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SEPARATE AND UNEQUAL NEIGHBORHOODS:

A BASELINE REPORT FOR THE MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT DIVISION OF JUST COMMUNITIES

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Executive Letter

Dear neighbors:

Maryland is a great state, but one whose triumphs obscure a bitter history.

Over the course of the twentieth century, bankers, builders, brokers, and bureaucrats institutionalized segregation and discrimination throughout Maryland, resulting in separate and unequal neighborhoods.

Since the Moore-Miller administration assumed office, staff at the Maryland Department of Housing and Community Development (“DHCD”) have spoken with many of you, the people of Maryland. Our team has learned from you how disparities in homeownership rates, quality of life, property values, and private and public investment impact your lives. We have heard your call – Marylanders expect us to redress our history of segregation and discrimination. We must foster Just Communities.

DHCD has a clear mandate to right the wrongs of the past. On April 25, 2024, Governor Wes Moore signed HB241/SB308 (2024), the Just Communities Act. The Act directed DHCD to identify areas that have borne the brunt of Maryland’s inequalities and designate the areas as “just communities” to be prioritized in State funding decisions.

Emboldened by your stories and empowered by the legislation’s historic passage, we will stand-up a new Division of Just Communities as DHCD’s hub for racial equity and social justice. In publishing this baseline report, we invite you to co-create the Division of Just Communities with us.

Our inspirations for the Division of Just Communities are wide-ranging. They include Right 2 Root® and the Just City Index, both of which are critical tools for reimagining civic engagement. They also include social movements, which, in 2015, after the death of Freddie Gray, and again in 2020, after the death of George Floyd, disrupted the comfort of Maryland’s institutions through civil disobedience. Requirements under state and federal law to affirmatively further fair housing energize us, as does DHCD’s progress in serving homebuyers of color, expanding access to high opportunity neighborhoods, targeting reinvestment funding in disinvested neighborhoods, and building the balance sheets of BIPOC developers.

In crafting the Division of Just Communities, we plan to marry our inspirations with the expertise of the DHCD team and the creativity of Maryland stakeholders at the grassroots and the grasstops. Internally, the Division of Just Communities constitutes a commitment to structural transformation. DHCD will rise to the challenge of the legislation, amplify community voices, estimate and ameliorate any externalities associated with our projects, and mobilize our capital and capacity to knit our state together. Externally, the Division of Just Communities is a chance for our publics – community members and leaders, nonprofit and for-profit developers, firms and investors, elected officials and appointees, philanthropic and research institutions – to walk alongside DHCD as we lift the barriers that foment separate and unequal neighborhoods.

Working as one, we can leave DHCD, and Maryland at large, better and more equitable than we found it.

In partnership,

Jake Day and Cat Goughnour

Who We Are: About the Division of Just Communities

MISSION

The Maryland Department of Housing and Community Development Division of Just Communities seeks to “right the wrongs of the past” by advancing equity and civil rights for people and places that experience injustice in Maryland.

VISION

All Maryland residents have equal access to opportunities and resources regardless of what community they were born in or reside in.

The shortage of affordable, available homes is one of Maryland’s biggest challenges.

Marylanders of color are disproportionately affected by the housing crisis, facing bias in the rental housing market, mortgage lending, and housing valuation, and disparities in housing stability, homeownership retention, and intergenerational wealth creation. What’s more, Marylanders live in separate and unequal neighborhoods marked by disparities in private and public capital flows, including loans for home purchases, small businesses, and commercial real estate.

Racial disparities stem from racial zoning, residential segregation ordinances, redlining, urban renewal, exclusionary zoning, public housing demolition and disposition, inadequate oversight of the rental housing market, and downtown-centered urban redevelopment.

DHCD has the capacity to ameliorate disparities by pursuing a comprehensive approach to advancing equity for all, including people of color and others who have been historically underserved, marginalized, and adversely affected by persistent poverty and inequality. The Department can begin to reverse disparities in housing outcomes and neighborhood conditions by transforming separate and unequal neighborhoods into Just Communities.

Just Communities are those that affirmatively advance equity and civil rights, create opportunities for the underserved, and right the wrongs of the past. Embedding a reparative framework in government operations in the pursuit of Just Communities will instill faith in our institutions, make government more responsive and accountable, and benefit all Marylanders by serving everyone more effectively and fairly.

What We Know: Housing and Race in Maryland

Marylanders of Color are Disproportionately Burdened by Housing Instability

As Governor Wes Moore has often observed, Maryland is “resource rich, but strategy poor.” Maryland is one of the wealthiest states in the country. In 2018, the [U.S. Bureau of Economic Analysis](#) found that of the 50 states, Maryland had the 11th highest gross domestic product per capita: \$60,886. Despite Maryland’s tremendous wealth, devastating housing needs persist.

One of the most important indicators to understand the health of the housing market is housing cost burden. Households should spend no more than 30% of their income on housing, meaning that above that 30% threshold, households start to make tradeoffs with other life necessities, like groceries and transportation, in order to cover their housing costs. More than 50% of Maryland renters are cost burdened. And while only 23% of homeowners are rent burdened, Maryland has the seventh highest foreclosure rate in the country ([2024](#)).

Rent burden (2020)

25%
of Maryland renters
are severely rent
burdened, devoting
50%
or more of their
monthly income to
their rent and
utilities

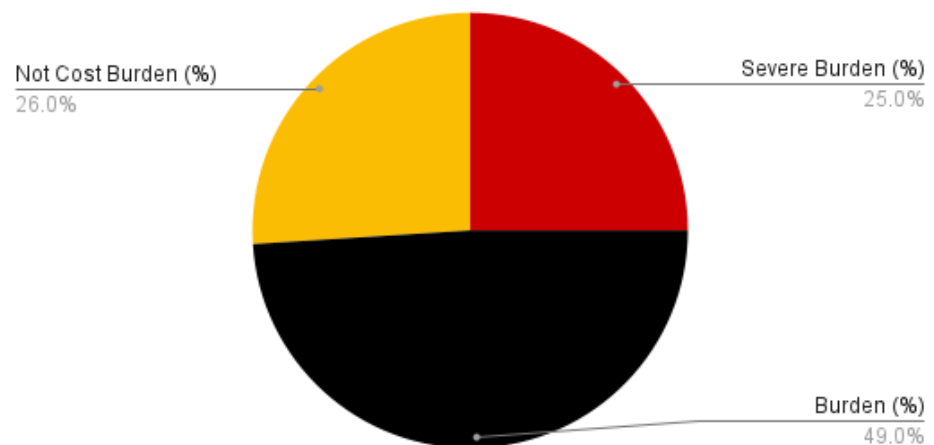


Figure 1.

Increasing housing costs exacerbate housing instability and drive homelessness. On a given night, [5,865 Marylanders experience homelessness](#). Statewide, 54% of homeless households are Black, Indigenous, and other people of color (2023 HUD program year). Beyond homelessness, housing instability has many dimensions: struggling to pay for housing, moving often, facing eviction, staying with friends or family to save money, dealing with poor-quality housing, or being in neighborhoods without safety, transportation, good schools, and other important things we all need. Many Marylanders are just one car accident, health issue, family death or job loss away from housing instability.

