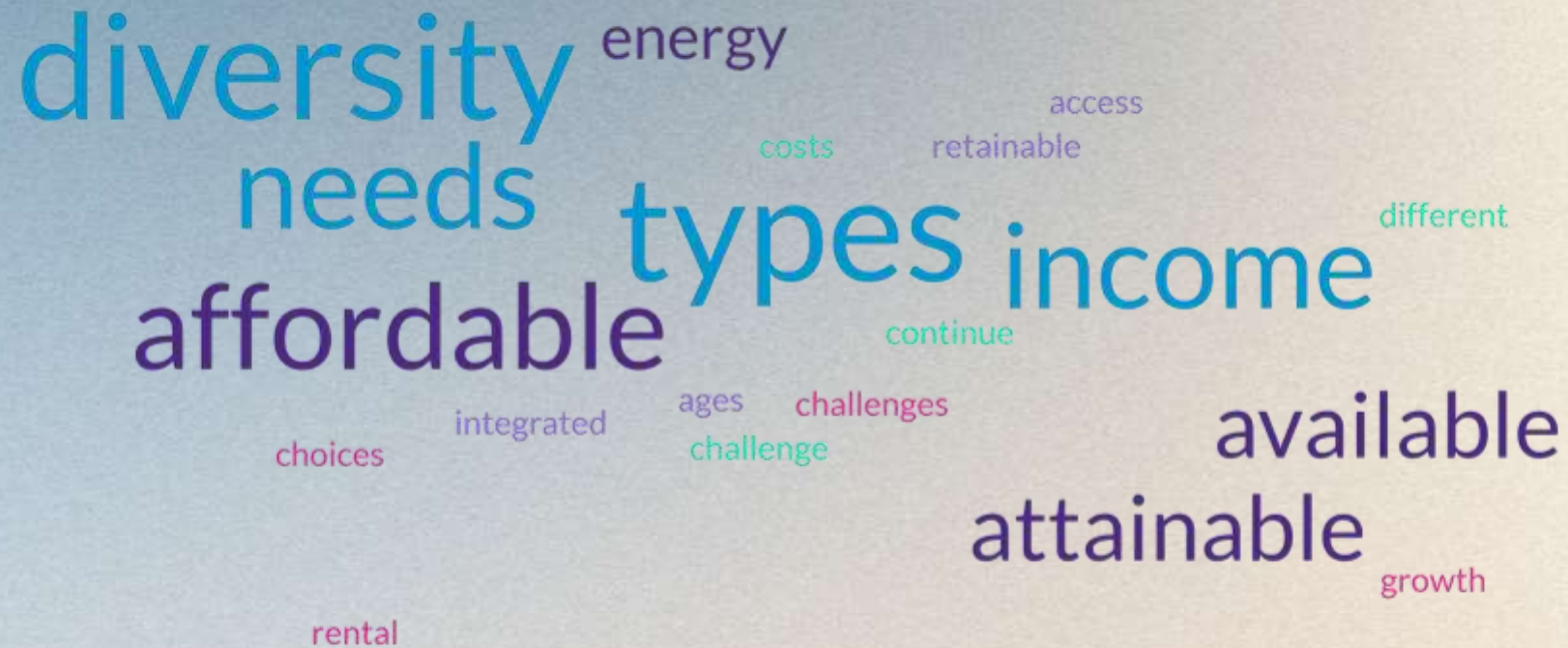


Meeting #1 Housing Vision



Meeting #1 Housing Challenges & Strengths

Challenges

1. Community Opposition
2. Lack of Supply/Variety
3. (Tie) Development Costs
4. (Tie) Wages

Strengths

1. Political Support
2. Community Support
3. Institutional Support
4. Place people want to live



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Housing Data, Planning, & Zoning

Housing Element Advisory Group Meeting #2

September 19, 2024



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Topics

- Housing Characteristics and Demographics
- Economic Drivers of Housing
- Planning & Zoning Introduction
- Residential Pipeline

Data in these slides is for the entirety of Frederick County and sourced from the 2022 American Community Survey 5-Year Estimates, unless otherwise noted.



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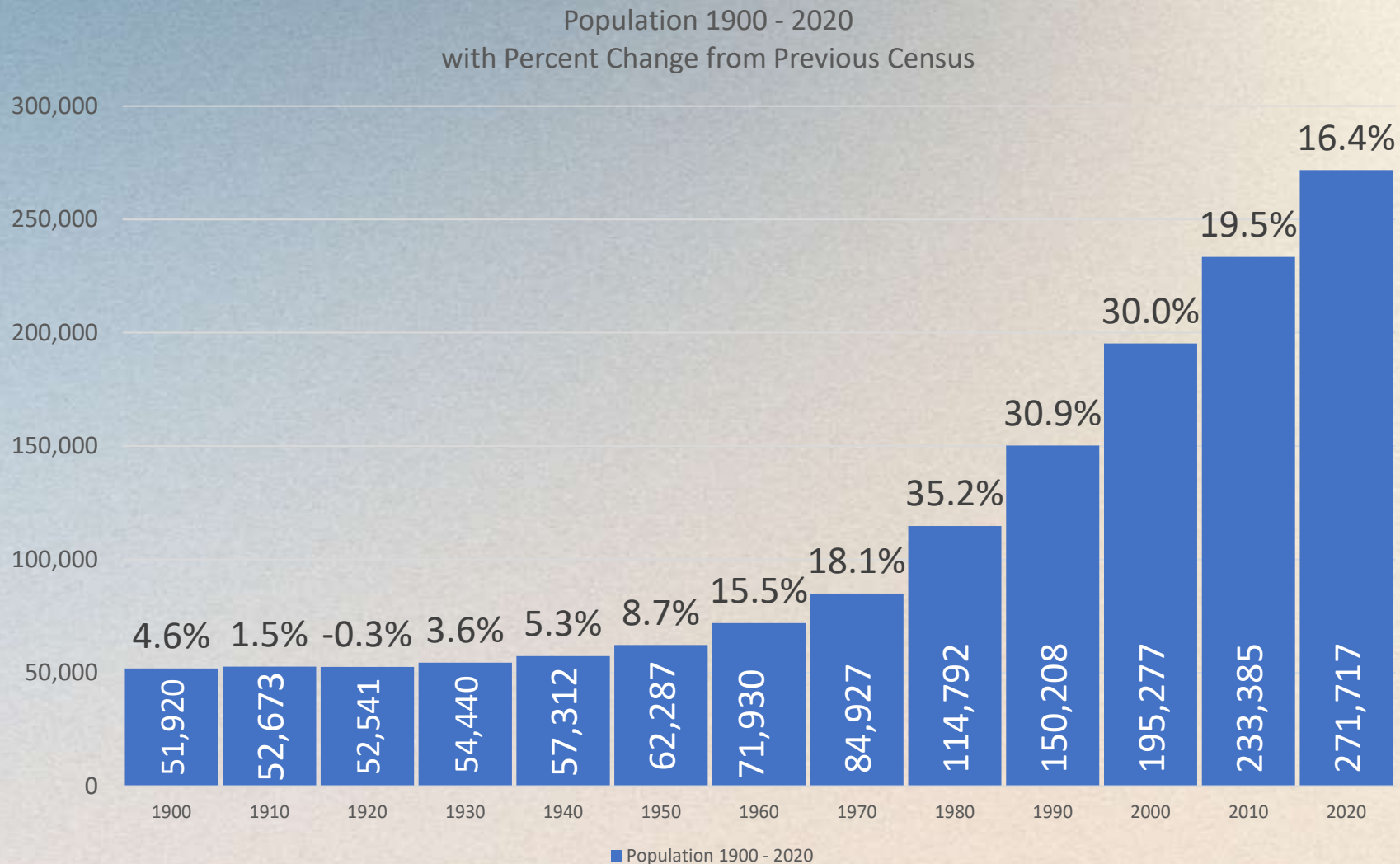
Housing Characteristics and Demographics



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Frederick County has grown...



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...and is projected to continue to grow



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Housing Characteristics in Frederick County

- 104,217 homes; 99,891 occupied (95.8%)
- Single-family detached (60.7%)
- 3 bedrooms (37.9%)

Frederick County has more single-family detached and more large homes (4 bedrooms) when compared to Maryland.



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Age of Housing in Frederick County

- Most common decade of construction: 1990-1999 (20.2%)
- 1940 – 1999: (60.1%) 62,599 units
- Older than 50 years – Prior to 1970: (24.7%) 25,752



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Demographics

Estimated Population: 273,829*

Households with someone...

