Providing general and individualized housing incentives to police officers for city living would likely lead to more officers living in Baltimore.
More police officers living in the city could reduce crime and increase citizen satisfaction. .. 29
Baltimore should consider several design considerations for future police housing incentives. ........................................................................................................................................ 30

First, expand general police housing incentives that connect police officers to housing opportunities. ........................................................................................................................................ 30

Second, share information about existing and future police housing incentives more broadly. ........................................................................................................................................ 31

Third, if individual incentives are considered, target them to “middle” neighborhoods and clustered housing, and explore educational and home improvement assistance. .............. 32

Fourth, look to private-sector contributions to fund the programs. ........................................ 33

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Executive Summary

This study analyzes police housing incentives that facilitate police officers living in the communities that they serve, and the potential applicability of such incentives in the City of Baltimore.

Most Baltimore Police Department employees live outside of Baltimore City. Of the 3,459 Baltimore Police Department employees, 28% (977) live in Baltimore, 62% (2155) live in Maryland but not Baltimore, and 9% (327) live out of state. More members of the Baltimore Police Department live outside of the City than other large City departments, though at a proportion similar to the Baltimore Fire Department.

More than 40 housing incentive programs are available to encourage citizens to live in Baltimore City in general and certain neighborhoods in particular. Many of these programs are available to police officers. Recent or current programs designed to encourage police officers to live in Baltimore include a housing fair, Live Baltimore assistance offered to new recruits, and discounted apartment units.

Several other jurisdictions also have police housing incentives. The Atlanta Police Department, for example, offers a comprehensive set of individualized financial incentives as well as general housing assistance, such as a clearinghouse function that connects offices with information about opportunities.

Interviews with Baltimore-area stakeholders suggest that it would be popular to have more police officers live in Baltimore. However, many police officers are not interested in living in Baltimore City, or other cities they serve, especially in high-crime neighborhoods, because their professions put themselves and potentially their families at risk. As a result, they prefer to live where they are less likely to have casual, nonprofessional interactions with the public they police. The community broadly recognizes this belief as legitimate. Finally, interviews suggest that an increase in housing incentives may result in more Baltimore police officers living in the city.

This report reaches several conclusions. Providing general and individualized housing incentives to police officers for city living would likely lead to more officers living in Baltimore. More police officers living in Baltimore could reduce crime and increase citizen satisfaction.

If public, civic, or private leadership pursues a police housing incentive, four following design considerations are recommended. First, general police housing incentives that connect police officers (such as an information clearinghouse function) to housing opportunities should be expanded. Second, information about existing and future police housing incentives should be shared more broadly. A “one-stop shopping” approach—including the comprehensive collection of available opportunities and distribution of that information in multiple formats—will make it easier for police officers to make the decision to live in Baltimore. Third, if individual incentives that provide direct incentives to individual police officers are considered, these incentives should be targeted to “middle” neighborhoods and clustered housing, and educational and home improvement assistance should be explored. Finally, given the concentrated benefits provided
to private institutions, especially landlords, private-sector contributions should be sought to fund
or expand programming.

**Introduction**

In the last few years, cities have experimented with *police housing incentives*, which encourage
police officers to live in the communities in which they serve. The Abell Foundation has
commissioned this analysis of police housing incentives to understand their potential use as a
policy tool in Baltimore.

The report is organized as follows. After the methodology is explained, Part 1 of the report
provides a brief framework for understanding this issue. Part 2 presents basic facts about the
Baltimore Police Department (BPD), comparisons to other jurisdictions, and current Baltimore
housing incentives. Part 3 outlines six case studies on housing incentives in other cities,
including three police housing incentives. Part 4 provides findings from interviews with
Baltimore representatives, described below. Part 5 presents conclusions, including estimates of a
potential program if it were carried out in Baltimore.

**Methodology**

A literature review was conducted of academic, policy, and government sources, as well as news
articles and other public websites. Research topics included police effectiveness and evaluation,
community policing, and housing incentives. A list of sources cited is provided in the appendix.
From that literature review, potential interviewees were identified and questionnaires were
developed. Twelve people were interviewed, representing multiple local and national
perspectives. A list of interviewees is also included in the appendix.

**Part 1. Framework**

Police housing incentives are a subset of *employer-assisted housing*, in which employers
subsidize housing rentals or home ownership for their workers.¹ An alternative to optional
housing incentives are *residency requirements* for some or all government employees, for
reasons of public safety² or protecting the city’s tax base.³ Such a policy was in place, for

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¹ For additional history, discussion, and rationale for employer housing incentives generally (not police-specific),
see also Jeanette Montour, “Subsidized Workforce Housing. An Analysis of Four Colorado Resort Communities,”
Thesis, University of Cincinnati, and Jessica Bennett, “Study of the Monroe County Tourism Workforce. Part Two:
² See, e.g., Subcommittee No. 6 of the House District Committee, House of Representatives, Statements of Thomas
F. Moyer et al., “To Permit Officers and Members of the Metropolitan Police Force and the Fire Department of the
District of Columbia to Reside Anywhere Within 25 miles of the District of Columbia,” May 18, 1964. In this
hearing the public safety rationale of having police officers live in or close to the city was expressed. Police and fire
department staff who lived close to the city would be able to respond quickly in the event of an emergency.
³ Mary Ann Whitley, “Cleveland Residency Requirement’s Effect on City Neighborhoods may be Softened by Poor
Housing Market,” The Plain Dealer, June 10, 2009, 10:29 PM. “The depressed housing market could hamper city
employees who want to leave Cleveland, softening the short-term blow from the Ohio Supreme Court’s Wednesday
ruling. But a gradual migration of city workers might change the landscape of some Cleveland neighborhoods. And
with roughly 8,000 city workers allowed to move beyond the city’s boundaries, Cleveland potentially faces a slower
rebound from the housing crisis. Required for 27 years to live in Cleveland, municipal employees have clustered in
example, for police officers and firefighters in Washington, DC, and until recently for all public employees in Cleveland, OH. Residency requirements are unpopular with police officers and are not the focus of this study.  

There are two main categories of housing incentives. They can be *individual*, that is, providing specific benefits to a particular employee. An example of this would be down-payment assistance. Housing incentives can also be *general*, providing services or support to a group of employees, aiming to make it more likely that employees make a desired housing decision. An example of this is an information clearinghouse such as a website that provides “one-stop shopping” about housing opportunities.

Housing incentives can be targeted at renting or home purchase. Rental incentives are usually utilized by younger employees, who have not yet decided whether to buy a home or where to “settle in.” As a result rental housing incentives may allow newer employees to “dip their toe” in a new city. Also, because the *immediately incurred* cost of renting a home is much lower than purchasing one, a rental financial incentive will create a larger discount than a home purchase incentive of equal size (e.g., $1,000 off a $12,000/year rental is an 8.3 percent reduction, while $1,000 off a $250,000 home purchase is 0.4 percent). Home ownership incentives, however, have the advantage of facilitating longer-term commitments to the city. Note, however, that under certain circumstances the *total, long term* cost of renting may be higher than purchasing, for example, in a period when sales prices have dropped and rents have been increasing.

*Police housing incentives*, in particular, are investments in one particular profession to strengthen a community. Possible benefits include a decrease in crime, an increase in citizen satisfaction with police, and/or an increase in citizens’ feelings of safety in their neighborhoods.  

neighborhoods including Collinwood, Old Brooklyn, and West Park. Real estate agents who work in those communities say city workers have created demand and stability, helping to keep streets lined with owners instead of renters.”

4 See, e.g., Brian R. Johnson et al., “The Police Residential Requirements: An Exploratory Analysis,” *Journal of Collective Negotiations* (formerly *Journal of Collective Negotiations in the Public Sector*), Volume 26, Number 1 / 1997. “This research examined the prevalence of residential requirements and police officers attitudes toward residential requirements in the state of Michigan…. The research found the majority of police agencies sampled had residential requirements. Likewise, the data revealed opposition to residential requirements for a variety of personal issues.” See also John Del Signore, “Lawmakers Want Cops To Live In NYC After NYPD West Indian Day Parade Facebook Fiasco,” *Gothamist*, December 12, 2011. “Patrick Lynch, president of the [New York] Patrolmen’s Benevolent Association, issued this statement: ‘The first priority in hiring police officers should be to find individuals of the highest quality and then to pay them a salary that is competitive. About 60 percent of New York City police officers live within the five boroughs, and most have to work a second job or must have their spouse work in order to afford to live in the city they protect. Residency requirements did not work in the past, and we will oppose such a requirement for the future.’”

police-related results can in turn improve overall city outcomes such as increases to the total city population.\(^6\)

**Part 2. Basic Facts**

**Baltimore Police Department [BPD]**

The Baltimore Police Department has a $360 million budget and 3,459 employees, making it the largest department in the city.\(^7\)

These 3,459 police employees represent 24 percent of all city employees. Combined with the other seven city departments with 500 or more employees, these 10,359 employees comprise 71 percent of all city employees.

