

Baltimore Takes a Gamble to Reverse Decades of Neglect

In the “birthplace of redlining,” an ambitious plan to promote homeownership and restore neighborhoods plagued by vacant houses is taking hold.



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Photographs by Rosem Morton

Reporting from Baltimore

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Ava Turner wanted to move to Baltimore. More specifically, as the mother of four children living in a 700-square-foot rental in a small town 40 miles away, she wanted to own a home in Baltimore.

But Ms. Turner, who works two jobs, as a notary public and a nursing assistant, had little savings. Maybe she could scrape together a few thousand dollars for a down payment, she told a bank officer last fall during a meeting about her options for homeownership.

The bank officer made a call to a developer, and a few months later, in February, Ms. Turner was given the keys to a three-bedroom, two-bathroom rowhouse in the Park Heights neighborhood. With a \$5,000 down payment, she bought the house for \$230,000. “I fell in love with it,” she said. “My kids fell in love with it, too. I wanted to do this. I felt it in my spirit.”



Ava Turner, a mother of four, got the keys to a freshly renovated rowhouse in Baltimore's Park Heights neighborhood in February. It's the first home she's ever owned. Her down payment? Five thousand dollars.

Ms. Turner's solid credit score and desire to move to Park Heights made her a prime candidate for assistance as part of the city's 15-year initiative to restore blighted neighborhoods and to promote homeownership.

City officials call Baltimore "the birthplace of redlining," the systematic practice of denying Black people mortgages to maintain racial segregation. The aftereffects of redlining led to divestment, decay and a racial disparity in homeownership. Vacant and dilapidated buildings make up 30 percent of the properties in Park Heights and other historically Black neighborhoods, and Black residents make up 60 percent of the city's population, but only 23 percent of its homeowners.

Ms. Turner's home has a fresh coat of slate gray paint with smart white trim, along with many other improvements. The houses on either side are both vacant and in the process of being taken over for redevelopment as well.

Like a dentist's pulling a rotting tooth to fix a smile, renovating one house could lift an entire block, raising property values for everyone, the architects of the housing plan say.

'A True Son of Baltimore'



Houses in West Baltimore slated for razing. The city is renovating some buildings and tearing down others in its efforts to combat blight.

Baltimore is, perhaps more starkly than any other American city, split in two. A coveted strip of white-owned real estate runs through the city's center, and on each side, Black-majority neighborhoods fan out like the wings of a butterfly.

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One of those neighborhoods is Park Heights, where Mayor Brandon Scott grew up. His father worked as a janitor, his mother at a supermarket. Gunshots and drug deals punctuated his childhood. By then the neighborhood was well settled into its decline from its heyday in the 1920s to 1940s, when streetcars ferried natty Baltimoreans to the Pimlico racecourse along neat, tree-lined blocks.

For Mr. Scott, 41, who was already planning to run for mayor when he was in elementary school, resurrecting neighborhoods that were left behind was a priority. “To be a true son of Baltimore, I had no choice other than to say we are going to step up in a big way to solve this problem,” Mr. Scott said in an interview.



Brandon Scott, Baltimore's 41-year-old mayor, grew up in the Park Heights neighborhood, where poverty was everywhere. This project, he said, will be his legacy.

So far, the city has reduced the number of vacant houses to less than 13,000, from 16,000. It has spent around \$100 million over the last three years and together with the state will spend an additional \$200 million over the next year, said Michael

Moiseyev, Baltimore's chief financial officer.

Eradicating blight could be faster if the city would simply allow market-rate developers to take over, the mayor said, but he didn't want to see generations of residents erased through gentrification. That thinking led to the 15-year plan that will continue long after he leaves office. (He was elected in 2020 and is limited to two terms.)

The mayor has also faced obstacles. Though more than \$1.2 billion in city and state funding has already been pledged for the program, the city needs to raise a total of \$3 billion. He backed a proposal for a new 2 percent city sales tax to raise funds, but it failed in committee.



In Baltimore's Upton neighborhood, the boarded-up windows of some homes have become canvasses for street art.

“Racial redlining laws were first passed by someone who sat where I’m sitting,” Mr. Scott said. “It’s 100 years of policies, and that can’t be undone in a four- or eight-year term.”

Buy Back the Block

Ms. Turner is a fan of Mr. Scott, who is one of the reasons she said she wanted to live in Park Heights. She was connected to Victor Akinnagbe, a Baltimore developer who runs a nonprofit, Rebirth Baltimore, that has rehabbed nearly 20 formerly vacant properties, with another 40 in the pipeline, with help from city grants.

At Ms. Turner’s home, a brand-new staircase leads to a gleaming front porch with recessed lighting where she has a patio table and chairs. On the second floor, where there were once rotting walls and boarded-up holes, light pours into the primary bedroom from a neatly painted bay window. Her monthly mortgage is \$1,600, just \$200 more than she was paying in rent.



