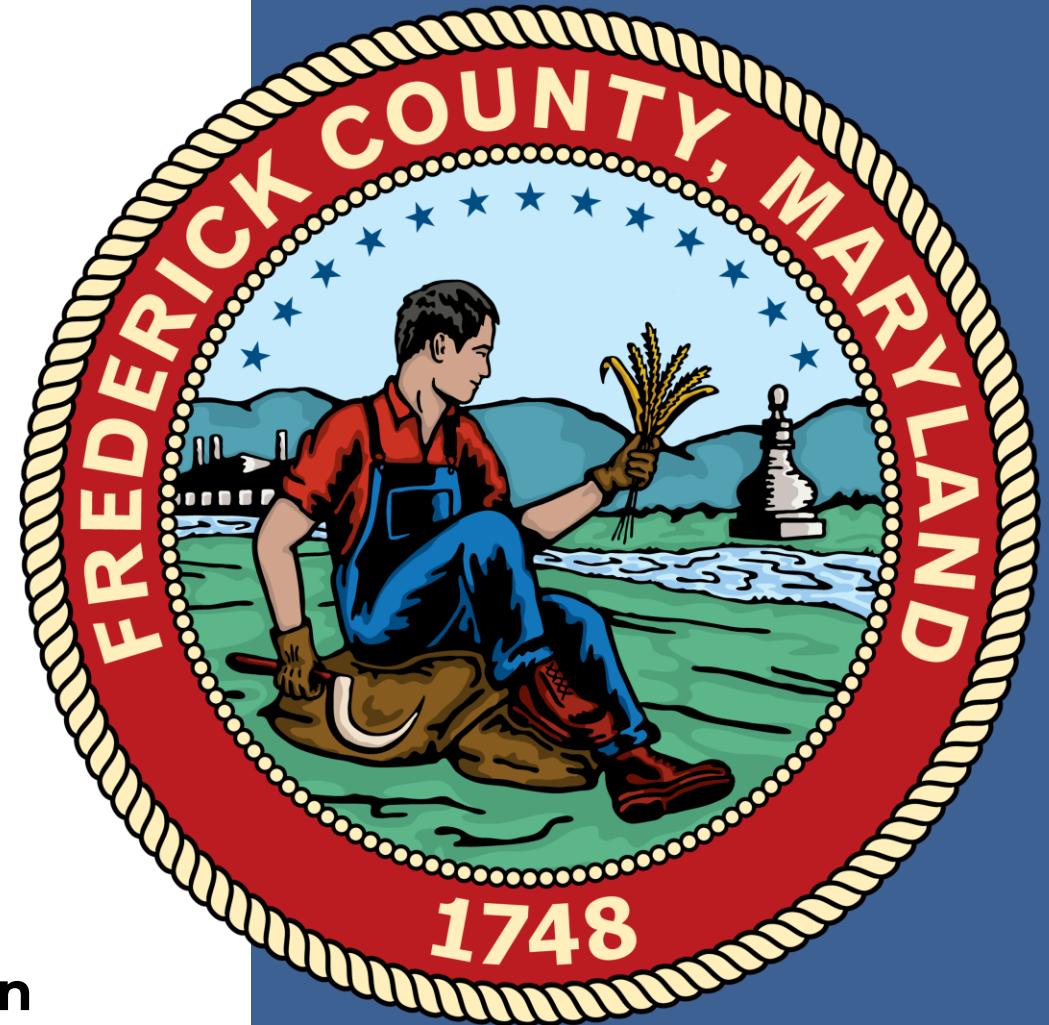


# Affordable Housing Council of Frederick County

Appointed board advising city and county on  
affordable housing issues



# 2025 Membership

Hugh Gordon, Chair

Mike Hatfield, Vice-chair

Gary Bennett, Secretary

Eric Anderson

Nia Condrey

Terez Dorsey

Teresa Dowd

Sandra Hoffmeister

Joyce Kwamena-Poh

Dan Patrell

Irvin Salano

Tommy Skaggs



# Presentation Overview

- 1 Purpose of Affordable Housing Council
- 2 What is Affordable Housing?
- 3 Why is Affordable Housing important
- 4 Who Needs Affordable Housing?
- 5 Myths & Misconceptions
- 6 Vision for the Future



