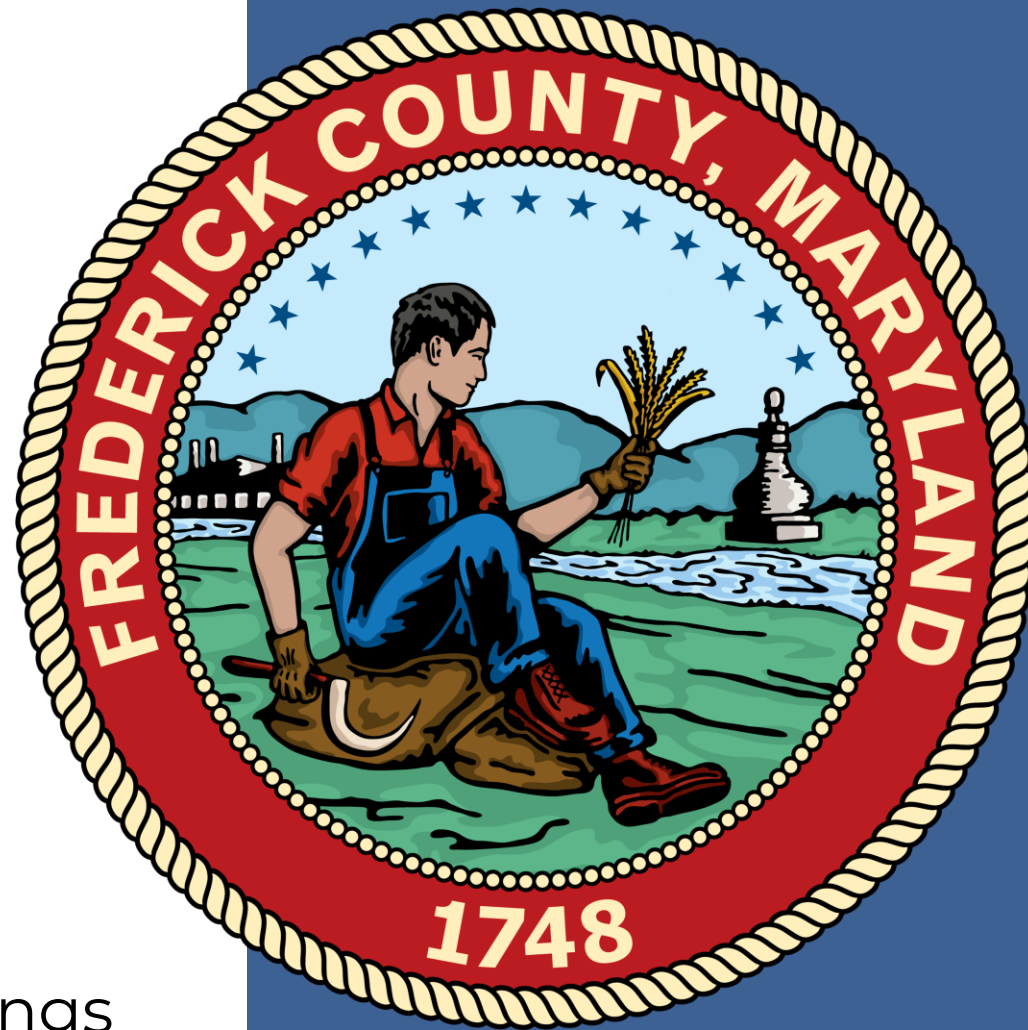


Housing Needs Assessment and Affordable Housing Strategic Plan

Community Input and Information Meetings

January 22-23, 2025



Introductions



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Presentation Overview

- 1 Project Overview
- 2 Why is Affordable Housing Important?
- 3 What is Affordable Housing?
- 4 Who Needs Affordable Housing?
- 5 Myths & Misconceptions
- 6 Vision for the Future



Project Purpose and Context

Recommendation to update the 2016 Affordable Housing Needs Assessment

Plan Objectives

- Identify Housing Gap
- Estimate Annual Gap Over 10 Years
- Create a Strategic Plan to Address the Gap

Build on Efforts from

- Frederick County Division of Housing
- Livable Frederick Master Plan
- 2020 Maryland Housing Needs Assessment and 10-Year Action Plan
- Ending Homelessness in Frederick County



Why is Affordable Housing Important?