<table>
<thead>
<tr>
<th>Department</th>
<th># of Employees</th>
<th>% of all employees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Departments with over 500 employees</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Police Department</td>
<td>3459</td>
<td>24%</td>
</tr>
<tr>
<td>Fire Department</td>
<td>1702</td>
<td>12%</td>
</tr>
<tr>
<td>DPW-Water &amp; Waste Water</td>
<td>1504</td>
<td>10%</td>
</tr>
<tr>
<td>HILTH-Health Department</td>
<td>1030</td>
<td>7%</td>
</tr>
<tr>
<td>TRANS-Highways</td>
<td>838</td>
<td>6%</td>
</tr>
<tr>
<td>DPW-Solid Waste</td>
<td>727</td>
<td>5%</td>
</tr>
<tr>
<td>R&amp;P-Recreation</td>
<td>575</td>
<td>4%</td>
</tr>
<tr>
<td>Housing &amp; Community Dev</td>
<td>524</td>
<td>4%</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>10359</td>
<td>71%</td>
</tr>
<tr>
<td><strong>All other departments</strong></td>
<td>4200</td>
<td>29%</td>
</tr>
<tr>
<td><strong>Grand Total</strong></td>
<td>14559</td>
<td>100%</td>
</tr>
</tbody>
</table>

Of the 3,459 BPD employees, 28.2 percent (977) live in Baltimore, 62.3 percent (2,155) live in Maryland but not Baltimore, and 9.5 percent (327) live out of state, with some commuting from York, PA.\(^8\)

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\(^6\) See, e.g., John J. Donohue III and Jens Ludwig, “More COPS,” *Brookings Policy Brief Series*, Policy Brief #158, March 2007: “In addition to the obvious monetary costs, crime changes the way we all live our lives. For example, economists Julie Cullen of the University of California at San Diego and Steve Levitt of the University of Chicago find that each additional homicide in a city causes around 70 residents to move elsewhere. NYU economist Amy Schwartz and her colleagues estimate that fully one-third of the increase in property values in New York City over the 1990s may be due to a decline in that city’s crime rate.”


More members of the BPD live outside of the city than other large city departments, though at a percentage similar to the Fire Department [63.8 percent for the Fire Department versus 71.8 percent for the Police Department], another large health-and-safety-related agency.

<table>
<thead>
<tr>
<th>Department</th>
<th>Number of employees</th>
<th>% of employees</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>In City</td>
</tr>
<tr>
<td>Police Department</td>
<td>3459</td>
<td>977</td>
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<tr>
<td>Fire Department</td>
<td>1702</td>
<td>616</td>
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<tr>
<td>DPW-Water &amp; Waste Water</td>
<td>1504</td>
<td>1035</td>
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<tr>
<td>HLTH-Health Department</td>
<td>1030</td>
<td>720</td>
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<td>TRANS-Highways</td>
<td>838</td>
<td>618</td>
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<td>DPW-Solid Waste</td>
<td>727</td>
<td>617</td>
</tr>
<tr>
<td>R&amp;P-Recreation</td>
<td>575</td>
<td>471</td>
</tr>
<tr>
<td>Housing &amp; Community Dev</td>
<td>524</td>
<td>378</td>
</tr>
<tr>
<td>Subtotal</td>
<td>10359</td>
<td>5432</td>
</tr>
<tr>
<td>Other departments</td>
<td>4200</td>
<td>2789</td>
</tr>
<tr>
<td>Total: all City employees</td>
<td>14559</td>
<td>8221</td>
</tr>
</tbody>
</table>

Police leadership and other elected officials have identified a need for stronger police-community relations in Baltimore. In response, the BPD has made recent efforts to increase the quality of police-community relations, including foot and bike patrols, additional training, and other measures.

**Baltimore City Police Housing Relative to Other Jurisdictions**

The following chart presents police department residence rates for several selected jurisdictions. It is based on the evidence collected for the report’s case studies (Atlanta, Chattanooga, and

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9 Peter Hermann, “New Heads of Police Discipline, Training Talk of Restoring High Standards,” *The Baltimore Sun*, January 27, 2012: “‘We know we have in some areas, in some communities, and with some officers, an estranged, broken relationship,’ Bealefeld told reporters during an hour-long round-table discussion at the downtown police headquarters. ‘I’m relying on these two [new hires]…. I want the communities to see Chief Williams as an icon of integrity,’ the commissioner said. ‘He’s going to hear their concerns and he’s going to work his tail off to resolve them in a very just fashion. … I thought it was important that we find someone that would have the credibility in the community to stand alone, to go into neighborhoods and immediately win trust.’”

Detroit), from local jurisdictions, and from other cities identified during the research process (New York).

As the data show, Baltimore’s police department local residence rate is higher than Atlanta’s, but lower than New York City’s, Chattanooga’s, and Detroit’s—as well as Howard and Anne Arundel counties in the Baltimore region.

Sources.11

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Housing in Baltimore

The 2011 Baltimore City Housing Market Typology grouped Baltimore neighborhoods into five primary categories: regional choice, middle-market choice, middle-market, middle-market stressed, and distressed. See the appendix for a map of neighborhoods. This information is provided because, as part of the conclusions, a neighborhood-specific strategy is recommended.

The average cost of living for a two-parent, two-child family in the Baltimore-Towson Metropolitan Statistical Area [MSA] is $52,812. A recent Center for Housing Policy study found that the greater Baltimore area, including Baltimore County as surrounding counties, is the 22nd least affordable housing market in the U.S., as only 26 out of 74 professions earn enough to afford a two-bedroom apartment.

Specifically, the average police income was estimated as insufficient to purchase a median-level home, but sufficient to rent a one- or two-bedroom apartment. Other professions are included as well for comparison in the charts below. With regard to home ownership in the greater Baltimore area, the data suggest that the police officer salary is lower than required for purchase of an average home based on 2011 prices.

![Paycheck to Paycheck: Baltimore, MD](image)


However, the picture is different with respect to Baltimore City in particular. In the City, the median house price is $115,000. Extrapolating from the above data, this suggests that the “average” house is affordable for purchase in Baltimore City by a police officer: a salary of $33,178 is required, less than the salary of new recruits.

This finding may explain why housing affordability did not emerge as one of the leading causes expressed in interviews as to why police officers chose not to live in Baltimore (see “Part 4. Interview and Research Findings”). However, that does not mean that housing incentives will have no effect on housing “consumption.” Under economic theory, it is possible that a financial incentive may offset other factors, leading to an increase in the number of police officers living in the city.

Housing Incentives in Baltimore

More than 40 housing incentive programs are available to encourage citizens to live in Baltimore City in general and certain neighborhoods in particular. Many are generally available to police officers.

They include:
- Home Purchase Loans
- Down Payment and Closing Costs
- Employer-Based Assistance
- Renovation/Rehabilitation Loans and Programs
- Historic Preservation
- Homeowner Tax Incentives

The list of programs is provided in the appendix.

Baltimore also has general housing incentive support, provided by Live Baltimore. This organization provides education and marketing outreach to the public, and works with private-sector and public-sector partners to identify incentives for city living.

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18 Calculation is based on extrapolation: housing prices in City are 47% of MSA, and 47% of minimum salary needed in the MSA is the amount estimated for Baltimore City. For starting salary, “The starting salary for a Police Officer Trainee is $41,290. At graduation from the police academy, the salary increases to $42,290. Regular raises based on years of service are incorporated into the salary scale. An additional Educational Incentive program is available to applicants with a four-year college degree.” NJLawman.com, available at: [http://uslawman.websitetoolbox.com/post?id=5090659](http://uslawman.websitetoolbox.com/post?id=5090659).

19 To give a simplistic example, imagine a family choosing whether or not to go out for pizza or eating dinner at home. The family may have a slight preference for eating dinner at home because of non-financial reasons, such as the pleasure of eating in one’s home. However, if a family receives a coupon for a discount at a pizza restaurant, they may choose to go out instead. In economics terminology, the coupon is a financial incentive (lowering the cost of pizza) offsetting non-financial reasons (desire to stay home) that is sufficient to change their decision.

Current and Former Police Housing Incentives in Baltimore

There are several current and former incentive programs in Baltimore designed to encourage police officers to live in the city.

