



Board of County Commissioners Presentation CARROLL COUNTY HOUSING STUDY

December 19, 2024

ABOUT THE PROJECT

The Carroll County Housing Study:

- Considers **existing conditions** and identifies housing **needs and opportunities**;
- Informs the new **County Master Plan**, which is getting underway; and
- Achieves compliance with new Maryland state planning requirements to “**Affirmatively Further Fair Housing**”.

PROJECT APPROACH

PHASE

4

Presentation
and Approval

PHASE

3

Data Analysis
and Report Drafting

PHASE

2

Community Input
and Data Collection

PHASE

1

Project Setup
and Coordination



PUBLIC INPUT & ENGAGEMENT

- Community survey available online and in hard copy
- 11 pop-up community events
- 4 focus groups
- Stakeholder interviews
- Project webpage



DEMOGRAPHIC TRENDS

Demographic Indicator	2000		2010		2022	
	#	%	#	%	#	%
Carroll County Population	150,897	100%	167,134	100%	173,225	100.0%
Race / Ethnicity						
White, <u>Non-Hispanic</u>	143,455	95.1%	152,428	91.2%	150,328	86.8%
Black, <u>Non-Hispanic</u>	3,400	2.3%	5,229	3.1%	6,339	3.7%
Hispanic	1,489	1.0%	4,363	2.6%	7,169	4.1%
Asian or Pacific Islander, Non-Hispanic	1,152	0.8%	2,449	1.5%	3,870	2.2%
Native American, Non-Hispanic	314	0.2%	288	0.2%	221	0.1%
Other, <u>Non-Hispanic</u>	1,087	0.7%	2,377	1.4%	5,298	3.1%

Data Sources: U.S. Census 2000 SF1 Tables P008, P012, and P019; SF3 Table PCT012; SF4 Table DP2; U.S. Census 2010 SF1 Tables P5 and P12; 2006-2010 5-Year American Community Survey, Tables DP02, S1601, and B05012; 2018-2022 5-Year American Community Survey, tables DP05, S1610, and B05012.

PROJECTED HOUSING NEEDS

2020 Population¹	172,891 residents
2040 Population Projection²	183,960 residents
Projected Population Growth (2020-2040)	10,799 residents
Average Household Size³	2.68 people per household
Projected Household Growth (2020-2040)	4,029 households
Vacancy Rate Assumption⁴	3.78%
Projected Housing Units Needed (2020-2040)	3,877 housing units
Average Annual Housing Unit Production Needed	194 housing units

1. From 2020 Decennial Census Demographic and Housing (DHC) Estimates, P1.

2. Projected growth rates based on population forecasts from the Maryland Department of Planning, planning.maryland.gov/MSDC/Pages/projection/projectionsbytopic.aspx.

