent of the occupied units were single-family homes, only 20 percent were owner-occupied. Nearly half of Sandtown-Winchester's residents were living below the poverty line; half were unemployed or underemployed; 45 percent were receiving public assistance; and almost 40 percent reported no earnings (Gugliotta 1993).

Similar conditions existed in the other two study neighborhoods. For example, Historic East Baltimore has 12,500 housing units. A recent survey by the Historic East Baltimore Community Action Coalition (HEBCAC) counted 4,100 vacant, unoccupiable units (Ways 2000). In other words, nearly 32 percent of all housing units are vacant and needing rehabilitation. Other indicators of the HEBCAC neighborhoods' troubles are the following (Haner 1999): one of every six homeowners has stopped paying property taxes; one of every three households makes less than \$15,000 per year; half of all adults are high school dropouts; half of all households do not own a car; and one of every four residents is addicted to drugs or alcohol.

Partners and Strategies in the Case-Study Neighborhoods

Table 6 provides a summary of the partners, strategies and subsidies involved in the revitalization strategies in each of the three Baltimore case-study neighborhoods.

Table 6. Summary of Partners, Strategies and Subsidies in Abandoned Housing Efforts in Three Baltimore Neighborhoods

Neighborhood	Key Players	Range of Strategies (Either Planned or Implemented)	Housing Strategies; Investments; Subsidies
Sandtown-Winchester	Enterprise Foundation; Baltimore City; Habitat for Humanity; Baltimoreans United in Leadership Development (BUILD).	“Neighborhood Transformation” encompassing community-based planning, housing rehab, job training and placement, school-based health and mental health services, food programs, and public safety programs.	Over \$100 million raised from a variety of public and private sources. Among projects: City and BUILD raise \$28 million in federal, state, local and private funding to build 210 Nehemiah units at cost of \$83,000 each, with units sold for \$37,000 each; Habitat for Humanity rehabs homes for resale for \$30,000 via no-interest mortgages; Enterprise constructs and/or rehabs hundreds of homes at cost of approx. \$100,000 each, with units sold for no more than \$60,000 each; \$31 million in HUD Homeownership Zone funding to rehab units—most expensive units rehabbed at cost of approx. \$140,000 each and sold for \$60,000 each.
Harlem Park	Baltimore City; Harlem Park Revitalization Corp. (HPRC); Bank of America CDC.	Community-based planning, housing rehab, commercial development.	Still in planning stages. City has committed \$4 million in silent second mortgages. Bank of America CDC to invest \$4 million of the \$20 million needed for phased build-out of 160 rowhouses (through demolition and reconfiguration of 390 rowhouses and of inner-block parks).
Historic East Baltimore	Baltimore City; Johns Hopkins University Medical Institutions; Historic East Baltimore Community Action Coalition (HEBCAC)	Community-base planning, housing rehab, job training and placement, reverse commuting services, health services, commercial development.	\$34 million in HUD Section 108 loans. By October 2000 47 rowhouses completed or in process of renovation. HEBCAC cost of acquisition and rehab is \$93,700; units sold for approx. \$56,000.

Sandtown-Winchester. The 72-block Sandtown-Winchester neighborhood has the longest experience and the most comprehensive approach of the three neighborhoods studied. One of the major partners in the Sandtown-Winchester project is the Enterprise Foundation, a national nonprofit organization that channels investment and foundation funds to groups that develop or rehabilitate affordable housing. Enterprise was founded in 1982 by James Rouse, creator of the planned community of Columbia, MD, developer of suburban shopping malls, and entrepreneur of successful, downtown commercial revitalization projects such as Harbor Place in Baltimore and Fannueil Hall in Boston.

When he committed the Enterprise Foundation to work in Sandtown-Winchester in the early 1990s, Rouse saw an opportunity to demonstrate that any inner city neighborhood, no matter how distressed, could be transformed. Said Rouse: “ We wanted a place that could be called a ‘bottom’ neighborhood, one with real human devastation, where people were really living in the worst possible conditions” (as quoted in Gugliotta 1993). The paradigm for the effort was “ Neighborhood Transformation (NT)” , the term Rouse used to describe an all-encompassing effort for inner city neighborhood revitalization. Cohen (2000) discusses components of NT and some of its accomplishments and limitations.

In 1993, Baltimore Mayor Schmoke had declared the goal of acquiring and rehabilitating all 600 of Sandtown’s vacant units, a strategy that ignored the reality of the city’s depopulation. While hundreds of these homes have been fixed up and sold over the past few years, many other homes in the community have become vacant, with the pace of degradation exceeding that of rehabilitation (Batko 2000). In 2000, the Neighborhood Development Center (a non-profit corporation created in 1993 to coordinate housing development and provide planning and technical assistance to the Sandtown-Winchester effort) proposed a revised set of priorities for renovation versus demolition. Rows of homes would be preserved whenever possible. There would be no selective demolition, which in the past had created snaggle-tooth blocks. If more than half of the homes on a block were debilitated then the whole block would be torn down. Homes on “ gateway” streets would be preserved, if economically feasible (Batko 2000). Using these principles, the Development Center produced a preliminary plan in 2000 identifying which blocks should be rehabilitated, which homes should be refurbished and which demolished, and what uses could be made of open spaces.

Harlem Park. In a 19-block portion of the Harlem Park neighborhood, the Bank of America CDC and the community-based Harlem Park Revitalization Corporation are planning to jointly acquire and develop homes, although the number of units in the neighborhood will be reduced by nearly 60 percent. Neighborhood residents participating in the planning process expressed concern over the high proportion of homes that were being rented, and established a goal of achieving 60 percent owner-occupancy. The high number of vacant units along certain streets provides options for altering existing block and housing patterns and for introducing a different type of housing. Accordingly, the new construction plan for Harlem Park calls for replacing the existing rowhouse pattern in an eight-block area. In its place will be a wider lot configuration featuring a new duplex housing type with larger ground floor rooms than in the existing housing, along with off-street parking and bigger lots. In front of the new homes would be small, semi-

circular parks or large setbacks. This new configuration would eliminate the inner block parks. Renovation cost and asking price for the new homes had not been determined as of this writing.