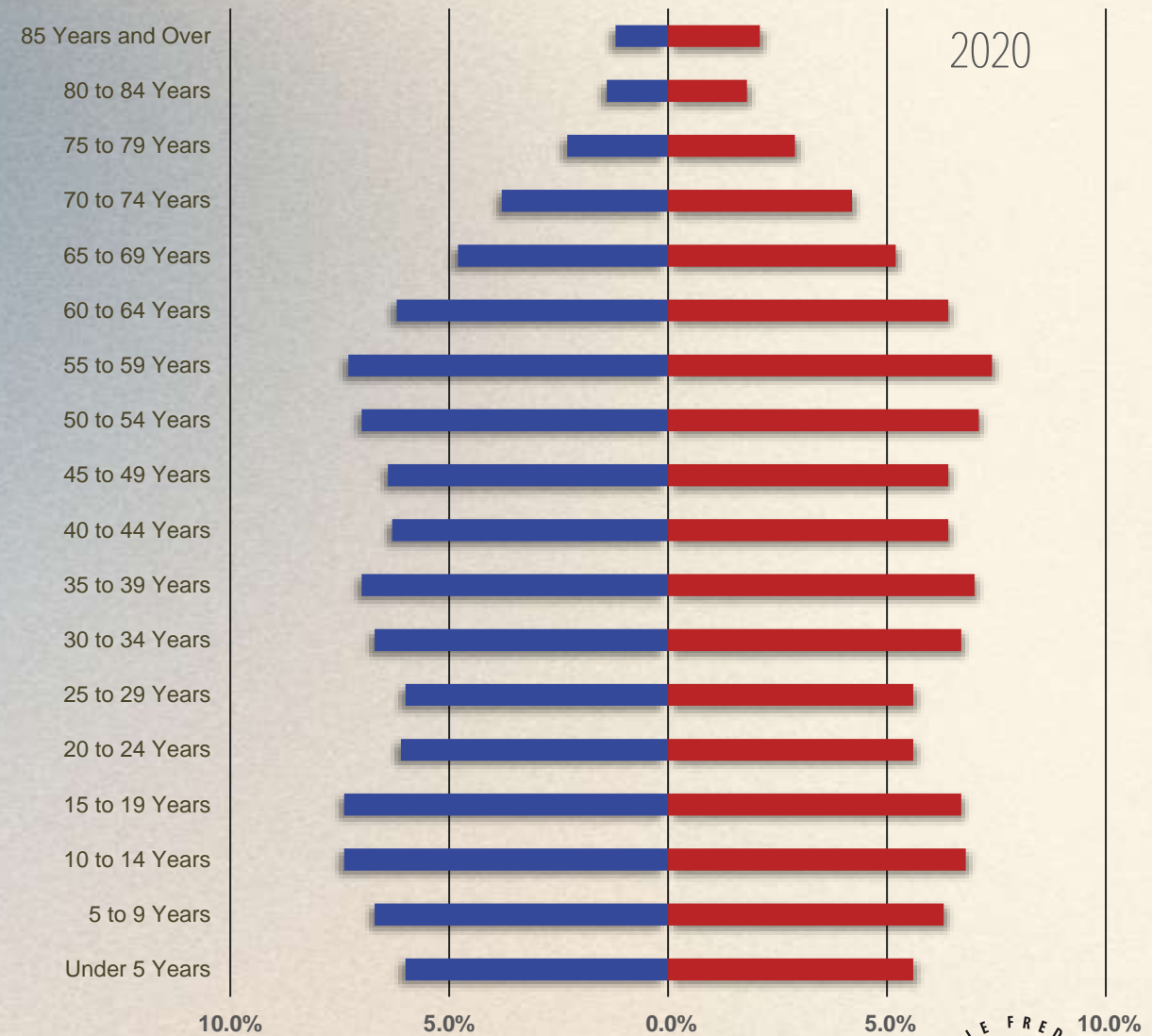
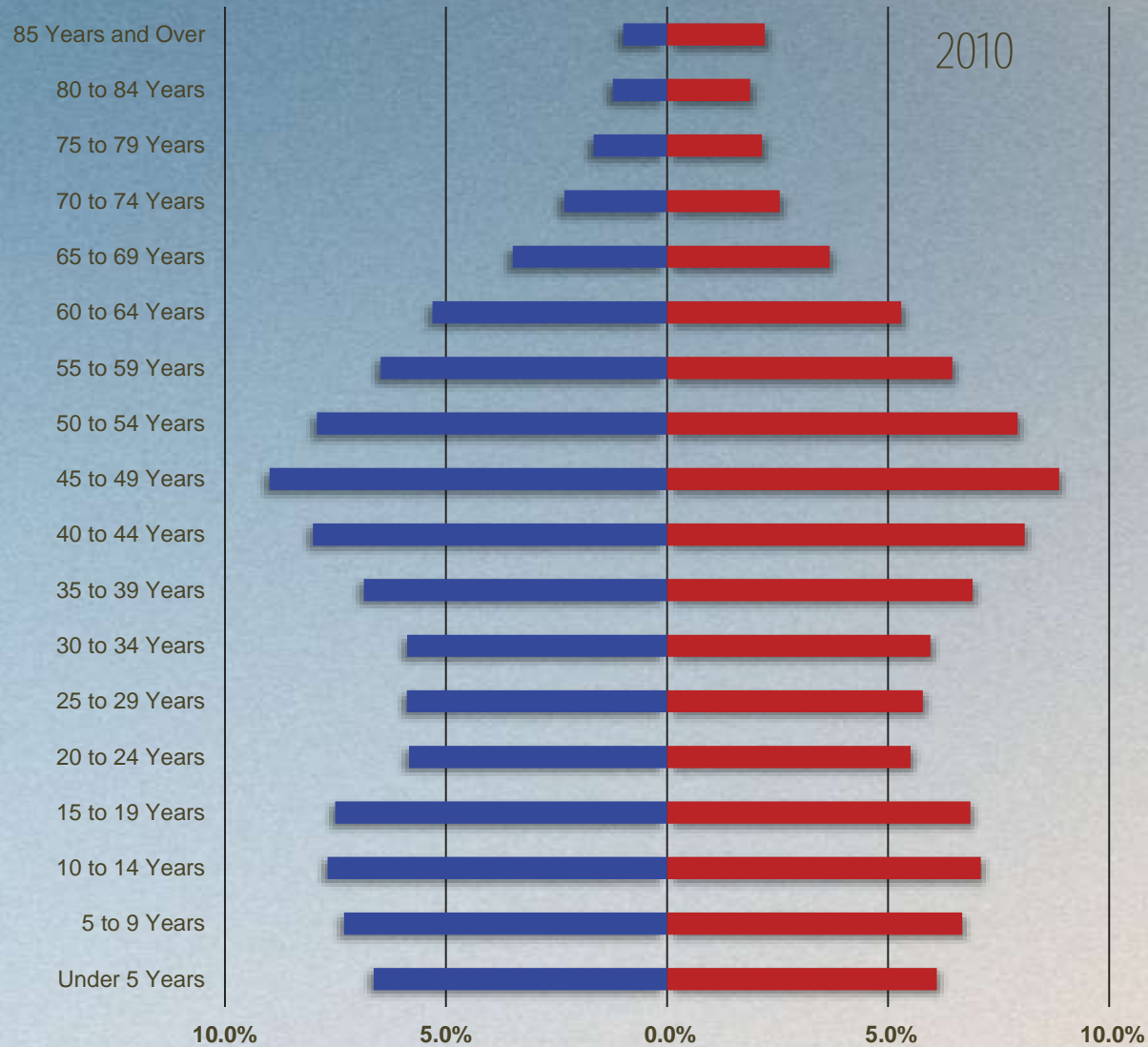
- Under 18: 35.7%
- 65+: 29.3%

9.4% of all households in the County are someone 65+ living alone.



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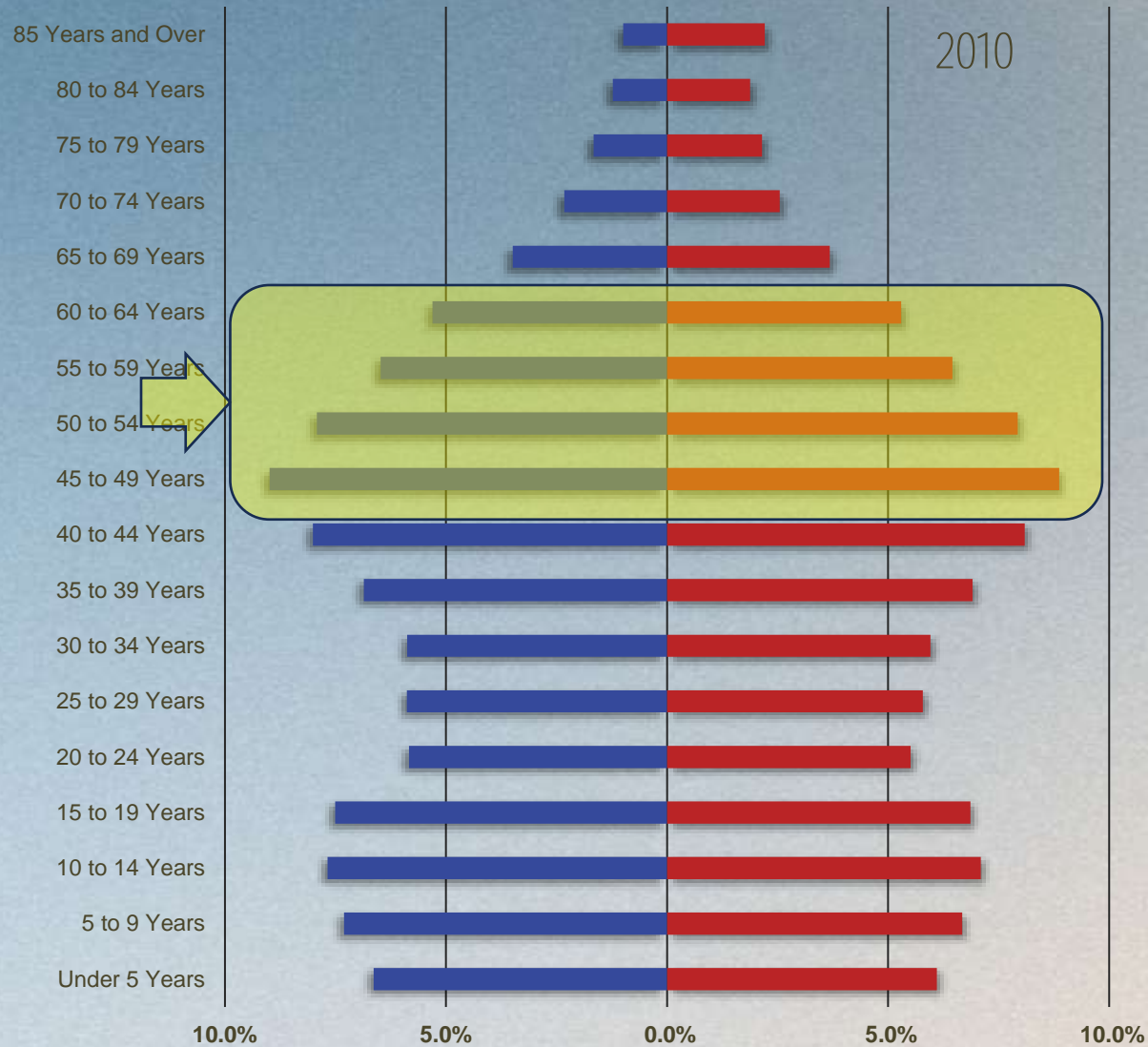
Male