# Purpose of Affordable Housing Council

**Our Mission: To advocate for the preservation and expansion of safe, decent, affordable housing opportunities in Frederick County**



## Provide Discussion Forum

Serves as main forum to discuss new and existing programs, regulations and legislation



## Support Providers

Supports affordable housing providers, their programs and initiatives



## Advise Decision Makers

Advises county, city and municipalities on new and existing housing laws and regulations



## Be Leading Advocate

Presents affordable housing message, conditions & needs to community

# What is Affordable Housing?



# Definitions

- 1 Affordable housing
- 2 Cost burdened
- 3 Area Median Income (AMI)
- 4 Subsidized housing
- 5 Market rate housing
- 6 **FULL GLOSSARY at**  
[https://www.frederickcountymd.gov/8647/  
About-Affordable-Housing](https://www.frederickcountymd.gov/8647/About-Affordable-Housing)



# Check In

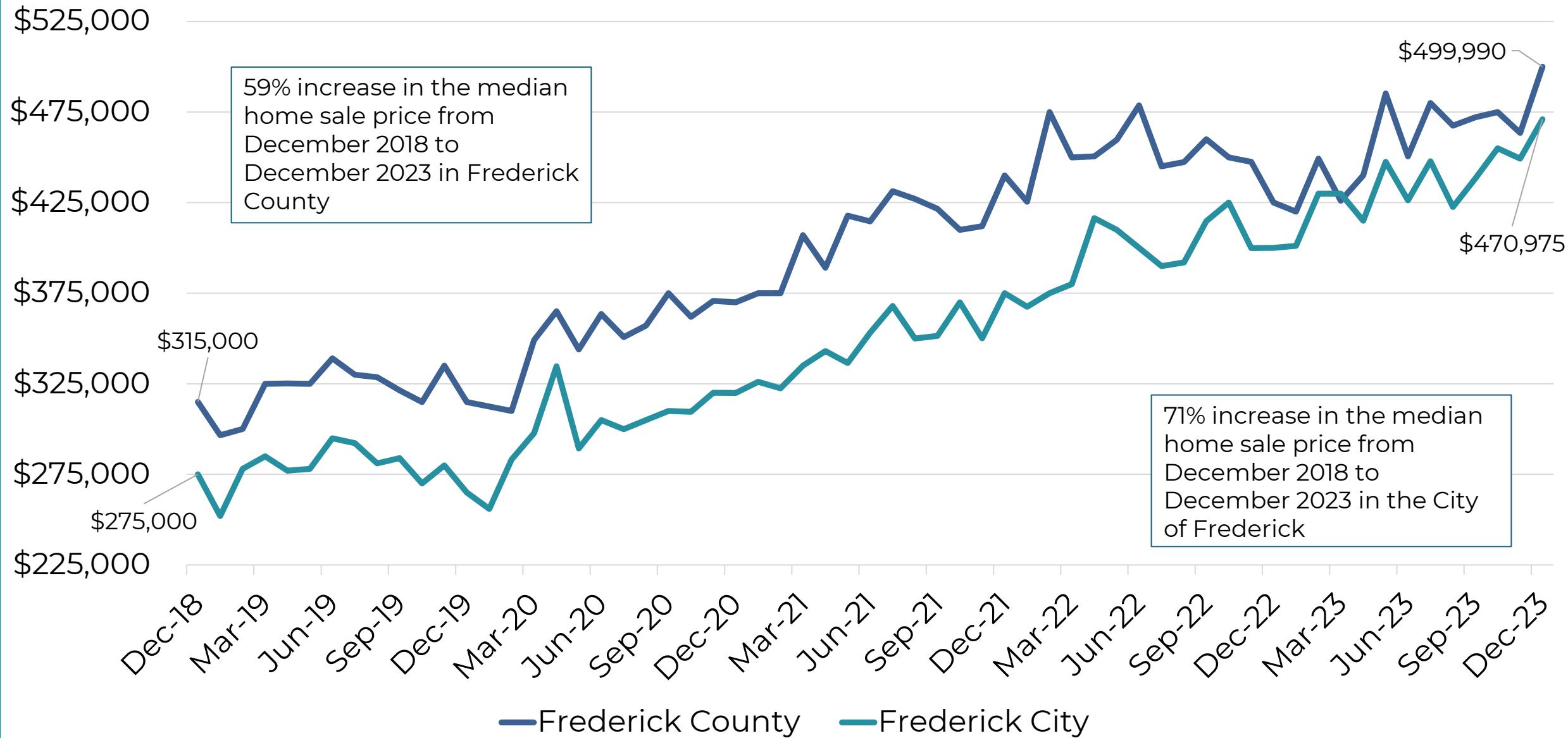
What is the **median sale price** for a home in Frederick County?