Why is Affordable Housing Important?



Housing Stability Improves Child Success

Stable housing boosts child well-being and supports educational achievement.



Supporting Seniors

Affordable housing allows seniors to age in place and provides downsizing options



Boosts Local Economies

Affordable housing helps businesses attract employees and boosts economic growth.



Sustaining Community Ties

Affordable housing provides adult children the ability to live and work in the communities they grew up in.

Housing Life Cycle



1. Students and Single Living

Entry-level households, often younger adults with no children. May be living with roommates.



2. Getting Established

First-time homebuyers, often young couples looking to enter the housing market.



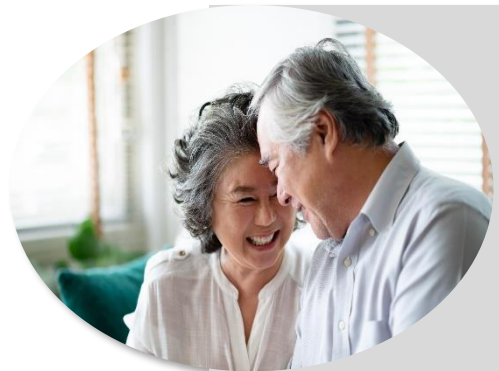
3. Growing Families

Move-up homebuyers, often couples with small children looking for more space.



4. Settled Households

Mature families with older children who have moved out. May be looking for less home maintenance.



5. Retiring and Downsizing

Younger senior residents looking to downsize for less maintenance and greater accessibility.



6. Comfortably Aging

Older residents with a need for minimal maintenance who are leaving single-family homes.

What is Affordable Housing?



Definitions

- 1 Cost-burdened
- 2 Affordable housing
- 3 Area Median Income (AMI)
- 4 Low-income housing
- 5 Market rate housing
- 6 Naturally-Occurring Affordable Housing (NOAH)