Rent burden (2020)

Maryland’s white households are **least likely** to be severely rent burdened

- White: **23%**
- Black: **27%**
- Latinx/Hispanic: **27%**
- Asian/Other: **24%**

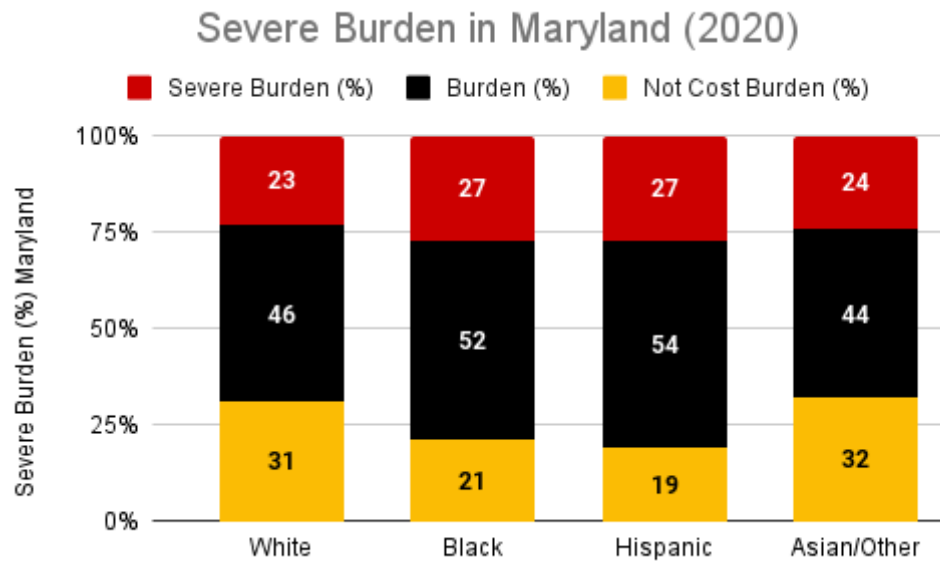


Figure 2.

Predatory and unfair housing practices make it difficult for individuals to recover and often push them into a cycle of compounding challenges. Post-pandemic, [48.1 evictions were filed](#) for every 100 renter households in Maryland, which has the highest per capita eviction rate in the country.

Housing instability disproportionately impacts some groups, highlighting the inequities that exist – the share of cost burdened Maryland renters is higher in Black and Hispanic populations. The Department must be conscious of this in order to counteract historical policies that robbed generations of families of wealth-building through homeownership and disinvestment in neighborhoods.

Eviction (2020)

In Baltimore, Black-headed households experienced eviction removals at **nearly 3 times** the rate of white households.

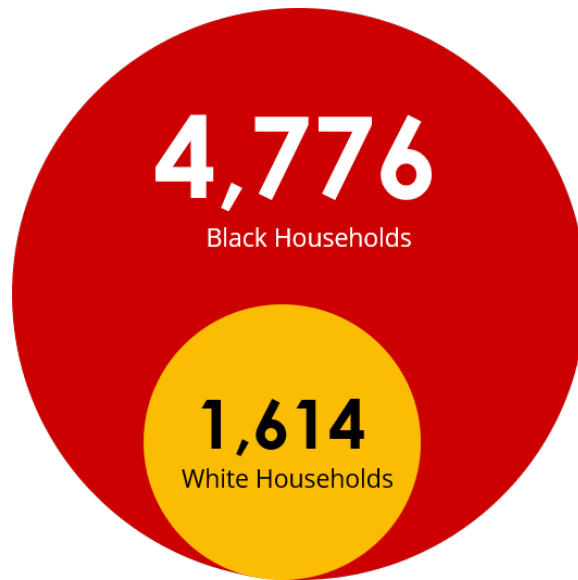


Figure 3.

Foreclosure (Q1 2024)

Prince George's County, a majority Black jurisdiction, accounts for **22.9%** of foreclosures statewide.

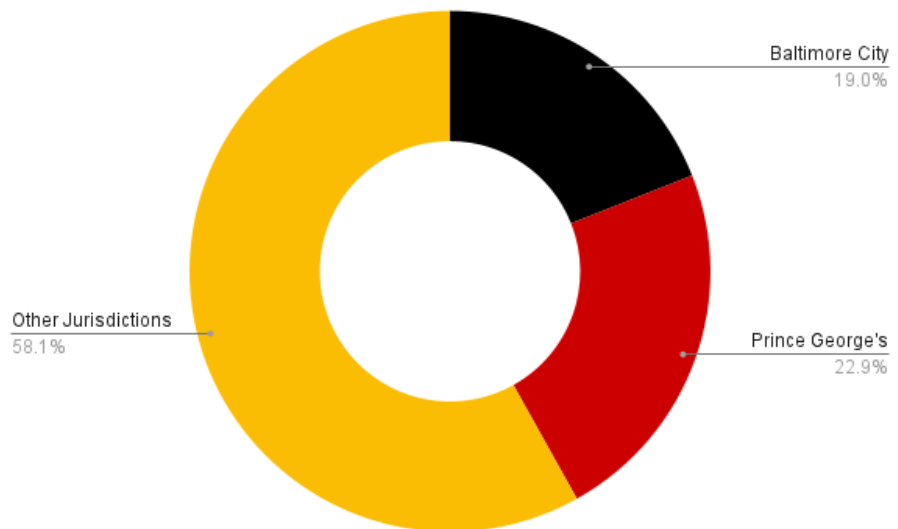


Figure 4.

Racial disparities thwart households' success and undermine DHCD's efforts to build a thriving Maryland where everyone has equal access to work, wages and wealth. Disparities persist in a crucial aspect of our work: homeownership. Homeownership is essential for financial stability and generational wealth-building, but Maryland faces large homeownership gaps. Historic patterns of segregation, discrimination and redlining in Maryland have impacted housing values, appraisals, and refinance rates, with BIPOC borrowers and homeowners facing disproportionate difficulty obtaining loans, lower home values, and disparities in appraisal values.

Homeownership by Race (2020)

White: **78.5%**
Latinx/Hispanic: **55%**
Black: **52.6%**

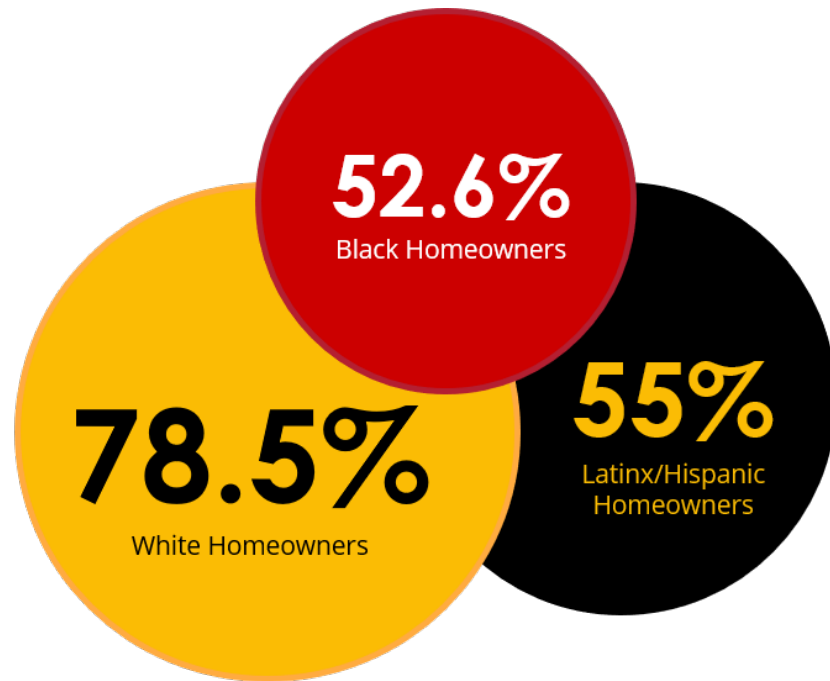


Figure 5.

Unless we promote racial equity, we cannot solve the housing crisis.

