

Just Communities Act

Maryland Department of Housing and Community Development
Special Achievement

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MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

2025 NCSHA Annual Awards Submission

ENTRY NAME:

Just Communities Act

ENTRY CATEGORY:

Special Achievement





Maryland Department of Housing and Community Development Just Communities Act Category: Special Achievement

Policies of the past both disinvested in certain places and further divided the course of some Maryland families based on their race. Our policy decisions must amount to a deliberate counteraction to redlining, urban renewal, and destructive urban highway programs. We must also seek to recover what resources we can for the generations of families who were robbed of wealth-building through home ownership and the intentional disinvestment in our cultural neighborhoods.

Introduction

In 2023, Maryland embarked on a new journey to transform its approach to housing and community development through the formal and intentional incorporation of best practices from the fields of racial equity and social justice. To this end, in 2024 Maryland Department of Housing and Community Development (DHCD) created the Division of Just Communities (DJC), which draws inspiration from the work of the Just City Lab at Harvard and whose mission is to transform policies, programs, decision-making processes, and investment decisions in ways that advance the goals of race equity and community empowerment.

In addition to the creation of this new division, Maryland DHCD authored and advocated for the successful passage of a new Just Communities Designation framework ([HB241/SB308](#)). Signed by Governor Moore in 2024, this first-of-its kind legislation creates a resource-targeting mapping layer and authorizes DHCD and other Maryland state agencies to use data related to key race equity indicators in order to prioritize funding to communities that have suffered from historical and ongoing disinvestment and systemic harm. Examples of indicators used in the creation of this mapping layer include communities that: have a history of legal racial segregation, such as redlining, urban renewal, and displacement due to state highway projects; have high rates of imprisonment; suffer from unequal exposure to environmental and health hazards, such as high rates of asthma and lead paint exposure. The Just Communities Designation enables DHCD and other state agencies to direct state funding into designated areas.

The Case in Context

Structural racism has left deep scars on communities that have borne the brunt of segregation, discrimination, and other forms of place-based harm. Maryland's Just Communities Act is a bold, first-of-its-kind effort to "right the wrongs of the past" by centering equity in state investment decisions.

By addressing past harms such as redlining and disinvestment, the Just Communities Act fosters development and revitalization that increases homeownership stability, strengthens neighborhoods, and creates opportunities for long-term wealth-building in marginalized communities.

Further, the initiative prioritizes collaboration with grassroots organizations and local leaders to ensure residents actively influence development decisions that impact their neighborhoods.

How it Works: DHCD's Innovative Approach to Just Community Designation

The Just Communities Act is unique in its data-driven approach to structural transformation. While other state housing agencies have taken incremental approaches to racial equity and social justice, none have completely reconfigured the entirety of their investment priorities with a legislative directive as Maryland has through the Just Communities Act. This legislation represents an innovative structural approach to racial equity and social justice that will be instructive to governments across the country.

The Just Communities Data Analysis and Geospatial Map visualizes disparities in housing, economic opportunity, and neighborhood conditions across Maryland. The data-driven designation informs the prioritization of State funding to promote fairness, combat discrimination, and build a more just society by taking intentional, proactive measures to correct past injustices, including:

1. Past and current trends in homeownership, property values, commercial and residential vacancy, and business or housing investment
2. The area has been negatively impacted by a history of:
 - a) Forms of legal racial segregation including redlining, exclusionary zoning, or racially restrictive covenants
 - b) The demolition of residential neighborhoods through the use of eminent domain or State or federal funding
 - c) A State imprisonment rate higher than 750 per 100,000 persons
 - d) Unequal exposure to environmental and health hazards including
 - i. Proximity to federal Superfund site
 - ii. Estimated exposure to lead-based paint
 - iii. Rates of asthma among adults that are higher than the 90th percentile for the State

In 2025, DHCD partnered with Salisbury University's Eastern Shore Regional GIS Cooperative (ESRGC) to develop the Just Communities geographic data layers using authoritative data sources. The Just Communities Score provides a way to understand the overlapping criteria, contextualize them geographically, and visualize results at the census tract level.

Separate and Unequal Neighborhoods – Why Maryland Needs Just Communities

Maryland, and the country at-large, has a history of institutional racial inequality. During the early 20th century municipal governments and developers in cities across the United States, like Baltimore, worked to “redline” low-income, and Black neighborhoods, deeming them inherently risky to invest in. As a result, low-income and majority-minority neighborhoods face devaluation due to historical segregation, redlining, and urban renewal projects that displaced residents and fragmented communities.