Female

United States Census Bureau



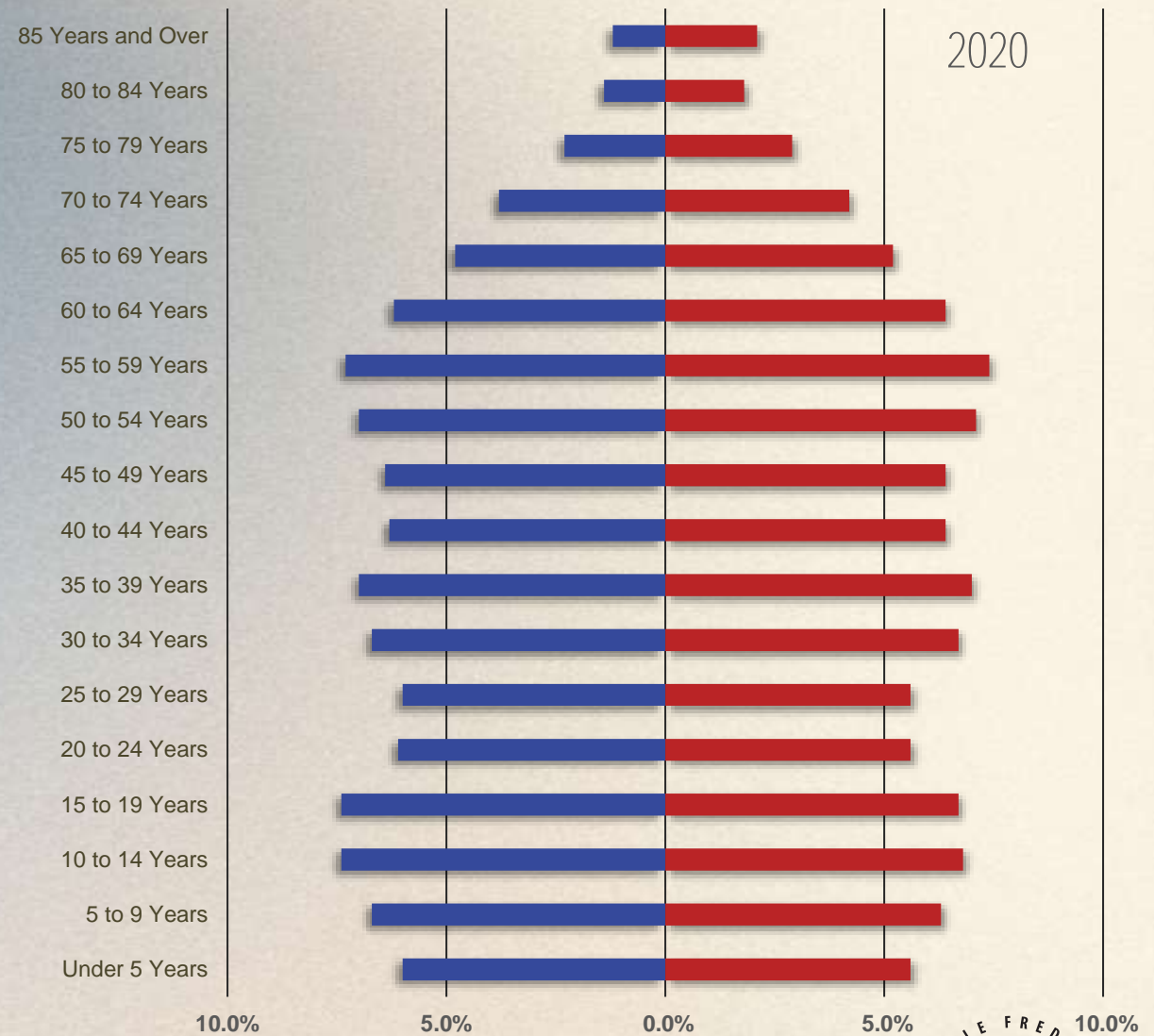
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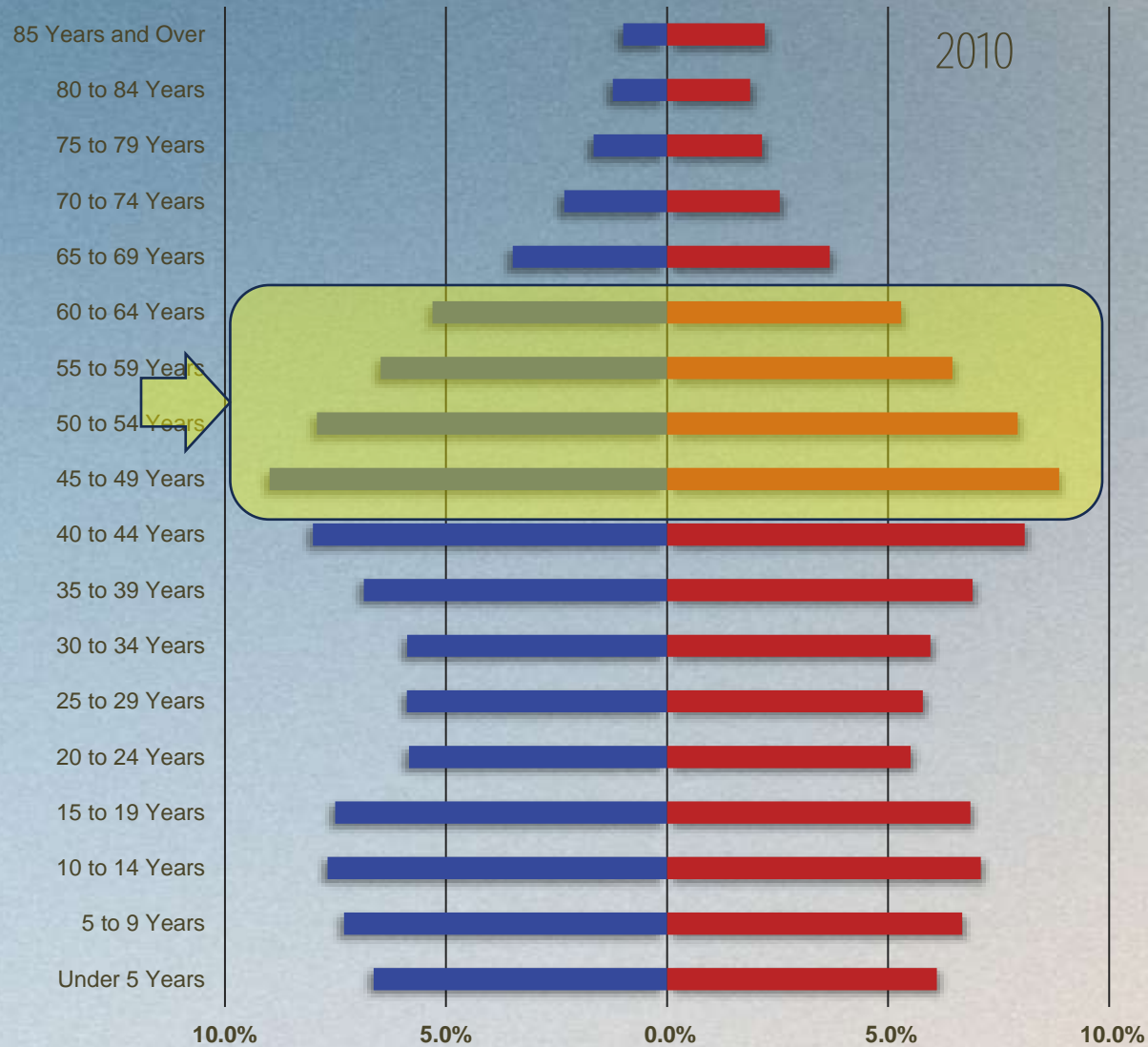
Male