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

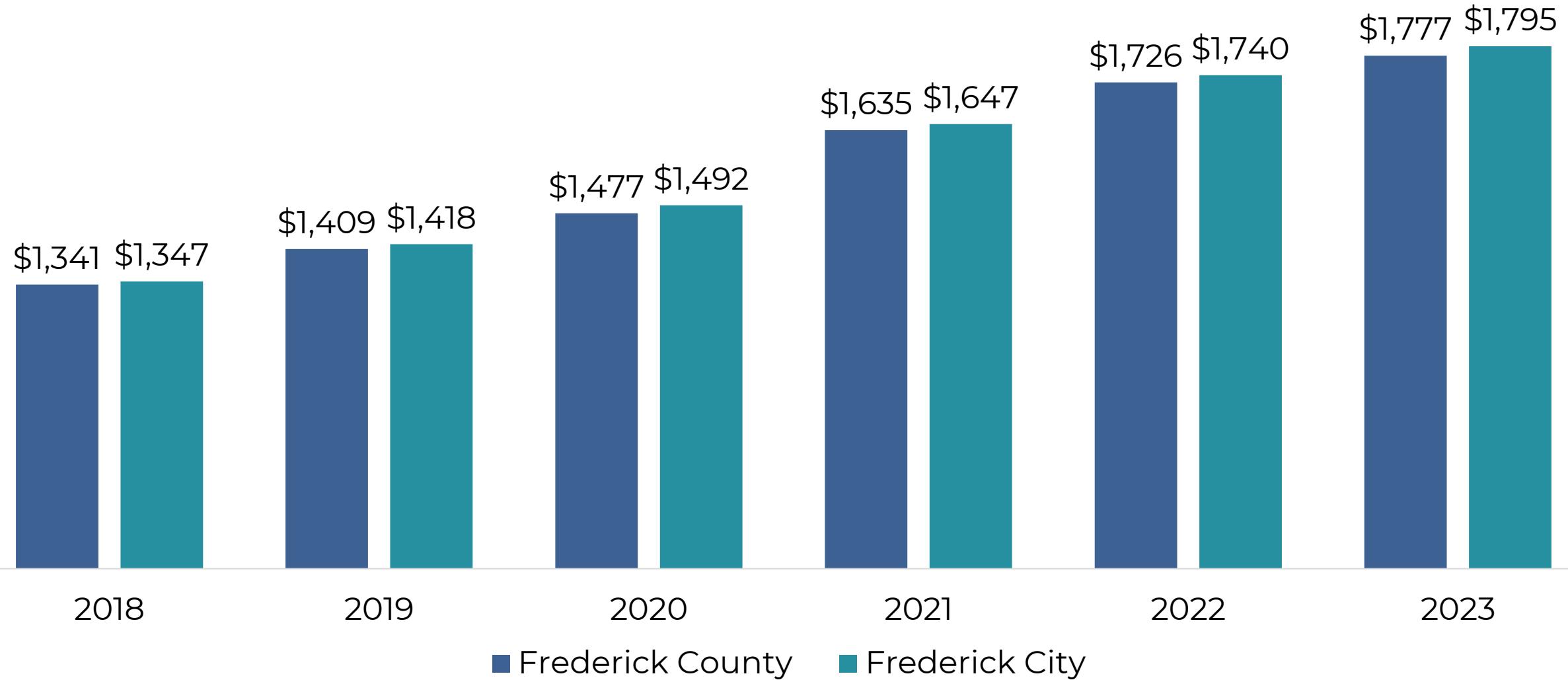
What is the **median household income** Frederick County?



