



Results for America (RFA) and Trailhead Strategies, an RFA contractor, are pleased to share the following mini-case study, based on information provided by Live Baltimore, a Baltimore City marketing partner, and publicly available information provided by Baltimore, Maryland. The information included is for learning purposes only. Specific questions regarding the details of the work should be directed to the point of contact found at the bottom of this document.

Tackling Housing Affordability as an Employee Benefit - Job Design in Action City of Baltimore, Maryland

Understanding the Context

Baltimore is the largest city in Maryland and the center of a metropolitan area with more than 1.5 million people. As with many cities across the US, Baltimore is suffering a complex housing crisis due to both affordability and the need for re-development. Historic redlining in the city more than a century ago laid the foundation for current challenges and has resulted in nearly abandoned sections of the city with buildings in disrepair. The lack of safe, liveable and affordable property within the city limits has long made it difficult for Baltimore employees to live in the neighborhoods where they work.

Making a Move to Support the Community

More than a decade ago, the Baltimore City Department of Housing and Community Development, Office of Homeownership launched the [Live Near Your Work Program](#) as an economic development initiative to encourage individuals to return to the city by partnering with local employers to provide a subsidy that home buyers can apply to their down payment or related purchasing costs. The subsidy is co-funded by the City and the employer, up to \$5000 total per person. Employers can set the amount they will contribute, generally \$1,000-2,500, and have flexibility to market the program as part of their benefits package to attract and retain talent. Employers may choose to tie the benefit to length of employment, job title and/or location of purchase. The city contributes \$2,500.

The program has been adopted as a benefit by more than [100 local employers](#) across Baltimore and has served as an example for many other cities looking to implement similar approaches. (See this example of how the [University of Baltimore](#) markets the program to staff.) This program sits alongside tax credits and other incentives to encourage individuals to make downtown Baltimore

their home. Homebuyers are required to participate in homeownership [counseling](#) to make sure they have all of the information they need before completing a home buying transaction.

[Live Baltimore](#), a 501c3, provides marketing and customer service support to interested employers and employees as a contracted service for the City. Live Baltimore, which receives significant funding from the City as well as other donors and grants, also provides a variety of other services such as virtual home buying workshops, Buying into Baltimore Events, [Trolley Tours](#) of neighborhoods, and Meet Your Neighbor profiles.

Implementing a New Benefit for City Workers

Baltimore launched a similar housing subsidy benefit for City employees, and those of [quasi-city agencies](#), called the [Baltimore City Employee Homeownership Program](#) to facilitate home ownership and enable staff to reside closer to the city, thus reducing commute time and potentially providing additional schedule flexibility. This benefit is unique and helps set the City apart as a choice employer when candidates compare benefits.

Baltimore City Employee Homeownership Program Details

- 5K benefit, in form of a forgivable loan, available to all full-time, permanently employed individuals of Baltimore City agencies or quasi-City agencies purchasing a primary residence
- Individual must be a City employee at time of closing to receive the benefit
- No income restrictions or first time home buyer restrictions
- Employee must put at least 1K of their own money toward the purchase and must complete city approved approved counseling prior to submitting an offer on home
- Program is administered by the City, with support from Live Baltimore, a 501c3, under contract with the City

As of the date of this case study, the benefit is available to all individuals who meet the criteria above, without retention, performance or tenure requirements.

Learning and Growing

Operating these programs over the last decade has provided important opportunities for learning.

Lesson 1: Job design can be an economic mobility and economic development imperative

Through both of these programs, the City is committed to¹, within its fiscal capacity, to ensure that each of its residents has the resources to enjoy a high quality of life and that each of its communities is livable and attractive. Among these resources is the right of fair and equal access to housing that is decent, safe, sanitary and affordable. The County is making an effort to maintain its institutional and financial capacity to ensure the availability of housing for all its citizens.

Lesson 2: Homeownership counseling is a key part of the process

Counselors help individuals determine if they are ready for homeownership, review any credit issues that need to be addressed before applying for a mortgage, and assist with certain home buying incentive

¹ <https://www.baltimorecountymd.gov/departments/housing/housing-opportunities/>

applications (such as the Community Development Block Grant Program (CDBG)). Some agencies offer additional services, such as post-purchase education, default and delinquency counseling, community outreach, and credit and budgeting classes.

Lesson3: Public private partnership is a powerful mechanism for change

The City's investment creates an incentive for other employers to provide the homeownership benefit to their staff. This increases the amount received by the individual, expands the number of participants, helps in getting the word out to more potential home buyers and encourages companies to play a part in economic development.

Contact Information

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