Female

United States Census Bureau



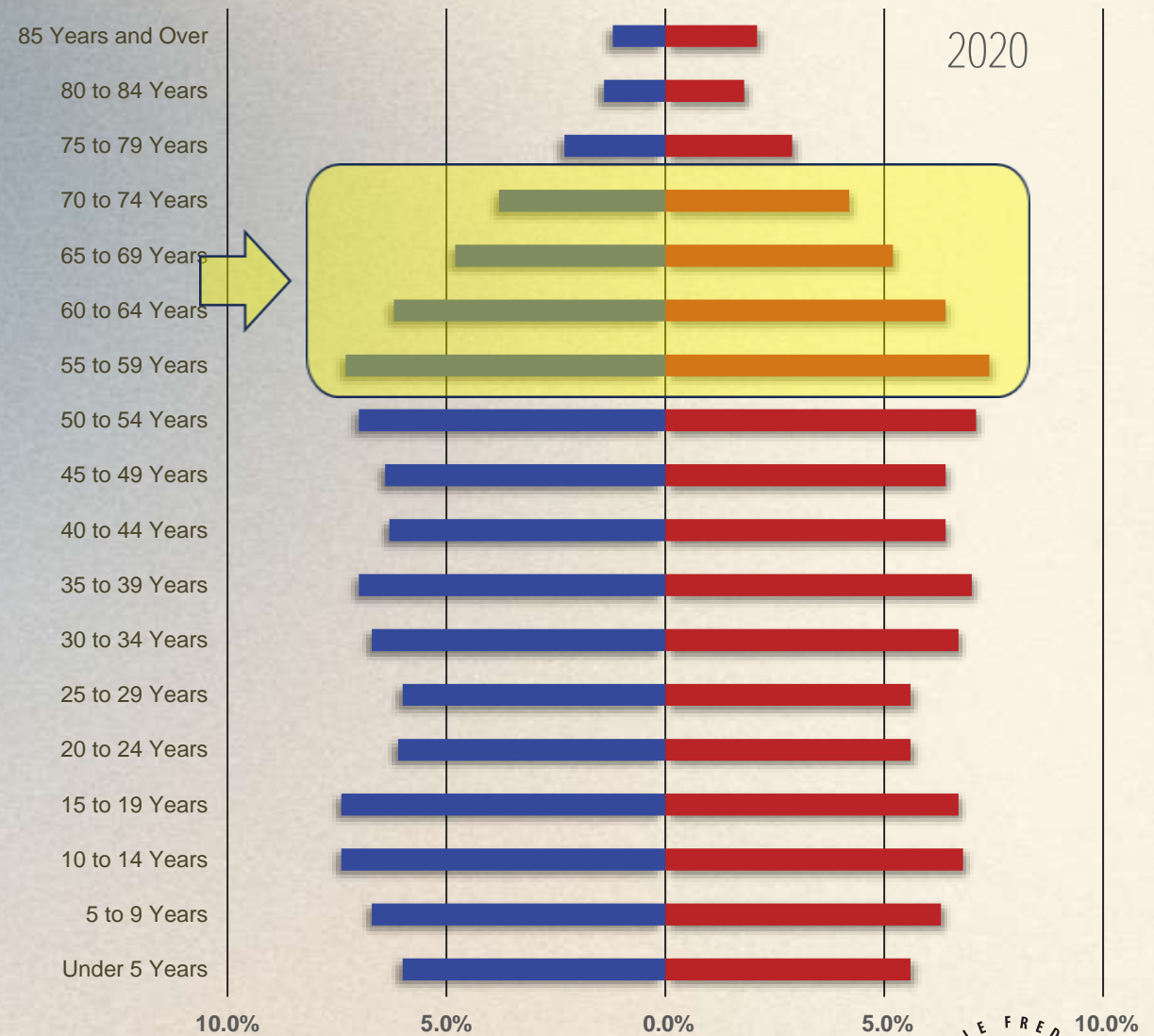
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Male

Female

United States Census Bureau



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Demographics – Race & Ethnicity

	Percent (Frederick County)	Percent (Washington, DC MSA)
Race		
White alone	73.8%	48.1%
Black or African American alone	10.1%	25.0%
American Indian and Alaska Native alone	0.2%	0.4%
Asian alone	5.0%	10.6%
Native Hawaiian and Other Pacific Islander alone	0.0%	0.1%
Some Other Race alone	2.2%	7.5%
Two or More Races:	8.6%	8.3%
Ethnicity		
Hispanic or Latino Origin (Any Race)	11.0%	16.5%

Although Frederick County has become more racially diverse, it still has a larger share of individuals who identify as White alone, and non-Hispanic, than the metropolitan region.



Income (in 2022 \$)

Median

- Household: \$115,724
- Family: \$135,543
- Nonfamily: \$66,713

Average

- Household: \$138,462
- Family: \$156,043
- Nonfamily: \$84,860

Household = 1 occupied home

Family = someone is related to the householder by blood/marriage/adoption etc.

Nonfamily = Person lives alone or no occupants are related to the householder



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Tenure Status

- Predominantly owner-occupied (76.4%)
- Most homeowners have a mortgage (76.4%)
- Single-family detached housing is primarily owner-occupied.
Housing with 2 or more units is primarily renter-occupied.

The homeownership rate in Frederick County is higher than Maryland and the U.S.



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Monthly Housing Costs

- Renter housing costs cluster between \$1,000 - \$2,000 (59.4%)
- Owner-occupied housing costs tend toward extremes – less than \$1,000 (23%) and \$3,000 or more (19%).



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19.5% of owner-occupied households and 45.4% of renter-occupied households spend more than 30% of their income on housing costs.

"Housing Costs" is inclusive of things like rent, mortgage, taxes, utilities, HOA/condo fees, etc.

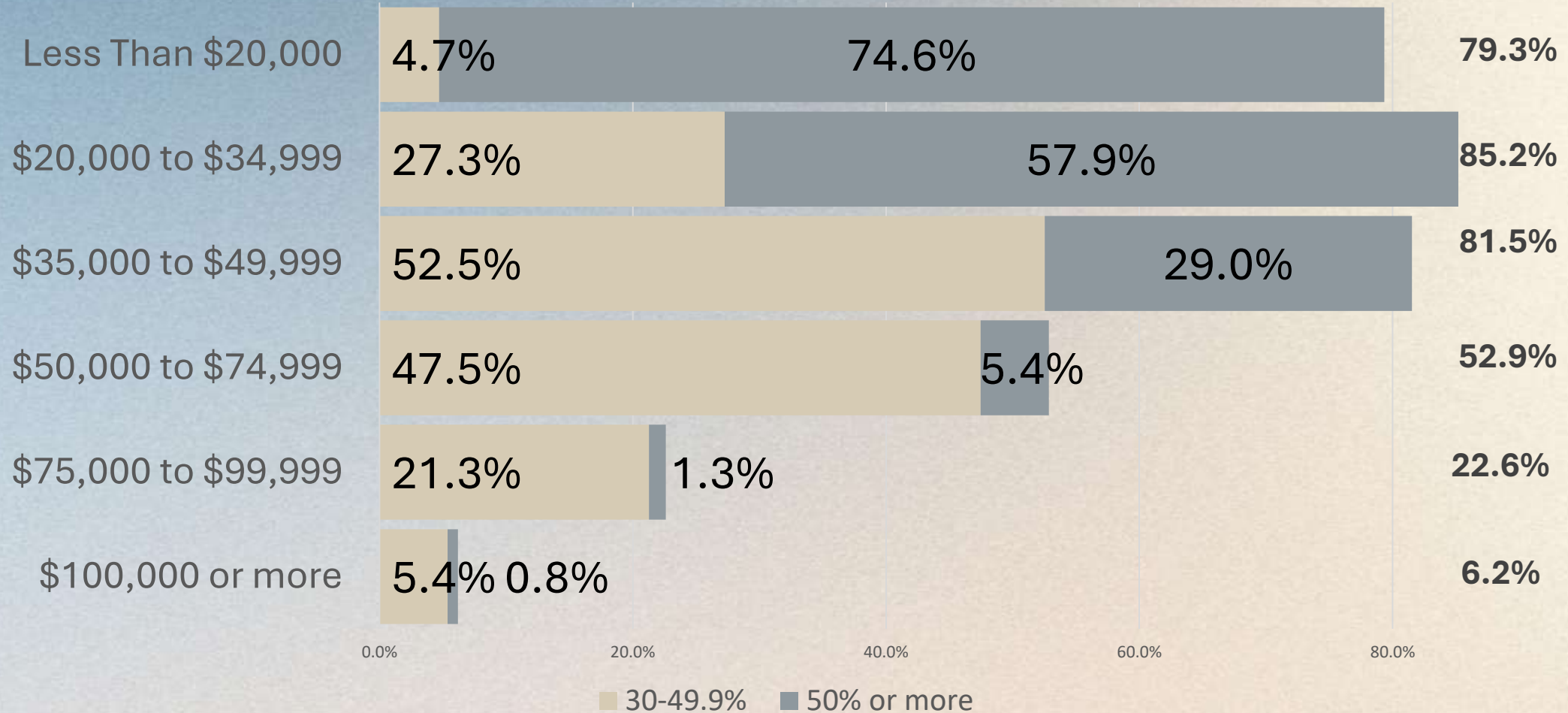
This is not equally distributed between income levels, regardless of tenure.