Ms. Turner's new home, center, gleams between blighted houses. City officials say they hope to renovate the neighboring homes soon, too.

Across town, on the other butterfly wing, in Coldstream-Homestead-Montebello, Jwyanza Umoja and Mark Washington stood at the Tivoly Triangle, a nine-acre patch of sludgy land that was, until 2006, one of the most blighted spots in the city. Homicide and armed robbery were regular occurrences.

Mr. Umoja, 36, grew up in the neighborhood and now works with Clean Corps, a work force development program where employees work with community groups to clean vacant lots, alleys and sidewalks in neighborhoods plagued by litter, overgrown weeds and illegal dumping. Mr. Washington, 67, is a community organizer.

Today, the triangle is an empty, overgrown lawn with a handful of scrawny trees.



The Tivoly Triangle, in the Coldstream-Homestead-Montebello neighborhood, was until 2006 one of the most blighted spots in the city. Now it's a vacant lot where new houses will be built.

Over a decade and a half, the city spent \$10 million razing the area — in some cases, after taking possession of vacant properties, and in others, after paying current residents to relocate. The city plans to help build up to 105 new homes in this spot, including duplexes and single-family homes, priced between \$275,000 and \$375,000. All will have solar power, renewable heating and net-zero energy performance.

Mr. Umoja hopes to own one of them. “I came back to the neighborhood because it’s starting to develop,” said Mr. Umoja, 36, who is now renting with his son, 9, and daughter, 2.

He thinks he can get help through Live Near Your Work, a program where both the city and employers offer a matching grant to help with a down payment. And he believes he can get another grant from Buy Back the Block, a program that offers

up to \$20,000 to low-income renters to buy where they already live.



Catherine Trotter, left, is saving up to buy a new home in Coldstream-Homestead-Montebello. Here, she chats with Cece Alexander, a longtime resident. Rosem Morton for The New York Times

Catherine Trotter, 45, a community organizer, is also applying for a city grant and planning to save at least \$50,000 for a down payment by next year. She currently pays \$1,600 a month in rent and estimates she can stretch to a \$2,000 monthly mortgage.

“What is motivating me to buy is I know a majority of the residents already,” she said. “Work has turned into family.”

Mr. Washington grew up in Clifton Park, one neighborhood over. He remembers watching his grandmother rally her neighbors to create a sense of community as crime spiked and government support dwindled.

Longtime renters, he said, also deserve the right to attain equity through real estate.

Stabilize and Diversify



Vacant and dilapidated buildings make up 30 percent of the properties in Park Heights. Rosem Morton for The New York Times

The approach to maximizing real estate in Baltimore is very different from that in other cities. Much of the conversation about the housing crunch in the United States has been focused on building more homes and increasing density. But Baltimore has seen its population contract, from a peak of nearly one million residents in 1950 to around 585,000 in 2020.

At community forums in Coldstream-Homestead-Montebello, Mr. Washington has encouraged residents to embrace the idea of fewer housing units. “One of the main objectives of the community organization was to increase property values,” he said. “So let’s decrease the housing stock in this area, stabilize the market and then allow that to lift prices.”

But locals also fear higher prices. Even with dozens of available grants and incentives, the newly renovated houses are valued at around \$100,000 more than average Baltimore homes, raising concerns about gentrification.

The city is partnering with community organizers to earn local buy-in.



In Park Heights, a line of newly renovated rowhouses stands at attention. The demolition, construction and renovation work was all done by locals.

In Park Heights, “we knocked on every door,” said Yolanda Jiggetts, the chief executive of Park Heights Renaissance, a nonprofit focused on community development that has emerged as a critical partner with the city. “We tried to convey to people: ‘I’m from the neighborhood. We’re here to understand your concerns.’ We came back until we got every resident.”

On the 2600 block of Loyola Northway, there were 11 abandoned houses. To lower renovation costs, community members themselves took on the interior demolition of buildings, knocking down rotting walls, hauling out junk and pulling up tree roots.

The renovated properties, many with roof decks and finished basements, all sold for between \$290,000 and \$350,000. Many buyers took advantage of city grant subsidies, which lowered down payment costs by \$15,000 or more. Some of the buyers are local, but others came from across the country. Deed restrictions were put in place to prevent investors from snapping up the properties; new buyers are required to live there full time.



Yolanda Jiggetts, chief executive of Park Heights Renaissance, went door to door to help convince neighbors to get behind the renovation project.

Notably, a block that was once entirely Black now has white and Asian families living on it. That transition hasn't been seamless, Ms. Jiggetts said. She said she reminds longtime residents that their new neighbors are most likely in the same tax bracket that they are. She noted that for many new homeowners, monthly mortgage costs are still under \$2,000.

“When you’ve lived through disinvestment and then you start seeing investment, you think it’s not for you,” Ms. Jiggetts said. “We are always trying to convey that to be a successful community, for it to thrive, there needs to be diversity.”

Debra Kamin reports on real estate, covering what it means to buy, sell and own a home in America today.