The renovation strategy attempts to group rehabilitated properties next to vacant land or homes needing demolition. Some existing rowhouse groups in another part of the Harlem Park planning area will be transformed into a semi-detached or triplex pattern. As the design consultant, Torti Gallas and Partners, CHK Inc. describes it:

Using the side-yard ‘Charlestown house’ as a prototype, the proposal creates side-yard houses by demolishing every third or fourth house and giving the vacant land over to the adjacent house. Rather than a vacant ownerless parcel, the new side yard becomes an integral part of the existing home. The addition of one or two story porches on the side of the house as well as the continuous transparent fencing along the street at the side-yard strengthen the physical relationship between the house and the yard, preserving the privacy of the new yard and maintaining good defensible space characteristics on the streets (Torti Gallas and Partners—CHK, Inc. 1999,22).

Historic East Baltimore. The Historic East Baltimore Community Action Coalition (HEBCAC) Inc. is a CDC that is managing the revitalization of a 218-block area that encompasses several Baltimore neighborhoods. HEBCAC grew out of a task force, created in 1992 to discuss the area’s community redevelopment, that included representatives from East Baltimore community organizations, churches, businesses, State and local government, and the area’s three largest employers—Johns Hopkins Hospital, the Johns Hopkins School of Medicine, and the Kennedy Krieger Children’s Hospital (another Johns Hopkins University institution). Together, these three medical institutions have 9,100 employees (Baltimore Metropolitan Council website). Over time, HEBCAC boundaries expanded. Approximately 82 percent of the area is included in the City’s Empowerment Zone (EZ), and HEBCAC serves as one of the City’s EZ village centers.

As in Sandtown-Winchester, any housing revitalization program in Historic East Baltimore would have to be part of a comprehensive strategy to improve the residents’ economic, social and physical well-being. Accordingly, for the past several years, HEBCAC has spearheaded planning and implementation efforts in economic development, education, open space, public safety and housing revitalization.

In 1997, HEBCAC was awarded \$34 million from the City’s HUD section 108 loan funds to begin its housing revitalization activity. Work began on acquisition, renovation and resale of homes. However, by October 2000, only 47 rowhouses had either been completed or were in the process of renovation (Siegel 2000). The Section 108 funds subsidize approximately 40 percent of the cost of development. It should be noted that the \$34 million will be sufficient to acquire and renovate about 1,500 units, or slightly more than one-third of the East Baltimore’s vacant, dilapidated homes.

Following receipt of the HUD funds and the implementation of the EZ, HEBCAC initiated a planning process to solicit more public participation. HEBCAC also decided that decisions on which homes to re-construct and which to demolish would be based on the cost of renovation, the concentration of vacant units, marketability of rehabbed units, and the units' proximity to employment centers and amenities. The Neighborhood Design Center and Institute of Architecture and Planning at Morgan State University assisted with community design workshops. In particular, the NDC conducted an international design competition for remaking the Middle East neighborhood. The competition was entitled "New Strategies for Undercrowded Baltimore Neighborhoods: Encouraging Neighborhoods of Choice and Diversity." Winners were announced in May 1999. The winning entries in the "New Strategies" competition suggested redesign schemes for the Middle East neighborhood that would dramatically alter its rowhouse character. Since that time, an organization called the Design Collective has been assisting HEBCAC neighborhoods to devise their housing revitalization plans.

However, it is unclear when, and if, these plans will be formally adopted. In the Fall of 2000, the HEBCAC board decided on a new plan to acquire and raze adjacent blocks containing mostly deteriorated rowhouses, with the intent to sell the land to developers for residential and commercial construction (Siegel 2000). The clusters of new homes would be larger than the pre-1900 Baltimore rowhouses (to increase their marketability), and would create visible change in the neighborhood in a shorter time than scattered rehabilitation. Although some renovation work on some blocks will continue, the new strategy calls for demolition of at least 2000 homes, more than double the number contained in the original Section 108 application. The new strategy will concentrate the demolitions close to the Johns Hopkins medical institutions rather than be spread throughout the HEBCAC neighborhoods.

Baltimore's Abandoned Housing Strategies and Historic Preservation

Baltimore's has a distinctive neighborhood design and architecture, characterized by two- and three-story rowhouses on a hierarchy of streets that originally promoted socioeconomic heterogeneity. The rowhouse form originally arose in affluent London neighborhoods in the mid-1800s, when architects attempted to create blocks that mimicked grand town palaces (Hayward and Belfoure (1999). Another import from England, earlier than the rowhouse design, was the system of ground rent, which is an annual payment that one makes for the privilege of using (or building upon) another person's land. The ground rent system was imported into such American colonies as Pennsylvania and Maryland, and has implications for Baltimore's rowhouse development and its current revitalization efforts (as explained below).

Since walking was the primary mode of travel for most Baltimoreans in the mid-1800s, the city's street pattern was designed so that people with a mix of incomes could live in the same area. As described in Hayward and Belfoure (2000,10):

At mid-century people of all classes still lived close to one another: well-to-do merchants, professional men and shopkeepers on the main streets; craftsmen and skilled workers on the side streets; and a mix of skilled and unskilled laborers on the narrow “alley” streets that ran down the center of each block.

The rowhouse design was a durable and omnipresent. For nearly two centuries, the Baltimore rowhouse was able to incorporate the latest architectural styles, from Federal and Greek Revival, to Italianate and Queen Anne, to English cottage style and American neoclassical. Hayward and Belfoure describe how the ground rent system also enabled builders to construct fashionable homes for working class households (1999,109-10):

The builder did not have to cut costs in the construction: as long as he could sell the house at cost he would drive profits from the sale of the ground rents to other investors. Consequently he did not skimp on the details that would make the houses desirable, whether they be white marble trim, artistic wallpapers, or ornamental woodwork.

Ground rents also meant that new homebuyers did not have to pay for the land at the time of house purchase. The purchaser bought the house, then made a small, annual payment to the ground rent owner.

