

# Overcoming Barriers to Homeownership in Baltimore City: Appendices

## Appendix A: Works Cited

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## Appendix B: Data Codebook

Indicator	Description	Source	Years	Field Name	Notes
Total Number of Residential Properties	The total number of residential properties located within an area as identified by Maryland Property View. It is important to note that this indicator is a count of properties (single family homes, condominiums, and duplexes) and that a property can be comprised of multiple housing units.	Maryland Property View	2010, 2017	Totrespropxx	Armistead Gardens in 260401 was originally 2 parcels for the entire public housing complex, and by 2017, it was subdivided to nearly 1,400.  260303 (Orchard Ridge) has been subdivided.  2607 in Greektown also had an increase, combination of new construction off Oldham and new parcels from formerly industrial land.
Percentage of Housing Units that are Owner-Occupied	The percentage of homeowners that are the principal residents of a particular residential property out of all residential properties. It is important to note that a portion of these owner-occupied properties may be subdivided and have tenants that pay rent and are not included in the calculation.	Maryland Property View	2010, 2017	ownrocxx	
Percentage of Residential Sales in Foreclosure (REO)	The portion of the homes and condominiums sold that were identified as being owned by the bank (REO) out of all residential properties sold in a calendar year.	RBIntel, Inc.	2011, 2017	reosaxx	
Percentage of Residential Sales for Cash	The percent of homes and condominiums sold for cash out of all residential properties sold in a calendar year. These types of sales tend to signify investor-based purchases as homes purchased for cash either become rental properties or later sold again in an effort to generate a profit.	RBIntel, Inc.	2010, 2017	cashsaxx	
Median Price of Homes Sold	The median home sales price is the middle value of the prices for which homes are sold (both market and private transactions) within a calendar year.	First American Real Estate Solutions	2010, 2017	medsalex	In 2010, multiple \$1M+ sales duplicated in tracts 603 and 604 pulling the median sales price up-Collington Ave, Patterson Park Ave, etc. near Hopkins

Indicator	Description	Source	Years	Field Name	Notes
Percentage of Properties Under Mortgage Foreclosure	The percentage of properties where the lending company or loan servicer has filed a foreclosure proceeding with the Baltimore City Circuit Court out of all residential properties within an area. This is not a measure of actual foreclosures since not every property that receives a filing results in a property dispossession.	Baltimore City Circuit Court	2010, 2017	foreclosexx	
Percentage of Properties with Rehabilitation Permits Exceeding \$5,000	The percent of residential properties that have applied for and received a permit to renovate the interior and/or exterior of a property where the cost of renovation will exceed \$5,000. The threshold of \$5,000 is used to differentiate a minor and more significant renovation project.	Baltimore City Department of Housing	2010, 2017	resrehabxx	
Affordability Index - Mortgage	The percentage of households that pay more than 30% of their total household income on mortgage and other housing-related expenses.	American Community Survey	2010, 2017	affordmortxx	
Affordability Index - Rent	The percentage of households that pay more than 30% of their total household income on rent and related expenses out of all households in an area.	American Community Survey	2010, 2017	affordrentxx	
Percent of Black Loan Applicants Denied	Percent of black loan applications in a census tract whose mortgage application was denied. The Home Mortgage Disclosure Act (HMDA) requires many financial institutions to maintain, report, and publicly disclose loan-level information about mortgages.	Consumer Finance Bureau	2010, 2017	%Denied_Blackxx	
Percent of White Loan Applicants Denied	Percent of white loan applications in a census tract whose mortgage application was denied. The Home Mortgage Disclosure Act (HMDA) requires many financial institutions to maintain, report, and publicly disclose loan-level information about mortgages.	Consumer Finance Bureau	2010, 2017	%Denied_Whitexx	

Indicator	Description	Source	Years	Field Name	Notes
Percent of Black Loan Applicants Approved	Percent of black loan applications in a census tract whose mortgage application was approved. The Home Mortgage Disclosure Act (HMDA) requires many financial institutions to maintain, report, and publicly disclose loan-level information about mortgages.	Consumer Finance Bureau	2010, 2017	%LoanOriginated_Blackxx	
Percent of White Loan Applicants Approved	Percent of white loan applications in a census tract whose mortgage application was approved. The Home Mortgage Disclosure Act (HMDA) requires many financial institutions to maintain, report, and publicly disclose loan-level information about mortgages.	Consumer Finance Bureau	2010, 2017	%LoanOriginated_Whitexx	