

IMMIGRANT ECONOMIC GROWTH

BUILDING UP IMMIGRANT COMMUNITIES IN SOUTHEAST BALTIMORE

Southeast Baltimore has been a hub for immigrant growth and economic development in Baltimore for over a hundred years. Families from Germany, Hungary, Bohemia, Italy, Poland and the Ukraine settled in this area. By the early 20th century, immigrant families became homeowners, began businesses on Eastern Avenue, created savings and loan institutions for their banking and mortgage needs, and filled the churches of various denominations in their neighborhoods.



“Across the Waves...” by Joel Bergner (2008). This mural is located on the corner of Highland Avenue and Bank Street in Highlandtown. One side shows immigrants from Europe, the other from Central America. Can you tell which is which?



New businesses established by immigrant owners are revitalizing Main Streets.

Today, Southeast Baltimore boasts a second wave of immigrants, with young Central American and South American families creating a new generation of neighborhood investment. In the summer of 2013, the Southeast Community Development Corporation (Southeast CDC) joined The New Americans Task Force, established by the Office of the Mayor to identify and develop recommendations for attracting and retaining immigrants in Baltimore. The Southeast CDC had been assisting these new immigrants by providing bi-lingual housing counseling services, developing

small scale affordable housing, supporting immigrant business on Eastern Avenue, and building social cohesiveness within Southeast Baltimore neighborhoods.

What is the New Americans Task Force?

In 2002, the Abell Foundation released a report, [Attracting New Americans Into Baltimore's Neighborhoods](#), that identified immigration as the key to reversing the city's population decline. One decade later, the New Americans Task Force was established by Mayor Stephanie Rawlings-Blake to develop a plan to retain and attract immigrants to the City of Baltimore. This plan was part of the goal her administration to grow Baltimore by ten thousand households.

In order to determine the direction and main priorities of the Task Force, the Office of the Mayor collaborated with 10 City agencies and with stakeholders from nonprofits, private partners, foundations, financial institutions, among others. The Southeast CDC co-chaired the Housing Subcommittee with Baltimore Neighborhoods, Inc.

After over twelve weeks of work, the Task Force presented 32 recommendations to the Mayor's Office to strengthen efforts to make Baltimore City a place of welcome, economic opportunity, and inclusion.

In September 2014, the Mayor's Office released the full report on the recommendations, *The Role of Immigrants in Growing Baltimore: Recommendations to Retain and Attract New Americans*. To see the full report, visit: [The Role of Immigrants in Growing Baltimore](#).

Priority Areas and Task Force Members

As a result of the Task Force, the Mayor's Office of Immigrant and Multicultural Affairs was founded to coordinate agencies and stakeholders in two priority areas: Economic Growth and Community Wellbeing for immigrants in Baltimore.

Task Force Members, which include City agencies and stakeholders such as the Southeast Community Development Corporation, are tasked with acting on and doing further research in the sub-categories of the two priority areas: (Economic Growth) Workforce Development, Small Business Development, and Housing; and (Community Wellbeing) Safety, Youth, and Welcome and Diversity.

A full list of Task Force Members can be found in the [New Americans Task Force Report](#).

In the News: Immigrants Shaping American Cities

["How Immigrants on a Pathway to Citizenship can Revitalize Rust Belt Cities," Immigration Impact. Welcoming America: Welcoming Cities and Counties](#)

["Immigration and the Revival of American Cities," Americas Society, Council of The Americas, and Partnership for a New American Economy](#)

["Revitalization of the Heartland of America," Immigration Policy Center](#)

IMMIGRANT HOMEOWNERSHIP

Southeast Baltimore was built on the backs of immigrants landing at the port of Baltimore, bringing with them the traditions of Old World Poland, Italy, the Ukraine, Russia, and Greece...today's storefronts on Eastern Ave are run by entrepreneurs from Latin America and Southeast Asia, and churches are welcoming hubs for young immigrant families from El Salvador, Guatemala and the Congo.

The Southeast CDC recognizes the role of immigrants in shaping and growing the neighborhoods of Southeast Baltimore. The organization has been supporting the American Dream for immigrants by offering home buyer education classes and housing counseling in Spanish and English, hosting an annual home tour and home buying fair in Spanish as well as partnering with [The International Rescue Committee](#) to offer basic financial education and home buyer education to refugee families settling in Baltimore City.

Learn more about how immigrants are transforming Baltimore City:

- [How Immigrants Can Save Dying Cities. The Economist](#)
- [US Steel Hub Revived by Refugees](#)

Links to Southeast CDC's work to support immigrant homeownership and entrepreneurship:

- [New Ally for Small Business](#)
- [Immigrant Homeownership](#)
- [Former Refugees Attend Home Buyer Class](#)
- [Homeownership Video](#)

To learn more about Southeast CDC's bi-lingual housing counseling program, click [here](#).

For more information on the Southeast CDC's annual Spanish-language home tour click [here](#).

PATHWAYS TO HOMEOWNERSHIP

Families are thinking about where and how to start.

In November 2014, former Southeast CDC neighborhood organizer, Agatha So, received a fellowship from [Open Society Institute – Baltimore Community Fellows Program](#). Prior to becoming a fellow, she met a number of established Latino families interested in buying their first home and experienced barriers to achieving this dream. In her 18 months as a fellow, Agatha will identify and develop pathways to homeownership for low to moderate income Latino families in Southeast Baltimore. Southeast CDC is the host organization to the project, called Pathways to Homeownership.

Among the barriers immigrants face when seeking homeownership are a lack of access to credit building and mortgage lending opportunities, as well as fiscal policies that have tightened credit standards since the height of the financial crisis and passage of [Dodd-Frank legislation](#). In Baltimore, mortgage loan products for borrowers using an Individual Taxpayer Identification Number (ITIN) have not been available to a growing number of ITIN holding immigrants in the city since 2007.

To this end, the Southeast CDC supports a multi-pathway approach to meeting the economically and culturally diverse needs of Latino borrowers. The following pathways are being explored by Agatha So, OSI Fellow, in partnership with the Southeast CDC and through the support of an independent advisory board.

PATHWAYS PARTNERSHIPS

Working collaboratively to ensure that the families who are ready to buy have access to pathways to fair and affordable financing options.

Partner with a Credit Union or CDFI

- Identify an existing credit union or community development finance institution (CDFI) with a mission to support low income communities in Baltimore City or low-income communities in Southeast Baltimore.
- Initiate a pilot program to give ITIN holders access to membership and financial services, including mortgage financing at current credit union rates, terms and conditions.

What is a [CDFI](#)?

Create a Credit Union

- Financial services for immigrants and residents who face barriers to creating and building a formal credit history. Financial services offered in the language of the communities served.
- Member-owned and the members' needs drive the types of services offered.
- Savings and loan associations, and credit/lending pools are common.
- Durable ITIN loan products originated and held by credit unions; maintain low default rate through financial crisis.
- Chartered and founded by local credit unions, and then fiscally backed by banks.

Credit unions lending to immigrants and low- to moderate-income borrowers:

- [Latino Community Credit Union](#)
- [Self-Help Credit Union](#)

Create a Community Land Trust

- Addresses a need to preserve the affordability of housing for low-to moderate-income residents in the neighborhoods of interest.
- Land is leased for a fixed period of time
- Lease managed by a non-profit organization with a board of directors.
- Built upon shared equity, among residents, developer, and partners in the trust.

Learn more about the [Community Land Trust](#) model.

Additional links to community land trust models:

- [Leasing Land for Affordable Housing](#)
- [Chinatown Group Forms Community Land Trust](#)