Informed by these data and inspired by the Governor’s refrain, the Division of Just Communities will align DHCD’s capital with justice and devise strategies to meet the moment.

Marylanders Live in Separate and Unequal Neighborhoods

Place matters.

A [growing body of literature](#) on the “social determinants of health” confirms that the neighborhood of one’s birth is a greater determiner of life and health outcomes than any other factor, even genetics.

In Maryland, racial disparities persist at both the household and neighborhood level. Just as rent burden, eviction, and foreclosure disproportionately impact Maryland households of color, local distress often disproportionately impacts Maryland neighborhoods of color. A focus on Maryland’s most populous city, Baltimore, bears this out.

Investment varies by race and place.

Many neighborhoods of color struggle to attract the investment they need to thrive, such as financing for home mortgages, small business, and commercial real estate. [In Baltimore](#), neighborhoods that were less than 50% Black received \$26,533 per household per year in such investments, while predominantly Black neighborhoods received just \$8,160 per household per year.

Contrast Baltimore’s Racially/Ethnically Concentrated Areas of Poverty with Baltimore County’s Racially Concentrated Areas of Affluence. Baltimore is surrounded by a [ring of white affluence](#) –

the Baltimore metro area placed 6th in a national study that ranked metropolitan areas by the density of their majority white, higher income census tracts.

Local distress gets “under the skin.”

When neighborhoods are disadvantaged, their residents’ health outcomes suffer. At just 71.0 years, [Baltimore’s life expectancy](#) falls short of the state average of 78.2 years and trails behind that of other Maryland jurisdictions (2021). Across Baltimore ZIP codes, there is a 15-year life expectancy gap, ranging from 83.9 years in [Greater Roland Park/Poplar Hill](#) (Baltimore’s most affluent neighborhood) to 70 years in [Sandtown-Winchester](#), where Freddie Gray lived before his death, to 66.9 years in the [segregated east and west Baltimore neighborhoods](#) of the “Black Butterfly” (a term coined by Dr. Lawrence Brown to describe the unique shape of the spatial distribution of Black households across the city).

Local distress coincides with historic harms.

The neighborhoods of the Black Butterfly with the lowest life expectancy were “redlined,” or deemed too risky for mortgage lending, in the federal government’s 1937 Residential Security Map of Baltimore. Redlining spurred disinvestment and prevented Black Baltimoreans from building heritable wealth through homeownership. Past is prelude – the wrongs of the past presage the disparities of the present.

In light of the importance of place, and the close connection between race and local disadvantage, the Division of Just Communities will create a process to reprioritize state resources in a manner that ensures one’s ZIP code no longer determines their destiny.

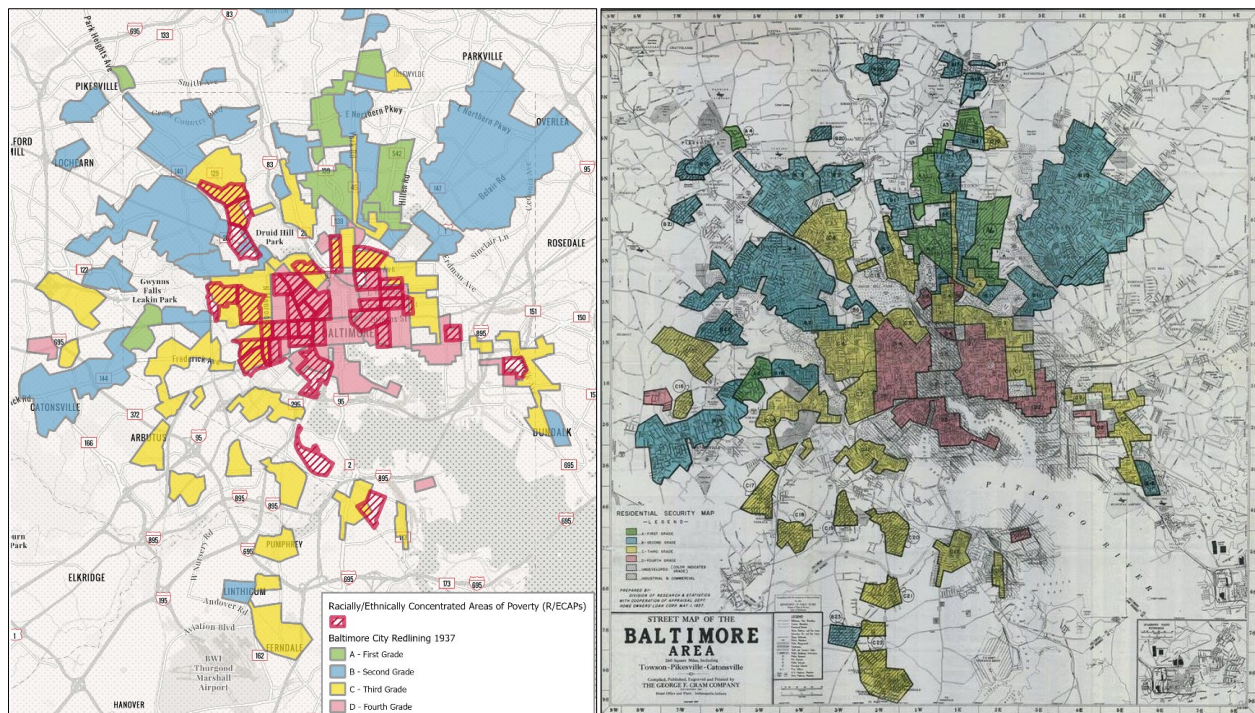


Figure 6-7. Designated by the U.S. Department of Housing and Urban Development, Racially/Ethnically Concentrated Areas of Poverty (“R/ECAPs”) are census tracts in which more than 40% of the residents have incomes less than the federal poverty level and more than 50% of the residents of the census tract are people of color. Note the overlap between the 1937 redlining map’s “hazardous” areas and the 2024 Baltimore map’s R/ECAPs.