# 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%
<b>Median Household Income</b>	<b>\$95,850</b>	<b>\$114,360</b>	<b>19%</b>
Median Income, <u>Owner-Occupied</u> Household	\$112,553	\$135,851	21%
Median Income, <u>Renter-Occupied</u> Household	\$52,533	\$64,619	23%

# 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.

# Who Needs Affordable Housing?



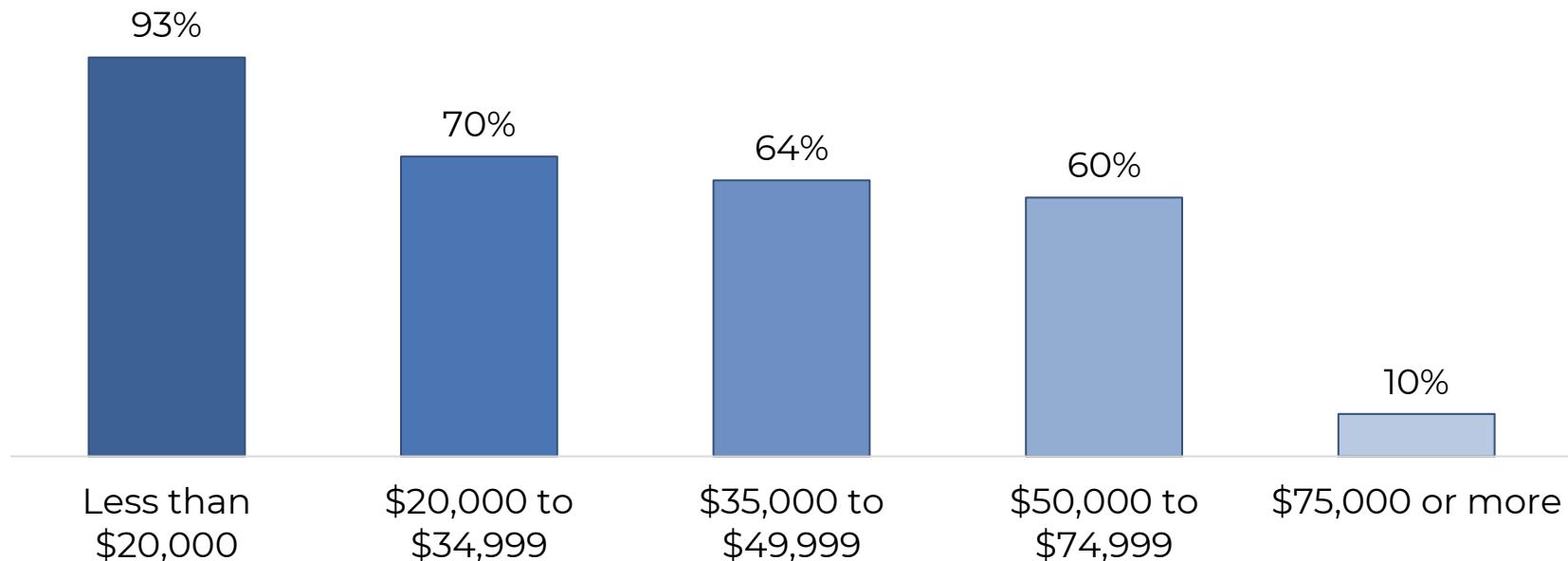
# Who needs affordable housing?