The image of mid-18th century rowhouses construction depicted in Hayward and Belfoure is one of quality and distinctiveness. A reader is left with the feeling that any tampering with the architecture and street design would be an affront to the spirit of historic preservation. The authors point out that the latest high-rise public housing complexes in Baltimore to be torn down are being replaced with rowhouses (see also O’Neil 1996 and Belfoure 2000).

Vincent Sully, professor emeritus of architecture at Yale, praises the rowhouses' form, with “ their doors and windows showing the scale of human use” , while Richard Moe, President of the National Trust for Historic Preservation declares “ the destruction of these historic row houses will result in a loss of a major part of Baltimore's identity, its greatest asset” (Rozhon 1999). Baltimore's distinctive rowhouse pattern has been commemorated in films by John Waters and Barry Levinson, and was the colorful backdrop for the cancelled television drama *Homocide*.

However, not even an ardent preservationist would claim that every Baltimore's rowhouse block is worthy of preservation. Howard Ways, former HEBCAC planner, points out that the word “ Historic” was included in the HEBCAC name to give character to the area—it is not an official City historic district though it does contain some historic landmarks. Nowhere in Hayward and Balfoure’s history of the Baltimore rowhouse is the depiction of mid-1800 east Baltimore rowhouse contained in Haner (2000):

Built largely during the Civil War with cheap materials and slapdash labor, the east side was a vast dormitory for the workers who streamed

into Baltimore to operate what was the largest unblockaded port, rail hub and packing center in the South. . . Over the past 40 years that cut-rate housing has increasingly fallen under the ownership of speculators unwilling or unable to do the basic maintenance necessary to keep it livable.

The historic preservation agency of Baltimore City's government is the Commission for Historical and Architectural Preservation (CHAP). CHAP has designated over 7000 buildings as either local landmarks or part of a local historical district (CHAP web-site). The City's proposed demolition policy is that the City will "facilitate CHAP review of proposed demolition sites."

A vital feature of the City's rowhouse blocks is the corner store. As celebrated in the National Building Museum's exhibit in 1999-2000, corner stores have not only provided residents with needed goods but serve as neighboring gathering places and constituted business opportunities for immigrants. States the exhibit's brochure:

Corner stores have been integral to the development of towns and cities in America. Frequently plain and simple structures, corner stores are more than commercial ventures and family residences; they are neighborhood parlors and physical anchors on the streetscape. Few building types have nourished such a melding of public and private use.

By the mid-1900s, however, in many Baltimore corner stores were either boarded up, had been converted to liquor stores or pawn shops, and/or become a magnet for drug dealing or other activities undesired by neighborhood residents. HEBCAC plans to transform corner stores in residential units. As with the alley rowhouse block turned slum, the remaining residents cannot be expected to support preservation of a neighborhood feature that has become blighted.

For historic purposes, a promising trend in rowhouse rehabilitation is the "twofer" being created as part of Sandtown Winchester Square, a portion of the \$30 million Homeownership Zone in the neighborhood. On one side of the 1100 block of Calhoun St., 24 brick, two-story rowhouses were reconfigured to create a dozen homes, each one a combination of two units. Gunts (2000) quotes project architect David Gleason's rationale for combining two 900 sq. ft. rowhouses: "Today, you have kitchens with a lot of counter space and cabinets, washers and dryers, closets, the first-floor powder rooms. The market place demands it. This was a way to make these narrow houses more efficient and saleable." Gunts asserts that the "twofer" also demonstrates the capacity of Baltimore's rowhouses to adapt to changing times and economic conditions.

Literature on Recommended Federal, State and Local Actions Related to Abandoned Housing

As noted by Accordino and Johnson (2000), there is a dearth of literature by researchers and policymakers on the problem of property abandonment because it is viewed mainly as a symptom of urban decline rather than a cause. The following is a summary of recent writings on federal, state, local and community-based strategies for dealing with the abandoned housing problem.

Literature on Federal and State Strategies

Current federal and state responses to abandoned housing in cities are subsumed under urban community development and affordable housing programs. Addressing the depopulation problem is an incidental aspect of these initiatives, and dependent upon the manner of local utilization of available funds. In the main, these initiatives consist of federal empowerment/enterprise zone and state enterprise zone programs, HUD Community Development Block Grants (CDBG), HOME and HOPE VI programs, and housing tax credit programs.

Recent critiques of federal urban policy by Katz (2000), and Hill and Nowak (2000) assert the need for an expanded federal role in urban revitalization, and some of these authors' recommendations, if implemented, could strengthen local capacity to deal with causes and effects of depopulation. Rusk (1999, 1996) believes that urban problems can only be relieved through regional strategies for fair share housing, revenue sharing and growth management. The above authors' recommendations will be briefly summarized, and then assessed in the context of Baltimore's abandoned housing problem.

Katz (2000) outlines the need for a new urban policy agenda following what he describes as "decades of counterproductive policies and marginal efforts." Katz's proposals focus on five major urban problems: suburban sprawl; financial burdens of the working poor; increasing geographic concentration of poverty households; low-performing urban schools; and aging city infrastructure and dysfunctional city bureaucracies

To address these problems, Katz proposes a number of place- and people-oriented policies and programs—many of which are predicated on utilization of the federal budget surplus. Nearly all of the proposals strategies that Katz recommends can assist depopulating cities. For example, he recommends retargeting federal transportation funding in metropolitan areas for infrastructure repair projects in cities and older suburbs. Since federal infrastructure funding has subsidized decentralized development patterns in the past, Katz believes the refocusing of transportation funds would promote more balanced growth patterns. In places where homeownership rates are extremely low, Katz recommends that federal tax incentives be expanded, especially for first-time homebuyers and for developers who construct affordable housing. In addition, where depopulation has left swaths of vacant land, he recommends that federal subsidies and regulatory incentives be available to facilitate land reclamation for productive uses.