*Live Baltimore Assistance*

The staff of Live Baltimore meet with new police officers at the Police Academy. The idea behind this assistance program is that new police recruits, approximately 85 percent of which are typically 21-24 years old, are frequently making a decision about where to live, and therefore are well-positioned to act on new information. During these events, the Live Baltimore staff provides information about Baltimore neighborhoods and available financial incentives. All new Baltimore Police Department recruits [200 in 2011; 240 estimated for 2012] participate in this program at the Academy.

*Housing Fair*

In August 2011, the Baltimore Police Department held a housing fair, to provide information to police officers about local housing opportunities. Developers provided information about their developments, and Live Baltimore provided information about housing incentive programs. All police officers were invited to attend, and Police Academy recruits were provided transportation.

This event was recognized as a success: 300 officers attended, a quarter of the officers requested information in one or more housing programs, and a developer reported very strong interest in a few of his properties at the event. Additional events are being planned.

*Use of BPD Patrol Car for Commuting to a Residence Within the City*

In the mid-1990s, the Police Department experimented with allowing officers who lived in the city to take a patrol car home. The rationale behind this was twofold: (1) there was a financial incentive to police officers, in the form of reduced commuting costs, and (2) having a patrol car on the street was seen as a crime deterrent in the neighborhoods that officers lived. This program was discontinued due to budget shortfalls and a lack of car availability.

However, programs such as this are not particularly popular with police officers, for several reasons. First, the size of the financial incentive is not seen as largely beneficial. Second, the program is conditional, that is, it may only last for a short period of time and could be canceled due to budget shortfalls. Finally, there is concern that only lower-quality patrol cars will be made available.

*“Courtesay Apartments” - Police Discounts at Apartment Buildings*

21 Interview notes.
22 Correspondence, Baltimore City Police Department, April 3, 2012.
23 Interview notes.
24 Interview notes.
Private real estate owners also offer discounts to police officers to live in their apartment buildings in and around Baltimore. For example, Goodnow Hill and Franconia apartment buildings in Northeast Baltimore offer police discounts.\(^{25}\) Earlier this year, Bayview Management was still looking for five City police officers to live at no cost in their buildings (one per unit, plus two in a larger complex), in exchange for signing a lease addendum in which they agree to “keep an eye out” on the property and report incidents.\(^{26}\) The exact number of police officers who have taken advantage of this program in Baltimore is unknown.\(^{27}\) That this information is unavailable leads to a conclusion, below, that this information should be more closely tracked.

There are also similar incentives available in Baltimore County. As part of its “Community Heroes” program, the Fairways apartment complex in Towson, for example, offers health and safety workers discounts on their application fees and deposits (“Community Heroes” program), and Baltimore County police officers receive a 5 percent rent reduction.\(^{28}\)

**Baltimore City Employee Program**

Baltimore Police Officers are eligible to participate in the city’s employee assistance program, which offers a $3000 home purchase support to city employees living in the city.

Over a recent twelve month period, five police officers took advantage of this program.\(^{29}\)

**Good Neighbor Next Door**

The US Department of Housing and Urban Development (HUD) offers a Good Neighbor Next Door program, which is available to police officers, health and safety workers, and elementary and secondary teachers. Under this program, single-family home purchasers receive a 50 percent discount. Further, buyers who qualify for an FHA-insured mortgage program must only make a down payment of $100, and closing costs may be financed.\(^{30}\) However, only certain homes, in revitalization areas, are eligible. In Baltimore there are 431 such revitalization areas. As a requirement for joining this program, homebuyers must live in the property for at least three years.\(^{31}\)

Nationally, 1,926 units were sold under this program in FY2010.\(^{32}\)

In Baltimore, five city police officers have taken advantage of this program in the last three years: one in 2009, two in 2010, and two in 2011. This compares to eight teachers (two, three,

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\(^{26}\) Interview notes.

\(^{27}\) Interview notes.

\(^{28}\) Interview notes.

\(^{29}\) Interview notes.


and three, respectively) who took advantage of the program in Baltimore City over the same time period. These five homes sold to police officers represent just under 1 percent of the 503 homes purchased in Baltimore City from the Federal Housing Administration (FHA) inventory over the same time period.\(^33\)

These 275 homes are substantially less than the number of newly foreclosed homes in the city: 1,992 homes in 2011; 4,503 in 2010; and 6,138 in 2009.\(^34\)

**Police and Teacher Neighborhood Development**

A prospective program that has recently been announced is a six-unit development project in between the Remington and Charles Village neighborhoods. With funding from the Abell Foundation, the Greater Homewood Community Corporation is offering forgivable loans to ten Baltimore City teachers and Police to encourage the purchase of fully renovated houses in the Remington neighborhood. The housing developer, Seawall Development Corporation, has renovated two vacant, former manufacturing buildings into rental housing for teachers, one of which is located in the Remington neighborhood. Currently in process of purchasing and renovating vacant rowhouses, this is the company’s first development of for sale housing.\(^35\)

**Hometown Heroes**

In 2011 the Mayor and the BPD created the Hometown Heroes Project.\(^36\) The initiative includes a community recruiting effort and a cadet program.\(^37\) The cadet program allows 20-year-olds to work with the BPD in certain roles to encourage them to enter the police academy after age 21.\(^38\)

**Part 3. Housing Incentive Case Studies**

This section includes descriptions of six housing incentive programs in other communities. Four case studies involve police officers in Atlanta, GA; Chattanooga, TN; Washington, DC; and Detroit, MI. A fifth case study—of low-income housing incentives for Brown County, WI and

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37 Baltimore City, “Mayor Rawlings-Blake And Police Commissioner Bealefeld Announce Hometown Heroes Recruitment Program,” [http://www.baltimorecity.gov/Residents/HealthSafety/SaferCity/PressReleases/tabid/1647/ID/1100/Mayor_Rawlings-Blake_and_Police_Commissioner_Bealefeld_Announce_Hometown_Heroes_Re Recruitement_Program.aspx](http://www.baltimorecity.gov/Residents/HealthSafety/SaferCity/PressReleases/tabid/1647/ID/1100/Mayor_Rawlings-Blake_and_Police_Commissioner_Bealefeld_Announce_Hometown_Heroes_ReRecruitement_Program.aspx). “As part of the effort, citizens will be trained as Community Recruiters for the police department to find and recruit the best men and women from Baltimore neighborhoods. Community Recruiters will be given training on how the hiring process works for applicants with the Baltimore Police Department and will learn about opportunities and rewards that members of the department have during their careers.”

38 Scott Calvert; Baltimore City, “Mayor Rawlings-Blake And Police Commissioner Bealefeld Announce Hometown Heroes Recruitment Program.” “The starting salary for a Police Cadet is $27,324. Once the Police Cadet turns 21 years old, they will be reclassified as a Police Officer Trainee and earn $41,290. At the completion of entrance level training, they will earn $42,290.”
St. Joseph County, IN—was chosen because it rigorously measures the economic impact of housing incentives. A sixth, Yale University, was chosen to illustrate the potential long-term impact of a community-focused housing incentive program.

**Case #1 - Atlanta, GA - Police Incentives**

The Atlanta Police Department offers a comprehensive set of *individual* financial incentives as well as *general* housing assistance aimed at increasing the number of Atlanta police officers living in the city. Some of these programs are public, e.g. housing incentives managed by nonprofit organizations, while others are private, e.g. private real estate developers offering rent discounts. The program is administered by the Atlanta Police Foundation (APF), a nonprofit organization.

The impetus for the program is to strengthen the quality of the city by increasing the number of police officers who live in the city, currently at 22 percent.\(^{39}\) As Dave Wilkinson, president of the Atlanta Police Foundation, said, “It’s a critical part of our strategy to create a safer city—to have police officers living in the city.” Wilkinson suggested that more officers living in the city would deter crime, and would encourage police officers to stay with the city police and not take jobs with a suburban police force.\(^{40}\)

There are two primary components to Atlanta’s police housing incentive program. Part One is a $1,000 cash incentive per police officer from the APF for relocating to the city. Renters and home purchasers are eligible. In some city neighborhoods, this is matched by an additional $1,000 or $2,000, paid for by community-improvement districts.

Part Two includes discounted housing inventory from stakeholders from various sectors of the housing industry (i.e., property managers, community groups, neighborhood developers, etc.). The most common example is a “courtesy unit,” which is an apartment unit that a police officer can rent at a discount or no cost. In exchange, the police officer agrees to play a public safety role for the apartment complex in his/her off-duty time such as serving as a liaison on safety issues. For example, an officer may informally investigate an incident on site; for a serious issue he/she would then call 911. Courtesy units are industry standard practice in Atlanta—most larger apartment complexes (100 units or more) have such a program. These arrangements are seen as a perk for residents: As one observer noted, “[having courtesy units] does something for the perception of safety, and makes residents feel good.”