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

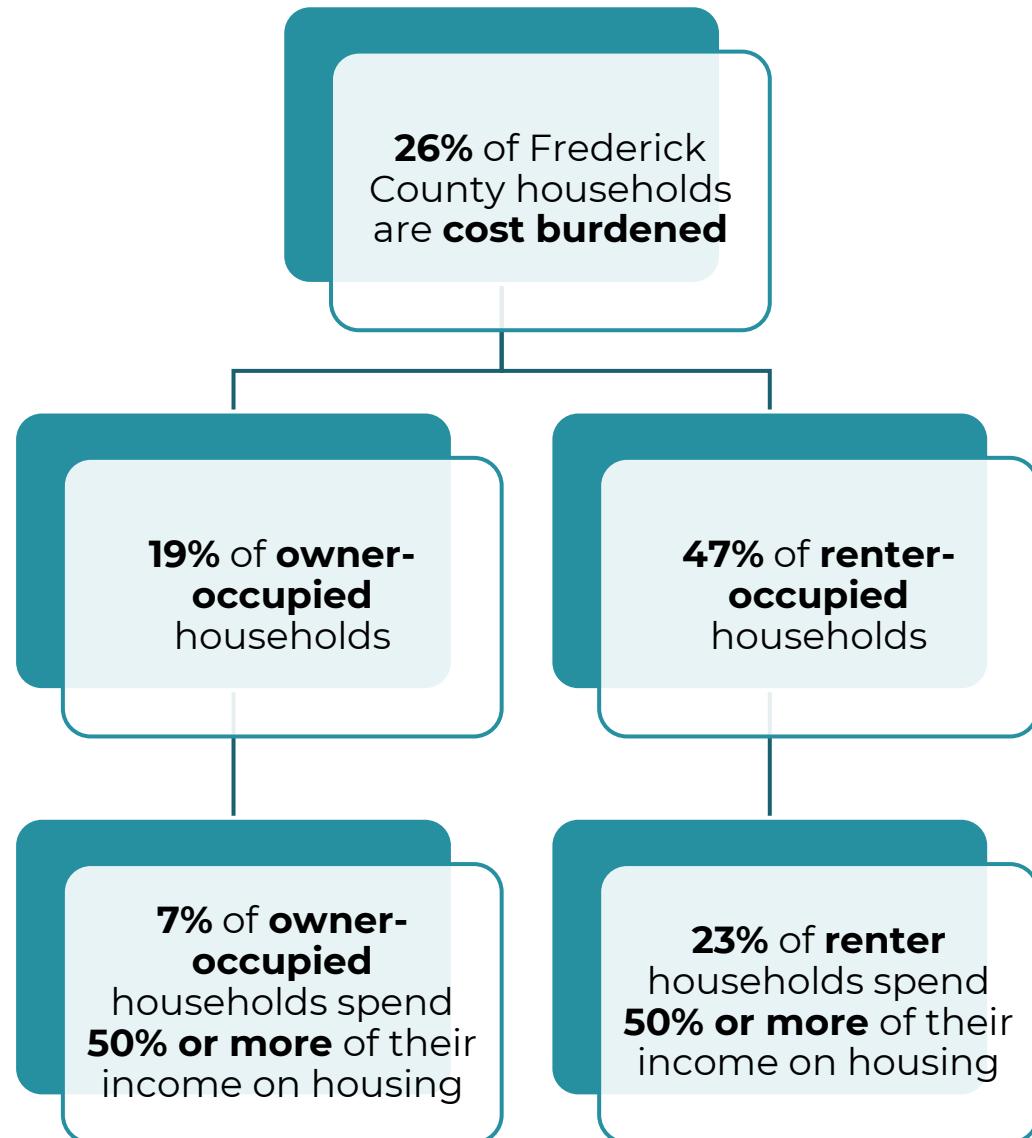


Households that spend more than 30% of their income on housing costs are considered **cost burdened**

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



# Who needs affordable housing?



# 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	<b>\$1,654</b>	<b>\$1,797</b>
Utilities	<b>\$163</b>	<b>\$310</b>
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)
<b>Monthly Total</b>	<b>\$4,047</b>	<b>\$7,950</b>
<b>Annual Total</b>	<b>\$48,564</b>	<b>\$95,400</b>
<b>Min. Hourly Wage Needed</b>	<b>\$24.28</b>	<b>\$47.70</b>

# 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?

## Scenario 1



**4%**  
of **2+ bedroom rentals**  
are in their price range

Frederick County Public  
School Teacher, Step 10

1 Child in Childcare

**Household Income: \$65,629**

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

**4%**  
of **all homes for sale**  
are in their price range

# Who needs affordable housing?

## Scenario 2



**22%**  
of **rentals** are in their  
price range

Cashier  
  
Customer Service Representative

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**Household Income: \$69,244**