These policies, along with persistent issues like mass incarceration, siting of superfund sites, and unequal access to resources, have led to diminished property values, lack of investment, and lower economic opportunities. The impact is felt through suppressed homeownership rates, economic instability, and constrained wealth accumulation for individuals and families, perpetuating generational inequities visible in data.

Neighborhoods with historical patterns of institutional racism continue to struggle. The City of Baltimore is a prime example. On a whole, life expectancy is 71.0 years, lower than the state's average of 78.2 years. And even when comparing zip codes within Baltimore, those in neighborhoods that were previously segregated and redlined, like east and west Baltimore, have a life expectancy up to 15 years lower than that of the more affluent Poplar Hill neighborhood. Outside of health indicators, there is also a noticeable gap in economic investment. In Baltimore, neighborhoods with a less than 50% Black population received \$26,533 more per household than communities with a majority Black population who received an average of \$8,160 per household, annually.

These disparities, and many others, are the outcome of discriminatory and structurally oppressive policies, practices, and procedures caused by multi-generational community disinvestment and unequal distribution of public resources. To repair the past, the Just Communities Act prioritizes state funding in underserved communities so that all people in the State of Maryland will benefit, ensuring no Marylander is left behind.

This commitment from the State, paired with targeted investment, will catalyze neighborhood development and create just, stable and economically prosperous places. Incentivizing equitable development will disrupt the tendency of market analysis and credit risk assessors to undervalue communities that have been historically redlined, segregated, and divested. Additionally, this designation will further incentivize investors from philanthropy, foundations, private equity, and the private sector to co-invest in creating lovable, just communities.

People-Centered Placemaking: Anticipate, Mitigate Harm

Requirements under state and federal law to affirmatively further fair housing energize this effort, as does DHCD's progress in serving homebuyers of color, expanding access to high opportunity neighborhoods, targeting reinvestment funding in disinvested neighborhoods, and building the balance sheets of BIPOC developers.

Even so, root cause analyses, like DJC's inaugural [Baseline Report: Separate and Unequal Neighborhoods](#), companion to the Just Communities geographic overlay, surface time-and-time again that investing in neglected communities without deep engagement, capacity building, and resource provision can inadvertently worsen inequality.

Across the country, there are multiple cautionary tales that warn that well-intentioned efforts often lead to gentrification and displacement, erasing cultural assets, eroding the sense of community, and stripping multigenerational wealth. With this in mind, the Just Communities Act creates an opportunity to foster structural change by embedding racial equity and community participation into housing and development processes.

To mitigate risks, DHCD is also creating a Community Engagement Strategic Plan and Toolkit to guide DHCD staff and partners in people-centered placemaking envisioned by the Just Communities framework. This effort will not only enable DHCD to partner with a third party to connect with community leaders and grassroots organizations to better understand communities' perceptions of DHCD and Maryland State Government more generally, it will also create a model that facilitates the gathering of recommendations, approaches, and solutions that empower community decision-making, foster meaningful dialogue and participation, and co-create a tool to anticipate and mitigate displacement.

Supporting Materials

A. [Legislation](#)

HOUSE BILL 241

C9

(PRE-FILED)

4lr4523
CF SB 308

By: **Chair, Environment and Transportation Committee (By Request - Departmental - Housing and Community Development)**

Requested: September 18, 2023

Introduced and read first time: January 10, 2024

Assigned to: Environment and Transportation

Committee Report: Favorable

House action: Adopted

Read second time: February 21, 2024

CHAPTER _____

1 AN ACT concerning

2 **Housing and Community Development – Just Community Designation**

3 FOR the purpose of authorizing the Governor, on the recommendation of the Secretary of
4 Housing and Community Development, to designate certain areas as Just
5 Communities based on certain criteria; providing for the prioritization of State
6 funding for Just Communities; and generally relating to Just Communities.

7 BY adding to

8 Article – Housing and Community Development

9 Section 6–1201 through 6–1203 to be under the new subtitle “Subtitle 12. Just
10 Community Designation”

11 Annotated Code of Maryland

12 (2019 Replacement Volume and 2023 Supplement)

13 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,
14 That the Laws of Maryland read as follows:

15 **Article – Housing and Community Development**

16 **SUBTITLE 12. JUST COMMUNITY DESIGNATION.**

17 **6–1201.**

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.

Underlining indicates amendments to bill.

~~Strike out~~ indicates matter stricken from the bill by amendment or deleted from the law by amendment.



2

HOUSE BILL 241

1 (A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS
2 INDICATED.