The Atlanta Police Foundation website lists 11 apartment complexes currently offering a courtesy unit.\(^{41}\) This effort includes inventory management, which includes keeping track of available programs and opportunities throughout the city for housing cost reductions (free or discounted units) for police officers, home purchase opportunities, down payment assistance programs, as well as other opportunities for which police officers may apply.

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\(^{39}\) Atlanta Police Department, [https://www.joinatlantapd.org/programs.htm](https://www.joinatlantapd.org/programs.htm).


\(^{41}\) [http://www.atlantapolicefoundation.org/SearchListings-71](http://www.atlantapolicefoundation.org/SearchListings-71).
The primary audience for the APF’s programs is new police recruits who are deciding where to live, and officers who currently live outside of the city who have a desire to live in the city they serve. As a specific example, APF begins reaching out to new recruits by offering them hotel discounts in the city while they take their exams, then the program shares information about housing opportunities through individual conversations and a publicly searchable website.

One success story for the APF involves a partnership with Friends of English Avenue, a community organization in an historic neighborhood facing high crime rates. The organization spent approximately $25,000 on renovating a home, which it offered as a no-cost rental to a police officer in exchange for serving as a community liaison, including attending public safety meetings and conducting limited patrols. A police officer and her family (including her husband, who is also a police officer) recently moved into the unit.42

In terms of impact, 71 police officers have taken advantage of the cash incentive program since it began back in January 2011, including 61 in 2011 and 10 so far in 2012. This represents four percent of the total Atlanta police force staff and six percent of the nonresidents. In other words, since 2011 six percent of police officers who lived outside of Atlanta have taken advantage of this program.

The yearly cost of the program is $177,927, which includes housing incentives, staff, and other programmatic expenses, but does not include additional incentives from community improvement districts that can range from $0-2,000 per resident. Funding comes from corporate, foundation, and individual giving; the APF holds fundraising events to attract donors.43

The Housing Program Manager for the Atlanta Police Foundation offered these guidelines to cities looking to create or strengthen efforts to have police officers live locally:

1) Maintain patience and a long-term point of view, as some police officers are skeptical about living in the city they serve;

2) Target marketing efforts on police officers who are “open minded” about living in the city, rather than trying to convince all police officers;

3) Collaborate with key partners, including the decision-makers about housing units, who can offer courtesy units or other discounted financial terms;

4) Provide a comprehensive offering and give police officers choices, beyond one type of housing or one geographic area; and

5) Provide “one-stop shopping” and bring together multiple resources in one place, to make it easier for police officers to decide to live in the city.


43 Stephanie Cruse, Atlanta Police Department, Correspondence, April 4, 2012. The fundraisers include substantial events such as the evening event A Night in Blue, http://www.atlantapolicefoundation.org/ANightinBlue-22, and the breakfast Crime is Toast, http://www.atlantapolicefoundation.org/CrimeisToastBreakfast-23.
Case #2 - Chattanooga, TN – Police Incentives

In February 2012, Chattanooga, TN, announced details of a new police housing incentive.

There were several reasons to launch the new program: to increase the number of police officers living in the city, currently at 42 percent; to deter crime in high-crime neighborhoods; to lower the financial cost to officers, who currently are required to pay a higher per-mile fee for using their police cars for commuting if they live outside of the city; and to generally strengthen the city of Chattanooga. As the head of a local housing nonprofit said, in announcing the new program, “All kinds of studies have been done that if a police officer is living in a community, it makes the community safer overall.”

In addition, the city recognized the positive benefits of police officers living locally when they launched a previous police housing incentive program (discussed in more detail below), namely to strengthen community-police relations. According to a city council member, “It also is beneficial because people get to know the officers on a personal basis, and police officers are then not strangers, they’re your friends, they’re your neighbors.”

An editorial in the local newspaper praised the new plans and said the program “benefits officers and their families. It also is a boon to rebounding communities in the heart of the city where an officer in residence can provide a welcome sense of security.”

Details of the three-part plan were recently earlier this year. First, the Chattanooga Police Fund for Homeownership [“Police Fund”] was established by city government; the police department; and Chattanooga Neighborhood Enterprise, a housing-related nonprofit. The fund will provide a second forgivable mortgage to lower the cost of home ownership for police officers. The mortgage will provide assistance with down payments and closing costs, and will be provided as a forgivable, five-year loan of up to $10,000. The budget for this program is $250,000, with the potential for future increases if the program proves popular.

Second, Chattanooga Neighborhood Enterprise, which is also administering the program, will provide information to police officers about city-living opportunities. Third, additional neighborhood-specific incentives will be available but are still being developed. While the program is open to all officers, it is expected that cadets will be disproportionate users of the program.


The police officers’ response to the current program varied by what was proposed. They were open to incentive programs that, if well structured, could entice younger recruits to move to the city. However, encouraging officers to live in high-crime neighborhoods was viewed with substantial skepticism. As the head of the local police union observed: “They’ve tried these incentive packages before, and they were to less-than-desirable areas…. No one wants to move to a less-than-desirable part of town.” In starker terms, he added an analogy for why police officers do not want to “live alongside the criminals they work to put in jail: Lion tamers don’t move into the cage.”

The current proposal has not been finalized yet, so it is too soon to measure its impact. However, some officers did take advantage of previous programs, including the “Officer Next Door” program. In the late 1990s, Chattanooga provided neighborhood-specific incentives to police officers to specifically encourage them to live in higher-crime neighborhoods. This HUD-backed program helped secure discount mortgage rates in HUD homes. The city also offered take-home patrol cars for locally living officers. Also, in 2009, Chattanooga authorized up to $10,000 in home-ownership incentives to police officers who moved to a small number of city neighborhoods that had a perception of being high-crime areas.

Case #3 - Washington, DC - Employer Housing Incentives Including Police Housing Incentives

Housing incentives for public employees including police officers are available in Washington, DC. The programs were created in part out of concern that an insufficient number of DC police officers were living in the city. In 1995, for example, when one of the programs was created, two-thirds of the Metropolitan Police Department (MPD) officers lived outside of DC, disproportionately more than the half of all city employees who lived outside of the city. In addition, private real estate owners looked favorably upon police officers living in their buildings as a way to encourage other residents to live there as well. As one observer noted, “For property managers such as Eugene Anulewicz and David Willoughby, [housing incentives are] more like an investment. They hope the program will help stem the tide of renters who are so frustrated by crime that they move to the suburbs. ‘We have some buildings in Northeast and Southeast that are completely empty,’ one manager said.”

Housing incentives for employees were also seen as a way to bolster the economic base of the city. During a 1997 discussion of mandatory housing requirements for city employees, a

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50 Cliff Hightower.
51 Cliff Hightower.
52 Cliff Hightower.
53 Cliff Hightower.
54 Cliff Hightower.
57 Marcia Davis.
contemporary observer noted, “In the District, part of the problem is that there isn’t a sizable enough middle and professional class working and paying taxes.”

There are three primary types of incentives operating in DC. First, there are hiring preferences for officers and selected other city employees, who agree to live in the city for at least five years. Police officer candidates are evaluated more favorably if they reside locally. Specifically, five points are added to the rating and ranking score of each qualified applicant who claims a hiring preference. Candidates must agree to maintain residency for a period of five consecutive years from the effective date of their appointments, or are subject to termination.

Second, rental discounts, which offer reduced rent to police officers living in a certain location, are available. The program is named PLUS, Police & Landlords for Unity and Safety, and was created in 1995. Initially available to 50 police officers across the city via private-sector housing units as well as 12 units of public housing (not technically part of PLUS but operating in a similar way), one of the program’s goals was to encourage police officers who were renting to become homeowners, thus strengthening community ties. As an elected official noted in announcing the program, “This is money in the pocket of officers and puts an officer in a neighborhood where people will love and respect him. That’s a win-win situation for everybody.”

Third, there is a home purchase program. The primary purchase program is the Metropolitan Police Housing Assistance Program (MPHAP), one of several Employer-Assisted Housing Programs (EAHP) offered by the city government. In addition to police officers, city workers including teachers, firefighters, and EMTs are also eligible for EAHPs.

While police department staff are technically eligible for a second program, the Home Purchase Assistance Program (HPAP), which helps low-to-moderate-income residents purchase a home by providing assistance with down payments and closing costs, police officers are not themselves eligible because their starting salaries exceed the maximum income requirements.