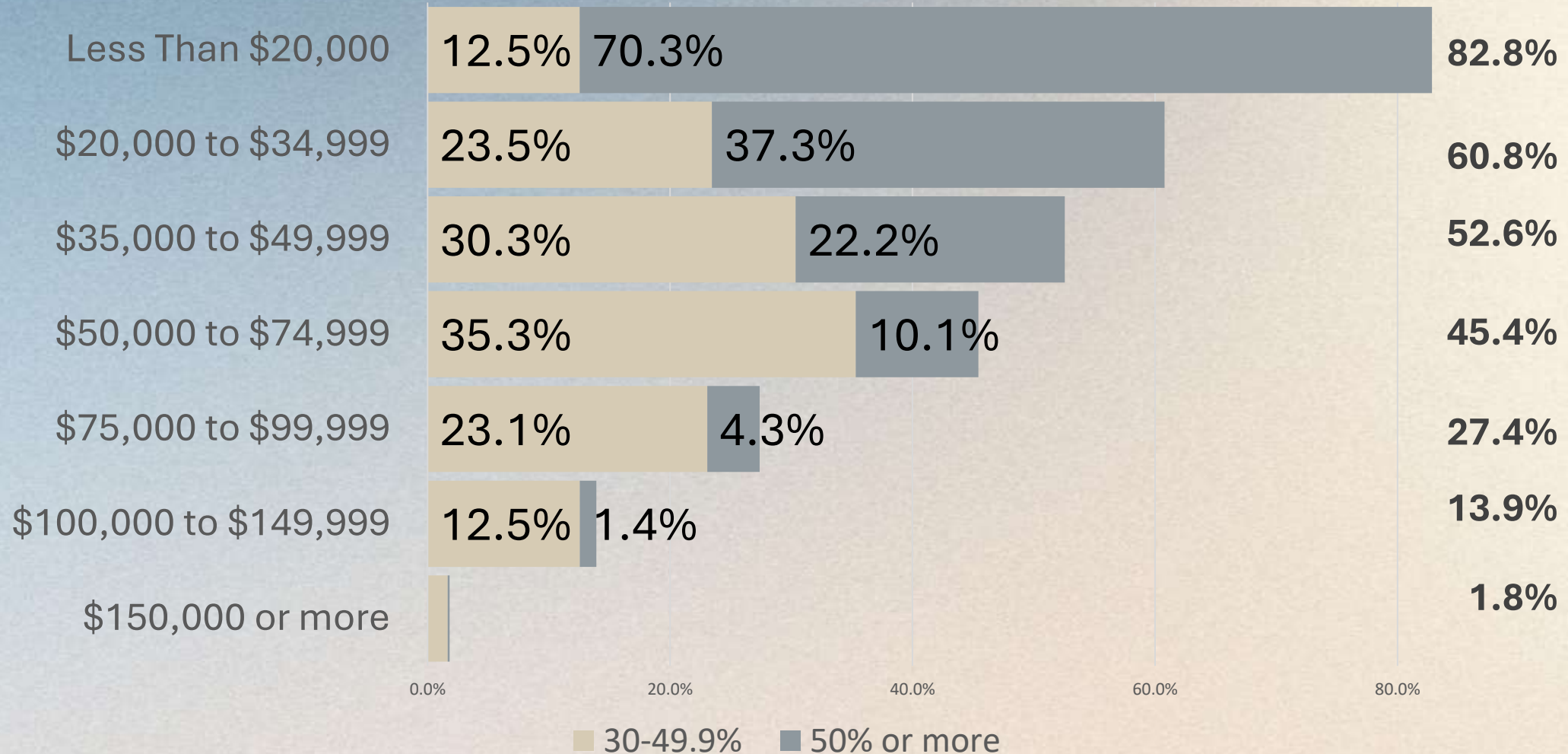
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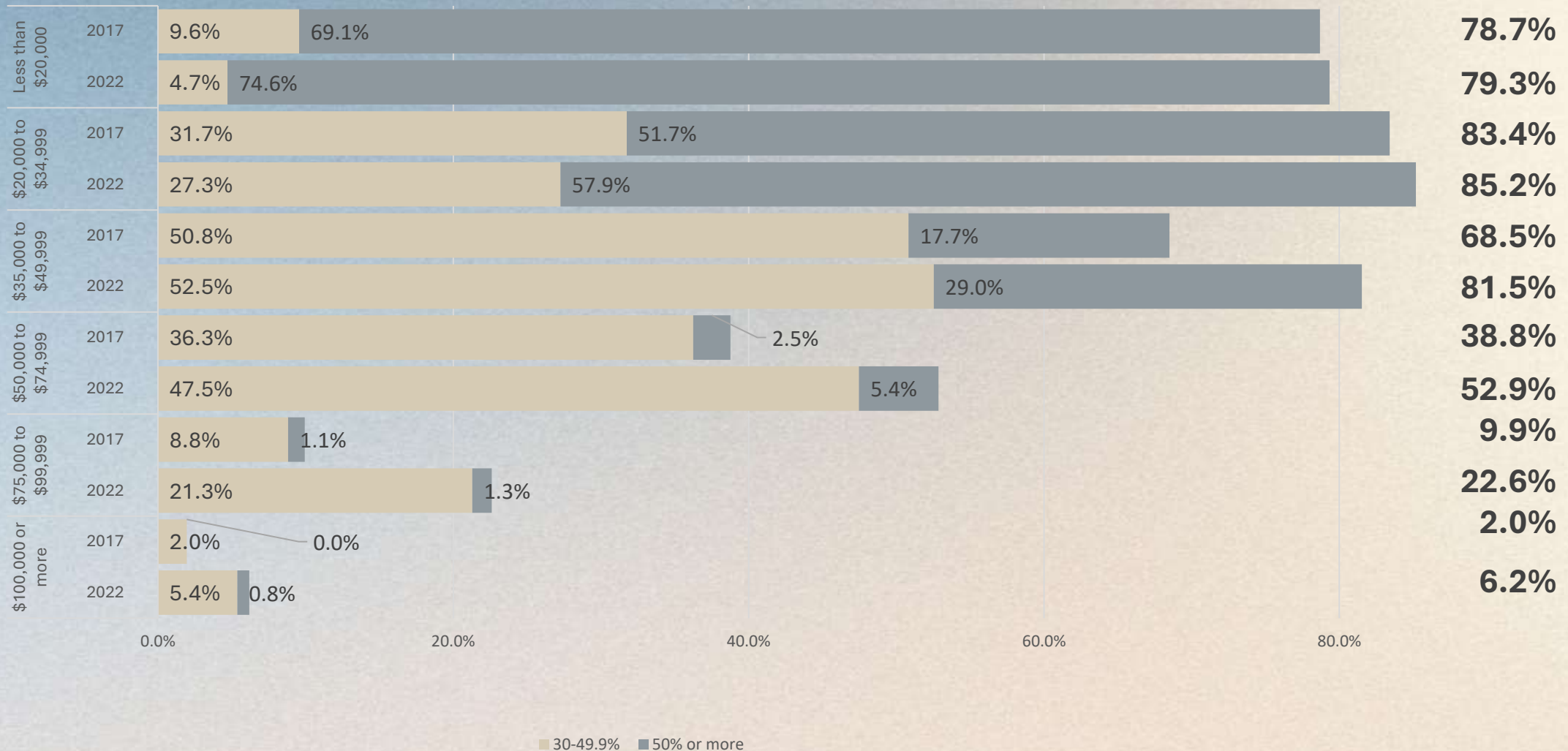
Housing Cost Burden (Renter-Occupied)



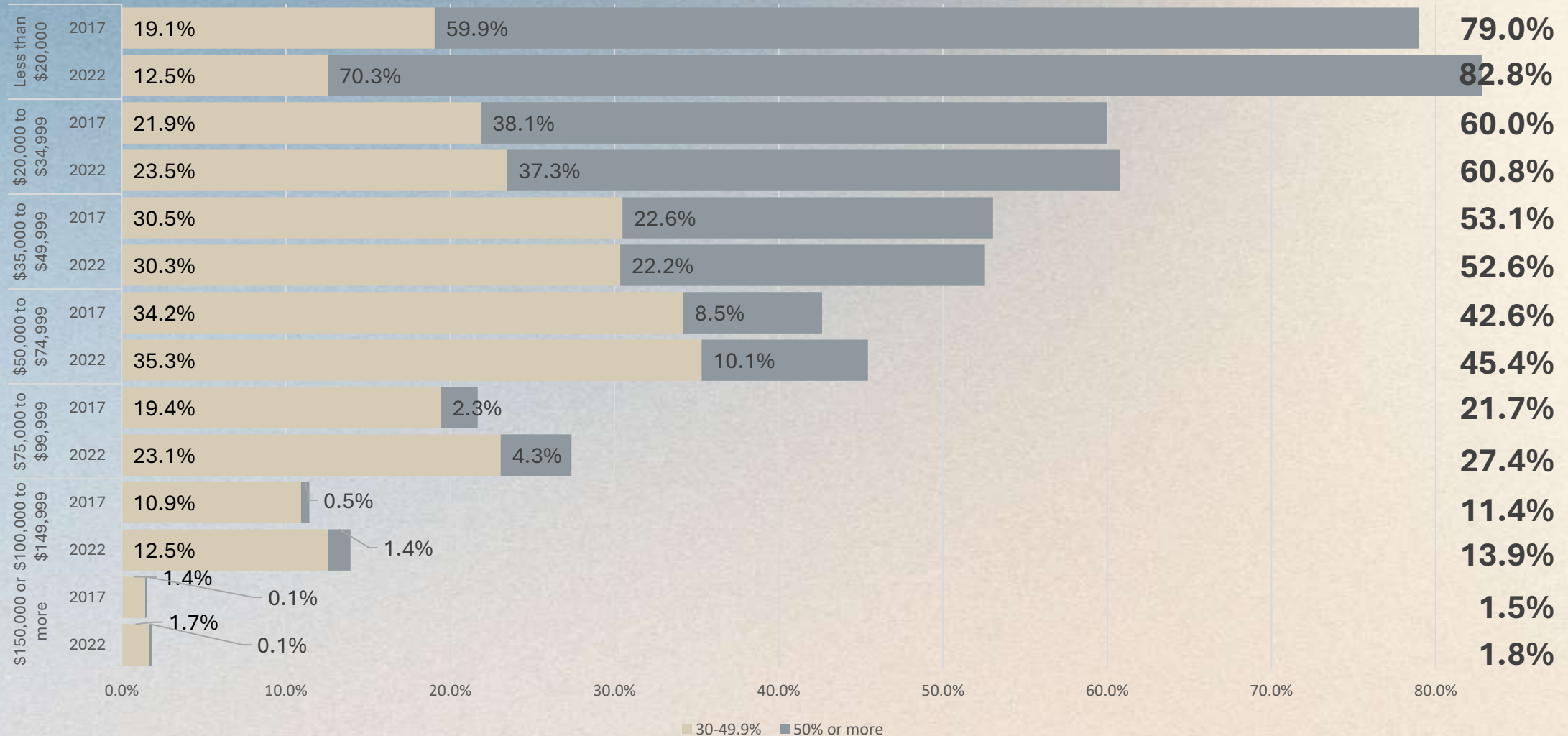
Housing Cost Burden (Owner-Occupied)