To assist low income working families, Katz proposes increases in federal funding for housing vouchers and the earned income tax credit (EITC), and investment in such neighborhood-serving institutions as community health centers, Head Start programs and community development corporations. To reduce the geographic concentration of poverty, he urges federal and state support for a network of secular and faith-based intermediaries to enhance the skills of low-income workers and link them to jobs in the metropolitan area. To fix urban schools, Katz proposes federal investments to increase the supply of qualified teachers, renovate decrepit school buildings, and promote choice, competition and accountability. Because many cities lack the capacity to design and implement school reform initiatives, he suggests that the federal government utilize the range of its powers—in terms of resources, waiver authority, technical expertise and others—to stimulate long-term educational reform. However Katz broadens the strategy field of an urban education agenda to include the creation of mixed-income neighborhoods (so that city schools will have a more diverse mix of students); increasing metropolitan area housing choice for low-income, inner-city families; and expanding the supply of affordable housing in the suburbs.

Finally, to promote greater devolution and local reform, Katz recommends giving high-performing local leaders more discretion in targeting federal resources to address their cities' market realities and local priorities. For example, in depopulating cities, local leaders could reserve some of their federal funds on “restoring neighborhood markets or assembling land to attract business investment” (Katz 2000,11). However, Katz emphasizes that cities should only be able to exercise such discretion if their leaders agree to be held accountable for high standards and performance, demonstrate they have developed working partnerships among political, corporate and community leaders, and show that they have established collaborative relationships with their suburbs.

Low-performing cities will not be able to meet all the conditions that Katz outlines in order to gain greater discretion over federal funding and policy. Hill and Nowak (2000) assert that distressed cities such as Detroit (and probably Baltimore) can relieve poverty only creating economic opportunities derived from their competitive position in their regional economies. The authors propose a four-step strategy to reconnect impoverished central cities to their regional economies: long-term restructuring and reduction of municipal taxes; careful examination and improvement of public administration and management; development of procedures for land assembly and infrastructure improvement; and expansion of the earned income tax credit to make it more of a work incentive for low-income families. Under the Hill/Nowak proposal, the federal government would agree to compensate the participating local government for any revenue shortfalls for each year over a ten-year experimental period during which the suggested reforms are implemented. Some of the authors' recommendations will be highlighted in this paper's discussion of challenges facing Baltimore's evolving abandoned property strategy.

Rusk (1999) asserts that the current strategies through which local CDCs attempt to revitalize cities are not successful in redeveloping poverty-stricken areas or reducing concentrations of minority, poor households. According to Rusk, the most viable way to

improve the quality of urban life is through the return of the middle class to the city and in de-concentrating minority poor to give them better access to jobs and quality education. The latter recommendation echoes the same urban poor dispersal and middle-class-return-to-the-city proposal made over 25 years earlier by Downs (1973), but the notion is widely resisted by real estate interests and suburban officials and residents. This task is easier in what Rusk calls “elastic cities,” those enabled by state law to annex neighboring areas. He recommends regional mixed-income housing policy for all new developments, regional revenue sharing, and regional growth management policies such as urban growth boundaries.

In an earlier book focused specifically on Baltimore’s urban woes, Rusk (1996) underscores how the city houses a disproportionate share (86 percent) of the Baltimore region’s low-income, African-American population. He believes that city has passed “a point of no return” created by disparities of high population loss, high minority population and the difference in city and suburb income levels. He says that no policy that has been implemented to date has changed this dynamic. Baltimore is denied annexation opportunities due to a 1948 State law prohibiting the city from expanding its borders without approval from the suburban neighborhoods proposed for annexation. Accordingly, Rusk believes the State government must dictate a new change and create a metropolitan-wide policy to improve Baltimore, which would include the following: creation of an elected, metropolitan government encompassing the city and its six surrounding counties, and which would have authority for metropolitan planning, zoning and the implementation of fair-share housing; a uniform property tax and regional revenue sharing; and growth management programs.

In sum, Rusk does not explicitly outline how to deal with the abandoned housing problem in Baltimore in general, and with distressed neighborhoods like Historic East Baltimore in particular. However, he believes that middle-class people will return to the city once the poor are dispersed throughout the region, and that Empowerment Zone funding should be used to create jobs for middle class residents. It is implied that effective growth management will create more demand for development and renovation in the city.

Attempts to de-concentrate the city’s poor have met with strong resistance in the past few years. Most recently, a proposal to move ten, low-income families into a racially-integrated Northeast Baltimore neighborhood met with such strong resistance that it was dropped, and became a factor in the resignation of the City’s housing commissioner (Shields and Thompson 2000).

Literature on Local and Community-Based Strategies

Accordino and Johnson (2000) surveyed housing officials in the 200 most populous U.S. cities in 1997, to discern how serious the officials perceived the abandoned housing problem to be in their jurisdictions, how the officials thought such properties affected other factors crucial to their cities’ well being, and what techniques were used (and were effective) in dealing with abandoned properties. The authors found that abandoned housing was perceived as a more severe problem by officials in cities that were growing

slowly or were losing population, than by those in growing cities. The most typical policies/programs used in the surveyed cities were heightened building code enforcement and the acquisition and sale of tax delinquent properties. The authors note that the relatively high effectiveness rating given to code enforcement was probably due to the fact that the survey forms were usually completed by local code enforcement officials.

Among the other measures mentioned in Accordino and Johnson were: utilization of eminent domain to acquire vacant and abandoned properties; cosmetic improvements to vacant and abandoned properties; punitive sanctions (including fines); rehabilitation incentives, such as transferring vacant properties (through public subsidy or give-away) to persons willing to repair and occupy them for a specified minimum time period; and city partnerships with for- and non-profit developers to redevelop properties as part of a community revitalization strategy. The authors note that many cities lack the organizational capacity and monetary and staff resources to effectively address their abandoned housing problems.

The Neighborhood Design Center (NDC) of Baltimore (2000), a nonprofit organization which mobilizes pro bono work by architects, landscape architects and other planning, engineering and design-related professionals, has published a set of recommendations for Baltimore's policy and programming on abandoned housing. The recommendations incorporate ideas produced by a committee comprised of representatives from a number of local community organizations, such as the Citizens Planning and Housing Association (CHPA), the Neighborhood Congress, 1000 Friends of Maryland, and the Parks & People Foundation. (The author was also a member of the committee). Some of these recommendations are incorporated into this paper's conclusion.