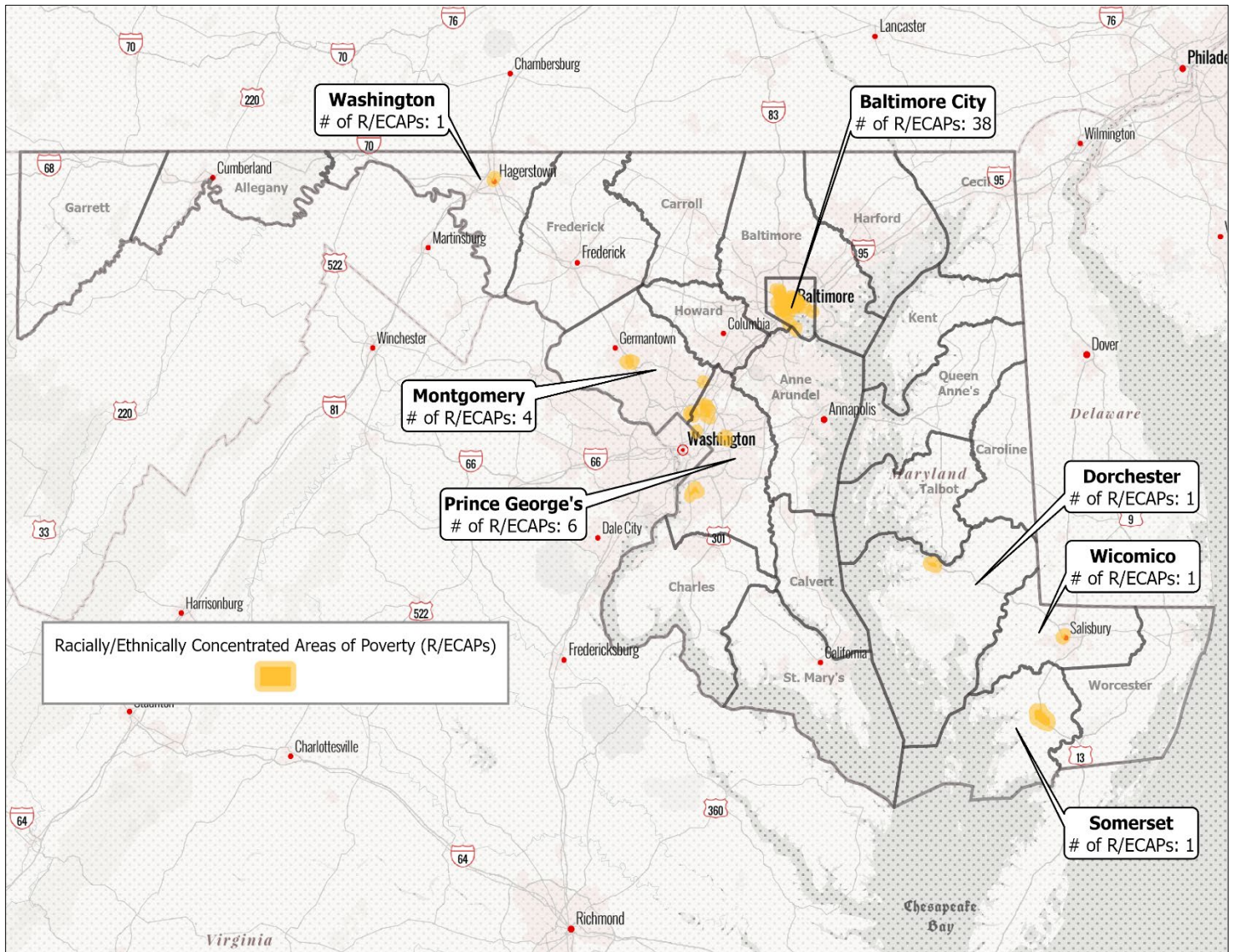


Figure 8. While Baltimore City leads the state in R/ECAPs, featuring 38 of these census tracts, R/ECAPs are present in Western Maryland, the Capital Region, Central Maryland, and the Eastern Shore. DHCD’s Just Communities strategy will thus employ a statewide approach.

Historic Context

Often called “America in miniature,” Maryland embodies the country’s demographic and geographic diversity. Maryland mimics the United States in another profound respect – its history of disenfranchisement punctuated by protests from people of good conscience. European settlement and its accompanying pillage, disease, and land theft decimated Maryland’s Indigenous population. The first English North American province to legally recognize slavery, Maryland featured both small farms and plantations, including those on the Eastern Shore where Harriet Tubman and Frederick Douglass toiled. Pre-Civil War, Maryland was home to one in five free Black people in the United States, some of whom went on to found “all-Black towns.”

After the Civil War, as Baltimore rose to prominence as an industrial powerhouse, Black Baltimoreans grappled with overcrowded, unsanitary, overpriced housing in the few neighborhoods where Black residents were permitted to live. These tense dynamics set the stage for the twentieth century’s top-down urban development approach, which DHCD seeks to replace with bottom-up equitable development – a strategy for forging Just Communities.



Figure 9. Portrait of Yarrow Mamout, an African enslaved in Annapolis turned entrepreneur. (Muhammad Yaro), 1819, by Charles Willson Peale (Philadelphia Museum of Art)

Urban Development: Baltimore’s History of Discrimination, Disinvestment, and Dissent

Two turn-of-the-century legal developments set Baltimore on a course for discrimination, disinvestment and dissent: the Baltimore City Council’s 1911 racial zoning ordinance and the Maryland General Assembly’s 1918 Greater Baltimore Bill. The first of its kind in the nation, the racial zoning ordinance stated that “no negro can move into a block in which more than half of the residents are white,” relegating Black Baltimoreans to overcrowded slums. The Greater Baltimore Bill annexed enough outlying land to triple Baltimore’s size, but it would prove to be Baltimore’s final annexation – growth of the city proper was stunted during the suburban century to come. The City did not annex wealthier areas, incorporating their tax base to better shoulder its debt or to fund redistributive services for the urban poor. In the years to follow, the color line and the county line stymied Baltimore’s progress.

The legal segregation of the racial zoning ordinance ended in 1917 with the U.S. Supreme Court’s *Buchanan v. Warley* decision. Nonetheless, the collusion of public and private actors furthered discrimination and segregation as the Great Migration grew Baltimore’s Black population. Lenders, including the federal Home Owners’ Loan Corporation, “redlined” Black neighborhoods, deeming them inherently risky and thus unworthy of residential mortgage credit. In the 1950s, brokers in neighborhoods like Edmondson Village capitalized on white residents’ fears of racial

mixing and Black residents' pent-up housing demand, buying low from white residents and selling high to Black residents, initiating rapid racial succession. White flight from Baltimore ensued, portending the capital flight that would shortly follow with the city's industrial decline. Federal highway investments and favorable loans to tract housing developers subsidized white Marylanders' retreat to Baltimore, Howard, and Anne Arundel Counties. A 1948 statewide referendum reinforced the boundary between Baltimore City and its suburbs, preventing the City from annexing new land unless suburban voters approved it. Though neighborhoods like Madison Park and Ashburton flourished during the postwar era as emblems of Black prosperity, Baltimore began its descent.

Public officials and their partners in the real estate industry began remaking Baltimore's physical infrastructure and buildings. The Baltimore Plan, a code enforcement initiative, drew national attention for its successes in the 1950s, but some of its motivations were racist in nature. City officials sought to improve slums to curb Black households' interest in decamping to Baltimore's remaining middle class white neighborhoods. Between 1950 and 1964, the Housing Authority of Baltimore City channeled public housing into areas with high poverty rates, large Black populations, and preexisting subsidized housing, constructing high-rise towers and warehousing the poor. From the 1960s onward, 94,000 Baltimoreans, primarily Black households, were displaced due to federally funded urban renewal, slum clearance, and expressway projects.

These injustices did not proceed uncontested. An outgrowth of the civil rights movement, Baltimore's community development sector arose to challenge the city's system of separate and unequal neighborhoods. Mortgage banker and philanthropist James Rouse wove neighborhood leadership into the Baltimore Plan and, in 1959, he founded Baltimore Neighborhoods, Inc., to advance integration in Baltimore. The organization matured into Baltimore's preeminent fair housing rights center, enforcing fair housing laws through testing, litigation, and community education in the decades to come. In 1966, social worker and civil rights leader Walter P. Carter mobilized Baltimoreans to protest unethical landlords under the banner of "Activists for Fair Housing."