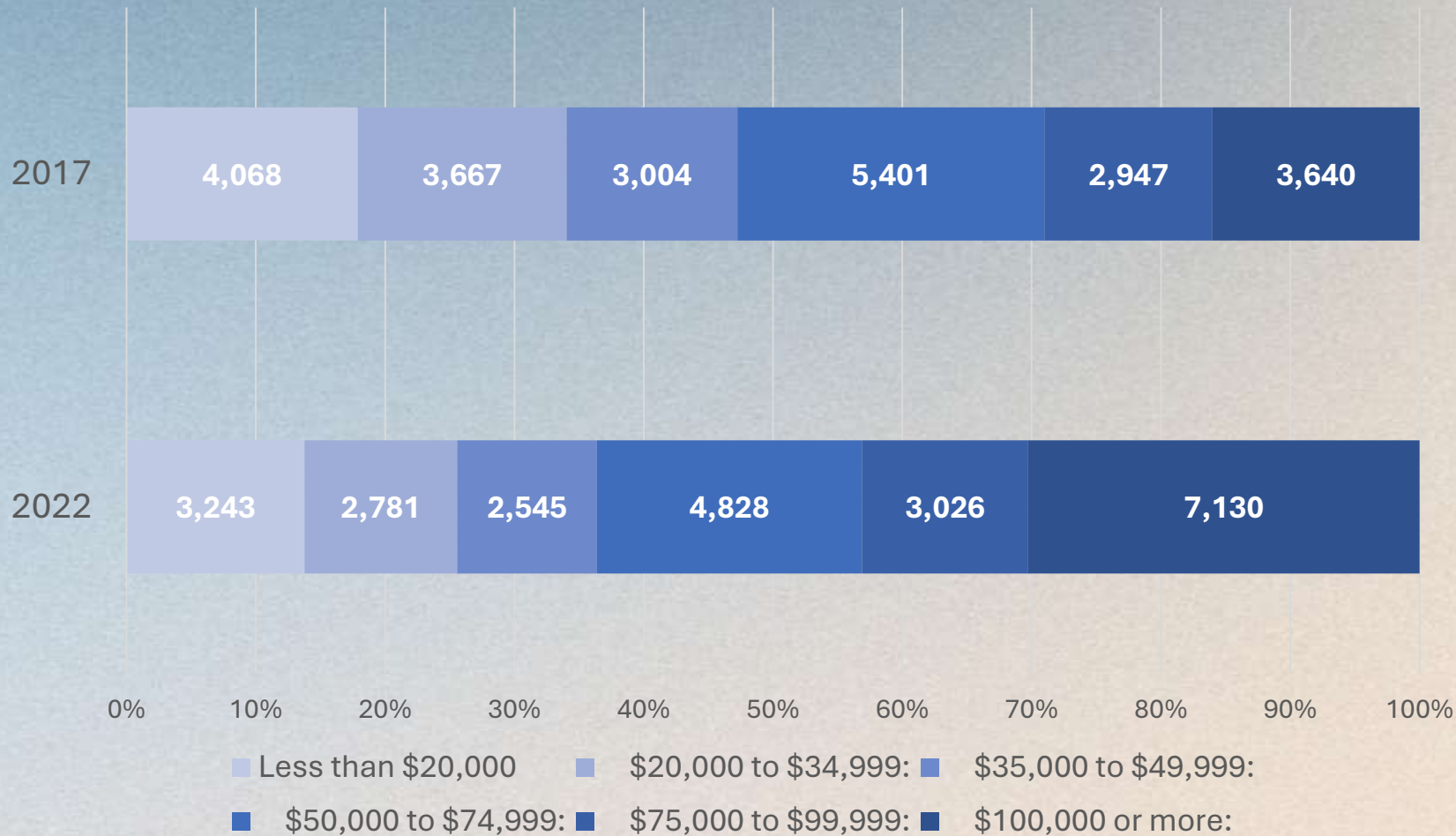
Cost Burden Trends – Renter Households



Cost Burden Trends – Homeowners



Number of Renter Households by Income



There was only a net increase of 836 renter households; however, the incomes of renters have shifted towards higher income bands with decreases in lower income bands.



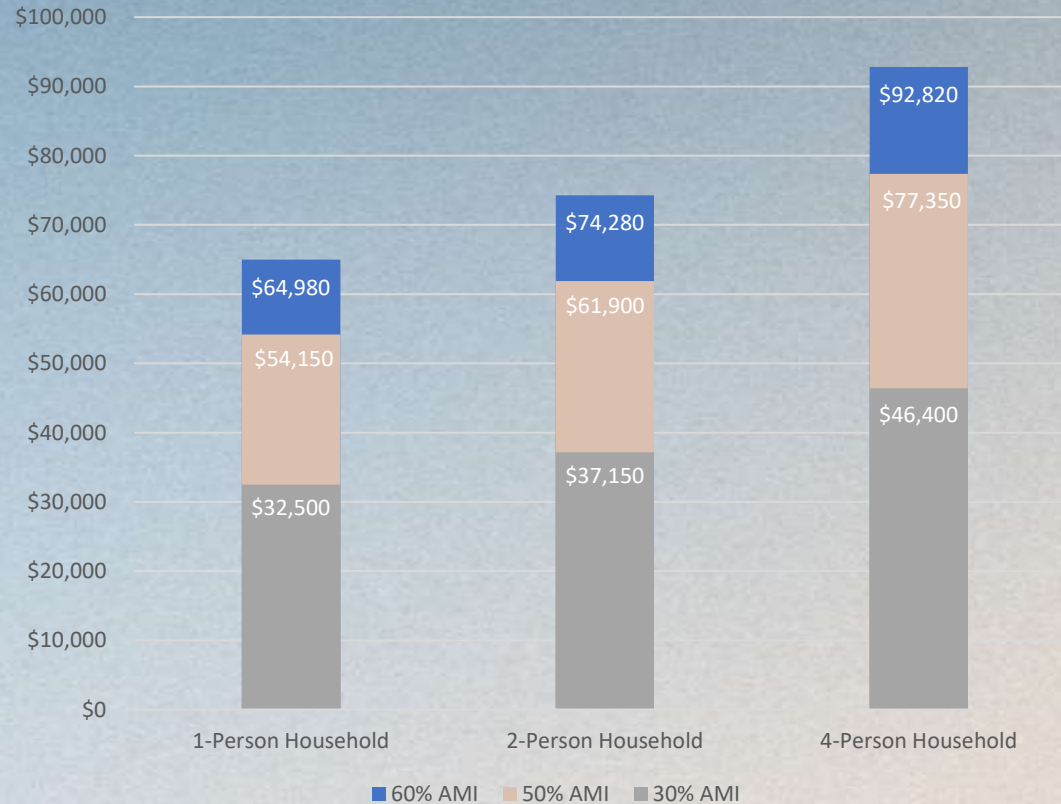
Number of Homeowner Households by Income



While more homeowner housing was created (net increase of 9,043 units), homeowners are also showing trends of adding more higher income households and a decrease in lower income categories.



Low-Income Housing Income Limits



Low-income housing = housing costs do not exceed 30% of income to households earning less than 60% AMI determined by HUD.

*Frederick County is part of the Washington, DC HUD AMI, which is \$154,700 for a 4-person household. However, **Frederick County's overall median household income is \$115,724 and median renter household income is \$65,632.***



Low-Income Housing

- Up to 17% of households could meet the 30% AMI threshold; up to 42% could meet the 60% AMI threshold
- For renter households, there is limited affordable housing.
- For homeowner households, a high median sales price (\$456,299)* in 2023 also likely limits low-income homeownership.