Challenges in Baltimore's Abandoned Housing Strategy

There are a number of factors that are complicating Baltimore's efforts to craft and implement a strategy for its abandoned housing problem. The following is a summary of some the issues that will need to be addressed.

1. Need for a Comprehensive Approach

Douglas Rae asserts that any strategy of housing rehabilitation and new construction in a given neighborhood should appeal to “an upscale market of incomers and upwardly mobile locals” (CPHA 1997). However, unless a community is an attractive residential option for higher-income buyers (i.e. the gentrification solution), most Baltimore neighborhoods crafting abandoned housing strategies will need to plan for their current residents, a high proportion of whom have limited incomes. Since these neighborhoods have a range of poverty-related problems, their revitalization strategies will need to adopt a Sandtown-Winchester type of comprehensiveness. Housing renovation must be accompanied by employment, economic development, health, public safety and school-reform initiatives.

For example, one highly-publicized problem that is that of drug abuse. A recent study by the federal Drug Enforcement Administration found there are an estimated 60,000 drug addicts in Baltimore (nearly one-tenth of the city's population), and that the city leads the nation in per capita heroin use (Craig 2000). Eight of every 10 of the city's homicides are drug-related. Drug-abuse is a symptom of, and contributes to, many of the problems that beset neighborhoods experiencing the worst housing conditions. Even neighborhood complaints of inadequate trash pick-up are related to drugs: the City's Department of Public works says that drug abuse contributes to high rates of employee unexcused absences (Thompson 2000). The City estimates that it would need at least \$25 million annually to provide enough drug treatment sites so that every addict who seeks treatment voluntarily or under court order, is able to receive it within 24 hours (Craig 2000).

Comprehensiveness means that not only must a wide range of neighborhood issues be addressed in addition to housing, but that the housing actions must be taken with an understanding of their secondary, housing-related impacts. For example, Rae (1997) notes that a situation to avoid is one in which rehab or new construction merely results in neighborhood residents vacating their older units for the newly-renovated or built housing—producing a result in which the neighborhood simply maintains the same number of decaying, empty homes. This problem was noted earlier in this paper's profile of Sandtown-Winchester, where new construction and rehab has still had no net effect in reducing the number of vacant units.

2. Financial Constraints

The cost of rehabilitating a rowhouse in the three case-study communities is several thousand dollars more than the market price for the unit once renovated. In Sandtown-Winchester, the differential has usually been between \$40,000 and \$80,000 per unit, and only slightly less in East Baltimore. A challenge for housing renovation in these communities will be to obtain and maintain needed subsidies.

It is unlikely that those neighborhoods can receive the same kind of comprehensive, multifaceted and well-funded attention as Sandtown-Winchester in order to solve their abandoned housing problems. In March 1999, Enterprise Foundation staff calculated that nearly \$70 million of public and private funds had been spent in the Sandtown-Winchester NT effort, and an additional \$31 million will be spent with HUD Homeownership Zone funding. While Sandtown-Winchester may be regarded as “model” with regard to its comprehensiveness, it is not a true model unless it can be replicated, and unless the neighborhood can sustain itself economically after the City and Enterprise withdraw their funding and technical assistance.

The improbability of a financing a comprehensive, Sandtown-Winchester type approach in other Baltimore neighborhoods was dramatically underscored in a July 2000 press conference in which then-City Housing Commissioner Patricia Payne announced that there would be severe cuts in the City's Community Development Block Grant (CDBG) allocations to local non-profit groups. The cuts were due to the fact that the previous administration had borrowed against future grants in order to pay back the HUD Section

108 loans used largely to finance the demolition of high-rise public housing and for housing rehabilitation programs in Sandtown and East Baltimore. The amount owed the federal government is \$73 million, and Payne announced that, over the next ten years, up to one-third of the City's CDBG money will no longer be available to non-profit groups providing a range of services to the city's disadvantaged groups (Shields and Shatzkin 2000). Neighborhood organizations in Baltimore were already resentful over the amount of city funds that were earmarked for Sandtown-Winchester, and the CDBG funding cutbacks will make the abandoned housing strategies in Baltimore even more difficult to implement.

The City faces difficult choices in deciding in which neighborhoods to deploy limited funds for demolition and renovation. Some neighborhoods are stable and need no help, while others are beginning to experience deteriorating housing conditions. A question that needs to be addressed is how much of the City's redevelopment money should be targeted to neighborhoods at risk of decline, versus those that are already troubled.

3. Ensuring that Neighborhoods Plans Allow for Larger Scale Planning

There is a tension within the City's commitment to assist local neighborhoods to develop their own revitalization plans, versus the need to have a City-wide strategy for assembling and disposing of large parcels to serve redevelopment goals affecting an area larger than a single neighborhood. *PlanBaltimore!* (1999,45) states that "where vacancies are especially pronounced or clustered, the appropriate response will likely involve complex land assemblage, relocation and clearance strategies to create large sites for immediate redevelopment or, in some locations, for land banking and later redevelopment." However, this assumes that either that residents of some neighborhoods will create plans calling for their own neighborhoods' clearance to serve City ends, or that the City will designate certain areas for clearance regardless of local preferences.

The HEBCAC case sheds light on this dilemma. Originally, housing rehabilitation was going to be spread evenly throughout the area's seven neighborhoods, based on priorities set by each neighborhood. However, the HEBCAC board recently rejected that approach in favor of concentrating demolition and redevelopment activity near the Johns Hopkins medical institutions.

4. Mediating Between Conflicting Participants in the NPP

There are 260 neighborhoods and over 750 neighborhood associations in Baltimore. Obtaining consensus on a planning areas strategy will not be easy. In just one example of contentiousness, in the Fall of 1999 an Empowerment Zone village center in west Baltimore went into voluntary receivership because of conflicts between board members. The Sandtown-Winchester case reveals tensions between owners and renters in decisionmaking over vacant land disposition. Conflict resolution is likely to be a huge responsibility for City staff.

5. Tracking Ownership of Houses and Ground Rents

One of the major challenges in acquiring and reusing vacant properties is the difficulty in identifying and contacting the owners. To carry out the revitalization program in western Harlem Park, for example, the Bank of America CDC and Harlem Park Revitalization Corp. will have to identify the owners of 390 homes, as well as the owners or the ground rents for those same properties (who may be different from the homeowner).