Check In

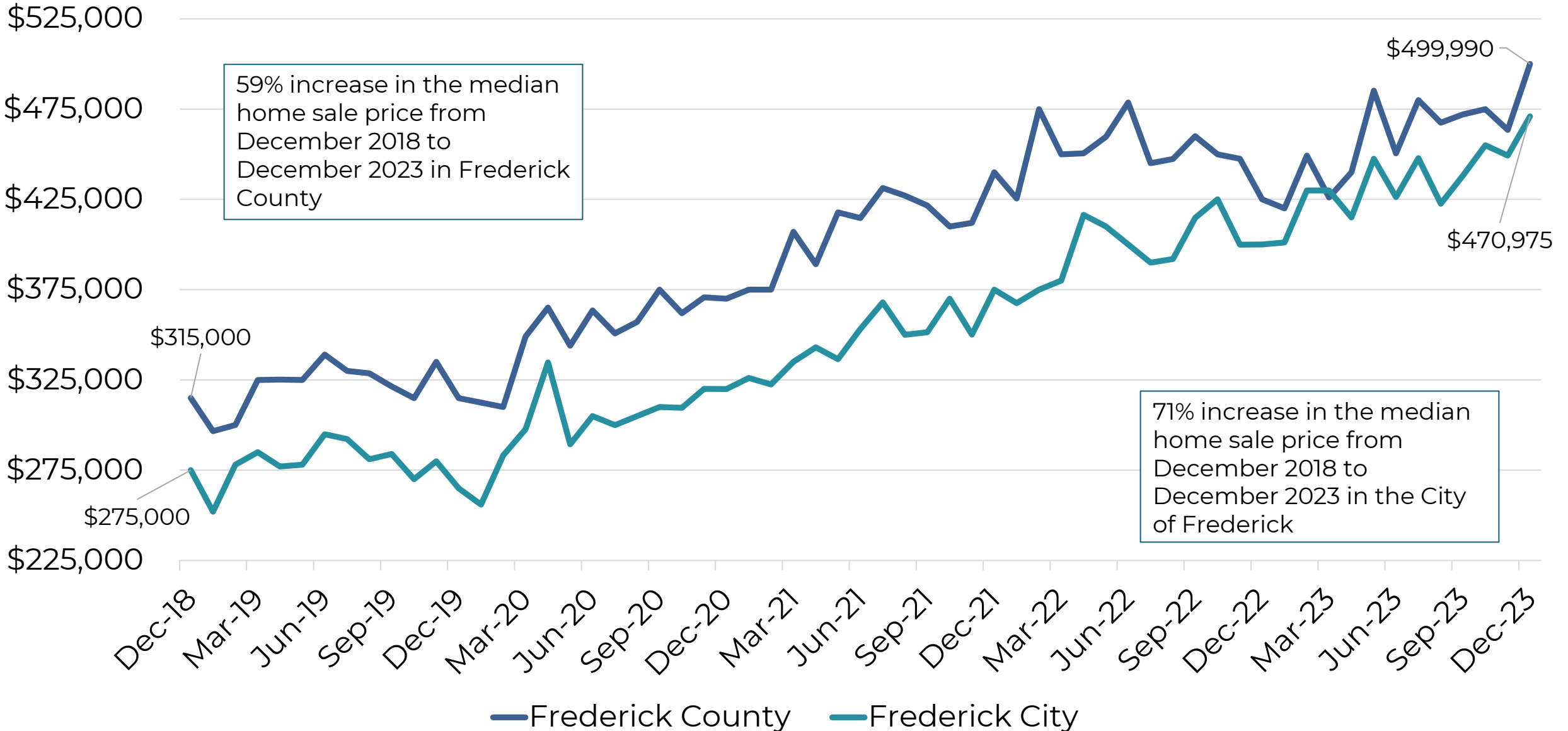
What is the **median household income** in Frederick County?

What is the **median sale price** for a home in Frederick County?

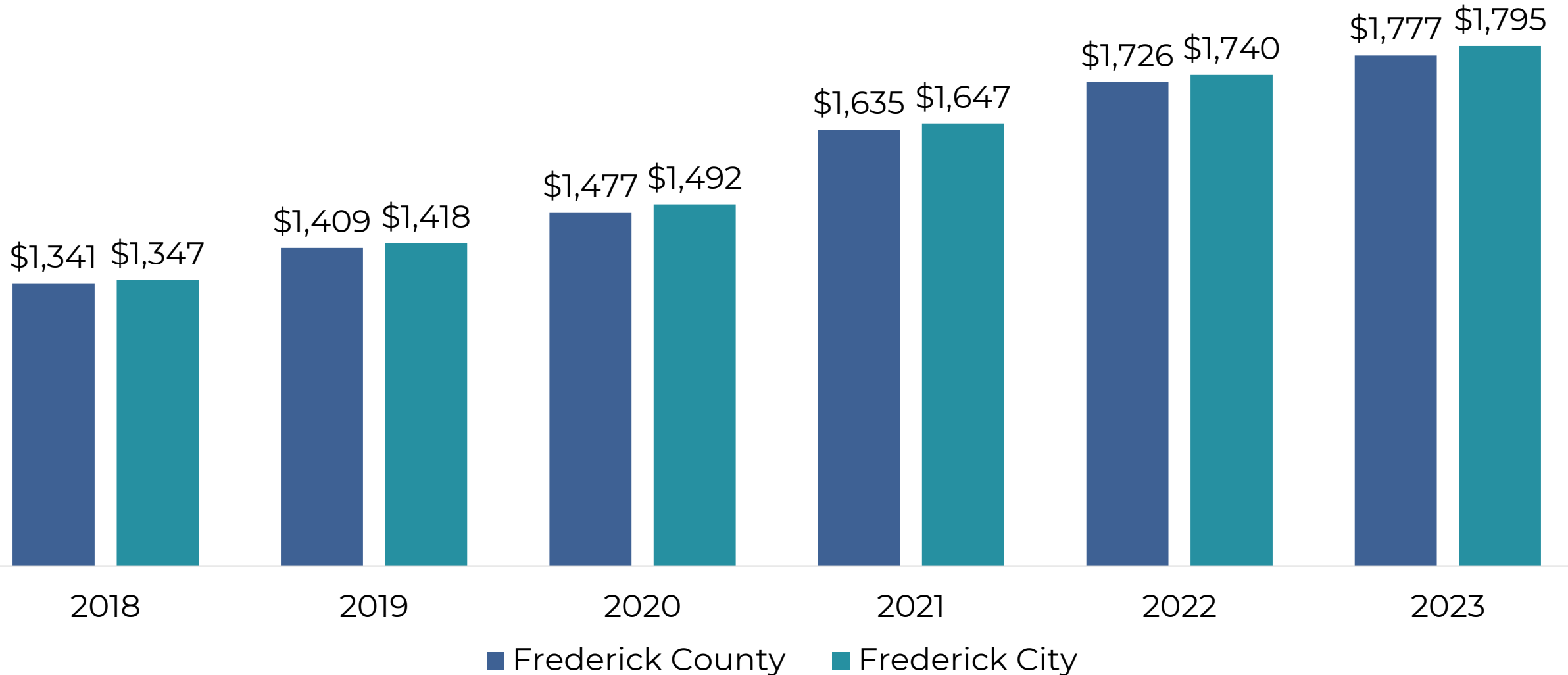
What is the **median charged rent** in Frederick County?



