

Baltimore Regional Analysis of Impediments to Fair Housing Choice

Notes from October 23, 2018 Regional Stakeholder Work Group meeting (flip pads)

What would you like to see result from this Regional AI process?

- Look at:
 - Mortgage lending
 - Wealth building
 - Permit activities
 - Outcomes related to community investment
 - Neighborhood (dis)investment
 - Subprime/foreclosure analysis
 - Small Business lending data
 - Community Reinvestment dollars, including public spending like TIFs, PILOTs, and tax breaks for developers.
 - Data on mixed-race population/households. (People identifying as more than one race are identified as “other” in census race/ethnicity data. Mixed-race households would be harder to identify in the data.)
- Where do the policy makers fit in?
- Policymaking bodies: What is a successful method for communication? (Homework) + important for analysis
- Question the progress we have made based upon the data that segregation persists.
- What is the connection to the previous fair housing study?
- Are we looking at or examining disability to discern the needs of different age groups of persons with disabilities?
- Examining past recommendations and past goals from past studies.
- Fair Housing: Region to provide; burden not on person, but on REGION
- Changes in banking and lending regulations have impacted housing production; SAFE (Secure & Fair Enforcement for Mortgage Licensing Act of 2008) and other federal laws and regulations are putting nonprofit developers out of business.
- Habitat, area of opportunity:
 - \$30,000 impacted community
 - \$100,000 high opportunity area
 - + new finance rules => CHDOs going out of business.
 - Where are developers? What is LIHTC perspective?
 - How to get policy barriers from stakeholders?