The problem of acquiring properties is compounded by the difficulty of contacting out-of-state corporations that own sizable numbers of vacant units. Shields (2000) reports that the president of a neighborhood association in northeast Baltimore recently counted 55 vacant or abandoned homes in his neighborhood, excluding those with for-sale signs. Of those 55, six are owned by the City while the rest are owned by corporations, many of which are located in Texas and for which the units are used as tax write-offs.

6. Ownership of Derelict Homes by Felons

A major barrier to East Baltimore's revitalization is that many rowhouses are owned by drug dealers and other convicted felons who use illegal profits to acquire rental properties. Haner (1999) reports that drug dealers use their ownership of vacant and/or derelict homes to launder drug profits, by reporting the income as rents. Within two blocks of the HEBCAC office, felons own at least seven of the most blighted homes in the neighborhood. A factor which prevents HEBCAC or the City from acquiring these properties is that there would be a public outcry if tax money (i.e. the CDBG funds) were used to purchase homes from felons. In an East Baltimore neighborhood known as "Zombieland", where police recently arrested 200 people on drug and weapons charges in a series of raids around an elementary school, felons have acquired 39 homes. Federal laws since 1977 have made it possible for federal prosecutors to seize belongings of certain defendants and auction off any assets acquired with profits from criminal activity. However, federal prosecutors have confiscated fewer than a dozen homes in the City since 1993 (Haner 1999). One reason is that, due to an overload of drug and insurance fraud cases in 1992, the U.S. Attorney's office disbanded a team of lawyers who had specialized in reviewing property records to identify criminal assets that could be seized. The lawyers were reassigned to handle new cases. As a result, already-overburdened prosecutors and investors were forced to perform their own property research.

Even though the U.S. Attorney's property research unit was reconstituted in October 1999, other factors have hindered the confiscation and disposition of the felons' rowhouses. Federal prosecutors are supposed to seize only those properties that can be sold for a profit. However, not only are many of the rowhouses in horrible condition, they often are contaminated with lead paint (see below) and asbestos, in addition to having liens for back taxes. As a result, criminals have been left in possession of their rental properties while they serve their sentences.

Haner (1999) quotes a high ranking federal prosecutor in Maryland as saying that the federal seizure laws also allow for property confiscation for the purpose of preventing owners from using the properties as sites for criminal activities. In such cases, prosecutors have sufficient discretion to give the properties away to the City or a nonprofit group if the recipient is willing to assume responsibility for them. This latter situation could be fortuitous if the subject property is included in a block slated for demolition under a neighborhood revitalization plan, and if liens and back taxes are minimal.

7. Lead Paint

A distressing characteristic of the City's deteriorating, older housing stock is the omnipresence of lead paint. Lead paint dust hovers in the air and clings to the walls of thousands of Baltimore rowhouses, creating particular risks for children. Once ingested, lead inhibits a child's ability to absorb iron, an element vital to proper brain, bone and nerve development. The resulting physical damage leads to learning disabilities, hyperactivity, heightened aggression and an increased proclivity to criminal activity (Haner 2000; Wheeler and Haner 2000). Lead-paint poisoning thus contributes to the City's problems of crime, poorly-performing schools, and neighborhood decline. Maryland has four times the national average of lead-exposed children and over 15 times the nation's rate of lead poisoning. Over 7,000 Baltimore children are exposed to lead paint and 1,200 are poisoned each year. The latter figure represents 85 percent of the State's lead-poisoned children.

Maryland actually has one of the strictest lead paint abatement laws in the nation, requiring landlords to register their properties with the Maryland Department of the Environment, eliminate lead-paint hazards and submit to safety inspections prior to renting to families with children. However, efforts to prevent lead poisoning in Baltimore have been stymied by low levels of funding and staffing for home inspection and enforcement of the lead paint abatement law. Wheeler and Haner (2000) report that less than half of the rental units in the State are registered, and that 80 percent of lead-poisoned children are living in uncertified houses. City staff have been "outmaneuvered by a cadre of mega landlords who control thousands of substandard rowhouses through shell corporations" (Haner 2000). Many of these offending landlords are convicted felons, as discussed above.

In reaction to a *Baltimore Sun* expose on the lead paint epidemic, the State and City recently announced they will spend \$50 million from 2000 to 2003 to eliminate the lead paint hazards in dilapidated housing. The funding will allow for heightened inspection and enforcement efforts. Homeowners and landlords will be eligible for up to \$8,500 in grants for lead paint removal in three targeted city neighborhoods, two of which are Sandtown-Winchester and the HEBCAC neighborhood of Middle East. Landlords will have to pay for 20 percent of the abatement cost, while homeowners will be eligible for the full grant (Wheeler and Haner 2000).

Baltimore Mayor Martin O'Malley asserts that the City will seek State legislation requiring that a notice be posted in every rental unit built prior to 1950, stating that the unit complies with the law. The City will also introduce a bill targeted at landlords who attempt to evade cleanup orders by transferring their properties to corporations and denying personal responsibility for abatement (Wheeler and Haner 2000). No details have been provided on how this will be accomplished.

The City is also acting to reduce lead pollution and runoff resulting from housing demolitions. In response to criticism from neighborhood activists, at a July 2000 forum on vacant home demolitions the City provided a handout which outlined ways in which it would notify neighborhood residents of scheduled demolitions, and address environmental and health concerns by removing asbestos prior to demolition, bait for rodents, erect temporary perimeter fences, spray demolition sites while demolition is in progress (to prevent lead dust and other particles from blowing to adjacent sites), and control demolition runoff. The City also pledged to remove building debris, and grade and seed the lot, within 30 days after completion of each demolition.

8. Predatory Lending and “Flipping”

Home purchasers and homeowners, particular the elderly, in Baltimore's lower income communities are vulnerable to unethical and sometimes fraudulent home mortgage lending practices. Practices involved in predatory lending include: deceptive and aggressive marketing; high interest rates, excessive fees and penalties; unnecessary insurance premiums; complex loan structuring that is poorly explained to borrowers (such as “balloon” payments) which disguise the true cost of the loan to borrowers; lending without regard to a borrower's ability to repay the loan; and frequent refinancing which increases the cost of the loan through repetitive fees, usually with no benefit to the borrower. Because of their high mortgage payments, the victimized homeowners often find they cannot afford property maintenance or repair. Vacant, nuisance homes can be the end result.