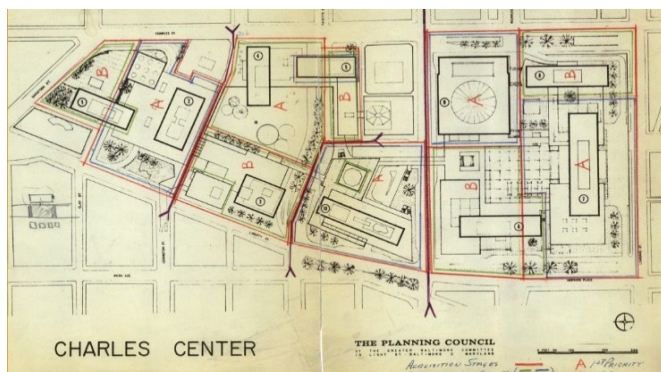


Figure 11. Early concept plans of Charles Center Urban Renewal by the Planning Council 1957. (Archive of UMB)

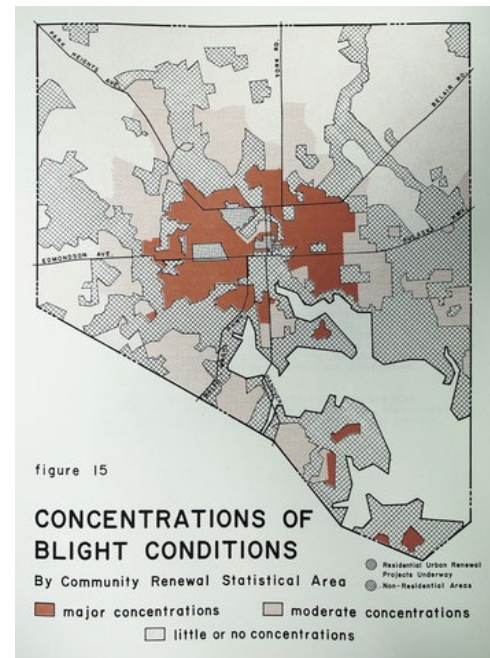


Figure 10. Concentration of blight in Baltimore, 1964. (The Baltimore Plan, Published by Cambridge University Press)

In 1968, public housing resident Gladys Spell founded the Murphy Homes Improvement Council to amplify residents' efforts to promote livable conditions. A multiracial cadre of leaders, including many others whose names are lost to history, began to chart a new course forward.

Despite valiant community resistance, public officials continued their pursuit of physical and economic restructuring, adopting a new approach: market-oriented, downtown-centered redevelopment. Though lower income residential neighborhoods struggled with crumbling infrastructure, state and local government agencies braided funding to erect sites that catered primarily to tourists and commuters: Charles Center, the Inner Harbor, Camden Yards, and Power Plant Live! As the twentieth century came to a close, downtown-centered urban redevelopment continued with HOPE VI, which dismantled downtown's dilapidated and segregated public housing, readying the area for mixed-income communities without enough units to accommodate those who were displaced. Displaced public housing residents lacked a right of return that would guarantee them a continued stake and place in downtown's transformation. A testament to Baltimore's promise, residents in Middle East, Poppleton, Sharp-Leadenhall, and South Baltimore have organized to promote inclusive growth during the redevelopment process, leveraging tools like community benefits agreements, community land trusts, and community planning to intervene in public-private partnerships that otherwise may not consider their needs.

Today, Baltimore is one of the eastern seaboard's few shrinking cities. Its pattern of segregation resembles butterfly wings of predominantly Black neighborhoods divided by a capital L of predominantly white neighborhoods. The vestiges of institutional racism abound, leaving low-income Black Baltimoreans with nearly insurmountable barriers to housing stability and economic inclusion.



Figure 12. United Workers and Fair Development Roundtable members rally before presenting their Rise, Reclaim, Rebuild report to Affordable Housing Trust Fund commissioners. (Courtesy Fair Development Roundtable)

Rural and Suburban Development: An Uneven Geography of Opportunity

Maryland's rural and suburban areas have their own history of systemic racism and social reformers. All-Black towns blossomed throughout Maryland after emancipation as freedmen established settlements guided by notions of self-reliance and mutual aid. Some of these enclaves include San Domingo in Wicomico County, Sugarland and Scotland in Montgomery County, Unionville in Talbot County, and Freetown in Anne Arundel County. Racial hostility hindered or halted all-Black towns' development. For instance, Scotland was starved of basic public goods like sewers, paved roads, and waste management services into the 1950s. Beginning in the 1920s, the State of Maryland gradually displaced and demolished Allegany County's historically Black Brownsville community, founded by freedmen in 1866, to accommodate the expansion of Frostburg State University.



Figure 13. Gloria Richardson, then the head of the Cambridge Nonviolent Action Committee, pushes a National Guardsman's bayonet aside as she moves among a crowd of African Americans to convince them to disperse in Cambridge, Md., in 1963. (The Associated Press)

Along the border of Washington, D.C., streetcar lines and the expansion of the federal government propelled suburban development in the early twentieth century. Many of these suburbs were "sundown towns," areas where the prohibition of Black residents was enforced through law, custom, or even violence. In 1909, the founders of Chevy Chase undermined the creation of Belmont, a proposed African American suburb on adjacent land, with a delaying, costly lawsuit. In 1912, voters in Brentwood, whose population was white, refused to incorporate with North Brentwood, whose population was Black. The KKK was active in Brentwood as late as the 1960s, threatening North Brentwood residents with cross burnings and verbal harassment.

Greenbelt, founded in 1937 as a New Deal “garden city,” excluded Black residents until the 1960s, though Black farmers tended the former tobacco fields on which Greenbelt stood. Racially restrictive covenants, clauses in residential deeds barring the sale of homes to non-whites, were common in Montgomery County until the U.S. Supreme Court’s 1948 *Shelley v. Kraemer* decision deemed the covenants unenforceable. Still, anti-Black racism continued in Maryland. Despite organized resistance from community groups, the Belair-at-Bowie subdivision opened in 1961, with developer Levitt & Sons refusing to sell to Black buyers. Maryland suburbs were “rigidly segregated and broadly exclusive” for the majority of the twentieth century.

Rural and suburban communities incubated social movements in response to exclusion. On the Eastern Shore, Gloria Richardson founded the Cambridge Nonviolent Action Committee in 1962 to protest the day-to-day denigration of and diminished opportunities for Cambridge’s Black working class. One of few Black women to break the civil rights movement’s glass ceiling, Richardson directed the Committee until 1964. Richardson organized boycotts and demonstrations that culminated in the National Guard’s occupation of Cambridge. She then negotiated the occupation’s end with the Kennedy Administration, delivering housing assistance and desegregated public accommodations through her leadership of the Cambridge Movement. James Rouse built upon his service in Baltimore in 1967 when he spearheaded the creation of Columbia as a “garden for the growing of people.” Rejecting both suburban sprawl and economic and racial injustice, Rouse engineered a diversity of housing types and landscapes into his city on a hill.

Federal law soon bolstered Marylanders’ efforts to resist separate and unequal neighborhoods. The Fair Housing Act, the Community Reinvestment Act, and the Equal Credit Opportunity Act provided new levers for rebuilding distressed areas, expanding access to thriving areas, and making homeownership attainable for all.

In 1965, the Hart-Celler Act modernized the immigration system and laid the groundwork for the melting pot in Maryland’s suburbs. Maryland welcomed households from El Salvador, India, China, Nigeria, the Philippines, and elsewhere in the ensuing decades who relocated here in pursuit of the American dream.

Langley Park and Wheaton grew into “ethnoburbs” as immigrants

renewed and enriched them. Fully opened to Black households by civil rights laws, Prince George’s County emerged as the wealthiest majority-Black county in the United States. Despite Maryland’s diversification, institutional racism continued to haunt the state. The “federal bulldozer” of urban renewal razed College Park’s historically Black Lakeland neighborhood, removing 104 of the neighborhood’s 150 homes between 1968 and 1980.



Figure 14. The intersection of Rhode Island Avenue, Lakeland Road and Navahoe Street was the social hub of Lakeland, with Black’s grocery store and soda fountain, a beauty parlor, the Elks Home and Lakeland Hall the focal points. All were destroyed during urban renewal. (Lakeland Community Heritage Project)

Once rural farmland, the Washington and Baltimore suburbs became Maryland’s population hubs as the twentieth century closed. In 1940, they accounted for just 19% of Maryland’s population.