3. Average household size in Carroll County from 2018-2022 American Community Survey 5-Year Estimates, Table S1101.

4. Based on the county's current vacancy rate from 2018-2022 American Community Survey 5-Year Estimates, Table B25002.

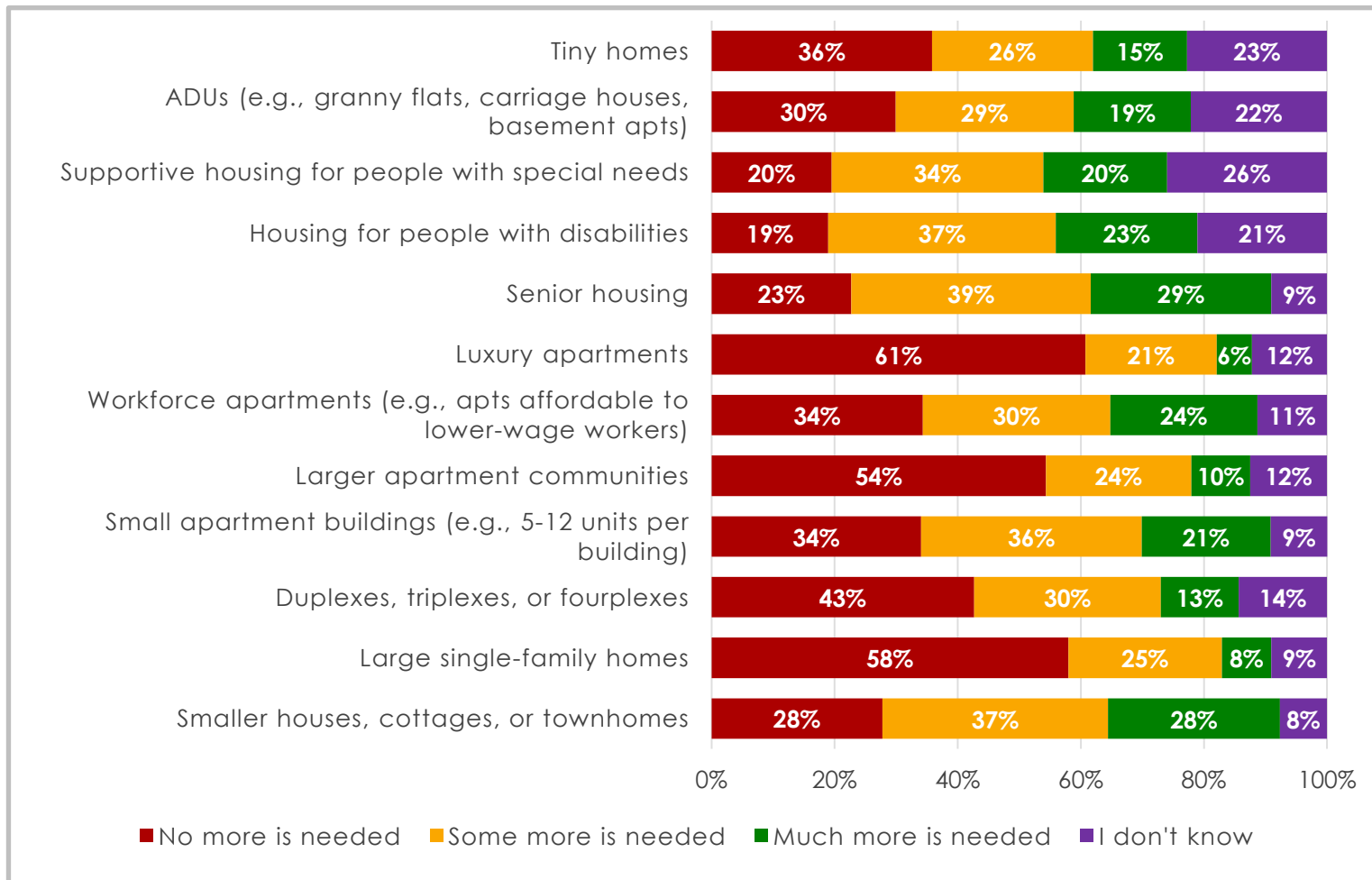
CURRENT HOUSING SUPPLY

Units in Structure	Carroll County		Baltimore-Columbia-Towson, MD MSA	
	#	%	#	%
1, Detached	50,782	77.2%	542,777	45.6%
1, Attached	7,121	10.8%	335,084	28.1%
2 to 4	1,113	1.7%	22,306	1.9%
5 to 19	1,325	2.0%	30,243	2.5%
20 or more	1,006	1.5%	60,829	5.1%
Mobile Home	2,050	3.1%	88,656	7.4%
Other (RV, Boat, Van, etc.)	670	1.0%	25,923	2.2%
TOTAL	65,804	100.0%	1,190,378	100.0%

Data Source: 2018-2022 5-Year American Community Survey, Table B25024.

HOUSING SUPPLY

Which of the following housing types does Carroll County need more of?



WHICH OF THE FOLLOWING HOUSING TYPES DOES CARROLL COUNTY NEED MORE OF?