Documentation of predatory lending is difficult, but Rath (2000) used Home Mortgage Disclosure Act data to find that while sub-prime loans comprised 10 percent of Baltimore City's total mortgage market in 1995, by 1998 they made up nearly 25 percent. (This is a conservative estimate, given that some lenders are exempt from the HMDA reporting requirements.) During the same three-year period, claims Rath, HUD data show that the number of companies making sub-prime loans in Baltimore city rose from 28 to 86. Over 70 percent of the sub-prime loans in the city in 1998 were for home refinancing.

Flipping refers to fraudulent practices in which investors buy a home, make cosmetic improvements, and then quickly resell the property an inflated price, often through the use of false appraisals. Buyers are frequently unable to meet monthly payments and/or pay property taxes based on the inflated assessment. O'Donnell (2000a) reports that flipping has had a particularly destabilizing effect in East Baltimore, and asserts that the practice “has scarred the area with scores of vacant houses that buyers have abandoned or lost to foreclosure” “An effective abandoned housing strategy will need to

incorporate a component to combat predatory lending and flipping. O'Donnell writes that law enforcement officials have promised to seek stiff prison sentences for those guilty of flipping, due to the damage to the city caused by such practices.

9. New Eminent Domain Legislation: Avoiding Blight; Increasing Staffing to Process Takings

In 1999, Maryland passed legislation facilitating the city's taking of property for revitalization purposes. Under the new law, the City make take occupied houses that are in good repair if they are on a block that is more than 70 percent abandoned and in need of immediate demolition. Also, the City can declare any property officially "abandoned" if it is unoccupied and in tax arrears for more than two years, or determined by the City's DHCD to be uninhabitable. Also, City lawyers may file an immediate "quick take" request in Housing Court on any abandoned property, instead of in the greatly backlogged Circuit Court. Instead of requiring the City to track down and notify anyone with a potential claim or lien on a property—a process that can cost more than some properties are worth—the new legislation allows the city to satisfy the notice requirement by running a newspaper ad. City lawyers would need to appraise the property before taking it, then place money in a fund to pay an owner who comes forward after the City's taking.

There is a major challenge facing the City with regard to takings and the new legislation. The City currently employs only one lawyer to process all of its takings proceedings. The new takings legislation is irrelevant unless the city can capitalize on it. A recent report by the Greater Baltimore Committee (2000) asserts that bureaucratic inefficiency is stymieing the City's effort to acquire and dispose of vacant buildings. The report states that the acquisition function is split among three departments, neither of which is staffed adequately to address a backlog.

10. Devising a "Mothball" Approach

Many of the City's owners of vacant properties need a short-term solution that is in between demolition and full rehabilitation. A real example is an owner who has been directed by the City either to donate the property to a nonprofit, rehabilitate it, or tear it down. It would cost \$60,000 to rehab the building, but it could be sold for no more than \$20,000. The owner has received an estimate of \$42,000 for razing the property, because it is an interior unit that would require bricking the outside walls of the two adjoining units. The City needs to devise an interim solution for such owners, under which the unit could be stabilized at relatively low cost without being an eyesore. The property would essentially be mothballed, awaiting an upturn in the neighborhood's fortunes.

Conclusion: Implications for Federal Policy and Local Action

Addressing Challenges Posed by the Need for Comprehensiveness

Many of the above-described challenges to Baltimore's abandoned housing situation will be difficult to implement in the absence of an expanded federal urban policy. For example, the need for taking a comprehensive approach to abandoned housing, the need for a “mothball” alternative and current financial constraints, are challenges that beg for greater federal involvement.

Some of the urban policy/programming changes recommended by Katz (2000) and by Hill and Nowak (2000) could help provide cities with greater funding, induce cities to make service management reforms and collaborate with adjacent suburbs, and offer work incentives for inner city residents through an expanded EITC. The need for reform and strengthening of Baltimore's City agencies was highlighted in the recent report of the Greater Baltimore Committee (2000), mentioned in this paper's previous section. Work incentives must include opportunities for drug and alcohol rehabilitation, pre-employment counseling and job training. Although there has been resistance by suburban governments to embrace strategies for de-concentrating Baltimore's poor, there may be willingness for these jurisdictions to contribute to commuting programs to employ city residents who have passed a pre-employment training course administered by CDCs or other community-based organizations.

A comprehensive strategy should also encompass steps to prevent both vacant and occupied houses from deteriorating to the point of being beyond repair. Among the recommendations offered by NDC (2000) to avoid “demolition by neglect” are: assisting low-income and elderly homeowners to maintain home exteriors, particularly roofs; and strategically protecting vacant houses for future rehabilitation by creating City standards for owner receipt of a “mothballing permit” (under which there would be appearance standards for boarded windows and roof protection so that properties do not become nuisances). Of course, both of these recommendations require much more funding than the City currently has available.

Balancing Neighborhood Planning with City-Wide Initiatives

To address the tension between neighborhood planning and the need for large-scale initiatives that transcend individual neighborhoods, the City must clarify the nature of the NPP. Ideally, the City would have already identified the type of large-scale projects that might require clearing and assembly of several blocks. Perhaps one way to do this would be to say that blocks having abandonment in more than a certain percentage of homes will be considered for overall City economic redevelopment plans. The City should indicate its interest in other blocks (i.e. below the established percent threshold) early in the neighborhood planning process.

Strengthening State and Local Efforts to Combat Predatory Lending and Flipping

Problems with lead paint poisoning in Baltimore could only begin to be addressed through collaboration between the City and the State. The same is likely to be true of predatory lending and flipping. In October 2000 the Maryland's Attorney General announced the creation of a public education campaign to prevent homebuyers from purchasing flipped, overvalued houses (O'Donnell 2000b). That program needs to be paired with one providing information on predatory lending. Financial support needs to be provided to community-based programs which provide legal assistance to predatory lending victims.