Figure 15. Lakeland High School students in 1930. Much of Lakeland, College Park’s historically Black community, was destroyed during urban renewal. (Lakeland Community Heritage Project)

By 1980, they accounted for 61% of the population. Maryland instituted the Smart Growth and Neighborhood Conservation Initiative in 1997 to counteract unchecked growth. It was a sweeping, incentive-based system for developing in a manner that protected farmland and open space and reduced infrastructure spending. Despite the history of land use law and real estate contracts segregating populations by race, highways and roads displacing and dividing neighborhoods of color, and public works and parks underserving

neighborhoods of color, smart growth – Maryland’s primary planning and development strategy – did not have equity at its center. The “suburbanization of poverty” proliferated inside the Capital Beltway and, just 10 years later, the Great Recession decimated Black wealth in Prince George’s County, with subprime mortgage lending evolving into reverse redlining. Maryland’s suburban growth inaugurated a new era of inequality, underscoring the importance of further state action to ensure all Marylanders reside in just communities.

Understanding the State of Maryland’s Role

Separate and Unequal Neighborhoods presents a mere snapshot of Maryland’s past. Each of our counties and municipalities merits a deep dive into its distinct rich and textured history. The summation above is an introduction to our Just Communities approach, an invitation to disclose your memories with us, and a mea culpa for past wrongs. DHCD acknowledges how racism and other persistent inequalities distort the outcomes we seek in our communities. As we implement the 2024 Just Communities Act, we will utilize both archival research and community engagement to chronicle how State funding and decisions were complicit in segregation, discrimination, displacement, and disinvestment. To share your stories with us, please contact justcommunities.dhcd@maryland.gov.

Policy Dilemmas

DHCD is committed to designing the Division of Just Communities through an inclusive process. Following the lead of the People’s Institute for Survival and Beyond, we understand that structural transformation is only possible when oppressed people are organized to speak truth to power. We are thus setting a collaborative agenda for Just Communities by marrying the insights of community members and other external stakeholders with the knowhow of DHCD staff.

DHCD has encountered several policy dilemmas, which manifest from conflicting goals and values, as we incubate the Division of Just Communities. How should we resolve the policy dilemmas, striking a balance that realizes a shared vision for equitable development?

Historic Harms vs. Ongoing Harms

The Just Communities Act compels DHCD to both right the wrongs of the past and affirmatively advance equity today. DHCD has made considerable progress in tackling ongoing harms – we have successfully implemented programs to ameliorate housing cost burden and disinvestment across Maryland. In contrast, tackling historic harms is a new priority for DHCD, one riddled with complexities. Reparations, making amends for past wrongs through financial compensation, is one approach. Reparative initiatives, like the Greenbelt Reparations Commission, created by referendum in 2021, are underway across the state. However, race-conscious remedies are legally disfavored. The same statutes that outlawed “negative discrimination” against Black Marylanders and other people of color limit “positive discrimination” that can benefit people of color. Color-blind programs can rectify historic harms and are more likely to pass legal muster. For instance, certificates of preference give descendants of people who were displaced by historic programs priority over other applicants when applying for contemporary programs. Armed with certificates of preference, families who resided in Baltimore’s Harlem Park neighborhood or College Park’s Lakeland neighborhood, two sites of mid-century urban renewal, would be prioritized for DHCD’s affordable mortgage programs. However, certificates of preference fall short of reparations, since they do not compensate for the long-term, compounded losses that such families face.

Fair Housing vs. Community Development

Fair housing and community development are essential, yet opposing, strategies for fostering racial and economic inclusion with distinct strengths and weaknesses. To promote fair housing, DHCD’s Development Finance Division pursues strategies to expand housing within neighborhoods with well-paying jobs, high performing schools, safe streets, and meaningful amenities. Fair housing seeks the “open communities” that were civil rights movement focal points. Lawsuits like *Thompson v. the U.S. Department of Housing and Urban Development* (1995), which catalyzed the desegregation of Baltimore’s public housing through a regional voucher program, typify fair housing advocacy. Fair housing can be destabilizing, necessitating the demolition of public housing in and tenant relocation from disinvested areas. To promote community development, DHCD’s Neighborhood Revitalization Division pursues strategies to reinvest in areas that do not yet provide the jobs, schools, safety, and amenities that all Marylanders deserve. Community development seeks the self-determination and autonomy that the Black power movement and other BIPOC-led efforts favored. The acquisition and rehabilitation of vacant homes by groups like the Frederick County Affordable Housing Land Trust exemplifies community development. Community development may lead to involuntary displacement, such as gentrification, if it does not incorporate adequate supports for legacy residents.

Community Voice vs. “Not in My Backyard-ism”

Community engagement is a broadly held value within the state of Maryland. Consider the popularity of Maryland’s citizen planning academies, local initiatives to educate residents and stakeholders on the basics of urban planning and real estate development. Citizen planning academies enable Marylanders to be informed participants in the public processes that shape their lives. Baltimore City, Howard County, and Prince George’s County each have planning academies. The most recently established, the Prince



Figure 16. Residents of Langley Park, Maryland, are fighting a Prince George’s County rezoning plan that they believe could raise housing prices and displace immigrant residents. A county planner says some apartments in the area could use redevelopment. Ally Schweitzer / DCist/WAMU

George’s planning academy, selected its spring 2024 cohort of 40 participants from a 230-person applicant pool. Marylanders are eager to amplify their voices to make change. When they do, new projects are more likely to reflect local knowledge and meet local needs.

Nonetheless, community voice can stifle inclusion, particularly when affluent households harness public processes for “opportunity hoarding,” denouncing the creation of subsidized housing in their neighborhoods or lobbying for zoning laws that can exclude potential low-income neighbors. Community engagement should entail community empowerment – democratizing development by devolving decision making authority to residents who have not historically had a seat at the table. The participatory processes that empower marginalized groups – advisory boards, public hearings, comment letters – can be co-opted for opportunity hoarding, so DHCD must be sure to center the “least of these” when soliciting community input.

Raising Property Values in Disinvested Areas vs. Preventing Involuntary Displacement

Due to redlining and the other historic harms detailed in previous sections of this report, capital is not evenly distributed across Maryland neighborhoods. In a 2023 study of the Capital Region, researchers found that “the greater the share of white residents in a neighborhood, the more investment that neighborhood receives.” Investment disparities leave low-income neighborhoods of color without the requisite amenities, services, and resources they need for a dignified quality of life. Investment disparities also encourage speculation in which absentee landlords acquire and hold vacant properties en masse, thus shrinking the housing supply and driving up housing costs. DHCD implements a suite of programs to revitalize neighborhoods, channeling investment dollars to areas where property value appreciation might improve outcomes.

The Department's programs replace nuisance properties with high quality affordable housing, transform garbage strewn lots into pocket parks, and provide loans to small businesses which are poised to strengthen commercial corridors. Unfortunately, neighborhoods may have a tipping point in which revitalization becomes gentrification, pushing out residents and businesses who cannot afford to remain as property values rise. DHCD's charge, then, must be development without displacement, balancing revitalization and raising property values with anti-displacement tools like rent vouchers and regulation, rental development with long-term affordability, community-owned real estate, and property tax relief for legacy homeowners.

Supporting Underrepresented Developers vs. Producing Housing Units at Scale

Maryland's history of institutional racism has produced a wide racial wealth gap between the net worth of white households and that of their Black and Hispanic/Latinx counterparts. Building the balance sheets of developers of color, sometimes referred to as "underrepresented developers," is a readily available tool for DHCD's efforts to close the gap. As a state housing finance agency funded in part by bond issues, DHCD is obligated to make loans and implement programs for the development of affordable housing across the state. DHCD may utilize its lending instruments and subsidy programs to support projects led by developers of color, especially those who are founding new firms with a focus on reinvesting in older areas.