The primary program, MPHAP, offers a series of benefits, including:

- Matching down payment funds of up to $1,500 ($500 for each $2,500 saved by an employee);
- Single-family home mortgage financing;
- Deferred payment loans of up to $10,000;
- An income tax credit of $2,000 in the tax year of the purchase and the four succeeding tax years, subject to eligibility; and

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57 Richard Tapscott.
59 Marcia Davis.
• A property tax credit for five years, declining from 80 percent in year one to 60 percent in year two, 40 percent in year three, and 20 percent in years four and five.63

To be eligible, a police officer must be a full-time employee; be in good professional standing; have worked for the police for at least one year; be a first-time homebuyer in the District; have at least $2,500 of personal savings; have sufficient income to afford a mortgage from a private lender; and have a good credit rating.64

MPHAP involves several steps and is administered jointly by several organizations. Applicants must first complete a housing counseling session at one of six preapproved Community-Based Organizations (CBO). Applicants then submit the MPHAP application, which is reviewed by the Greater Washington Urban League (GWUL), a nonprofit social services and civil rights organization that manages 30 programs related to education, employment and training, housing, and community development. In addition to determining eligibility, the GWUL also determines the specific financial assistance amount, which is based on income, down payment costs, and financing requirements.65

Case #4 - Detroit, MI - Police Incentives

In February 2011, Detroit announced an ambitious program, Project 14, to increase the number of police officers living in the city, currently at 47 percent. The project’s name is police terminology for “back to normal.”66

The rationale for the program was to strengthen neighborhoods: Not only will police officers themselves contribute to the city’s revitalization, but by returning to the city, they make it more likely that other residents will do so as well. As the Mayor said, in announcing the program, police officers “living in neighborhoods have the potential to deter crime, increase public safety, and improve relations between the community and our sworn officers.”67 An editorial in favor of the program noted, “[Mayor Dave] Bing is smart to focus on police officers—whose presence won’t just add population but will also increase at least the perception of safety—first in his quest to draw people back to Detroit. For some families, a police officer on the block in a new area might be the difference maker.”68

The program—part of Detroit Works Project, a larger citywide plan to consolidate neighborhoods—has two parts. First, 200 homes are available for sale in two neighborhoods at a cost of $1,000. The neighborhoods were selected “because of their stability, high-performing schools, variety of churches, open space, and recreation centers.” This price is similar to other area homes in need of renovation: In East English Village, one of the selected neighborhoods, many homes are available for between $1,000 and $10,000. Officers are required to live in the

63 Overview, Metropolitan Police Housing Assistance Program, Metropolitan Police Department, District of Columbia, available at http://mpdc.dc.gov/mpdc/cwp/view,a,1230,q,538051.asp.
64 Overview, Metropolitan Police Housing Assistance Program.
67 Leonard N. Fleming.
home and must repay the financial assistance if he/she sells to someone besides another police officer. Second, officers can receive up to $150,000 for renovation projects.

Funding for the program, up to $30 million [$150,000 for 200 homes], comes from federal Neighborhood Stabilization Funds.69

Organizations and stakeholders have been supportive of the program’s launch. As the editorial board of the Detroit Free Press noted, “Even if the mayor gets just a handful of officers to take him up on this offer, it moves the needle—on repopulation, on public safety, and land-use. The houses involved in the program are taxed—reverted properties held by the city. Just getting them occupied is a step forward.”70 Community residents and neighborhood association members also applauded the move. As William Barlage, the president of the East English Village Neighborhood Association, said, “For our area, it’s nice to have a police officer on the block…. You’ll deter a lot of crime and everything else if you have people on the block in terms of houses being filled again.”71 One observer, however, noted that the low quality of the Detroit public schools may dissuade many officers from taking advantage of the program.72

The initial impact of the program has been small. Six police officers took advantage of the program in the first year, or .11% of all police officers who live outside of the city. The Mayor’s office “acknowledged the program started slow” but noted that another “dozen officers and firefighters have signed up to begin the process.”73

Case #5 - Brown County, WI, and St. Joseph County, IN - Housing Incentives

A deep economic analysis of the impact of police housing incentives has not been identified. Some economic analyses have been conducted, however, on housing incentives generally. One particularly well-designed study is summarized here as a case study.74

In the early 1980s, the U.S. Department of Housing and Urban Development (HUD) analyzed the effect of Housing Assistance Supply Experiment [HASE], part of the Experimental Housing Allowance Program [EHAP], in two Midwestern locations—Brown County, Wisconsin and St. Joseph County, Indiana—on housing consumption for low-income families.

The study looked at changes in housing consumption that included both the quality (e.g., standards of decency, safety, and sanitation of homes) and the quantity (amount of money spent).

71 Leonard N. Fleming.
72 Tom Barlow, “Detroit Hopes to Lure Its Cops Back Into Town With Huge Housing Incentives,” Family Money, February 9, 2011. “Since many people choose where to live based on schools for their children, the city’s school system may play a role in dissuading officers from accepting the deal. Greatschools.com recently rated the district’s school system as a three out of 10 based on test results. The system has been running a deficit for years, as well.”
74 John E. Mulford et al., “Housing Consumption in a Housing Allowance Program,” RAND Corporation, July 1982, R-2779-HUD.
Recipients were given a housing allowance conditional on meeting certain standards, including a quality standard for their home. Twenty thousand households were ultimately eligible for the program. The allowance was equivalent to the cost of housing (based on market data analysis) minus 25 percent of household income.

The “bottom line” from this experiment that is relevant to police housing incentives is that well-designed housing incentives can have a positive effect on the desired policy goals. In this case, housing consumption, in terms of budget spent on housing, increased by 8 percent. The quality of housing also increased, as recipients used the vouchers to select higher-quality residences.

Case #6 - Yale University - Neighborhood-Specific Employer Housing Incentive

Yale University is an example of an employee housing incentive program with an 18-year track record. Started in 1994, the program has recently reached a milestone of working with 1,000 families. While not police-specific, this case study demonstrates the potential impact of a city-based housing incentive.

A significant rationale for the program was economic development, by helping support New Haven achieve economic vitality given the university’s role as an anchor institution. 75

As for the program’s specifics, the Homeownership Initiative created a Homebuyer Program, which provides eligible Yale employees with up to $30,000 to purchase a home. 76 The current program offers $5,000 in the first year and then $2,500 per year for up to 10 years, as long as the employee still works for Yale and lives in that building. Eligible employees are all university staff with permanent jobs that work at least 20 hours a week; employees must agree to own and live in a home in one of several neighborhoods that stretch across the city. 77 Employees must continue to own and live in the home for the duration of the program and remain employed by the University. If employees do not live in the home for at least two years post closing, after committing to the program, they have to reimburse the university for the full amount for any and all payments received. 78

The project has been recognized as a success. In addition to serving a large number of participants, the university also pointed to citywide outcomes that it believes were achieved in part by the Yale housing program. For example, homes purchased through the program have been estimated at $175 million relative to a total program cost of $25 million. A variety of Yale employees have taken advantage of the program: 29 percent are faculty members, 27 percent are management and professional staff, 31 percent are clerical and technical staff, and 13 percent are service and maintenance staff. 79

76 Hahn.
78 Yale University, Homebuyer Program Application, http://www.yale.edu/hronline/hbuyer/home_buyer_application.pdf
79 Morand.
The program may also have contributed to stronger “town-gown” relations, as program participants build greater ties with their new communities. As Ryan Wepler, a program recipient and homeowner in the neighborhood of Fair Haven, said, “We’re now active with our neighbors through the Chatham Square Neighborhood Association. Since we have two fellow Yale homebuyers nearby, the program strengthens bonds inside and outside work.”

Further, realtors “report[ed] that [the housing incentive program] is a factor in making New Haven an even more attractive place to buy for both Yale employees and others.” For example, Yale subsidized house purchases represented 12.5 percent of all residential sales and 14 percent of all sale value in 2010-11. A Yale spokesperson suggested that the housing program has been one of the factors contributing to an economically revived city, as measured in part by community members who are increasingly active in civic affairs: “There certainly is a much more engaged and thick civic class that you see in New Haven…. This is more a place of choice than it had been.” The number of husband-wife families with young children living in the city has increased 9 percent between 2000 and 2010.

The program, in combination with other education, financial, and real estate investments that Yale has made within New Haven, appears to have contributed to stronger relationships with the city as well. As Mayor John DeStefano, Jr. said at the occasion of the 1,000th house purchase, “The Yale Homebuyer Program is just one example of the many positive investments Yale University has made in its home town, and the city is better off for it.” In December, the university announced plans to extend the program another two years, to the end of 2013.