Identifying Ownership; Creation of a Database

The new lead paint laws have the potential for improving Baltimore's housing stock and reducing lead paint poisoning, which could have positive impacts on school performance, public safety and neighborhood quality. Increased person-power is needed to trace ownership, so that property can be taken for renovation as part of neighborhood revitalization plans. Since some owners of multiple properties use a variety of names to disguise their ownership, the City needs to devise and implement regulations to make ownership more transparent.

Once ownership is identified, the parcel-specific information should be included with tax and other data and information in a user-friendly, central clearinghouse. (Issues involving accessibility to some parcel-specific data will need to be addressed, as they were in the establishment of Philadelphia's Neighborhood Information System.) The clearinghouse should contain information on City and other programs (such as the Historic Rehabilitation Tax Credit) that assist persons to purchase and rehabilitate abandoned houses and vacant lots. The clearinghouse would also contain illustrations of how residents have creatively rehabilitated vacant houses and reclaimed vacant lots (NDC 2000).

Conducting Demonstration Projects and Further Studies

Among the studies and demonstration projects recommended NDC (2000) are the following.

- Review of past Baltimore City programs and incentives for selling properties to the public (such as the Dollar House and Homesteading programs) to determine whether new models could be created for promoting homeowner and developer investment in abandoned properties.
- Initiation of a demonstration project on the vacant lot management program of the New Kensington (Philadelphia) CDC, which brought nearly 600 vacant lots under community management over a three-year period under a partnership with city agencies and a city-wide nonprofit agency. Most of the lots were annexed to property

of adjacent owners, while others became community gardens, art spaces, nurseries, and economic development projects.

- Exploration of ways to reform tax policy to encourage home renovation and productive re-use of vacant land, such as through land value taxation and land banking (as suggested by Katz (2000) and Hill and Nowak 2000).

Land-value taxation might be problematic for Baltimore because the ground rent system fragments ownership of land and buildings. However, land banking holds particular promise. If the State's Smart Growth Initiatives are effective in the long-term, then there should be greater demand for well-located city property. Recommendations for Philadelphia made by Carpenter et al. (n.d.) are particularly applicable to Baltimore's case. Those authors have recommended the creation of a new "Vacant Property Corporation" (VPC) to consolidate the land acquisition/disposition authority that is currently spread across a dozen different departments and agencies. The VPC would be a "civic speculator." Staffed by real estate professionals and supported by an efficient data management system, it would invest in property to create opportunities for private redevelopment, and maintain its property inventory in a way that minimizes the vacant properties' negative impact on neighborhoods.

As envisioned by Carpenter et al., the VPC would be responsible for acquisition, strategic planning and parcel assembly, maintenance and marketing of vacant property. The new corporation would coordinate with the two Philadelphia city agencies responsible for the land assembly and financing of publicly-supported development projects. As an "intentional land bank, the proposed VCP would: offer targeted amnesty programs for owners wishing to dispose of their property, accepting title in exchange for forgiveness of certain taxes and liens; use the authority of the tax foreclosure process to acquire all vacant properties for which the combined taxes, liens and other city claims greatly exceed the property's value; acquire additional blighted properties immediately following demolition by the city, so as to minimize acquisition costs that otherwise would rise with accumulating liens; purchase private property (vacant land and derelict buildings needing demolition) to assemble larger parcels for sale; and partner with community organizations to maintain the vacant property, until re-sale, as a long-term neighborhood asset. The proposal is a useful model for consideration by Baltimore officials.

In addition to the above studies, there are several other analyses that need to be conducted, including the following.

- Evaluation of quality-of-life indicators in Sandtown-Winchester since 1990, to test the effectiveness of the Neighborhood Transformation process.
- Analysis of the demographic characteristics and neighborhood of origin of recent buyers in Sandtown-Winchester (especially the Homeownership Zone). This would help identify the market for further housing renovation. Similar tracking should be done for the housing re-sales in HEBCAC and Harlem Park.

- Examination of the potential for increasing foreign immigration into Baltimore, since immigration has been an economic boon to some U.S. cities.
- Evaluation of the effectiveness of Maryland Smart Growth Initiatives in stimulating job creation and brownfield reuse in Baltimore's inner city, and analysis of how such programs could be utilized strategically by a city land bank. For example, the land bank could assemble and market properties to be sold to a developer eligible for job creation tax credits.
- Exploration of why the initiatives in the study communities are not taking advantage of City, State and federal historic rehabilitation tax credit programs.

With regard to the latter recommendation, William Pencek, Deputy Director of the Maryland Historical Trust, states that community developers in neither Sandtown-Winchester nor HEBCAC are making use of the State Rehabilitation Tax Credit, which enables homebuyer or landlord (including a nonprofit developer) to claim 25 percent of the rehab cost on a qualifying unit as a credit off their State tax obligation.² The credit may be sold to a bank in exchange for a mortgage reduction. Thus, if a rowhouse requires \$80,000 in qualifying rehabilitation costs, a tax credit of \$20,000 may be claimed by the new homeowner or be purchased by a lender. In the later case, the borrower's mortgage can be reduced by the amount of the tax credit, reducing the mortgage loan by \$20,000. This credit can be combined with the Federal income tax credit and City property tax credit programs.³ More aggressive use of these programs could reduce the amount of direct subsidy needed from HUD Section 108 and other funds.

In summary, participants in the struggle over future uses for abandoned housing will need to be resigned to a protracted process. There is a very low likelihood of any major new federal initiatives for urban neighborhood revitalization. The impacts of Maryland's Smart Growth Initiatives may not be realized in the near future. As a result, depopulating cities will need to look to each other for examples of promising municipal and community based-initiatives. They will also need to continue efforts for regional collaboration in addressing their myriad problems.

² To qualify, the qualifying property must be within a city designated or nationally registered district. However, Pencek states that older Baltimore neighborhoods could easily acquire that designation if they applied.

³ In the Baltimore City Tax Credit Program, owners of qualifying properties can have their property taxes frozen at pre-rehab levels for ten years following the rehabilitation.

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