However, the terms for DHCD programs are often at odds with the realities of real estate start-ups, particularly those led by people of color. DHCD's terms hinge on the likelihood of project completion and loan repayment, so that DHCD can both produce much needed affordable housing and recoup monies to sustain its programs. Developers of color who are new to the real estate field may lack the experience and assets required to meet DHCD loans' terms. Raising a "friends and family round" of initial funding or accessing the exclusive networks required for competitive real estate jobs is more difficult for those who were systematically excluded from the levers of wealth creation. Baltimore firms like Parity and Charm City Buyers demonstrate the viability and vitality of real estate development for and by Black communities. Nonetheless, growing the pipeline of developers of color while simultaneously growing our stock of affordable housing at scale remains a tricky endeavor.

What We Do: DHCD's Racial Equity Work to Date

Summary of Ongoing Work

DHCD's newly formed Division of Just Communities is building on a firm foundation. Just Communities will accelerate the ongoing DHCD strategies below, each of which is necessary to right the wrongs of the past and lift up communities that are furthest from justice.

Raising Property Values in Disinvested Areas

To combat the depressed property values wrought by racial discrimination in housing and lending, DHCD implements a diversity of loan and grant programs tailored to the distinct consequences of local distress in Maryland neighborhoods. Through its new program Utilizing Progressive Lending Investments to Finance Transformation ("UPLIFT"), a single-family housing production program, DHCD is closing the "appraisal gap," the discrepancy between the cost to repair a property and the cost at which a developer can sell the property. The appraisal gap is common in Maryland's formerly redlined neighborhoods, disincentivizing the redevelopment of vacant homes and lots in areas that would most benefit from such rehabilitation. By closing the gap, UPLIFT loans enable

developers to break even while building quality housing that will gradually raise property values nearby.

In Baltimore City, DHCD is increasing its investment in strategic demolition, a smaller scale, community-led approach to removing problem properties that contrasts with the wholesale, top-down approach of urban renewal. Through a suite of programs, DHCD is creating a welcoming environment for residents and businesses alike. For instance, the Community Health and Safety Works program promotes traffic



Figure 17. Maryland Department of Housing and Community Development's Secretary Jake Day visits Onyx Beauty Supply in Queen Anne's County. (DHCD)

calming, curbs illegal dumping, and creates green spaces. Through these efforts, DHCD is tackling disinvestment's consequences, channeling capital into the areas that were starved of it and making catalytic investments that can attract additional public and private sector resources.

Expanding Homeownership Among Households of Color

DHCD's comprehensive efforts to increase homeownership among low- and moderate-income buyers are making progress for Marylanders of color. DHCD's homeownership initiatives are far-ranging – they include subsidized mortgage products, regulatory reforms to reduce housing costs, and courses that teach strategies for sustaining homeownership over the long-term. DHCD's flagship effort is the Maryland Mortgage Program, which pairs competitive terms with financial incentives to buy down affordability. DHCD's Office of Public Information ensures that all Marylanders have access to the program, implementing marketing campaigns that harness digital, radio, and print advertisements, as well as in-person community events. Through targeted outreach, the Office of Public Information ensures that Black and Hispanic/Latinx households use the State's resources to achieve homeownership. Over the past five fiscal years, the majority of Maryland Mortgage Program loans have gone to non-white buyers. The Maryland Mortgage Program's no-interest deferred down payment and closing cost loans put homeownership in reach for households of color.

Creating and Preserving Affordable Housing in High Opportunity Areas

DHCD promotes fair housing across its programs, working to reduce the segregation and discrimination that exclude families from neighborhoods with the jobs, schools, and amenities they need to thrive. For instance, when allocating Low-Income Housing Tax Credits to sponsor the creation of new affordable rental units, DHCD provides a "basis boost" to awarded projects in designated Communities of Opportunity. Communities of Opportunity are those where health, economic, and educational indicators denote a high quality of life. The boost increases the equity that potential investors can generate from the project, incentivizing developers to initiate projects in places where development is typically cost prohibitive. In partnership with the Maryland Department of Planning, DHCD implements Affirmatively Furthering Fair Housing, a Maryland law that compels local jurisdictions and housing authorities to analyze segregation and discrimination and plan for corrective measures. DHCD routinely engages in its own fair housing planning, drafting an Analysis of Impediments as required under federal law.



Figure 18. Affordable housing, main streets, and digital equity are the focus of DHCD visits to Ellicott City and Columbia. (DHCD)

Empowering Homegrown Developers and Investors to Rebuild Their Communities

In recognition of both its duty to begin bridging the racial wealth divide and the historic, “for us, by us” ethos of the community development field, DHCD seeks to empower underrepresented developers through two initiatives. First, the \$3 million Emerging Developer Loan Fund offers start-up dollars and training opportunities to undercapitalized developers who work in disinvested areas. The Fund’s latest tranche will produce 300 new affordable housing units. Second, DHCD deploys a \$1.5 million infill and redevelopment pool in its allocation of competitive Low-Income Housing Tax Credits, which makes awards capped at \$300,000 to developers leading 12-unit-or-less multifamily projects. The pool provides a throughline from the Emerging Developer Loan Fund to the Low-Income Housing Tax Credit and a training ground for larger transactions. Awards from the pool enable emerging developers to master the complexities of the tax credit development process at smaller sites. Emerging developers who receive awards from the pool are well-positioned to become project sponsors for DHCD’s large-dollar real estate deals in the future.

Investing in Entrepreneurs and Small Businesses

DHCD uses a flexible lending model to put borrowing in reach for small businesses who banks, and credit unions have deemed “unbankable.” Since 1995, DHCD’s Neighborhood BusinessWorks program has lent millions to businesses in Maryland’s underserved neighborhoods, enabling them to redevelop commercial sites, acquire necessary equipment, or cover their overhead. When the 2021 American Rescue Plan Act infused \$198 million into the state’s economy, DHCD deployed its allocation through Neighborhood BusinessWorks, prioritizing businesses led by “socially and economically disadvantaged individuals,” including women and people of color. In fiscal year 2024, Neighborhood BusinessWorks made 47 Business Boost awards, 25 of which were granted to women and minority-owned enterprises. What sets Neighborhood BusinessWorks apart is its collaborative underwriting – interest rates and cash contributions are set in dialogue with borrowers, projects with the potential to create jobs and expand access to goods and services are favored, and borrowers are prepared for transactions with mainstream financial institutions.

Closing the Digital Divide for All Households



Figure 19. Governor Moore Announces \$27 Million in Device Investment to Improve Internet Access for Underserved Households Across Maryland. (DHCD)

A lesser-known consequence of disinvestment, “digital redlining” refers to the underdevelopment of broadband infrastructure in low-income neighborhoods. Maryland’s rural counties are particularly hard hit by digital redlining, since Internet service providers, directed by the profit motive, are unlikely to build infrastructure in outlying areas without government support. A second, equally pernicious form of digital redlining is common in Maryland. Without the skills and devices required to connect to the Internet, low-income households – in all geographies and of all races – lack the consistent access to jobs, education, medical care, and more that the Internet confers. DHCD’s Office of Statewide Broadband has invested over \$100 million to redress both forms of digital redlining. Recently published, DHCD’s Statewide Digital Equity Plan will direct DHCD’s efforts to grant nonprofits, local jurisdictions, and “anchor institutions” such as prisons and libraries monies for the skills training and device distribution that are required to achieve high-speed, affordable Internet for all.