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80 Morand.
81 In other words, houses purchased through this program were above average in terms of value, as they are responsible for a disproportionate amount of value (14>12.5).
82 Morand.
83 Morand.
Summary of program impacts

The following table summarizes the identified impact of several housing programs discussed above. In addition to the intended audience of the program [program type], what the program does [description], and how many people have participated in the program [impact], the incentive is compared to the employee’s income. A “small” incentive means that the incentive is a small part of the employee’s income.

<table>
<thead>
<tr>
<th>Name</th>
<th>Program type</th>
<th>Program description</th>
<th>Individual incentive size relative to income</th>
<th>Program impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlanta, GA</td>
<td>Police Housing Incentive</td>
<td>Individualized incentives of $1,000-$3,000 and housing; individualized incentives in the form of apartment rental discounts; “inventory management” (information sharing)</td>
<td>Small</td>
<td>71 police officers in 14 months (61 in 2011 and 10 so far in 2012) received an individual incentive, representing 4% of all police officers, and 6% of police officers living outside of the city(^8^4)</td>
</tr>
<tr>
<td>Chattanooga, TN</td>
<td>Police Housing Incentive</td>
<td>Individualized incentive up to $10,000 in loans; general incentive in the form of sharing information about city living; other incentives being considered</td>
<td>Medium</td>
<td>Not identified yet; program just started; &lt;12 police officers participated in previous program</td>
</tr>
<tr>
<td>Detroit, MI</td>
<td>Police Housing Incentive</td>
<td>Individualized incentives of purchasing homes at a cost of $1,000 and up to $150,000 for renovation projects</td>
<td>Large</td>
<td>.11%, or 6 police officers in 1 year(^8^5)</td>
</tr>
<tr>
<td>Brown County, WI, and St. Joseph County, IN (HUD study)</td>
<td>Low-income families housing vouchers</td>
<td>Voucher equivalent to 75% of (low-income) family income</td>
<td>Large</td>
<td>8% increase in housing consumption (expenditure on housing)</td>
</tr>
<tr>
<td>Yale University</td>
<td>Employer</td>
<td>Individualized</td>
<td>Large</td>
<td>1,000 families, or</td>
</tr>
</tbody>
</table>

\(^8^4\) Rhonda Cook. “1,224 out of about 1,900 live outside Atlanta's limits.”
\(^8^5\) Christine MacDonald. “Detroit housing plan lures few cops.” The Detroit News. May 16, 2012. Leonard N. Fleming: “At least 53 percent of Detroit's 3,000 police officers live in the suburbs, and Bing said the percentage is higher for firefighters.”
### Part 4. Interview and Research Findings

This next section summarizes the major lessons learned from interviews with a range of Baltimore-area stakeholders. Where applicable, findings from other communities are also provided.

**It would be popular to have more police officers live in Baltimore.**

Interviews with a broad range of Baltimore-based stakeholders—including community members, government employees, and housing experts—indicate it would be broadly popular to have more police officers live in Baltimore. This is consistent with the research from other cities.

These sentiments can be grouped into three categories, from broadest support for city living for all to support for police officers in particular. Some interviewees’ comments fit into more than one category.

First, at the broadest level, some Baltimore advocates would welcome *people across all professions* to live in the city to support the tax base and contribute to city life generally. Sample comments in this category included:

- “It would be wonderful if more police officers lived in the city, as well as more people of all types of professions, not just police officers.”
- “It would be good to have as many employees as possible living in the city.”
- “A problem with programs aimed at police officers is that other city employees may complain ‘our work is just as important as theirs is.’”

Second, some expressed interest in a selected range of professions, in particular *city workers* and *health and safety workers*, including police officers, firefighters, nurses, and EMTs. The common rationale was that these professionals could provide assistance in an emergency situation. Teachers were also identified as a group that could be encouraged to live in the city.

Sample comments included:

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80 Working Mother, [http://www.workingmother.com/best-companies/yale-university-1](http://www.workingmother.com/best-companies/yale-university-1). This calculation is based on total Yale employees (12,871); it does not take into account that there may be dual employee households (which would increase the percentage) or that the total number of eligible employees is higher if all employees ever employed since 1994 (which would decrease the percentage). [CONFUSING. WORDS MISSING?]
- “There are several types of community members who would be valuable to be neighbors—such as nurses, firemen, as well as police. Not clear to me that police are particularly more valuable to a community than other safety workers.”
- “It would be good to have as many city employees as possible living in the city.”

This is consistent with evidence from other cities. A Cleveland, OH, resident, for example, interviewed at the time of the rescission of the mandatory residence requirement, reminisced happily about having safety officers living nearby to assist in a power outage. 87

Third, and most specifically, interviewees expressed particular interest in having police officers live in the city or their neighborhood in particular. Sample comments in this category include:

- “It would be good to have more police living in the city. It gives citizens a greater sense of safety. It humanizes police. It helps police understand what citizen concerns really are. It increases police interest in the community, and their affinity, and their investment. Police living locally personalizes people to police, and police to people.”
- “We would expect to see a general crime deterrence effect of having adults in uniform live in the neighborhood.”
- “If you know police officers better you trust them more. I was recently on jury duty. The judge asked the potential jurors, ‘how many of you think that police officers lie?’ Many jurors raised their hands. If citizens knew police officers personally, because they lived in the city, I think they would have more trust in the police.”
- “A police officer who lives in a neighborhood could be an advocate for public safety for the neighborhood, with more credibility than an average citizen. His voice may carry more clout.”
- “It is good, conceptually, to have police living within the city—but I can understand why many do not.”

Several overlapping rationales were suggested, including:

- Police officers would be more effective at their jobs because they will build trust-based relationships with residents.
- Police officers would have more empathy and understanding toward city residents, and vice versa.
- Neighbors would have a greater sense of security knowing that police officers lived nearby, thus strengthening the neighborhood.
- The presence of a police officer would act as a crime deterrent.

One exception to the positive effects of police officers living in Baltimore involves skepticism among some residents regarding the highest crime neighborhoods. Some observers articulated that in these particular neighborhoods, police-community relationships are frayed, and that police officers living locally would not improve the situation. One observer likened the police-community relationships in such neighborhoods as “like oil and water.”

87 Mary Ann Whitley, “Cleveland workers celebrate end of residency rule; some in West Park, other areas wonder what impact will be on neighborhoods,” The Plain Dealer, Wednesday, June 10, 2009: “To Therese Chambers Arth, the police and firefighters who live in her West Park neighborhood were never more noticeable than when a massive blackout left Cleveland and many Northeast and Midwest states in darkness. ‘They just came and helped out,’ Chambers Arth, 50, said of the 2003 blackout. ‘No one had to call and say come to work.’”
Many police officers are not interested in living in Baltimore City, particularly in high-crime neighborhoods.

There is broad consensus that police officers, in Baltimore and elsewhere, have concerns about living in the communities they serve. This is consistent with findings from other communities. The community recognizes this belief as legitimate.

Some of these reasons are *not police-specific*, and involve the quality of schools, levels of crime and perceptions of safety, and affordability of housing/taxes. These are also similar to other communities.\(^8\)

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\(^8\) See, e.g., Will Carr on Chattanooga. See also Jessica Bennett generally on employer housing programs.
Sample comments in this category are:
- “Cops can’t afford to send their kids to private schools, and many of the public schools aren’t good enough… so cops with children have to move to the county.”
- “For some cops with school-age children, it is not a viable option to afford private school tuition.”
- “Police want to live in a decent neighborhood, like everybody else.”

Other reasons are police-specific.

Most fundamentally, police officers recognize that their profession puts themselves and potentially their families at risk. As a result, they prefer to live where they are less likely to have casual, nonprofessional interactions with the public they police.

At the strongest level, this was expressed [by civilians who have spoken with police officers] as a “fear of retribution” against officers and/or their families. This perspective is pervasive, if varied in degree. This perspective is most strongly felt for high-crime neighborhoods.

A second police-specific reason is that city police officers are required to be partially on duty, ready to respond to emergency incidents and armed, while anywhere in the city. While interviewed police officers expressed willingness to serve and support their communities at all times, and provided evidence of off-duty police officers who have done so, they also acknowledged that city living would effectively expand their workday.

Not only does this skepticism of living in the city appear to be widespread among police officers, but community representatives recognize it as legitimate.

Sample quotes include:
- “There are legitimate reasons for why police officers living in the city would not be an easy sell.”
- “There are very legitimate reasons that police do not live in the city that they work that have nothing to do with schools.”
- “I’m sensitive to that, to police not wanting to live in the neighborhood where you serve. There’s some validity to that.”
- “There should be a separation between where police work and where they live. In particular if the police officer is very active, and raising a family, he does not want to run into people he’s arrested.”
- “No way will police want to live in a high-crime neighborhood.”
- “If a police officer lives in the city, instead of putting in an eight-hour shift his phone could be ringing all the time. Seems like extra work for police officers at their expense.”
- “If I were a police officer and lived in the city, I would never get away from policing.”
- “Many police officers never, ever, ever want to live where they work. They may run into people they’ve put in jail. They and their families may get targeted. Safety of family trumps.”
Note that this sentiment is not neighborhood-specific. In other words, police officers are skeptical of living anywhere in the city even apart from the district they currently patrol. This is in part due to the potential of reassignment as well as the assignments that are not neighborhood-specific (e.g., narcotics and undercover).