**Maryland Association of Realtors Housing Statistics*



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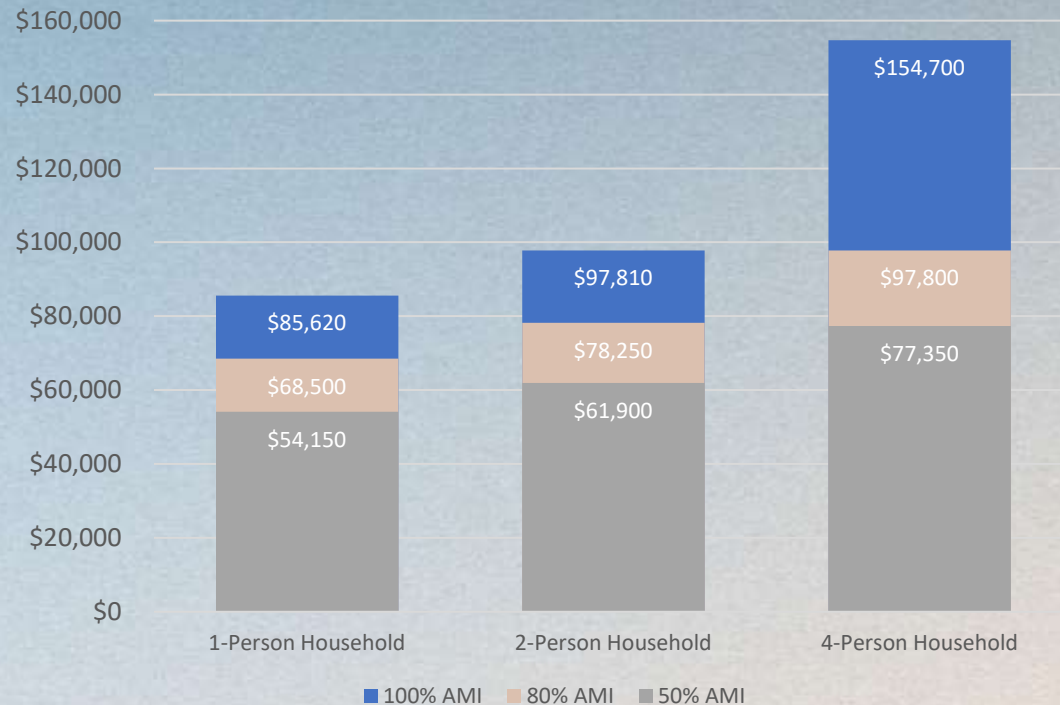
Low-Income Housing (Renter)

Extremely Low-Income (30% AMI)				Low-Income (60% AMI)		
	Affordable Monthly Housing Costs	Count of Units	Percent of Rental Stock	Affordable Monthly Housing Costs	Count of Units	Percent of Rental Stock
1-Person Household	\$813	> 1,788	7.6%	\$1,625	> 9,382	39.8%
2-Person Household	\$929	> 2,492	10.6%	\$1,857	< 16,937	71.9%
4-Person Household	\$1,160	> 5,969	25.3%	\$2,321	> 20,531	87.2%



Workforce Housing (Rental)

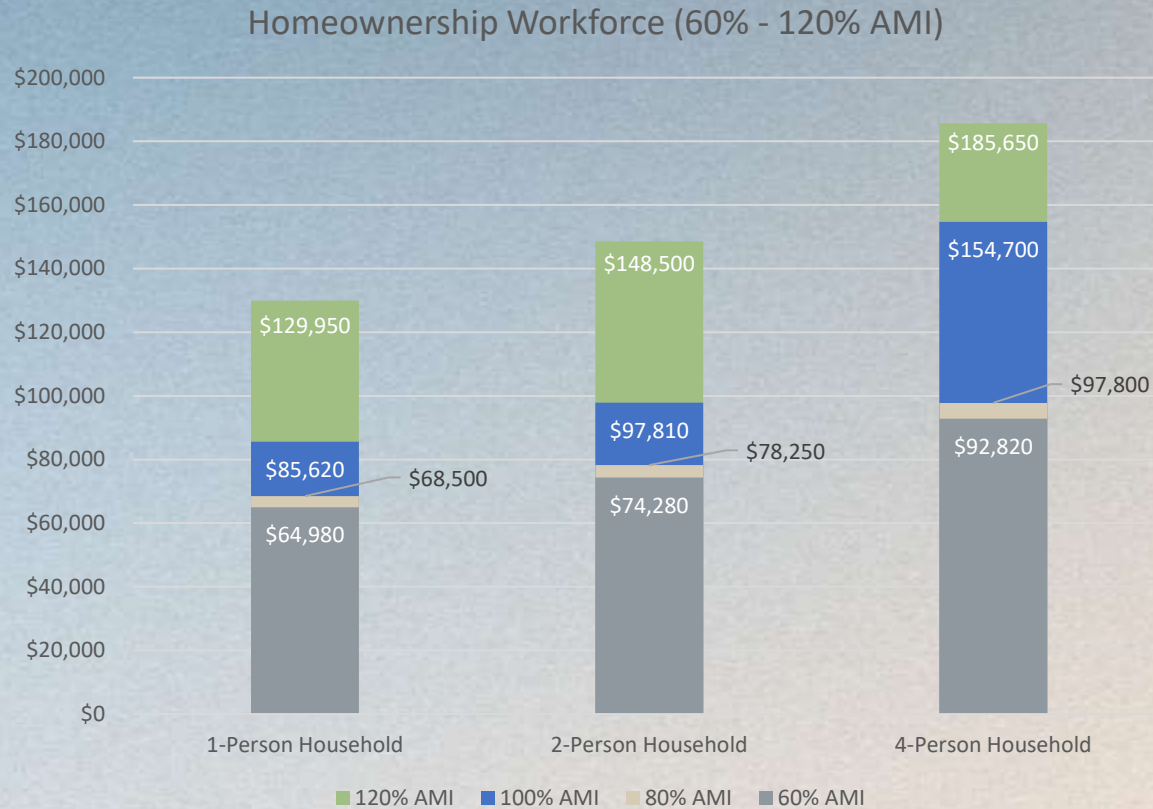
Rental Workforce (50% – 100% AMI)



	50% AMI		80% AMI		100% AMI	
	Affordable Monthly Housing Costs	Percent of Rental Stock	Affordable Monthly Housing Costs	Percent of Rental Stock	Affordable Monthly Housing Costs	Percent of Rental Stock
1-Person Household	\$1,354	14% to < 25%	\$1,713	40% to < 72%	\$2,141	72% to < 87%
2-Person Household	\$1,548	40% to < 72%	\$1,956	40% to < 72%	\$2,445	72% to < 87%
4-Person Household	\$1,934	40% to < 72%	\$2,445	72% to < 87%	\$3,868	~100%



Workforce Housing (Homeowner)



Affordable Payment to 60% - 120% AMI				
	60% AMI	80% AMI	100% AMI	120% AMI
1-Person Household	\$1,625	\$1,713	\$2,141	\$3,249
2-Person Household	\$1,857	\$1,956	\$2,445	\$3,713
4-Person Household	\$2,321	\$2,445	\$3,868	\$4,641



Economic Drivers of Housing



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Economic Drivers of Housing

Almost half of all jobs located in Frederick County are filled by a Frederick County resident.

Top 3 counties workers commute to Frederick County from:

1. Washington County (8.8%)
2. Montgomery County (8.1%)
3. Carroll County (4.3%)



Economic Drivers of Housing

But, only about one-third (36.5%) of employed Frederick County residents work in the County. The remaining 63.5% leave the County for work.

Top 3 counties Frederick County residents commute to for work:

1. Montgomery County (24.0%)
2. Howard County (4.1%)
3. Baltimore County (4.0%)



Economic Drivers of Housing

Internal and External Jobs by Earnings

	Internal Jobs Filled by Residents		Internal Jobs Filled by Outside Workers		External Jobs Filled by Residents	
	Count	Share	Count	Share	Count	Share
\$1,250 per month or less	8,796	18.3%	8,314	16.3%	10,559	12.6%
\$1,251 to \$3,333 per month	14,080	29.3%	13,315	26.0%	15,703	18.8%
More than \$3,333 per month	25,141	52.4%	29,518	57.7%	57,367	68.6%



Introduction to Planning & Zoning



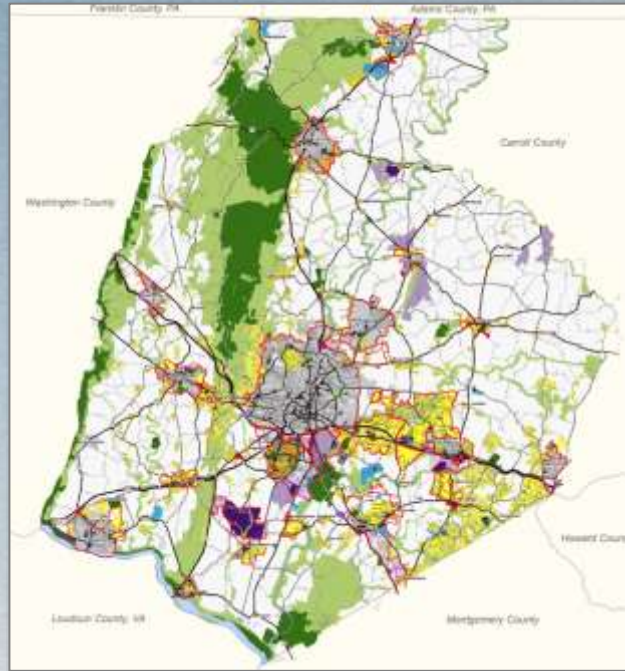
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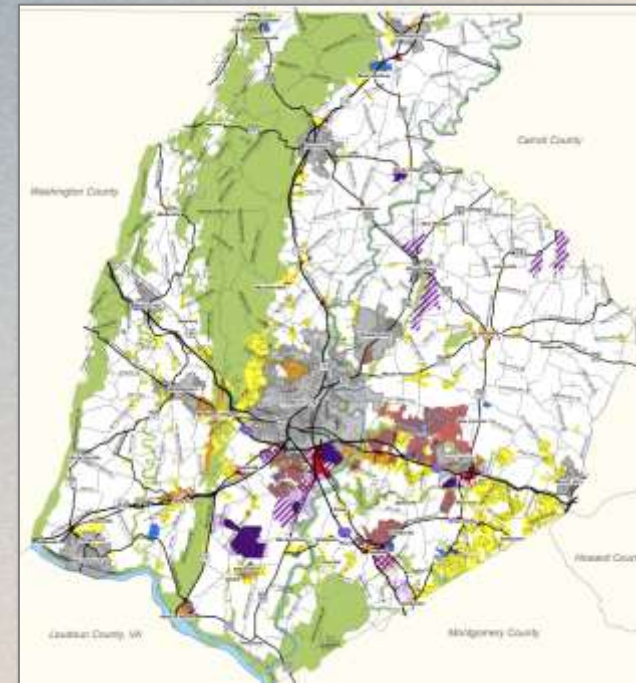
Master Plan



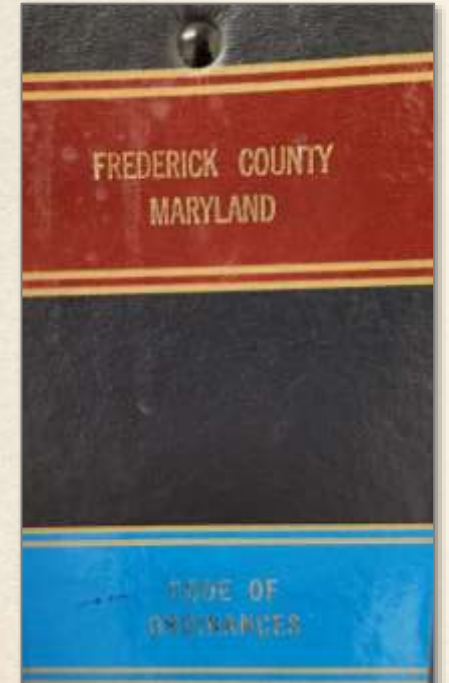
Comprehensive Plan Map



Zoning Map



Zoning Ordinance



Rules become more *specific* from left to right.

