THE BALTIMORE BANNER

How bad is Maryland's housing affordability crisis? Ask this Baltimore couple.

Hallie Miller

2/11/2025 5:30 a.m. EST



Christina Cikins and her fiancé, David Edge, at their home in Baltimore. They are facing homelessness after receiving an unexpected eviction notice. (KT Kanazawich for The Baltimore Banner)

On a Wednesday afternoon, around 3 p.m., Christina Cikins hangs up her phone. Another marathon call with social services.

For this couple, it's about to get harder. They soon must leave the three-story East Baltimore rowhouse where they share the \$1,500 rent with five roommates. And they haven't been able to find a place to live.

They've run smack into the region's — the nation's — housing affordability crisis.

The U.S. lacks about 7.3 million homes for renters with extremely low incomes, according to estimates from the National Low Income Housing Coalition. No state has enough homes to bridge this gap. Maryland pegs its overall shortfall at around 96,000 houses, with about one-third missing in the Baltimore area.

In the last year, affordable housing and taxes have overtaken crime as Marylanders' top problems, according to a <u>January Washington Post-University of Maryland</u> poll.



Low housing supply is often cited as the culprit behind the affordability crisis, but other factors also play in. Last month, Maryland Attorney General Anthony Brown and the U.S. Department of Justice filed lawsuits alleging that large rental companies have colluded to keep prices high. (KT Kanazawich for The Baltimore Banner)

For about two years, Cikins, 45, and Edge, 55, could make it work in the East Baltimore rowhouse. Then last year it changed hands, and in an eviction filing the new owner accused the tenants of "squatting" illegally, a description they strongly disagreed with. A pro bono attorney helped Cikins and Edge negotiate an extended move-out.

But time is ticking. Another rental? They can't find one they can afford or that will take them both.

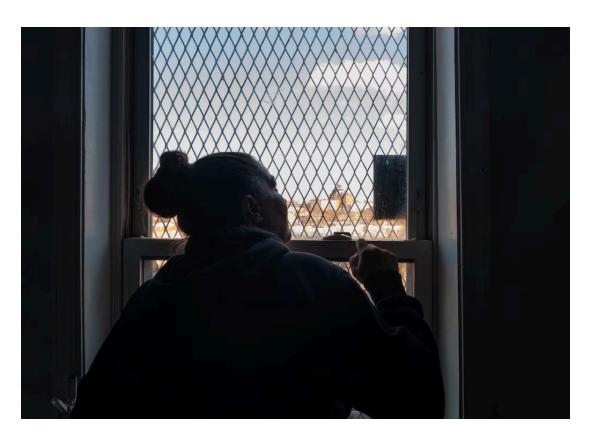
Some landlords want tenants who earn three times the rent. Cikins shakes her head; she receives about \$1,000 a month in benefits. Her disabilities keep her from employment, and Edge's work as a landscaper is slow in

the winter. He's struck out finding other jobs. Other landlords have rejected them based on their credit scores ("It's not that we have low scores," she said. "We have no scores.")

Buy a place? Fat chance. The median price for a home in Baltimore <u>has reached a high of \$220,000</u>. Property taxes <u>have only gone one way,</u> up, in a decade. Forget about the surrounding counties.

The couple got together later in life, after the death of Cikins' longtime partner and in Edge's newfound sobriety. Both have fallen on hard times, clawed themselves out of the depths. They found love on the other side.

But an unforgiving economy keeps creeping in on their happy ending. Medical bills from Cikins' health conditions, including lupus, pile up. A bout of COVID-19 left them both on shakier footing.



Christina Cikins' disabilities keep her from employment, and Edge's work as a landscaper is slow in the winter, making it difficult for the couple to find alternative housing. (KT Kanazawich for The Baltimore Banner)

They survived being hit by a car in 2023 while out walking, holding hands, on Broadway and Lanvale Street. Cikins went by ambulance to the Maryland Shock Trauma Center, lost bits of her teeth and endured months of physical therapy.

Now their one constant, a place to live that they can afford, is evaporating.

More than half of Maryland renters are "cost burdened," paying more than 30% of their incomes on rent, according to state estimates. In Baltimore, the waitlist for public housing vouchers had swelled to nearly 40,000 people as of fall 2023. Property conditions in such a tight market can fall by the wayside.

Low housing supply is often cited as the culprit behind the affordability crisis — or, not enough homes, especially in the areas people want. But there are other factors. Last month Maryland Attorney General Anthony Brown and the U.S. Department of Justice filed lawsuits alleging that large rental companies have colluded to keep prices high.

Cikins wonders if nearby development got her landlord thinking about whether he could make some money. In October, he paid twice the home's assessed value, Maryland records show.



A hole in the roof is causing leaks in Christina Cikins' rental, which she says led to water damage and mold. (KT Kanazawich for The Baltimore Banner)

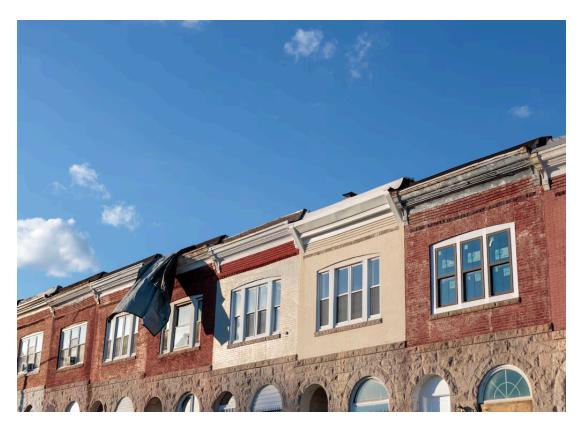
Maryland installed <u>a host of new tenant protections</u> last year, imposing strict limits on security deposits, for example, and raising the eviction filing fee.

This year, some state lawmakers seem to be rowing in a different direction. They've filed several bills that would hasten evictions for the so-called "squatters," allowing sheriffs to immediately remove some tenants without a judge's sign-off. Opponents called such proposals "constitutionally insufficient" at a January bill hearing and said the state could be liable for any due process violations.

Soon after he bought the home, Cikins' landlord replaced the tenants' refrigerator, she said, and collected their money. She wishes she had held onto that cash. The landlord filed eviction papers in November, a move the tenants learned about later.

She and her fiancé have until the end of April to solve their housing puzzle.

"We have nowhere to go," she said. "Absolutely nowhere."



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No family members can take them in. Cikins has considered the shelters, but most are single-sex. They'd both rather live on the street than be apart.

The two live modestly. They don't party, they keep their space clean, and they rarely have guests.

They had hoped to get married this past October in Ocean City, at a Tyler Childers concert. All that is on hold

now. In their room, sealed off from the rest of the world, his music plays on an endless loop.

They've sacrificed quality for affordability in this rooming house. What will the next place look like?

They're together, and they're on their own.

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Hallie Miller covers housing in the Baltimore region and beyond for The Baltimore Banner. She previously reported on city and regional services for The Banner's Better Baltimore series.



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