3 (B) “JUST COMMUNITY” MEANS THE PART OF A PRIORITY FUNDING AREA
4 THAT, AS DETERMINED BY THE GOVERNOR, SATISFIES THE REQUIREMENTS OF §
5 6-1203 OF THIS SUBTITLE.

6 (C) “PRIORITY FUNDING AREA” MEANS AN AREA DESIGNATED AS A
7 PRIORITY FUNDING AREA UNDER § 5-7B-02 OF THE STATE FINANCE AND
8 PROCUREMENT ARTICLE.

9 6-1202.

10 (A) THE GENERAL ASSEMBLY FINDS THAT THE STATE MUST HAVE JUST
11 COMMUNITIES IN ORDER TO:

12 (1) AFFIRMATIVELY ADVANCE EQUITY, CIVIL RIGHTS, RACIAL
13 JUSTICE, AND EQUAL OPPORTUNITY IN THE STATE;

14 (2) CREATE OPPORTUNITIES FOR THE IMPROVEMENT OF
15 COMMUNITIES THAT HAVE BEEN HISTORICALLY UNDERSERVED, WITH ANTICIPATED
16 BENEFITS FOR THE ENTIRE STATE; AND

17 (3) RIGHT THE WRONGS OF THE PAST, WHEN THE STATE
18 SYSTEMATICALLY EXCLUDED CERTAIN GROUPS FROM EQUAL PARTICIPATION IN
19 THE BENEFITS OF PUBLIC RESOURCES.

20 (B) IT IS THE INTENT OF THE GENERAL ASSEMBLY THAT THE JUST
21 COMMUNITY DESIGNATION BE USED TO PRIORITIZE STATE FUNDING TO INCREASE
22 RACIAL, ECONOMIC, AND HEALTH EQUITY IN THE STATE.

23 6-1203.

24 (A) THE GOVERNOR, ON THE RECOMMENDATION OF THE SECRETARY, MAY
25 DESIGNATE AN AREA AS A JUST COMMUNITY IF THE SECRETARY DEMONSTRATES
26 THAT:

27 (1) PAST AND CURRENT TRENDS IN HOMEOWNERSHIP, PROPERTY
28 VALUES, COMMERCIAL AND RESIDENTIAL VACANCY, AND BUSINESS OR HOUSING
29 INVESTMENT SHOW A NEED FOR REINVESTMENT IN THE AREA; AND

30 (2) THE AREA HAS BEEN NEGATIVELY IMPACTED BY A HISTORY OF:

HOUSE BILL 241

3

1 (I) FORMS OF LEGAL RACIAL SEGREGATION INCLUDING
2 REDLINING, EXCLUSIONARY ZONING, OR RACIALLY RESTRICTIVE COVENANTS;

3 (II) THE DEMOLITION OF RESIDENTIAL NEIGHBORHOODS
4 THROUGH THE USE OF EMINENT DOMAIN OR STATE OR FEDERAL FUNDING;

5 (III) A STATE IMPRISONMENT RATE HIGHER THAN 750 PER
6 100,000 PERSONS; OR

7 (IV) UNEQUAL EXPOSURE TO ENVIRONMENTAL AND HEALTH
8 HAZARDS, INCLUDING:

9 1. PROXIMITY TO A FEDERAL SUPERFUND SITE;

10 2. ESTIMATED EXPOSURE TO LEAD-BASED PAINT; AND

11 3. RATES OF ASTHMA AMONG ADULTS THAT ARE HIGHER
12 THAN THE 90TH PERCENTILE FOR THE STATE.

13 (B) TO MAINTAIN A JUST COMMUNITY DESIGNATION, EVERY 5 YEARS THE
14 SECRETARY SHALL MAKE DESIGNATION RECOMMENDATIONS FOR APPROVAL BY
15 THE GOVERNOR IN ACCORDANCE WITH SUBSECTION (A) OF THIS SECTION.

16 (C) AT THE TIME JUST COMMUNITIES ARE DESIGNATED OR RENEWED, THE
17 GOVERNOR SHALL IDENTIFY STATE PROGRAMS UNDER WHICH A JUST COMMUNITY
18 SHALL RECEIVE PRIORITY FOR STATE FUNDING.

19 (D) THE PRIORITIZATION OF STATE FUNDING FOR JUST COMMUNITIES
20 UNDER SUBSECTION (C) OF THIS SECTION SHALL NOT SUPERSEDE OTHER PROGRAM
21 REQUIREMENTS SPECIFIED IN STATE LAW.