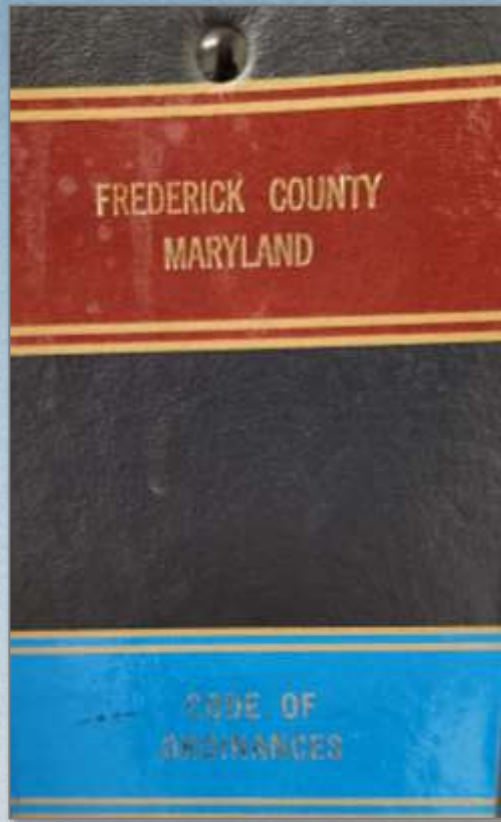


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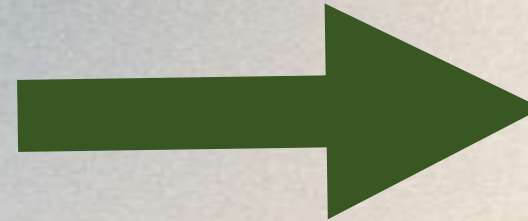
Once plans are adopted and regulations are created, there is less and less discretion as the rules are applied and administered.



Zoning Ordinance



By Right



"Discretionary"



What Does This Have To Do With Housing?



Single Family Detached



Attached Housing



Multifamily Housing



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What Does This Have To Do With Housing?



Single Family Detached



Permitted by right in 85%
of the County's land area.



Attached Housing



Duplex: 7%
2-Family: 63%
Townhomes: 1%



Multifamily Housing



Discretionary
only, 0.3% of
the County's
land area.

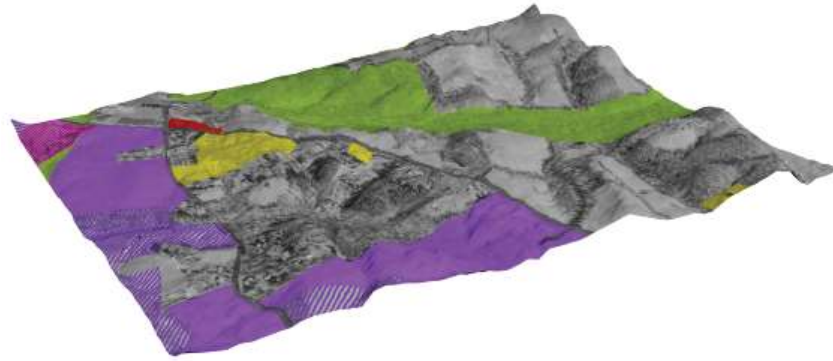


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What Does This Have To Do With Housing?

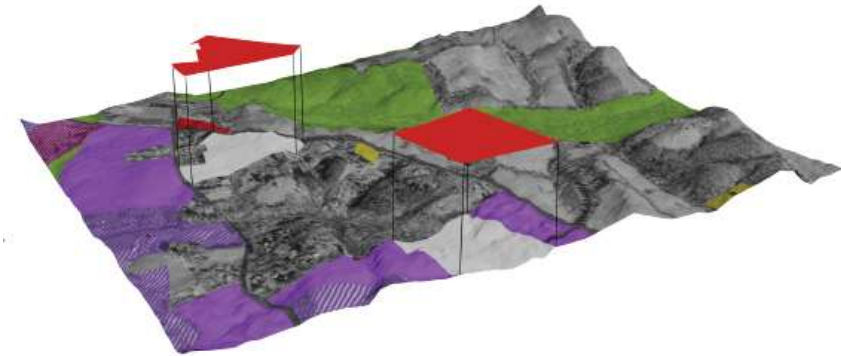
BASE ZONES

All land on which zoning is employed is delineated by a set of different **base zones**. They are applied to property and *shown on zoning maps* prior to any specific development applications, and can be thought of as *lying directly on the land*.



FLOATING ZONES

Floating zones are zoning districts that are *not initially implemented on zoning maps*, but rather describe *conditions that must be met* before they can be applied. They are not applicable until development applications for specific properties are approved. When applied, *floating zones replace the base zone*.



What Does This Have To Do With Housing?



- Virtually all housing types are allowed in the County's floating zones which are an additional 2.10% of land area.
- A floating zone is a rezoning and requires approval by the County Council (i.e., discretionary).



What Does This Have To Do With Housing?

We make it easy to build this in
many places...



And make it harder to build this in
very few places...



And unless it already exists, we
build very little in between.



<https://missingmiddlehousing.com/types/fourplex>



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Residential Pipeline



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Residential Pipeline

- Frederick County tracks residential development with at least an initial approval. This includes projects in municipalities.
- Many purposes:
 - Understand how many homes will be completed in the near-term and what housing types they are.
 - Used in the implementation of Adequate Public Facilities Ordinance.
 - **Anticipate when/if areas will approach “build out.”**



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Residential Pipeline as of June 30, 2024:

15,050 available units County-wide

Home Type	Municipal	County	% Pipeline
Single Family Detached	2,729	3,108	39%
Single Family Attached	2,850	1,567	29%
Multifamily	4,225	571	32%
TOTAL	9,804	5,246	

**"Available" means the project has some type of planning project approval but a building permit has not been issued.*



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South Frederick Corridors Plan

Figure 10: Dwelling Allocation Summary Chart

Planning Area	South Frederick Corridors									
planning area boundary sq mi	6,306									
planning area boundary acres	4,036									
du's ¹ allocated in planning area	10,000									
Sectors	South Frederick Triangle					Ballenger Creek East				
sector boundary sq mi	3.033					4.942				
sector boundary acres	1,941					3,163				
sector share of planning area	60%					40%				
du's allocated in sector	6,000					4,000				
Districts	Evergreen Point		Other³	Crestwood Corridor		Lime Kiln		Other⁴		
district boundary sq mi	1.364		1.669	1.396		2.256		1.289		
district boundary acres	873		1,068	894		1,444		825		
du's allocated in district	6,000		0	3,200		800		0		
share of sector du's in district	100%		0%	80%		20%		0%		
share of planning area du's in district	60%		0%	32%		8%		0%		
Subdistricts	Guilford Park	Grove Square	Monocacy Square	Arundel Park	Central Crescent	Westview	Industry Square	West Bend	Buckeystown Buffer	
subdistrict boundary sq mi	0.413	0.445	0.505	0.378	0.354	0.664	0.353	1.431	0.472	
subdistrict boundary acres	265	285	323	242	227	425	226	916	302	
subdistrict lot acres ²	196	234	272		177	357	192	808		
du's allocated in subdistrict	1,800	1,500	2,700		1,440	1,760	400	400		
share of district du's in subdistrict	30%	25%	45%		45%	55%	50%	50%		
share of sector du's in subdistrict	30%	25%	45%		36%	44%	10%	10%		
share of planning area du's in subdistrict	18%	15%	27%		74%	18%	4%	4%		
subdistrict people per square mile ³	9,795	7,585	12,022		9,153	5,962	2,547	629		

1) du = dwelling unit
 2) estimated without right of way
 3) people per dwelling = 2.25 based on US Census average for multi-family dwellings in Frederick County
 4) "Other" indicates portions of districts where dwellings are not allocated

- Incremental redevelopment of unincorporated area south of the City of Frederick (I-270, I-70, MD-85, MD-355).
- Multi-modal, vibrant urban neighborhoods.
- Allocates 10,000 dwellings between different areas.



Through 2050, Frederick County (including municipalities) is projected to have a demand for an additional 57,300 homes.

15,050 available residential pipeline.
+10,000 homes over the next generation in South Frederick Corridors
=25,050 potential homes

As a community, collective planning efforts are needed to find the right places and right types for 32,000 homes through 2050 and prepare infrastructure and services (public and private) to meet future needs.