These comments are consistent with findings in other communities. When Cleveland, OH, lifted its requirement that city workers live in the city, for example, “Dozens of police officers at the downtown Justice Center roamed the corridors … on cell phones, high-fiving each other…. The police patrolmen’s union held a news conference praising the ruling and urging the city to adhere to it.”

It would be popular to increase incentives for police officers to live in Baltimore.

Stakeholders including police officers broadly expressed interest in a police housing incentive for Baltimore police officers. As one interviewee rhetorically asked, and then answered, “What is good about a police officer homeownership incentive program? The goals are good. The program is designed to deter crime.” Another interviewee said, “It’s okay to have a program that encourages police officers to live in the city, but don’t expect a large number of them to do that. Make the program available but have reasonable expectations.”

Police housing incentive programs in other cities have also received public support, including Detroit, New York, and Atlanta.

The only dissenting view from the national literature review came from community activists in Philadelphia who feared that incentives would contribute to gentrification and exclude longstanding residents. This was in response to a neighborhood-specific policy around the University of Pennsylvania.

89 Henry J. Gomez, “Ohio Supreme Court Rules Against City Residency Requirements,” The Plain Dealer, June 10, 2009.
90 The support of incentives for working class professionals such as police and teachers is in contrast to generalized objections to affordable housing, presumably because of the perceived attractiveness of the targeted recipients. See, e.g., David K. Hamilton and Patricia S. Atkins, “Urban and Regional Policies for Metropolitan Livability” M.E. Sharpe: March 30, 2008, “Affordable housing advocates minimal influence[MISSING WORD?] local politics because of the ideological barriers, concerns regarding impact on property values, the traditional municipal orientation check, development and provision of property related essential services…. The literature on subsidized housing indicates that people resist its introduction [MISSING WORD]the neighborhoods for many reasons…. It will upset the racial bounds in the neighborhood and interracial transition. [CHECK QUOTE.]The social pathologies associated with people living in low-income housing, such as dysfunctional families, welfare dependency, cruel behavior, and so on will not be contained within the boundaries of the assisted housing developments. People living in low-income housing are not desirable neighborhoods. Any neighborhood with assisted housing becomes stigmatized, leading to lower property values.”
91 Wikipedia, “Community Displacement in Philadelphia.” “The University of Pennsylvania, with the help of the government, has been able to exert its power under the pretense of eminent domain and urban renewal. The stated intentions of their programs are to collaborate with the community of West Philadelphia, and work towards the common goal of an attractive and safe neighborhood. The effect has yet to be seen, and many residents in the area dislike the ‘Penn Bubble’ that continues to expand. The University of Pennsylvania has grown multiple times since their move to West Philadelphia, and many residents have been displaced as a result.”
Part 5. Conclusions

Providing general and individualized housing incentives to police officers for city living would likely lead to more officers living in Baltimore.

It is likely that a police housing incentive would lead to more police officers living in the city. Analysis of housing incentives including economic studies of low income families, and statistics available from other police and non-police housing programs suggest indicates that housing incentives can increase housing consumption. By extension, geographically targeted police housing incentives would increase the number of police officers living locally.

The program effects summarized above can be used to estimate the range of impacts of a police housing incentive in Baltimore:

- An incentive could have little or no effect on housing consumption, as is the case in Detroit and the earlier Chattanooga program.
- An incentive could lead to up to 6 percent of non-resident police officers moving to the city, or 150 officers, as was the case in Atlanta.92
- An incentive could lead to up to 8 percent of non-resident police officers moving to the city, or 200 officers, as was the case in New Haven with Yale University employees purchasing homes.93

However, the final impact could be substantially smaller or larger. Program impact likely varies substantially based on economic conditions; geographic density (e.g., the quantity of appealing housing just outside of city limits); housing availability; and other police and general considerations related to city life, described above.

More police officers living in the city could reduce crime and increase citizen satisfaction.

Police officers living locally should lead to some crime reduction, as evidenced from national-, city-, and neighborhood-based studies. This could happen primarily through deterrence and better information collection.94

- Local living produces the appearance of increased police presence, by virtue of a police officer using a police vehicle while driving around the neighborhood or to and from work. As an officer in Atlanta put it, “my presence causes crooks to reconsider stepping into my apartment complex.”95

92 Calculation is 6% X (2,155 BPD employees living in Maryland but not Baltimore City + 327 BPD employees living out of state) = 149 employees.
93 Calculation is 8% X (2,155 + 327) = 199 employees.
94 Interview notes. See also George Kelling and Mark Moore, “The Evolving Strategy of Policing,” National Institute of Justice, November 1988, page 10: “Additionally, research conducted during the 1970s suggest that one factor could help police improve their record in dealing with crime: information. If information about crimes and criminals could be obtained from citizens by police, primarily patrol officers, and could be properly managed by police departments, investigative and other units could significantly increase their effect on crime.”
• Residents might be more likely to turn in suspicious activity. As one observer said, “I may not call 911 to share my suspicion, but I could go talk to my neighbor who is a police officer.”
• Living locally may increase residents’ trust with that officer, which may lead to developing a broader or more accurate network of informants.

It should be noted that the deterrent effect from police living locally is likely to be limited to a small geographic area, such as the block on which the police officer lives. One study of the impact of police officers in Buenos Aires, for example, found that crime is only reduced on the same block where the officer is stationed.96

Increasing the number of police officers living locally should also increase citizen satisfaction, as trust-based relationships are built through more frequent and casual interactions caused by proximity. In this light, police housing incentives are a tactic to help achieve community policing.97 This would be the case in addition to existing community policing tactics. For example, if a city has police officers using community policing tactics on an eight-hour shift, then local living would expand the number of hours per officer performing community policing-related activities. As the National Crime Prevention Council noted, [slightly paraphrased for readability] “community policing generates trust, which leads to effective communication, which leads to relationship and partnership building, which leads to greater flexibility and range of solutions, which leads to greater success!”98

Baltimore should consider several design considerations for future police housing incentives.

Interviews with Baltimore-based and other police officers, housing practitioners, and experts, along with a review of available literature, suggest that several elements should be considered if the city explores expanding police housing incentives.

If any of these initiatives are expanded or pursued, then specific program design and implementation factors should be specifically modeled (size of incentive, relative cost of housing, publicity and promotion, ease of use, or other factors) to optimize utilization.

First, expand general police housing incentives that connect police officers to housing opportunities.

96 Rafael Di Tella and Ernesto Schargrodsky, “Do Police Reduce Crime? Estimates Using the Allocation of Police Forces After a Terrorist Attack,” The American Economic Review, Volume 94, Number 1, March 2004: “The effect is large. Relative to the control group, car thefts fall by 75% in the blocks in which the protected institutions are situated. However the effect is extremely local. We find no evidence that police presence of a given block produces car theft one or two blocks away from the protected buildings.”
97 George Kelling and Mark Moore, page 11: “Community policing relies on an intimate relationship between police and citizens. This is accomplished in a variety of ways: relatively long-term assignment of officers to beats, programs emphasize familiarity between citizens and police (police knocking on doors, consultations, crime control meetings for police and citizens, assignment officers of ‘caseloads’ of households with ongoing problems, problem solving, etc.), revitalization or development of police athletic league programs, educational programs and greater high schools, and other programs.”
As noted above, housing incentives can be individual (e.g., specific financial assistance to a particular police officer) or general (e.g., providing assistance to multiple police officers). The cost of general housing incentives are staff time, marketing materials, and information tools (such as a website that maps available opportunities).

Baltimore should consider continuing or expanding the following general housing incentives:

- Police Housing Fairs that connect BPD staff, especially new recruits, with opportunities to live in the city, such as the one recently conducted.
- Encouraging additional apartment building owners to expand “courtesy units” to BPD staff that provide rental units at a discount. Building owners would receive a benefit by being able to advertise to other potential residents that police officers live there. Also, comprehensively track this information and share it aggressively with officers.
- Encouraging other financial incentives, such as downtown hotel discounts to new recruits who are visiting Baltimore.

The focus of the general incentives should be new recruits, as they are most likely to be receptive, but the program should be open to other officers considering a housing change. The cost of the program, especially during a pilot phase, would be limited to a portion of a program manager’s time.