Differences by Age:

Age 34 and Under	Age 65+
1. Workforce apartments	1. Senior housing
2. Supportive housing for spc. needs	2. Accessible housing
3. Accessible housing	3. Supportive housing for spc. needs
4. Small homes, cottages, townhomes	4. Small homes, cottages, townhomes

Differences by Income:

Under \$50,000	\$100,000+
1. Workforce apartments	1. Senior housing
2. Accessible housing	2. Small homes, cottages, townhomes
3. Supportive housing for spc. needs	3. Accessible housing
4. Senior housing	4. Supportive housing for spc. needs

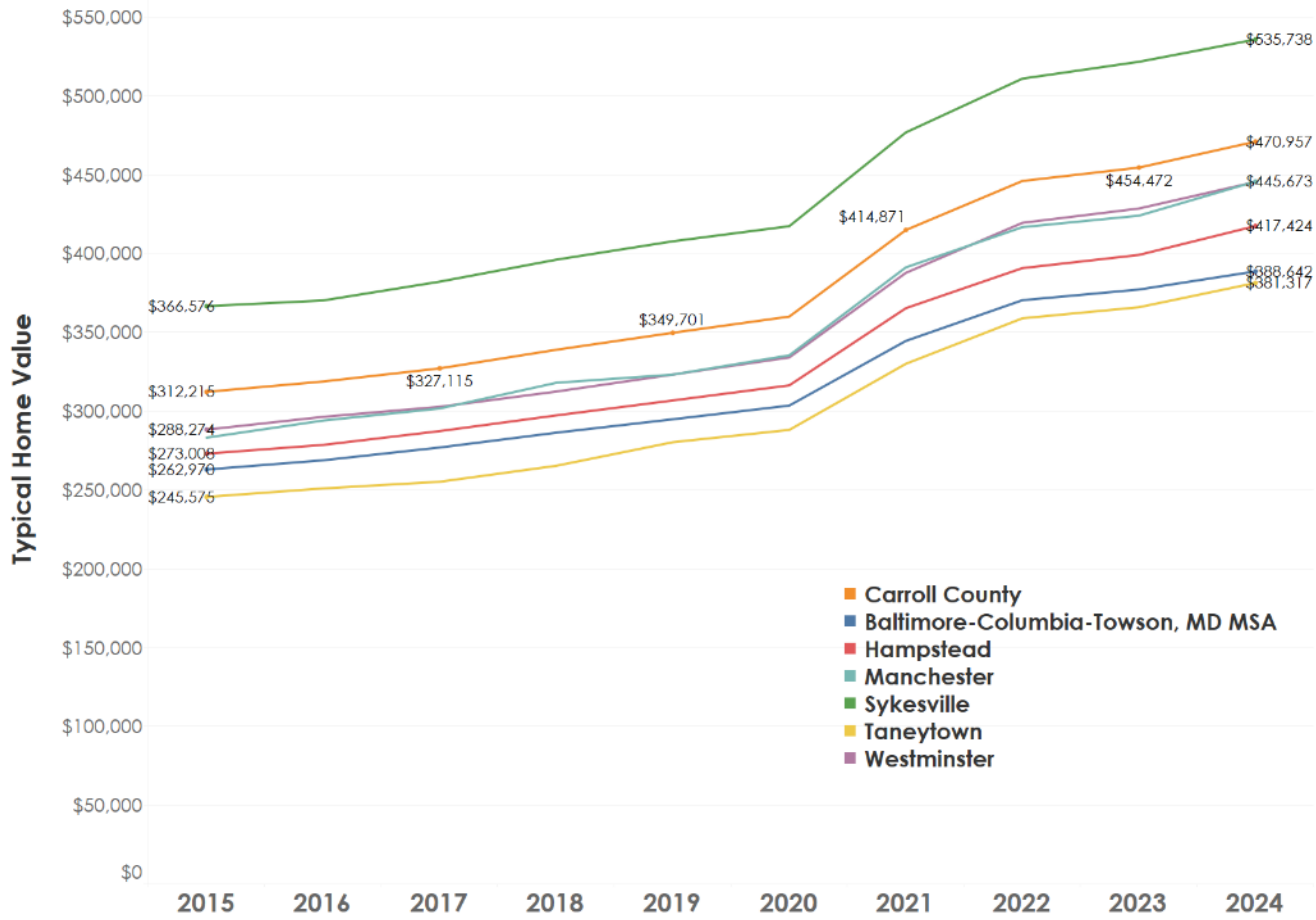
WHICH OF THE FOLLOWING HOUSING TYPES DOES CARROLL COUNTY NEED MORE OF?