22 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect July
23 1, 2024.

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GENERAL ASSEMBLY

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Legislation

Full Text

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Legislation

Session: 2024 Regular Session

Original Chamber

HB0241
CH0147

Passed Both Chambers

TO GOVERNOR

Title Housing and Community Development - Just Community Designation

Sponsored by Chair, Environment and Transportation Committee (By Request - Departmental - Housing and Community Development)

Status Approved by the Governor - Chapter 147

Analysis Fiscal and Policy Note (Revised)

Synopsis Authorizing the Governor, on the recommendation of the Secretary of Housing and Community Development, to designate certain areas as Just Communities based on certain criteria; and providing for the prioritization of State funding for Just Communities to increase racial, economic and health equity in the State.

Committees Original: Environment and Transportation Opposite: Education, Energy, and the Environment

Committee Testimony Witness List

Details Cross-filed with: SB0308
 Bill File Type: Pre-Filed
 Effective Date(s): July 1, 2024
 By Request of the Governor

History

Chamber	Calendar Date	Legislative Date	Action	Proceedings
House	9/18/2023	9/18/2023	Pre-filed	
House	1/10/2024	1/10/2024	First Reading Environment and Transportation	
Text - First - Housing and Community Development - Just Community Designation				
House	1/10/2024	1/10/2024	Hearing 1/30 at 1:00 p.m.	
House	1/22/2024	1/22/2024	Hearing canceled	
House	1/22/2024	1/22/2024	Hearing 1/30 at 2:00 p.m.	
Vote - House - Committee - Environment and Transportation				
House	2/19/2024	2/19/2024	Favorable Report by Environment and Transportation	
House	2/20/2024	2/20/2024	Favorable Adopted	30
House	2/20/2024	2/20/2024	Motion Special Order until 2/21 (Delegate Hartman) Adopted	30
House	2/21/2024	2/21/2024	Floor Amendment {983222/1} (Delegate Hartman) Rejected (35-97)	31
House	2/21/2024	2/21/2024	Second Reading Passed	31
Text - Third - Housing and Community Development - Just Community Designation				
House	2/23/2024	2/23/2024	Third Reading Passed (99-37)	33
Senate	2/26/2024	2/16/2024	Referred Education, Energy, and the Environment	32
Vote - Senate - Committee - Education, Energy, and the Environment				
Senate	4/05/2024	4/05/2024	Favorable Report by Education, Energy, and the Environment	
Senate	4/06/2024	3/23/2024	Favorable Adopted	68
Senate	4/06/2024	3/23/2024	Second Reading Passed	68
Senate	4/08/2024	3/26/2024	Third Reading Passed (34-12)	71
House	4/08/2024	3/29/2024	Returned Passed	68
Post Passage	4/25/2024	4/25/2024	Approved by the Governor - Chapter 147	
Text - Chapter - Housing and Community Development - just Community Designation				

File Code [Housing and Community Development](#)

Subjects [Civil Rights and Social Equity](#)
[Community Development](#)
[Diversity, Equity, and Inclusion](#)
[Governor](#)
[Hazardous and Toxic Substances -see also- Asbestos; Radlatn](#)
[Housing and Community Development, Department of](#)
[Racial Matters -see also- Ethnic Affairs; Minorities](#)
[Revenue and Taxes -see also- \(specific tax\)](#)
[State Aid -see also- Public Benefits](#)
[Time](#)
[Zoning and Planning](#)

Statutes [Article - Housing and Community Development](#) (6-1201 through 6-1203)

Last Updated: 5/16/2024 1:33 PM

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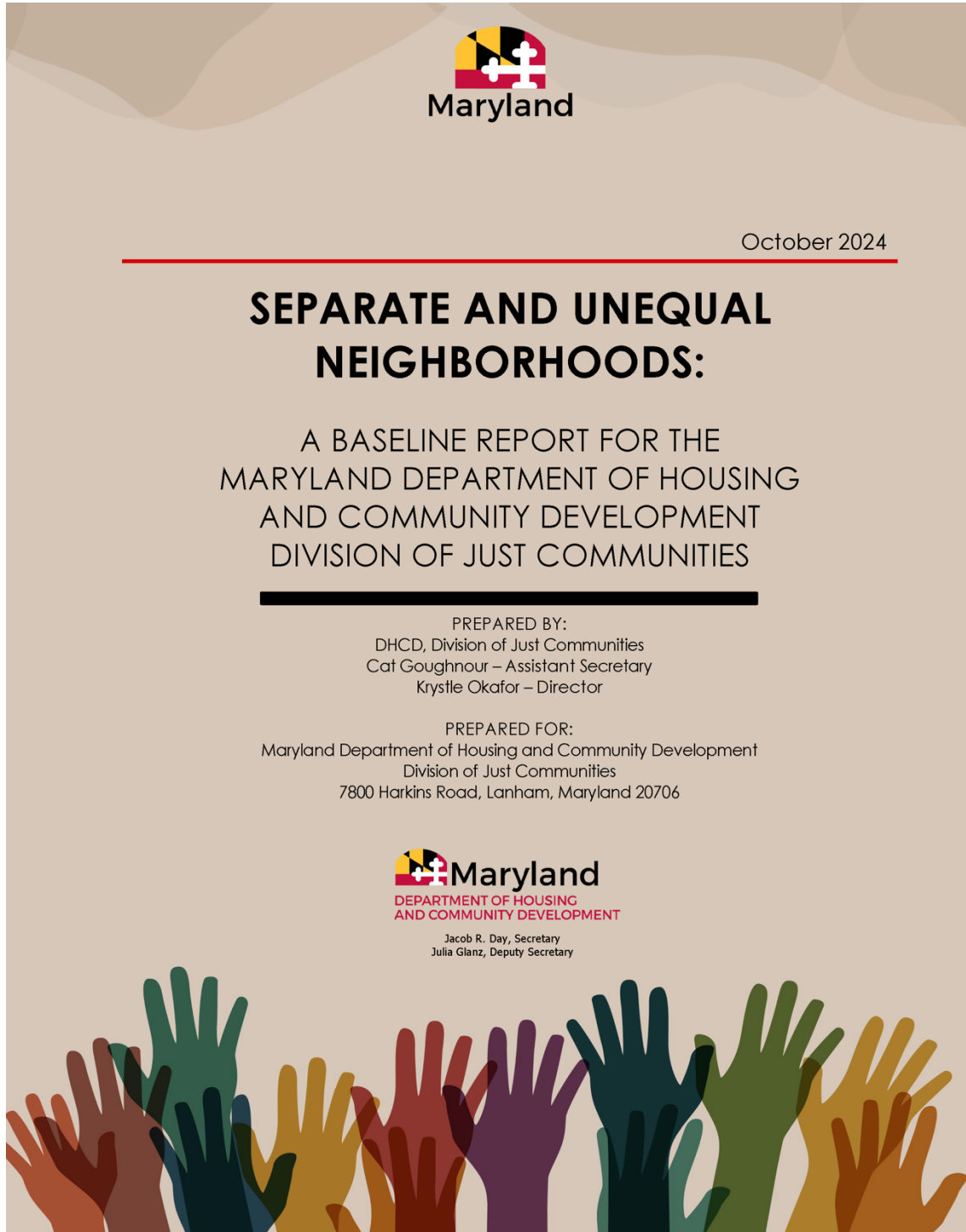
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B. Bill Signing



C. [Baseline Report](#)



D. [FAQ](#)



UPDATED 9/6/24

JUST COMMUNITIES: FREQUENTLY ASKED QUESTIONS

1. Why is the Just Communities Act necessary?

The Moore-Miller administration seeks to win the decade by creating a competitive, equitable economy with pathways to work, wages and wealth for all Marylanders. To create these pathways, we must acknowledge and accept responsibility for the negative effects of past policy decisions that have adversely impacted socioeconomically marginalized and minoritized communities for multiple generations. The Just Communities Act enables the State of Maryland to acknowledge, repair, and right the wrongs of the past.

The Just Communities Act will:

- Affirmatively advance equity, civil rights, racial justice, and equal opportunity in the state of Maryland;
- Create opportunities for the improvement of communities that have been historically underserved, with anticipated benefits for the entire state; and
- Right the wrongs of the past, wherein the state systematically excluded certain groups from equal participation in the benefits of public resources.

2. Who will benefit? Who will be served?

A Just Community geographic layer to target and prioritize state investments is anticipated to advance economic, racial and health equity in the State of Maryland.

By concentrating investment in areas that have historically been systematically excluded from the benefits of public resources, the people living in those communities are expected to benefit significantly. The exact demographic composition of the Just Community targeting layer will not be known until the mapping exercise and designation process is complete.

These efforts are expected to have broader benefits for the entire state by fostering more equitable development, reducing disparities, and creating healthier, more resilient communities that contribute to the overall social and economic well-being of the state.



dhcd.maryland.gov/Just-Communities