Preparing DHCD’s Workforce for Inclusive Leadership

DHCD believes an inclusive organizational culture is a necessary precursor to policies and programs that can improve outcomes in low-income neighborhoods of color. To generate consensus about the importance of raising property values, expanding access to opportunity, increasing homeownership, closing the digital divide, and empowering underrepresented developers, DHCD must have an organizational culture that advances equity. In recent years, DHCD has celebrated multicultural holidays to honor its diverse workforce, recruited new staff from Historically Black Colleges and Universities, hosted staff trainings in partnership with Baltimore Neighborhoods, Inc., and sponsored homeless services providers’ participation in the Maryland Equity and Inclusion Leadership Program. By modernizing its internal processes and operations and creating a culture in which discussions of justice, equity, diversity, and inclusion are encouraged, not penalized, DHCD will prepare its staff to facilitate institutional reforms that benefit all Marylanders.

Reviving the American Dream

DHCD strives to ensure that the next generation of Marylanders can and will do better than the last, achieving the American dream of upward mobility. Nationally, there are well-documented racial disparities in upward mobility, making it difficult for Maryland’s low- and moderate-income children of color to exceed their parents economically. In a study comparing children’s and parents’ incomes across racial groups, Opportunity Insights found that Black and Indigenous children are substantially less likely to enter income brackets that exceed their parents’. To help all children get ahead, DHCD established a Special Advisor on Economic Mobility. The Special Advisor works internally and externally to introduce anti-poverty policy innovations into DHCD’s work. Externally, the Special Advisor sits on intergovernmental bodies like the Maryland Children’s Cabinet, which strengthens Maryland’s cradle-to-career pipeline, and the MD THINK Committee, which improves the administration of public benefit programs. Internally, the Special Advisor coordinates program improvements that can direct DHCD’s grant dollars to extremely low-income households.

Ending Homelessness with Anti-Racist Best Practices

The Balance of State Continuum of Care is an early adopter of anti-racist best practices. An initiative of DHCD’s Division of Homeless Solutions, the Balance of State Continuum of Care (“CoC”) is responsible for planning, funding, and implementing homeless services in counties in Northwest, Northeast, and Southern Maryland. This means that the Balance of State CoC must grapple with the distinct challenges of addressing homelessness in rural communities, such as limited shelter capacity and harder-to-reach encampments. Among their tools of the trade for addressing these challenges is disaggregated data. With their Homeless Management Information System and Stella P data module, the Balance of State CoC can track differences in outcomes like length of time homeless and returns to homelessness for different racial groups. Tracking these data enables the CoC to identify disparities and plan remedies like culturally competent programming and inter-agency strategies.

How Do State Housing Finance Agencies Advance Racial Equity and Social Justice?

DHCD is a state housing finance agency, a government body authorized under law to provide financing and services to promote housing affordability and community development. The strategies below exemplify how state housing finance agencies pursue racial equity. Which of these strategies should DHCD adopt or expand? Which strategies are missing?



Figure 20.

Appendix A: Just Communities Act

AN ACT concerning

Housing and Community Development – Just Community Designation

FOR the purpose of authorizing the Governor, on the recommendation of the Secretary of Housing and Community Development, to designate certain areas as Just Communities based on certain criteria; providing for the prioritization of State funding for Just Communities; and generally relating to Just Communities.

BY adding to

Article – Housing and Community Development

Section 6–1201 through 6–1203 to be under the new subtitle “Subtitle 12. Just Community Designation”

Annotated Code of Maryland

(2019 Replacement Volume and 2023 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,

That the Laws of Maryland read as follows:

Article – Housing and Community Development

SUBTITLE 12. JUST COMMUNITY DESIGNATION.

6–1201.

(A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

(B) “JUST COMMUNITY” MEANS THE PART OF A PRIORITY FUNDING AREA THAT, AS DETERMINED BY THE GOVERNOR, SATISFIES THE REQUIREMENTS OF § 6–1203 OF THIS SUBTITLE.

(C) “PRIORITY FUNDING AREA” MEANS AN AREA DESIGNATED AS A PRIORITY FUNDING AREA UNDER § 5–7B–02 OF THE STATE FINANCE AND PROCUREMENT ARTICLE.

6–1202.

(A) THE GENERAL ASSEMBLY FINDS THAT THE STATE MUST HAVE JUST COMMUNITIES IN ORDER TO:

(1) AFFIRMATIVELY ADVANCE EQUITY, CIVIL RIGHTS, RACIAL JUSTICE, AND EQUAL OPPORTUNITY IN THE STATE;

(2) CREATE OPPORTUNITIES FOR THE IMPROVEMENT OF COMMUNITIES THAT HAVE BEEN HISTORICALLY UNDERSERVED, WITH ANTICIPATED BENEFITS FOR THE ENTIRE STATE; AND

(3) RIGHT THE WRONGS OF THE PAST, WHEN THE STATE SYSTEMATICALLY EXCLUDED CERTAIN GROUPS FROM EQUAL PARTICIPATION IN THE BENEFITS OF PUBLIC RESOURCES.

(B) IT IS THE INTENT OF THE GENERAL ASSEMBLY THAT THE JUST COMMUNITY DESIGNATION BE USED TO PRIORITIZE STATE FUNDING TO INCREASE RACIAL, ECONOMIC, AND HEALTH EQUITY IN THE STATE.

6–1203.

(A) THE GOVERNOR, ON THE RECOMMENDATION OF THE SECRETARY, MAY DESIGNATE AN AREA AS A JUST COMMUNITY IF THE SECRETARY DEMONSTRATES THAT:

(1) PAST AND CURRENT TRENDS IN HOMEOWNERSHIP, PROPERTY VALUES, COMMERCIAL AND RESIDENTIAL VACANCY, AND BUSINESS OR HOUSING INVESTMENT SHOW A NEED FOR REINVESTMENT IN THE AREA; AND

(2) THE AREA HAS BEEN NEGATIVELY IMPACTED BY A HISTORY OF:

(I) FORMS OF LEGAL RACIAL SEGREGATION INCLUDING REDLINING, EXCLUSIONARY ZONING, OR RACIALLY RESTRICTIVE COVENANTS;

(II) THE DEMOLITION OF RESIDENTIAL NEIGHBORHOODS THROUGH THE USE OF EMINENT DOMAIN OR STATE OR FEDERAL FUNDING;

(III) A STATE IMPRISONMENT RATE HIGHER THAN 750 PER 100,000 PERSONS; OR

(IV) UNEQUAL EXPOSURE TO ENVIRONMENTAL AND HEALTH HAZARDS, INCLUDING:

1. PROXIMITY TO A FEDERAL SUPERFUND SITE;

2. ESTIMATED EXPOSURE TO LEAD–BASED PAINT; AND

3. RATES OF ASTHMA AMONG ADULTS THAT ARE HIGHER THAN THE 90TH PERCENTILE FOR THE STATE.

(B) TO MAINTAIN A JUST COMMUNITY DESIGNATION, EVERY 5 YEARS THE SECRETARY SHALL MAKE DESIGNATION RECOMMENDATIONS FOR APPROVAL BY THE GOVERNOR IN ACCORDANCE WITH SUBSECTION (A) OF THIS SECTION.

(C) AT THE TIME JUST COMMUNITIES ARE DESIGNATED OR RENEWED, THE GOVERNOR SHALL IDENTIFY STATE PROGRAMS UNDER WHICH A JUST COMMUNITY SHALL RECEIVE PRIORITY FOR STATE FUNDING.

(D) THE PRIORITIZATION OF STATE FUNDING FOR JUST COMMUNITIES UNDER SUBSECTION (C) OF THIS SECTION SHALL NOT SUPERSEDE OTHER PROGRAM REQUIREMENTS SPECIFIED IN STATE LAW.

AND BE IT FURTHER ENACTED, That this Act shall take effect July 1, 2024.

Approved by the Governor, April 25, 2024.

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