Differences by Geography:

North Carroll County	South Carroll County
1. Senior housing	1. Small homes, cottages, townhomes
2. Accessible housing	2. Senior housing
3. Small homes, cottages, townhomes	3. Accessible housing
4. Supportive housing for spc. needs	4. Supportive housing for spc. needs

HOUSING COSTS

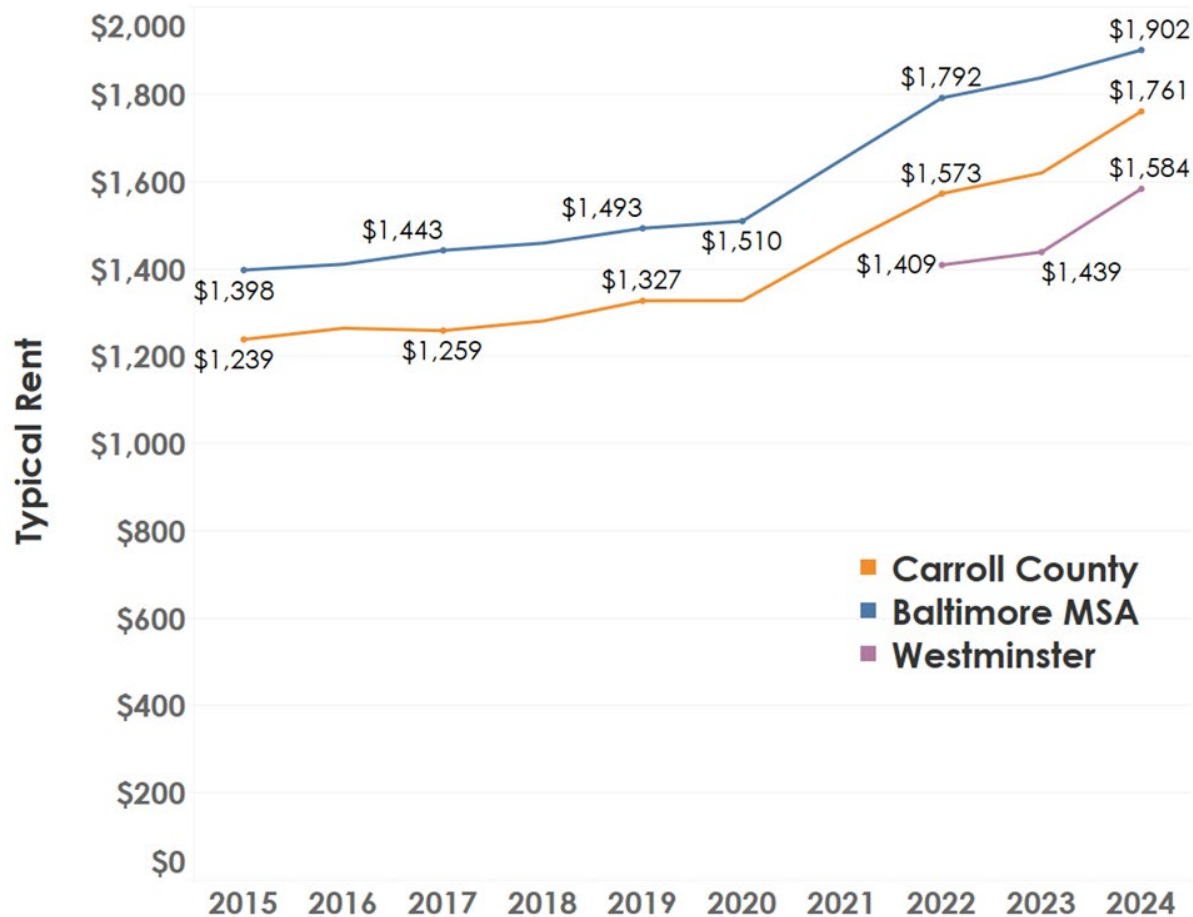
Typical Home Values: 2015-2024



Data Source: Zillow Home Value Index (ZHVI). 2015-2024. ZHVO All Homes (SFR, Condo/ Co-Op) Time Series, Smoothed, Seasonally Adjusted.

HOUSING COSTS

Typical Rent: 2015-2024



Source: Zillow Observed Rental Index (ZORI). 2015-2024. ZORI All Homes Plus Multifamily Time Series. All estimates for July 30 of each year.

HOUSING COSTS

Rent Affordability

Housing Market Costs (Fair Market Rents):

- 1-bedroom: \$1,582
- 2-bedroom: \$1,943
- 3-bedroom: \$2,519



Required Annual Income:

- 1-bedroom: \$63,280
- 2-bedroom: \$77,720
- 3-bedroom: \$100,960



Wages for 40-Hour Week:

- 1-bedroom: \$30.42
- 2-bedroom: \$37.37
- 3-bedroom: \$48.44

OR

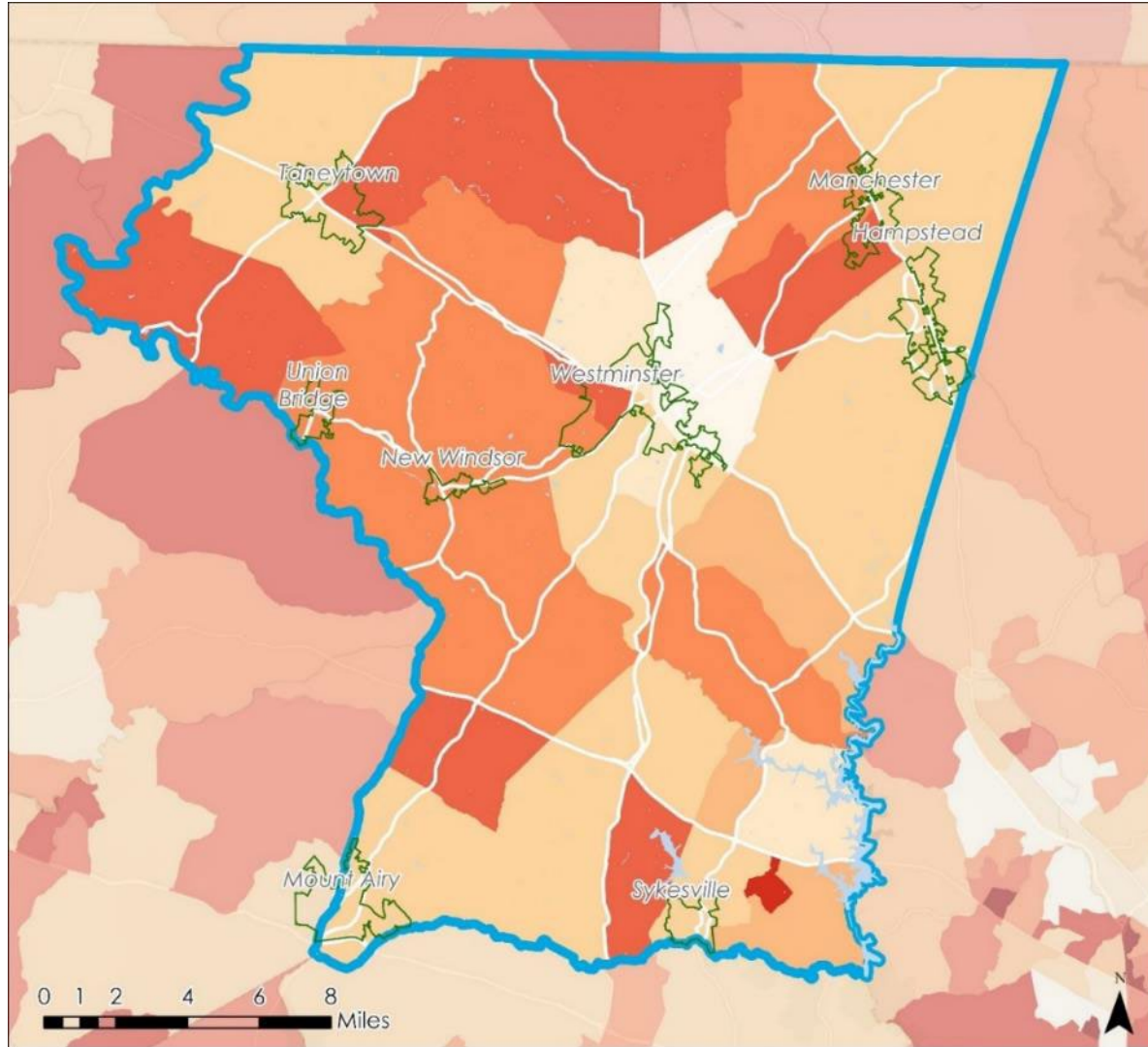
Hours/ Week at Minimum Wage (\$15.00/hour):