*Second, share information about existing and future police housing incentives more broadly.*

Multiple housing incentives already exist, but not all police officers may be aware of all of the opportunities.

The city should consider:

- Naming a “point person” who is available to answer all housing-related questions from police officers.
- Tasking that point person with summarizing data on police housing incentives, such as the number of available courtesy apartments and the number of officers taking advantage of that opportunity. This should also include the tracking of relevant information to understand changes over time— for example, percentage of new recruits who own vs. rent, in the City or outside of the city, and the overall allocation of owners vs. renters in the department. This should also include helping police officers make the “rent vs. buy” calculation.
- Encouraging trusted stakeholders, such as the Fraternal Order of Police, to connect police officers with that point person.

A “one-stop shopping” approach—including the comprehensive collection of available opportunities and distribution of that information in multiple formats (e.g., a website and a “go-to” contact person)—will make it easier for police officers to decide to live in the city.

If such a “one-stop shopping” approach is considered, then a potential location for that function could be Live Baltimore, given its current role in encouraging city living.
Third, if individual incentives are considered, target them to “middle” neighborhoods and clustered housing, and explore educational and home improvement assistance.

If individualized housing incentives are pursued, several design elements are recommended to maximize impact.

Incentives should be aimed at middle-market and middle-market stressed neighborhoods to help maintain or strengthen those communities. “Stronger” neighborhoods—regional choice and middle-market choice—have less need for strengthening, and so the “bang for the buck” would be lower. By contrast, distressed neighborhoods would be unlikely to attract new police officers based on local and national feedback. As one police officer said, “a $5,000 discount [Vacants to Value program] is not enough to convince me to live [in a stressed neighborhood].”

Also, the city should explore efforts to “cluster” housing incentives, perhaps in conjunction with other health and safety workers and teachers, to increase the likelihood that blocks of homes or apartments will be inhabited by these professionals. Preliminary evidence suggests having fellow professionals living in the neighborhood increases the attractiveness to police officers. The city has already begun to explore these opportunities in collaboration with private-sector developers (e.g., Manekin’s Union Mill property for teachers, and the new Remington/Charles Village project).

Increasing access to quality education options are also a potential obstacle. As noted above, school quality is seen as a barrier to police officers living within a city, not only in Baltimore but also elsewhere in the country. A housing incentive program may consider providing discounts to police officers to private and parochial schools, which are perceived by some to be of higher quality. Another suggested idea was to provide priority access to selected charter schools for police officers’ children.

Finally, housing improvement assistance, such as those that provide favorable terms on loans for home renovations, could be considered, as they would allow police officers to remain in their homes in the city longer while their families expand or otherwise generally improve existing housing stock.

Individualized incentives such as these would be complementary to a police-specific general/inventory management approach described above. For example, a program manager could encourage private-sector developers and owners to provide discounts on rental units in apartment complexes in middle-market and middle-market stressed neighborhoods, and then provide information and community tours to new recruits about those options.

99 Interview notes. This is also consistent with the experience of Cleveland, OH, during residency requirements. Police officers and firefighters clustered in three neighborhoods.
100 http://theunionmill.com/about/
Fourth, look to private-sector contributions to fund the programs.

As noted above, Baltimore City already has several housing incentive programs in effect, some of which are funded by federal, nonprofit, and private-sector sources.

If a police housing incentive is explored, the city should also look to fund these measures through a similar mix of programming. There are two reasons, however, that private-sector sources may be a strong potential source for funding. The first reason is empirical: In other cities, such as Atlanta, the business community has funded the police housing incentives directly, via stipends to officers in specific neighborhoods. In the Baltimore area, too, discounts on police housing are also provided by private businesses—in particular, the courtesy apartments available in Baltimore City and Baltimore County.

The second reason is theoretical. As noted above, the deterrent effect from police officers living locally is likely to be heavily concentrated in a very small geographic area, such as the block on which the police officer lives. The benefits, then, of a housing incentive could be sufficiently concentrated that businesses may be willing to make an “investment.”

Specifically, the city should consider:
- Encouraging additional apartment building owners that provide rental units at a discount to expand “courtesy units” to the Baltimore Police Department staff. [In keeping with the first recommendation, this information should be comprehensively tracked and shared.]
- Encouraging other private-sector financial incentives, such as downtown hotel discounts to new recruits who are visiting Baltimore.
Appendices

Sources: Literature Review

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<th>#</th>
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<th>Organization/Role</th>
<th>Category</th>
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<td>1</td>
<td>Beverly Cosley</td>
<td>Director of the Office of Multicultural Affairs, City of Chattanooga</td>
<td>Policymaker</td>
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<td>2</td>
<td>Bob Cherry</td>
<td>Leader of FOP Lodge #3</td>
<td>Police union leadership</td>
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<td>3</td>
<td>David Sann</td>
<td>Director, Housing Development, St. Ambrose Housing Aid Center, Inc.</td>
<td>Housing expert</td>
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<td>4</td>
<td>Gene Ryan</td>
<td>Deputy of FOP Lodge #3</td>
<td>Police union leadership</td>
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<td>5</td>
<td>John Skinner</td>
<td>Deputy Commissioner, Baltimore Police Department</td>
<td>Police department leadership</td>
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<td>6</td>
<td>Johnette Richardson</td>
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<td>Community leader</td>
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<td>8</td>
<td>Mark Sissman</td>
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<td>9</td>
<td>Michael Guye</td>
<td>Baltimore Housing Department</td>
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<td>10</td>
<td>Paul Heaton</td>
<td>RAND Criminal Justice Scholar</td>
<td>Criminal justice researcher</td>
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<td>Sheryl Goldstein</td>
<td>Director, Mayor’s Office on Criminal Justice</td>
<td>Policymaker</td>
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<td>12</td>
<td>Stephanie Cruse</td>
<td>Director of Housing, Atlanta Police Foundation</td>
<td>Program manager of police housing incentive program</td>
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Police residency statistics were also collected from Howard County, MD, and Anne Arundel, MD, police departments. Apartment managers from specific apartment buildings in the Baltimore area were contacted. Representatives from other organizations were also contacted to contribute to this report, including the Baltimore County Police Department; Chattanooga Neighborhood Enterprise (CNE); Department of Criminology, University of Maryland; Department of Housing and Community Development, Washington, DC; the Detroit Police Department; Metropolitan Police Department of Washington, DC; the School of Criminal Justice, Grand Valley State University; and the University of Pennsylvania.
Housing Incentives Available in Baltimore City

- Arts & Entertainment District Property Tax Credit
- Baltimore City BRAC Homeownership Incentive
- Baltimore City Employee Homeownership Program
- Baltimore City Lead Abatement Action Program (LAAP)
- Buying into Baltimore
- City of Baltimore Historic Restoration and Rehabilitation Property Tax Credit
- Community Partners Incentive Program (CPIP)
- Coppin Heights Live Near Your Work Program
- Deferred Loan Program
- Direct Purchase Program
- Down Payment and Settlement Expense Loan Program (DSELP)
- Eastside Early Homebuyers Grant (EEGP)
- Federal Home Loan Bank of Atlanta (FHLBA) Community Stability
- Federal Home Loan Bank of Atlanta (FHLBA) First Time Homebuyers
- Federal Home Loan Bank of Atlanta (FHLBA) Foreclosure Recovery (New)
- Good Neighbor Next Door (Teacher Next Door/Officer Next Door) Program
- Green Tax Credits—Federal Programs
- Healthy Neighborhoods, Inc.(HNI) Purchase/Rehabilitation Loan
- Home Improvement Property Tax Credit
- Homeowner’s Tax Credit
- Homeownership Assistance Program through Community Development Block Grant (CDBG)
- Homeownership for Individuals with Disabilities Program
- Homestead Property Tax Credit
- House Keys 4 Employees
- Housing Choice Voucher Homeownership Program
- HUD 203K Rehabilitation Loan Program
- Lead Elimination Action Program (LEAP)
- Live Near Your Work
- Maryland Housing Rehabilitation Program
- Maryland Lead Hazard Reduction Grant Program
- Neighborhood Housing Services of Baltimore, Inc.
- Newly Constructed Dwelling Tax Credit
- OHEP: Weatherization Program
- Park Heights Renaissance Community Closing Cost Assistance Program
- Renter’s Tax Credit
- SCOPE / Project 5000
- Senior Roof Repair Program
- Smart Keys 4 Employees
- State of Maryland Heritage Preservation Tax Credit Program
- State of Maryland Mortgage Program (CDA)
- Vacants to Value

Map of Baltimore Neighborhoods

Source: