

A photograph of three children sitting at a table, focused on drawing. The child on the left is a young Black boy with short hair, wearing a grey and teal shirt, holding a yellow marker. The child in the middle is a young white boy with brown hair, wearing a blue t-shirt with a Captain America shield logo, also holding a marker. The child on the right is a young Black boy, mostly in shadow, looking down at the drawing. They are in a room with a wooden door and a colorful stained-glass window in the background.

# MARYLAND HOUSING NEEDS ASSESSMENT WASHINGTON SUBURBS: HOUSING NEEDS

PRESENTATION TO URBAN LAND INSTITUTE - BALTIMORE  
THURSDAY, NOVEMBER 11, 2021





# **OVERVIEW**

## **MARYLAND HOUSING NEEDS ASSESSMENT**

# PROJECT GOALS

## MARYLAND HOUSING NEEDS ASSESSMENT

- Provides **accurate analysis about housing needs** in the State of Maryland between 2020 and 2030.
- Proposes a **menu of recommendations**, including new tools at the state and local levels to better align with current and future housing needs.
- Focuses on ways to meet the needs for **all income groups**, including those affecting families earning 30% and 60% of area median income.

## ASSESSMENT OVERVIEW

# COMMON STRATEGIC FRAMEWORK

## MARYLAND HOUSING NEEDS ASSESSMENT

### VISION

A more affordable,  
equitable place  
to live by 2030

### PRIORITY NEEDS

Homes  
for low-income  
households

Constructing affordable  
and market-rate housing

### PRIORITY POPULATIONS

Extremely low-income households

Very low-income households

Seniors

Persons with disabilities

Persons experiencing homelessness

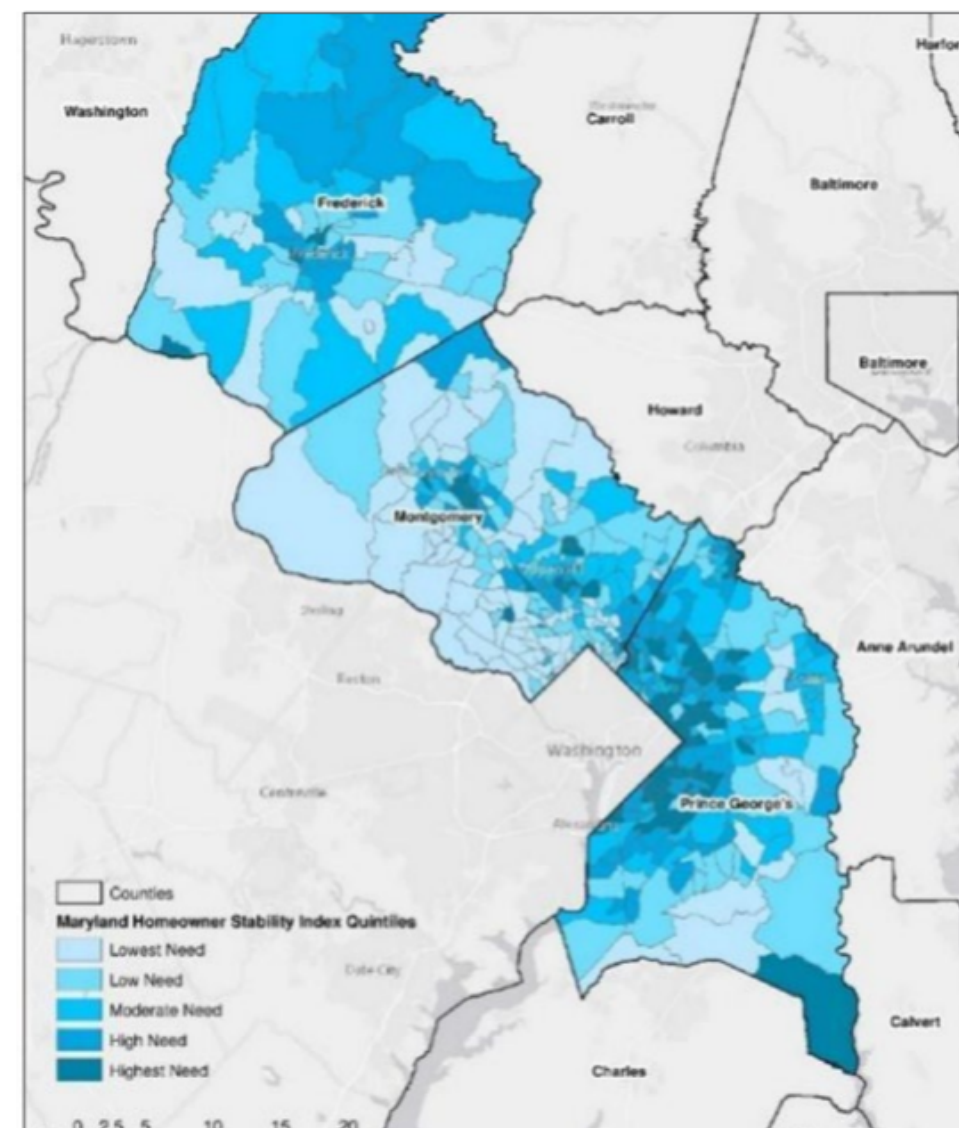


## ASSESSMENT OVERVIEW

# SUPPORTIVE TOOLS

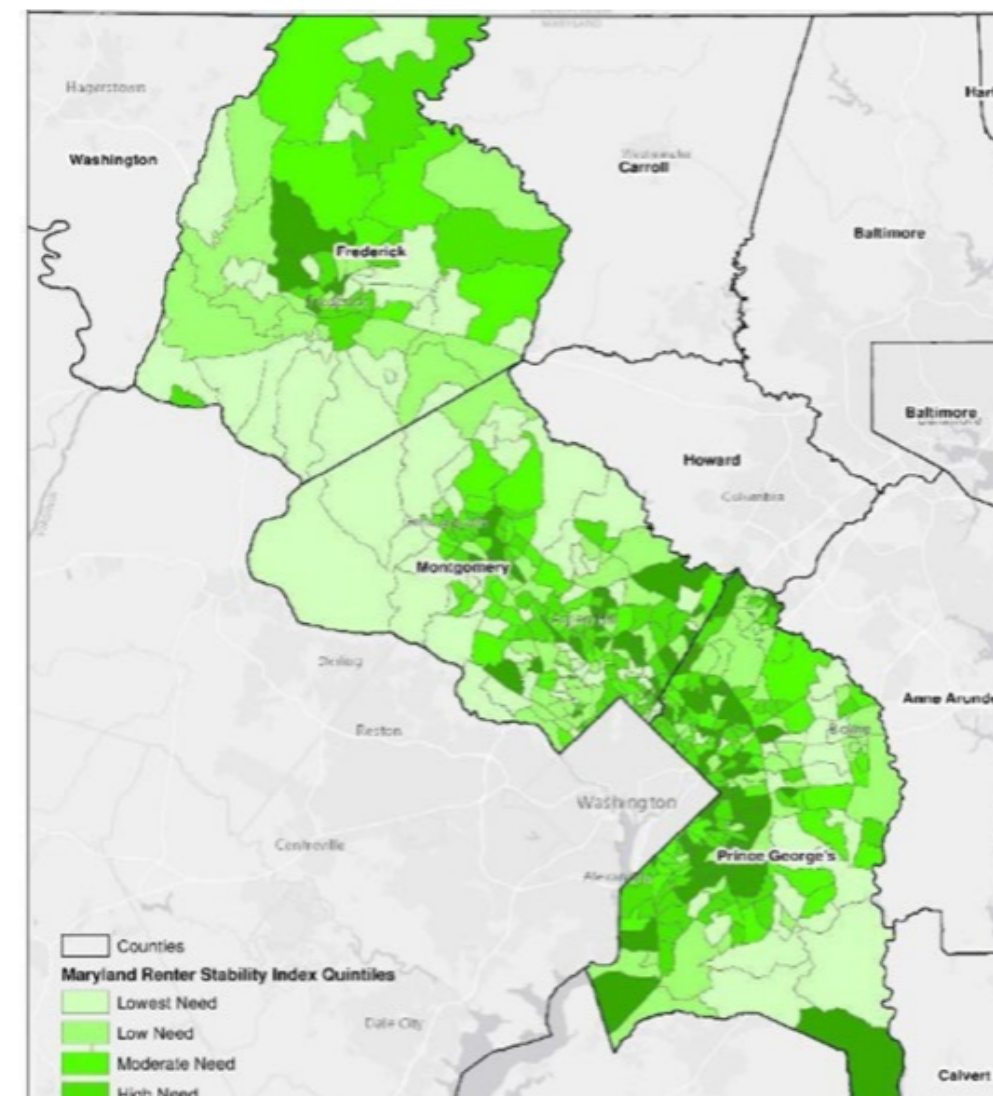
## MARYLAND HOUSING NEEDS ASSESSMENT

**Map 3. Maryland Homeowner Stability Index, Needs by Category, Washington, DC suburbs**



Homeowner Stability Index

**Map 4. Maryland Renter Stability Index, Needs by Category, Washington, DC suburbs**



Renter Stability Index



### SECTION 5

#### MARYLAND'S HOUSING TOOLBOX

This plan ends with a call to action: For local and state leaders to create a more equitable, affordable Maryland for existing and future residents. To assist with realizing this objective, this document includes the Maryland Housing Toolbox designed to equip local and state decision-makers and their partners to better meet the housing and community development needs in their communities.

The Maryland Housing Toolbox provides a matrix of strategies that decision-makers can use to address needs identified through this housing needs assessment. Each of the actions in this document are designed to expand the solutions available in the state when tackling complex housing issues.

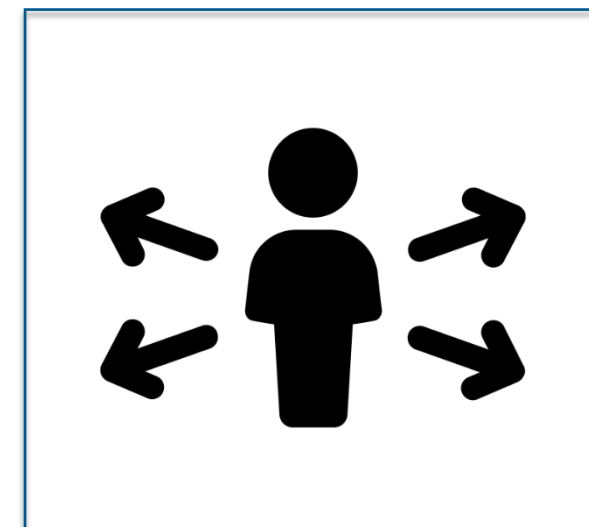


**Maryland Housing Toolbox**  
[Click link to download an interactive copy of the toolbox.](#)

### Maryland's Housing Toolbox

# STATEWIDE CROSS-CUTTING ISSUES

ACCESSING  
OPPORTUNITY



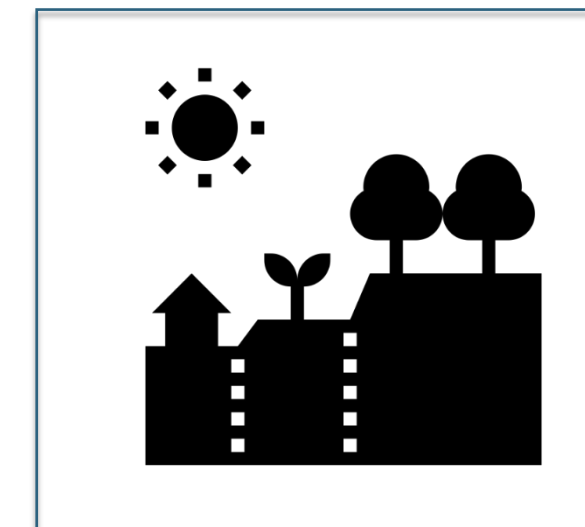
FAIR  
HOUSING



DEVELOPMENT  
COSTS



LAND USE &  
CAPACITY



DEMOGRAPHIC  
CHANGES





# STATEWIDE RENTER STABILITY SNAPSHOT

HOUSING  
INSTABILITY



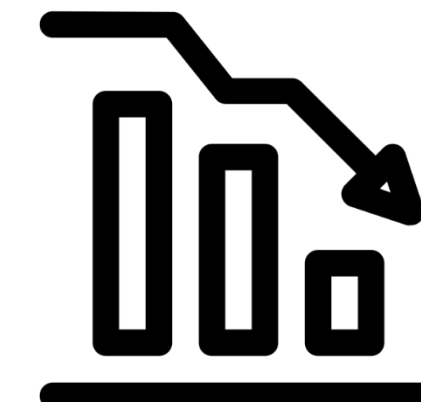
LIMITED  
SUPPLY



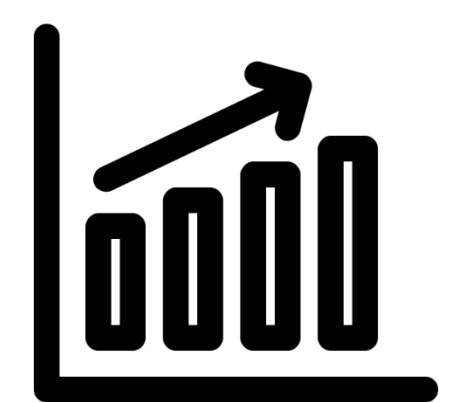
CONCENTRATED  
UNITS



POTENTIAL  
LOSS



HIGHER  
RENTS



# **RENTER STABILITY**

## **A COMMON WAY TO LOOK AT NEED**



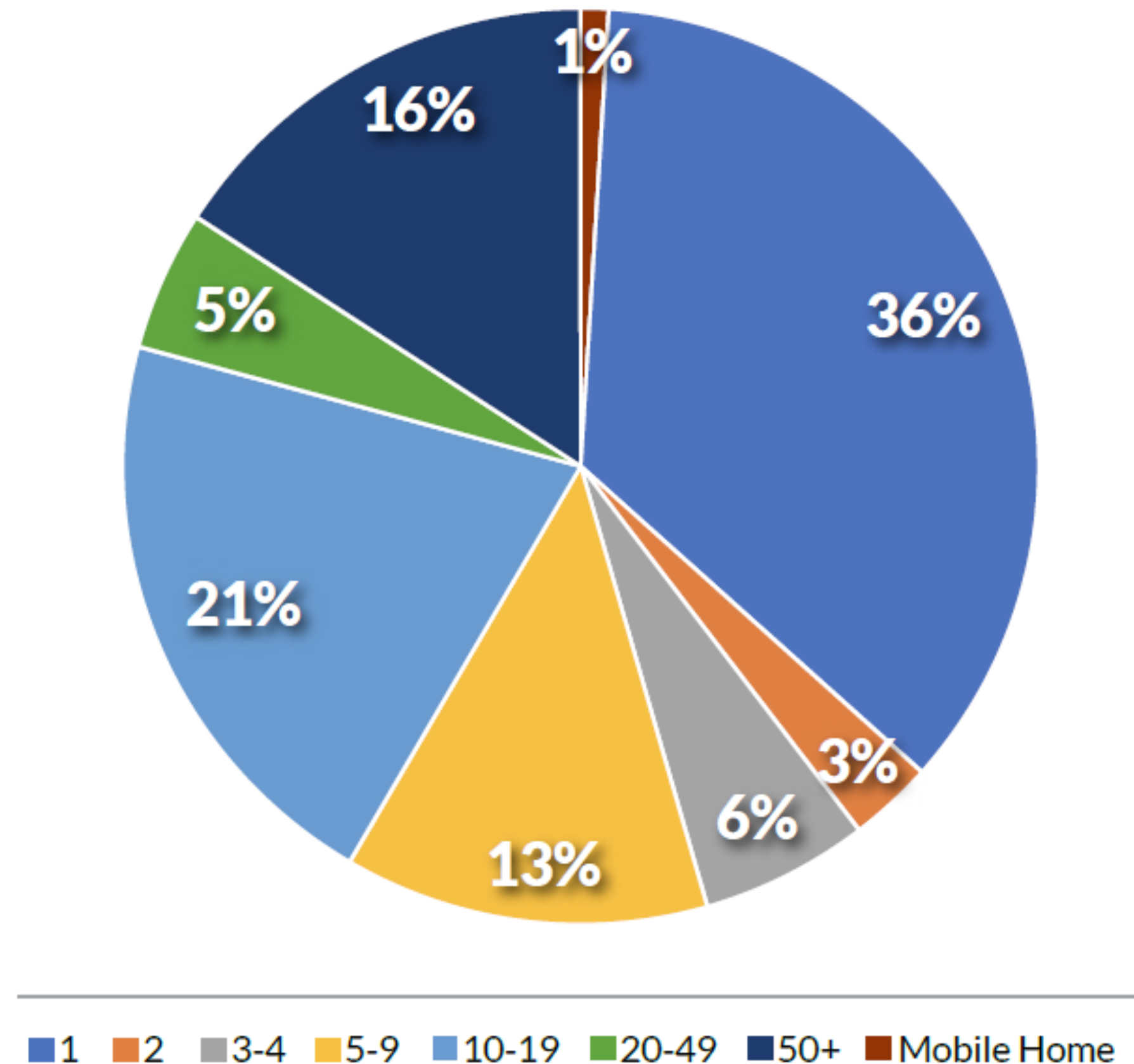
## HOUSING NEEDS AMONG RENTERS IN MARYLAND

# MARYLAND'S RENTAL HOUSING MARKET

- About 1 in 3 homes (724,335 units) in Maryland are occupied by renters.
- Projections indicate that by 2030, there will be an additional 59,561 renter households in Maryland.
- Most of these units are in multifamily structures with more than three units. About 36 percent of rentals are single-family attached or detached houses.
- Between 2000 and 2017, median rent rose by 34 percent in Maryland.

**Figure 4. Renter-occupied Units  
by Structure Type (2017)**

Source: ACS 2017 5-Year Estimates



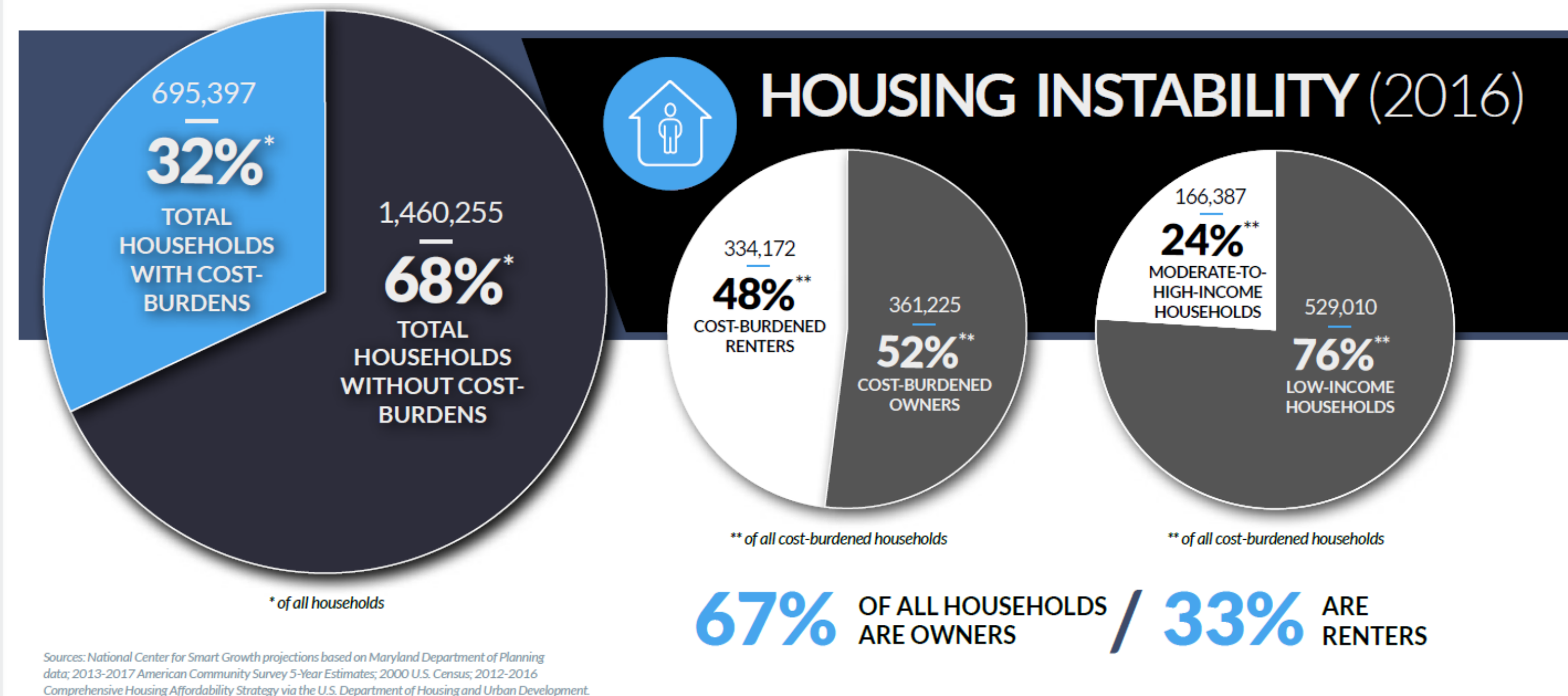
Note: Figure does not sum to 100 due to rounding.

## HOUSING NEEDS AMONG RENTERS IN MARYLAND

# HOUSING INSTABILITY AMONG RENTERS

- **Moderately cost-burdened renters:**
  - Incomes of 31-80 percent AMI
  - Elderly persons (or living with one)
  - Households of color
  - Live in more expensive counties (Anne Arundel, Montgomery, Prince George's, and Howard counties)
- **Severely cost-burdened renters:**
  - Extremely low-income
  - Elderly persons (and increasing since 2000)
  - Households of color
  - Live in more populous areas of the state and rural areas

Nearly 1 in 2 renters in Maryland are cost-burdened (335,000 renters out of 716,000).





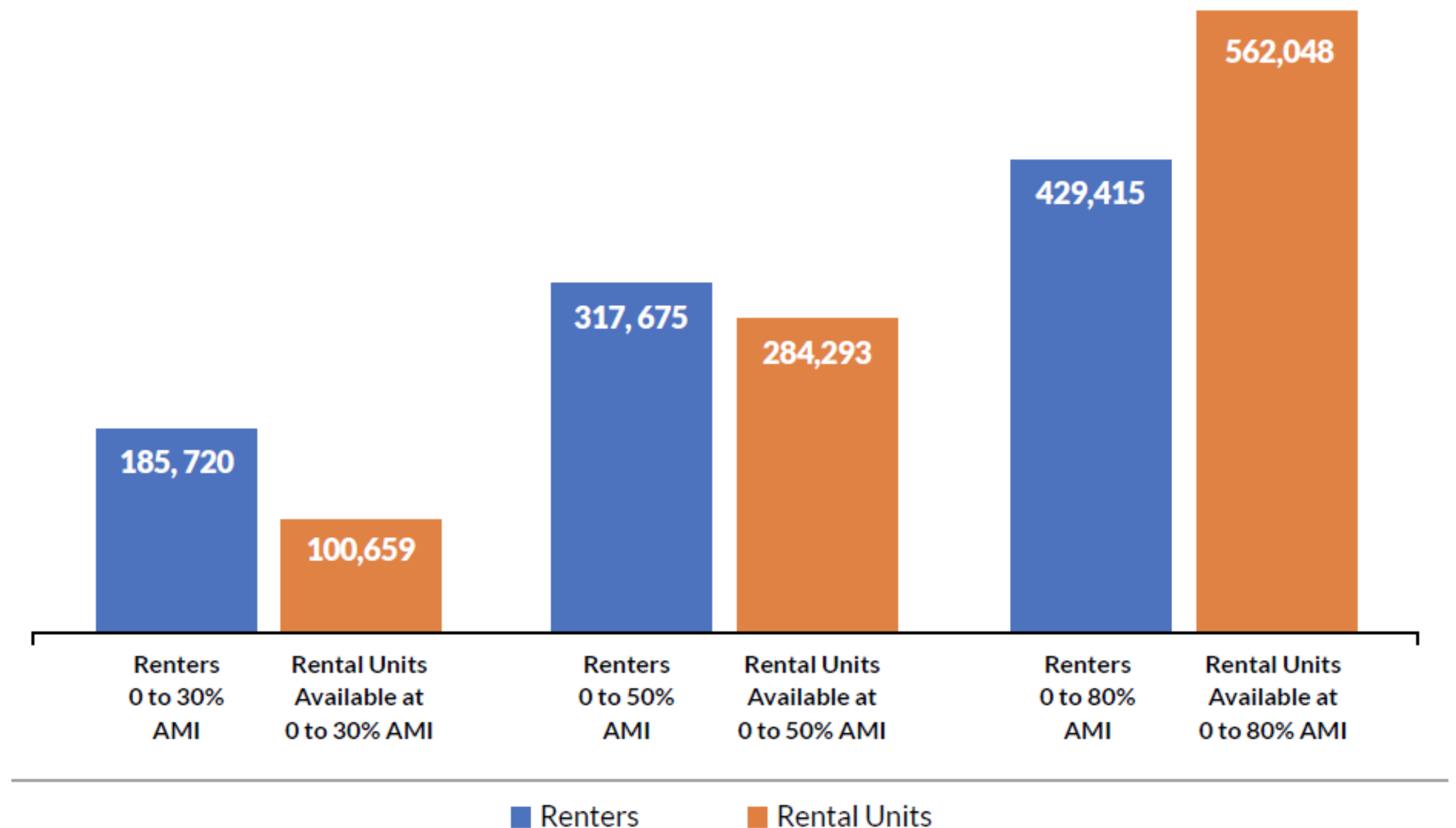
## HOUSING NEEDS AMONG RENTERS IN MARYLAND

# SUBSIDIZED RENTAL UNITS

- There are nearly 93,000 publicly supported rental units in Maryland (after deduplicating across funding streams).
- More than 50 percent of federally subsidized rental units in Maryland are in three places: 1) Baltimore City; 2) Montgomery County; and 3) Prince George's County.
- There is a shortage of rental units affordable to households with incomes less than 30 percent AMI (or \$31,650 for a family of four in Maryland).
- Most counties lack enough rental housing affordable to extremely low-income renters.

**Figure 5. Rental Supply by Household Income, Maryland (2016)**

Source: HUD CHAS, 2016



# SERVING RENTERS WITH SPECIALIZED HOUSING NEEDS

Meeting the housing needs of Marylanders means addressing barriers that affect persons with disabilities, seniors, and unhoused persons (among others):

- Accessibility
- Deep affordability (availability of units, acceptance of public assistance)
- Housing instability (stringent lease requirements, landlord harassment)
- Access to transportation and health services



# RENTER NEEDS BY GEOGRAPHY INDEX METHODS

## GOAL

Identifies areas where renters are stressed by cost and the rental market needs to serve vulnerable residents across Maryland.

## VARIABLES

- Age of housing
- Turnover/mobility
- Rents
- Poverty rate
- Concentrated poverty by race
- Share of population 65+
- Share of population w. a disability
- Housing construction trends
- Cost burdens among renters
- Existing subsidized housing

## RESULTS

### HIGHEST NEED MEANS...

Tracts with high poverty rates, older housing, high rents, high cost burdens, high rates of crowding, and large shares of residents receiving assistance.

### LEAST IN NEED MEANS...

Tracts with high incomes, newer housing, lower cost burdens, and lower shares of renters receiving assistance.

# RENTER NEEDS SUMMARY BY REGION

Total renter household count by need category, Maryland regions

REGION	LEAST IN NEED	LOW NEED	MODERATE NEED	HIGH NEED	HIGHEST NEED
Washington suburbs	24,348	45,327	62,644	62,037	72,844
Greater Baltimore	44,524	56,494	83,869	83,335	82,516
Southern Maryland	5,057	6,130	5,525	3,853	8,323
Western Maryland	5,619	3,984	5,504	7,750	8,555
Eastern Maryland	6,013	9,850	9,052	10,684	15,846

The assessment includes an overview for five Maryland regions



RENTER RESOURCES FOR FURTHER INFORMATION

# RENTER NEEDS INTERACTIVE MAP: STATE & REGIONS

## LINK TO STATEWIDE MAP

[Renter Stability Index](#)

## LINKS TO REGIONAL MAPS

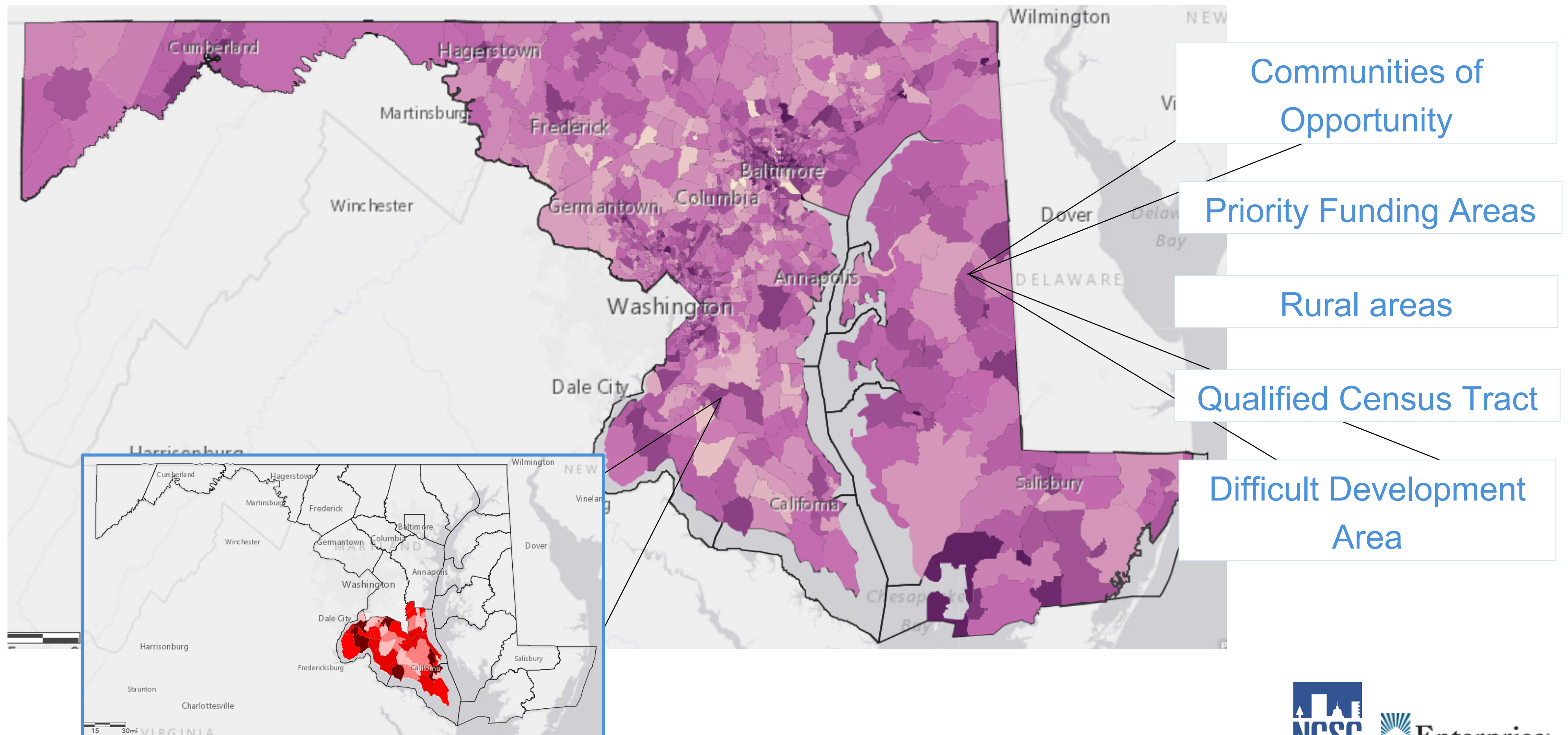
[Western Maryland](#)

[Washington, DC suburbs](#)

[Greater Baltimore](#)

[Eastern Maryland](#)

[Southern Maryland](#)



# **GREATER BALTIMORE HOUSING NEEDS**

## **REGIONAL DATA**

# REGIONAL OVERVIEW

## GREATER BALTIMORE

### GREATER BALTIMORE

Baltimore City and Anne Arundel, Baltimore, Carroll, Harford, and Howard counties

#### »» Regional overview

*Greater Baltimore, the largest region in Maryland, has a large number of households with special housing needs (in part due to its geographic size and high population). It is also one of the most racially and ethnically diverse, and notably has the most racially/ethnically concentrated areas of poverty (R/ECAP).<sup>90</sup> While median rents and home prices are lower than statewide average values, this region had the largest change in home prices (51 percent compared with 49 percent statewide) and second largest change in household income (7 percent) between 2000 and 2017.*

#### »» Housing market: Greater Baltimore



Households:

**1+ Million  
Households**



Population:

**2.7 Million  
People**



Total Census Tracts:

**668  
Tracts**



PRIORITY NEEDS BY GEOGRAPHY: RENTER  
STABILITY

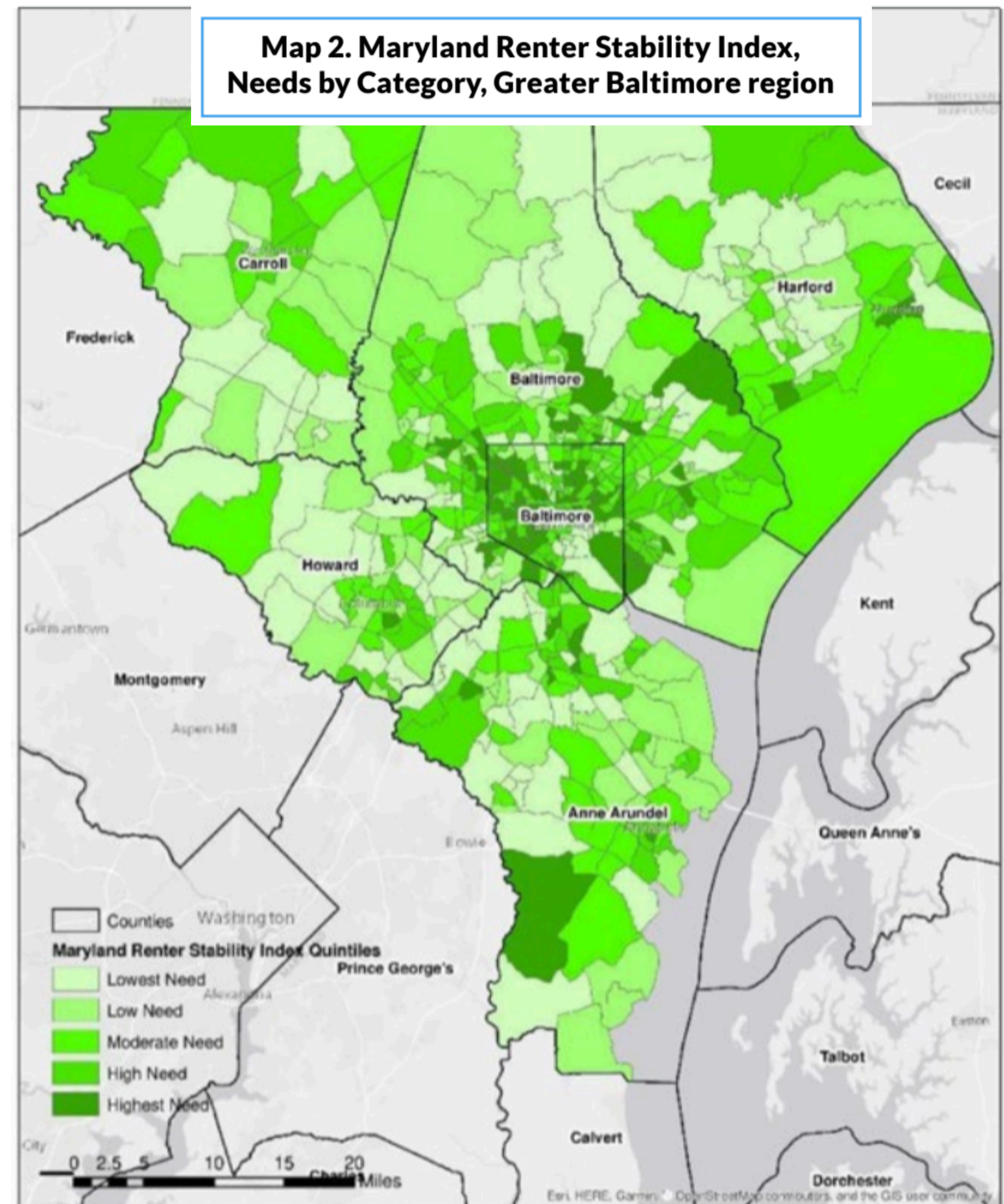
## GREATER BALTIMORE RENTER PRIORITY NEEDS

- High cost-burden rates
- Significant housing quality concerns
- High poverty and low household incomes
- High shares of elderly and persons with disabilities
- Highest share of non-white residents

*\*Housing need is not tenure-specific.*

*\*Residential mobility measured as the share of persons who **did not** live in the same housing unit one year ago.*

Map 2. Maryland Renter Stability Index,  
Needs by Category, Greater Baltimore region





RENTER STABILITY: A COMMON WAY TO LOOK AT NEED

RENTER  
NEEDS

GREATER  
BALTIMORE  
REGIONAL  
OVERVIEW

Table 6. Total tracts by Maryland Renter Stability Index category, Greater Baltimore region

	LOWEST NEED	LOW NEED	MODERATE NEED	HIGH NEED	HIGHEST NEED	REGIONAL TOTAL
Total tracts	133	133	134	134	134	668
Anne Arundel County	19%	21%	18%	14%	6%	16%
Baltimore City	16%	13%	21%	34%	66%	30%
Baltimore County	26%	38%	37%	36%	24%	32%
Carroll County	10%	8%	6%	5%	0%	6%
Harford County	15%	10%	10%	5%	3%	9%
Howard County	15%	11%	9%	6%	1%	8%

Table 7. Race & ethnicity by Maryland Renter Stability Index category, Greater Baltimore region

RACE/ETHNICITY	LOWEST NEED	LOW NEED	MODERATE NEED	HIGH NEED	HIGHEST NEED
Hispanic	4%	5%	6%	7%	5%
Non-Hispanic White	72%	67%	56%	51%	31%
Non-Hispanic Black	13%	18%	29%	35%	59%
Non-Hispanic Asian	8%	6%	6%	4%	2%

Note: These values display the share of the population that belong to each racial category in each need category and should be not be summed across categories. Totals sum to close to 100 vertically, and do not sum to 100 percent because some categories are not included for brevity.

Table 8. Special populations by Maryland Renter Stability Index category, Greater Baltimore region

POPULATION	LOWEST NEED	LOW NEED	MODERATE NEED	HIGH NEED	HIGHEST NEED
People with a disability	8%	9%	11%	13%	18%
People that are elderly	12%	14%	15%	15%	16%

Note: These values display the share of the population in each need category that have any disability or are elderly. The data is not exclusive in either row. Elderly individuals with disabilities are counted in the disability category, and individuals who have a disability and are elderly are counted in the elderly category.

RENTER STABILITY: A COMMON WAY TO LOOK AT NEED

# PRIORITY ACTIONS TO SUPPORT RENTERS

- Increase the supply of income-restricted homes.
- Increase tenant education, financial literacy, and rental assistance.
- Offer incentives and education for landlords of all sizes.
- Pursue additional opportunities to reduce barriers in accessing rental housing, including fair housing best practices

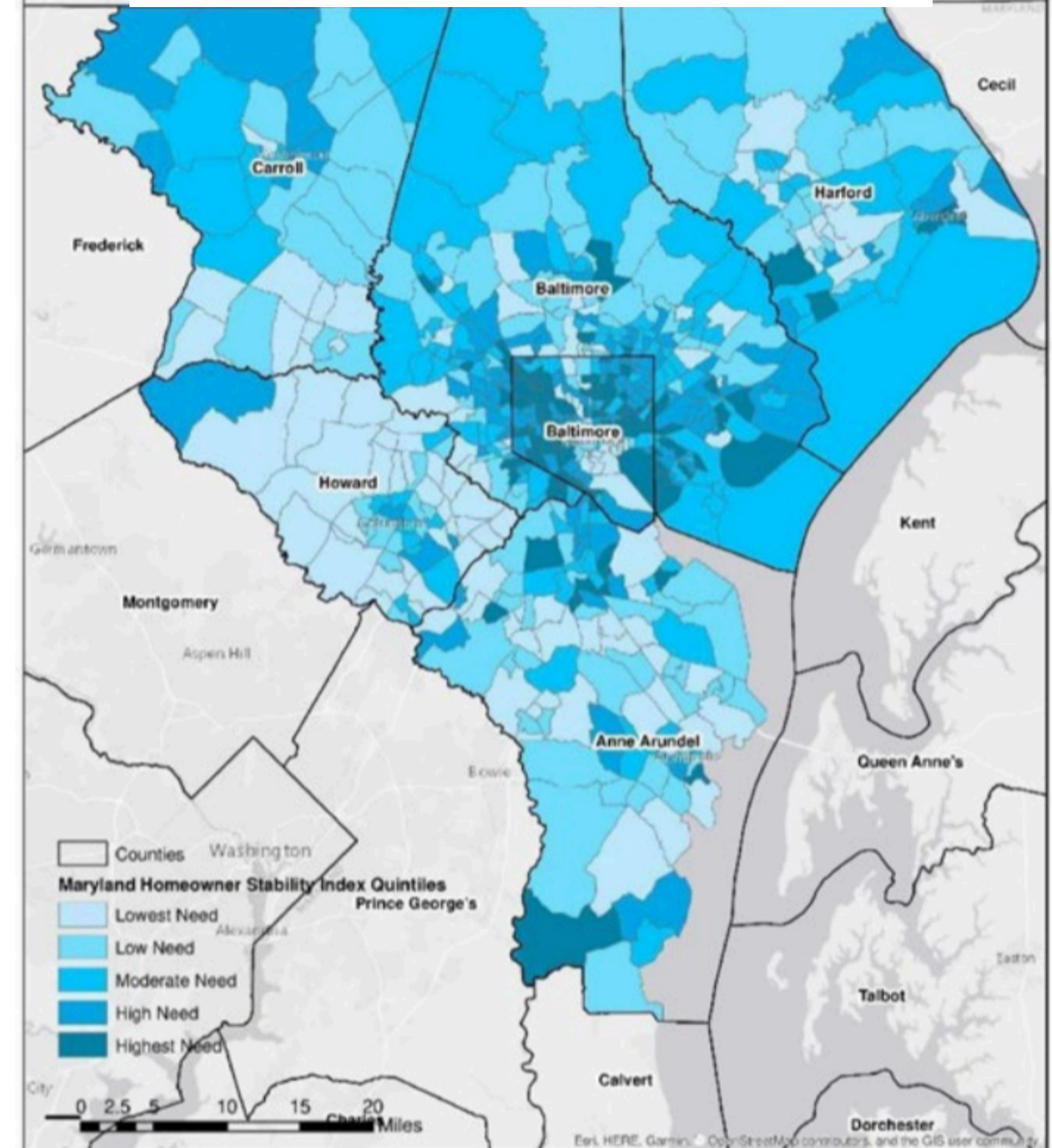


## PRIORITY NEEDS BY GEOGRAPHY: HOMEOWNERSHIP

# GREATER BALTIMORE HOMEOWNERSHIP NEEDS

- White homeownership rate 77%;  
Black homeownership rate only 46%
- Lack of financial and home purchase education designed to reach Black and other under-represented groups
- Need for greater access to capital and services from lending institutions
- Vacancy rate of 10%
- Lack of long-term public and private proactive support for home ownership

**Map 1. Maryland Homeowner Stability Index, Needs by Category, Greater Baltimore region**





# GREATER BALTIMORE: REGIONAL NEEDS

**Table 1. Homeowner Needs by Category, Greater Baltimore region**

LOW/LOWEST NEED AREAS	MODERATE NEED AREAS	HIGH/HIGHEST NEED AREAS
<ul style="list-style-type: none"><li>• More housing stability</li><li>• Fewer housing quality concerns</li><li>• Low poverty and high household incomes</li><li>• Tight housing market (high occupancy, high home prices)</li><li>• Lowest share of non-white residents</li></ul>	<ul style="list-style-type: none"><li>• Lower than average owner cost-burden rate</li><li>• Some residents with special housing needs</li><li>• Stable housing market, with average prices</li><li>• Higher home loan delinquency rate</li></ul>	<ul style="list-style-type: none"><li>• High cost-burden rates</li><li>• Significant housing quality concerns</li><li>• High poverty and low household incomes</li><li>• High shares of elderly adults and persons with disabilities</li><li>• Highest share of non-white residents</li></ul>

*For a full discussion of each category, see Appendix G.*

PRIORITY NEEDS BY GEOGRAPHY: HOMEOWNERSHIP

GREATER BALTIMORE REGIONAL OVERVIEW

HOME OWNERSHIP

Table 2. Total tracts by Maryland Homeowner Stability Index category, Greater Baltimore region

	LOWEST NEED	LOW NEED	MODERATE NEED	HIGH NEED	HIGHEST NEED	REGIONAL TOTAL
Total tracts	133	133	134	134	134	668
Anne Arundel County	22%	26%	13%	10%	8%	16%
Baltimore City	20%	11%	12%	40%	66%	30%
Baltimore County	17%	32%	52%	37%	22%	32%
Carroll County	8%	11%	5%	4%	0%	6%
Harford County	10%	12%	11%	6%	4%	9%
Howard County	23%	8%	7%	3%	0%	8%

Table 3. Race & ethnicity by Maryland Homeowner Stability Index category, Greater Baltimore region

RACE/ETHNICITY	LOWEST NEED	LOW NEED	MODERATE NEED	HIGH NEED	HIGHEST NEED
Hispanic	5%	5%	6%	6%	6%
Non-Hispanic White	69%	72%	59%	47%	31%
Non-Hispanic Black	14%	15%	26%	40%	59%
Non-Hispanic Asian	9%	5%	5%	3%	2%

Note: These values display the share of the population that belong to each racial category in each need category and should be not be summed across categories. Totals sum to close to 100 vertically, and do not sum to 100 percent because some categories are not included for brevity.

Table 4. Special populations by Maryland Homeowner Stability Index category, Greater Baltimore region

POPULATION	LOWEST NEED	LOW NEED	MODERATE NEED	HIGH NEED	HIGHEST NEED
People with a disability	8%	9%	11%	13%	18%
People that are elderly	12%	15%	15%	16%	15%

Note: These values display the share of the population in each need category that have any disability or are elderly. The data is not exclusive in either row. Elderly individuals with disabilities are counted in the disability category, and individuals who have a disability and are elderly are counted in the elderly category.



# PRIORITY ACTIONS TO SUPPORT HOME OWNERSHIP

- Increase homeowner education and tools for foreclosure prevention
- Increase homeowner education and programs to ensure ongoing home maintenance.
- Streamline the acquisition-rehabilitation process to add more viable housing stock.
- Increase funding for homebuyers: down payment and closing costs, e.g.



# COMMENTS & QUESTIONS





Enterprise®

**THANK YOU**

**Melissa Bondi**

**Mid-Atlantic Policy Director**

**[MBondi@EnterpriseCommunity.org](mailto:MBondi@EnterpriseCommunity.org)**

PHOTO CREDITS:

ODI via Flickr | Maryland Govpics | Jay Baker via Flickr | Joseph A via Flickr | Doug Kerr via Flickr