Median Sale Price



Monthly Rental Costs



County Housing Metrics 2018-2023

	2018	2023	% Change
Median Sale Price	\$315,000	\$499,990	59%
Monthly Effective Rent	\$1,341	\$1,777	33%
Median Household Income	\$95,850	\$114,360	19%
Median Income, Owner-Occupied Household	\$112,553	\$135,851	21%
Median Income, Renter-Occupied Household	\$52,533	\$64,619	23%

Who Needs Affordable Housing?



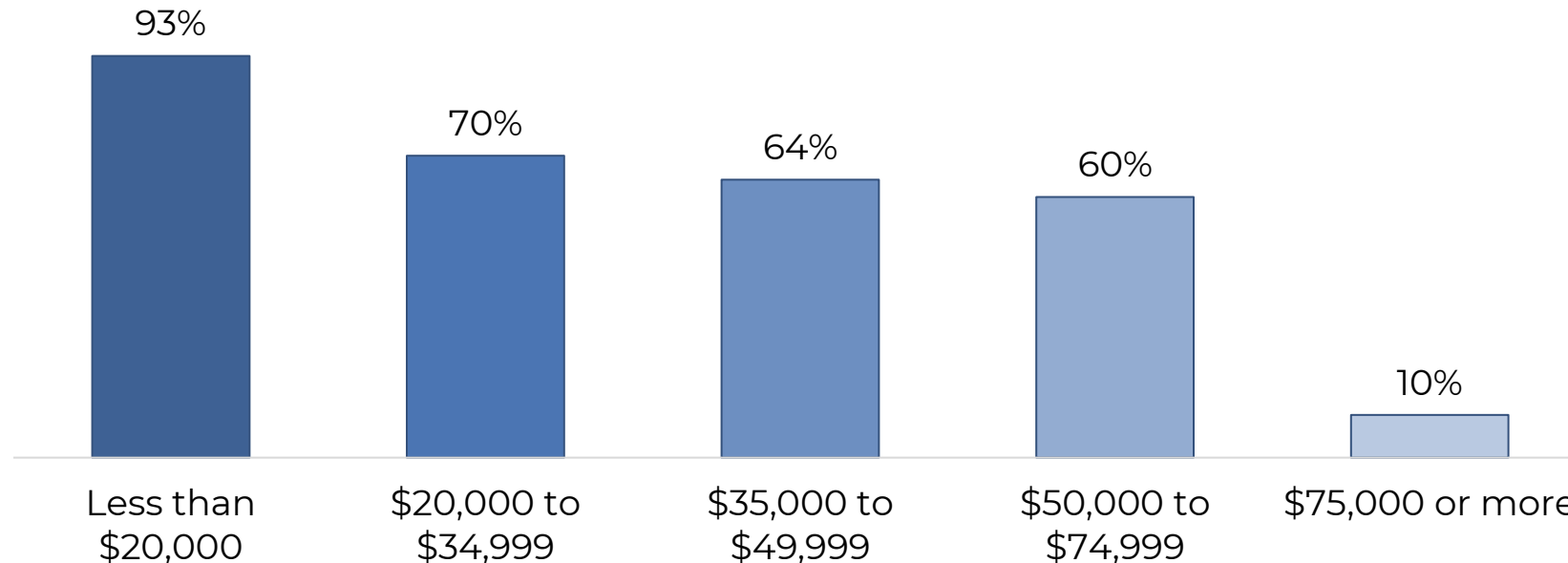
Who needs affordable housing?

Housing is considered **affordable** if **housing costs** are **less than 30%** of **household income**

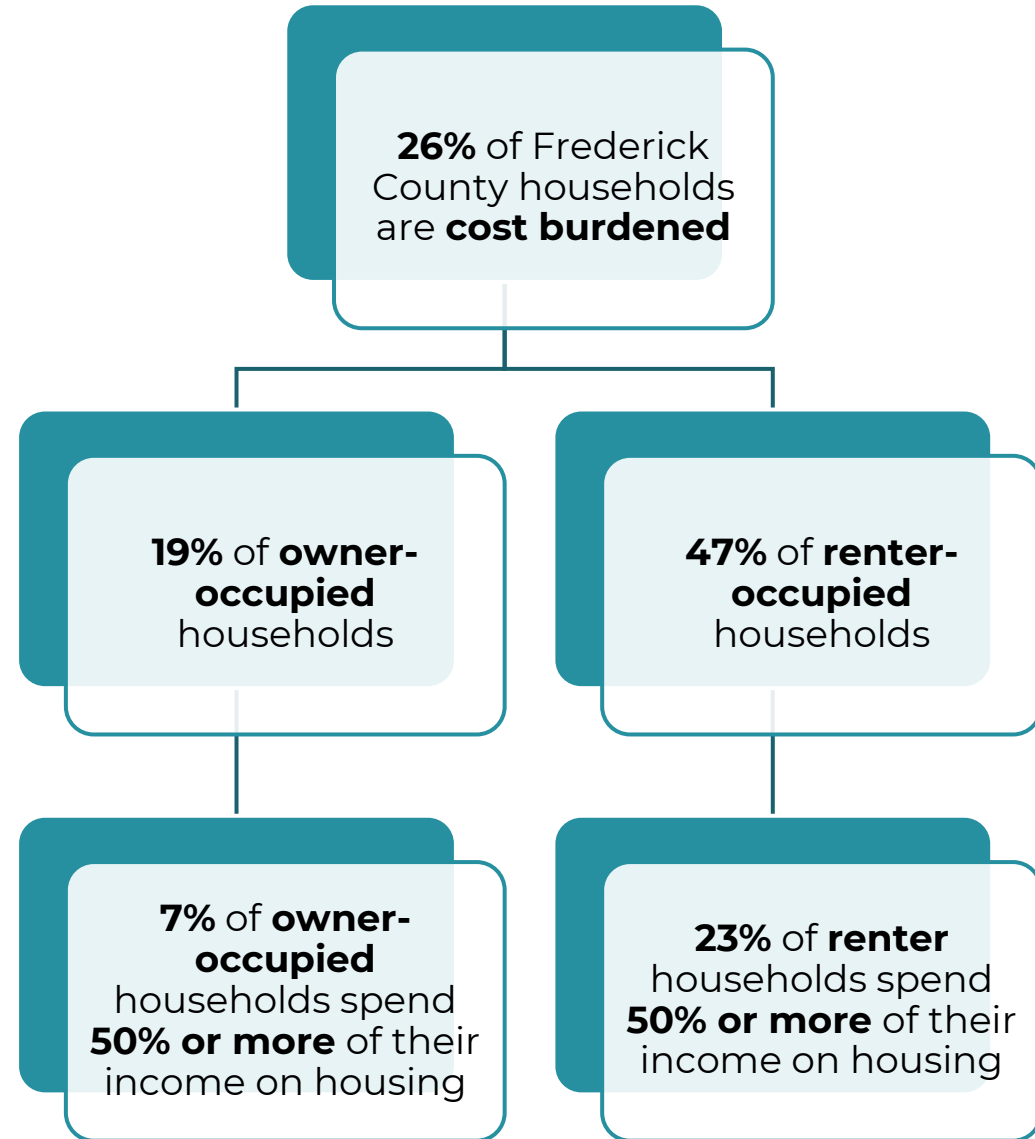


Households that spend more than 30% of their income on housing costs are considered **cost burdened**

Percent of Households that are Cost Burdened in Frederick County, by Household Income



Who needs affordable housing?



Who needs affordable housing?



United For ALICE is a driver of innovation, research, and action to improve life across the country for ALICE (Asset Limited, Income Constrained, Employed) and for all. Through the development of ALICE Measurements, a comprehensive, unbiased picture of financial hardship has emerged.

Harnessing this data and research on the mismatch between low-paying jobs and the cost of survival, ALICE partners convene, advocate, and collaborate on solutions that promote financial stability at local, state, and national levels.

The ALICE research quantifies and describes the number of households that are struggling financially.

This project raises awareness about a huge but hidden segment of our community that is struggling to afford basic necessities. The success of a community is directly related to the financial stability of its members.

Household Survival Budget

“...the minimum cost to live and work in the current economy and includes housing, childcare, food, transportation, health care, technology, and taxes.”



2024 Federal Poverty Level

Single Person: \$1,255/month or \$15,060/year
 Family of Four: \$2,600/month or \$31,200/year

Monthly Costs	Single Adult	Two Adults, Two Children (5+)
Rent	\$1,654	\$1,797
Utilities	\$163	\$310
Childcare	\$0	\$632
Food	\$493	\$1,520
Transportation	\$418	\$1,068
Health Care	\$186	\$762
Technology	\$86	\$116
Miscellaneous	\$300	\$621
Tax Payments	\$747	\$1,561
Tax Credits	\$0	(\$437)
Monthly Total	\$4,047	\$7,950
Annual Total	\$48,564	\$95,400
Hourly Wage	\$24.28	\$47.70

Who needs affordable housing?

Most Common Occupations in Frederick County

Description	<u>2024 Jobs</u>	Median Annual Earnings	Housing Affordability Threshold
General and Operations Managers	4,185	\$109,156	\$2,729
Retail Salespersons	3,567	\$29,157	\$729
Cashiers	3,377	\$27,567	\$689
Fast Food and Counter Workers	2,378	\$28,796	\$720
Stockers and Order Fillers	1,970	\$34,849	\$871
Secretaries and Administrative Assistants, Except Legal, Medical, and Executive	1,967	\$42,583	\$1,065
Waiters and Waitresses	1,946	\$31,587	\$790
Janitors and Cleaners, Except Maids and Housekeeping Cleaners	1,757	\$33,760	\$844
Customer Service Representatives	1,705	\$41,677	\$1,042
Construction Laborers	1,509	\$45,077	\$1,127

Who needs affordable housing?



Frederick County Public
School Teacher, Step 10

1 Child in Childcare

Household Income: \$65,629

**Housing Affordability
Threshold
\$1,641/month**

4%

of **2+ bedroom rentals**
are in their price range

4%

of **all homes for sale**
are in their price range

Who needs affordable housing?



Cashier

Customer Service
Representative

Household Income: \$69,244

**Housing Affordability
Threshold
\$1,731/month**

22%

of **rentals** are in their
price range

5%

of **all homes for sale**
are in their price range

Who needs affordable housing?



Frederick County Deputy Sheriff

Stay-At-Home Parent

Two Children

Household Income: \$70,054

**Housing Affordability
Threshold
\$1,751/month**

12%

of **2+ bedroom rentals**
are in their price range

1%

of **3+ bedroom rentals**
are in their price range

6%

of **all homes for sale**
are in their price range

Who needs affordable housing?



Senior with Social Security retirement benefits

Household Income: \$23,712

**Housing Affordability Threshold
\$593/month**

0

rentals are in their price range

1

home for sale is in their price range

Affordable Housing Myths and Misconceptions



MYTH 1: Affordable housing increases crime.

THE IMPACT OF AFFORDABLE HOUSING ON HOUSING & CRIME IN ORANGE COUNTY

Beyond anecdotal evidence: Do subsidized housing developments increase neighborhood crime?

Community Perceptions of Affordable Housing in San Diego

Who Wants Affordable Housing in their Backyard? An Equilibrium Analysis of Low Income Property Development

Low-income housing development and crime

Matthew Freedman^a , Emily G. Owens^b  

How Do Low-Income Families Spend Their Money?

Do Affordable Housing Projects Harm Suburban Communities? Crime, Property Values, and Taxes in Mount Laurel, NJ
CITY COMMUNITY, 12(2): 89-112, JUNE 2013

MYTH 2: Affordable housing looks “cheap” and decreases property values.



Sharpe Square Apartments



Ox Fibre Apartments



The Francis Scott Key

MYTH 2: Affordable housing looks “cheap” and decreases property values

Study: Building Subsidized Low-Income Housing Lifts Property Values in a Neighborhood

The Impact of High-Density Apartments on Surrounding Single-Family Home Values in Suburban Salt Lake County

Does Federally Subsidized Rental Housing Depress Neighborhood Property Values?

Sorry NIMBYs, Low-Income Housing Doesn't Lower The Value Of Nearby Property

A study of the last 10 years of housing prices finds that people who want to keep low-income residents out of their neighborhoods are going to have to find a different argument.

Research studies into the impact of low-income housing on neighborhood property values have mostly concluded that there was either no impact or positive impacts on property values.

MYTH 3: Affordable housing doesn't contribute to the local tax base and overburdens infrastructure.

6 Ways Affordable Housing Can Boost Local Economies

The Economic Impact of Home Building in a Typical Local Area

Economic Benefits of Affordable and Workforce Housing Options

Tangible Benefits of Affordable Housing in Communities

Vision for the Future



What can local government do?

- 1 Advocate at the local, county, state, and federal levels to meet local resident needs for more affordable housing.
- 2 Commit resources to housing programs and services.
- 3 Partner with (or incentivize) the private sector to create opportunities for affordable housing development that are financially feasible.
- 4 Seek out funding sources (public or private) help make economic stability and homeownership achievable.
- 5 Adjust zoning and policy to facilitate private developments.

What local government cannot do:



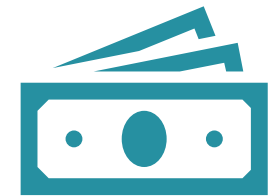
Regulate
population
growth



Set
insurance
rates



Control
assessed
home value



Determine
wages paid
by businesses

Community Visioning

- 1 What should be the County's top priorities for housing over the next 10 years?
- 2 What barriers have you or people you know faced in seeking affordable housing?
- 3 What are you hoping this strategic plan will address?



Next Steps

- Stakeholder workshops
(Spring 2025)
- County-wide housing survey
(Spring-Summer 2025)
- Community workshops
(Summer 2025)



Next Steps

- Nov
- Dec
- Jan
- Feb
- Mar
- Apr
- May
- Jun
- Jul
- Aug
- Sept
- Oct
- Nov

Research and Discovery	Document Review				Best Practice Research			
Community Engagement	Community Meetings		Community Workshops + Community Survey		Stakeholder Workshops			
Analysis and Modeling	Program Analysis			Data Analysis and Housing Demand Model				
Strategic Planning							Strategy Meeting	
Plan Completion							Draft and Present Report	

Questions?



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To stay up to date, please visit:

<https://publicinput.com/frederickcountyhousingplan2025>