- 1-bedroom: 81
- 2-bedroom: 100
- 3-bedroom: 129

Rent Affordable at Different Income Levels

- 30% of Area Median Income (AMI): \$917
- 50% AMI: \$1,528
- Median renter household income: \$1,321

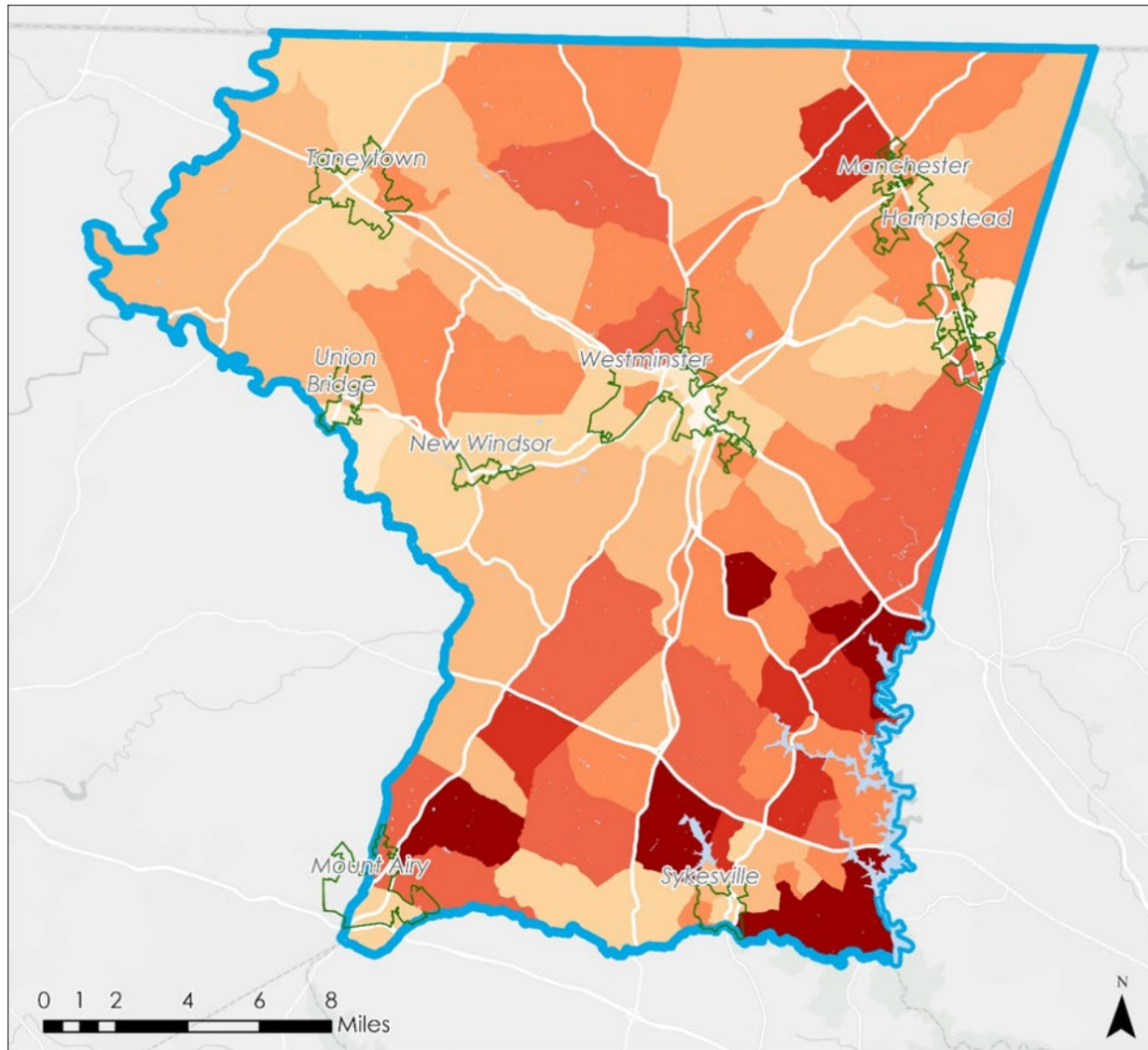
ACCESS TO OPPORTUNITY



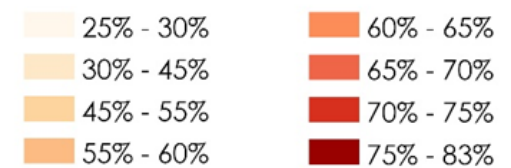
Number of Jobs by Census Tract



ACCESS TO OPPORTUNITY



Housing + Transportation Costs as % of Income for Moderate-Income Households (80% AMI)



- Carroll County
- Municipalities
- Water

HOUSING NEEDS & STRATEGY RECOMMENDATIONS

1. INCREASED VARIETY OF HOUSING TYPES

- a) **Conduct an educational campaign** on the need of a variety of housing types to support healthy, stable communities
- b) **Promote and educate the public about the State of Maryland's Housing Expansion & Affordability Act**, which goes into effect January 1st, 2025
- c) **Build strong public-private partnerships** to leverage existing resources and support innovative housing projects

2. INCREASED ACCESS TO HOMEOWNERSHIP AND RENTAL UNITS FOR PROTECTED CLASSES

- a) **Offer resources to stabilize the path to homeownership**, including support for homebuyer readiness classes or other pre-application assistance, or down payment assistance programs for households
- b) **Provide technical assistance to facilitate the development of small-scale residential projects** such as duplexes, triplexes, fourplexes, townhomes, cottages and other neighborhood-scale housing types
- c) **Conduct outreach to local lenders** to discuss disparities in homeownership rates and lending access
- d) **Develop a Housing Trust Fund** or other funding source aimed at expanding affordable housing options

3. REDUCE DISPARITIES IN HOUSING ACCESS

- a) **Expand first-time homebuyer assistance and education programs**
- b) **Prioritize “starter home” developments for both rental and ownership**
- c) **Expand housing rehab and repair programs**
- d) **Expand Section 202 and Section 811 units:** Investigate whether and funding opportunities exist to develop new senior and disability subsidized units within the County and, if so, ensure diversity in location

4. LIMITED PUBLIC TRANSPORTATION AND WALKABILITY ARE BARRIERS TO ACCESSING JOBS AND SERVICES

- a) **Support municipalities in implementing zoning changes** to facilitate the development of human-scale, mixed-use destinations that provide access to employment, ‘missing middle’ housing, and other resources
- b) **Invest in and support development of workforce housing in locations with access to public transit**
- c) **Invest in improving connectivity of sidewalks and bicycle infrastructure.**
- d) **Examine the potential for small-scale transit options to tie into regional transit networks** (i.e., vanpools, link to BaltimoreLink transit system at Owings Mills)

5. EXPANDING AREAS SERVED BY LOCAL INFRASTRUCTURE

- a) **Ensure that all plans for development within the County and its municipalities align with County Comprehensive Plan and housing goals and account for necessary infrastructure expansion**
- b) **Ensure that all plans for expanded business and employment within the County provide a projection of the housing and infrastructure needs required to support an increased workforce**
- c) **Investigate whether TIFs, or Tax Increment Financing districts, would provide a feasible way to support infrastructure growth**
- d) **Review and update existing Capital Improvement Plans**

6. INCREASED ACCESS TO ASSISTANCE AND SUPPORTIVE SERVICE PROGRAMS

- a) **Partner with community-based organizations and service providers** to enhance coordination between existing groups and leverage networks of knowledge
- b) **Conduct targeted outreach about existing resources and programs** to populations in need
- c) **Identify and pursue opportunities to fund service programs,** including allocations of public funds such as Community Development Block Grants (CDBG) and private grants

THANK YOU!



www.CarrollCountyMD.gov/HousingStudy