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

**5%**  
of **all homes for sale**  
are in their price range

# Who needs affordable housing?

## Scenario 3



**12%**

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

**1%**

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

Frederick County Deputy  
Sheriff

Stay-At-Home Parent

Two Children

**Household Income: \$70,054**

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

**6%**

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

# Who needs affordable housing?

## Scenario 4



**0**  
**rentals** are in their  
price range

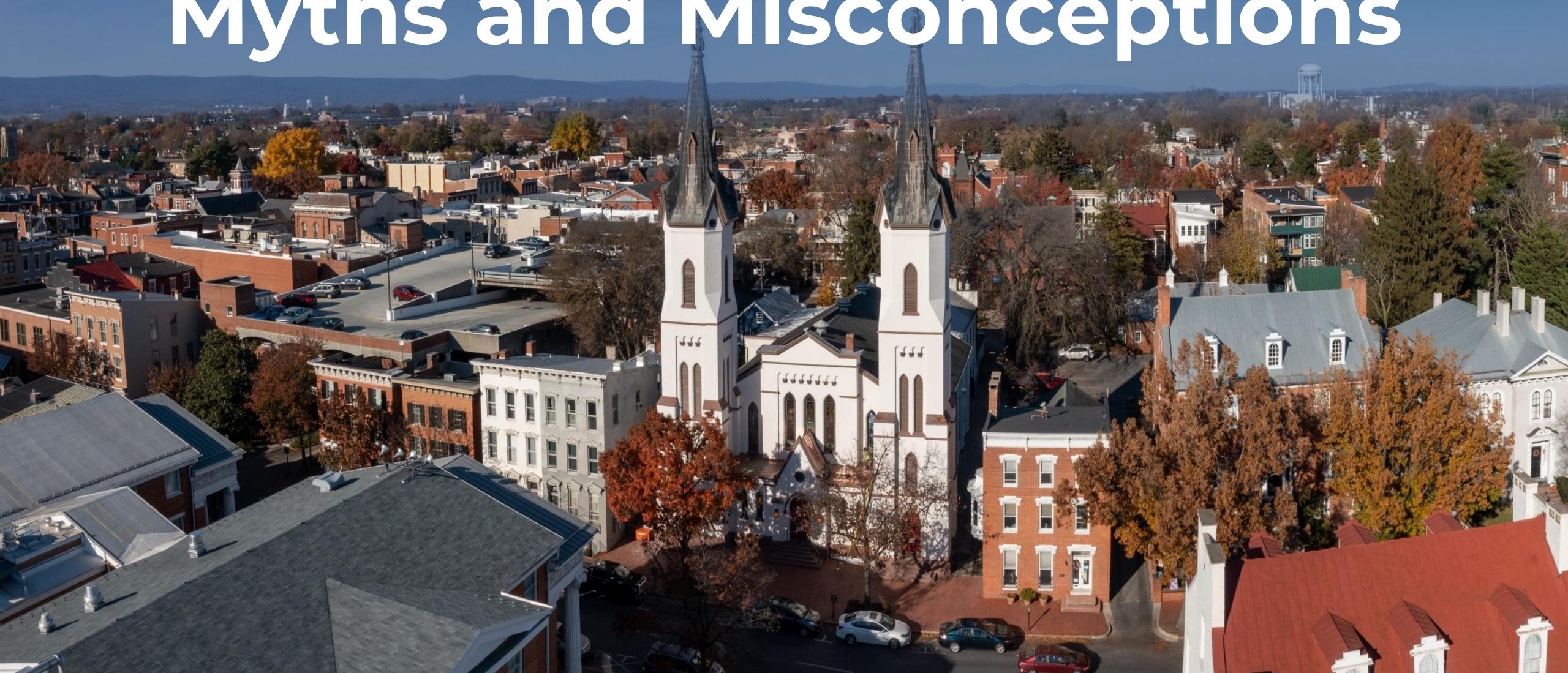
Senior with Social Security  
retirement benefits

**Household Income: \$23,712**

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

**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

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

How Do Low-Income  
Families Spend Their  
Money?

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

*Community Perceptions of  
Affordable Housing in San Diego*

Low-income housing development and  
crime

Matthew Freedman <sup>a</sup>✉, Emily G. Owens <sup>b</sup>✉

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.



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

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

Does Federally Subsidized Rental Housing Depress Neighborhood Property Values?

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

**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:



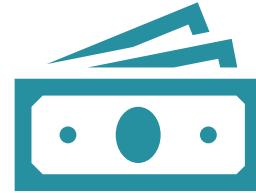
Regulate population growth or temper demand



Set insurance or mortgage rates or control sale prices



Control assessed home value  
(Done by the state)



Determine wages paid by businesses or minimum wage

# Interactive Community Visioning

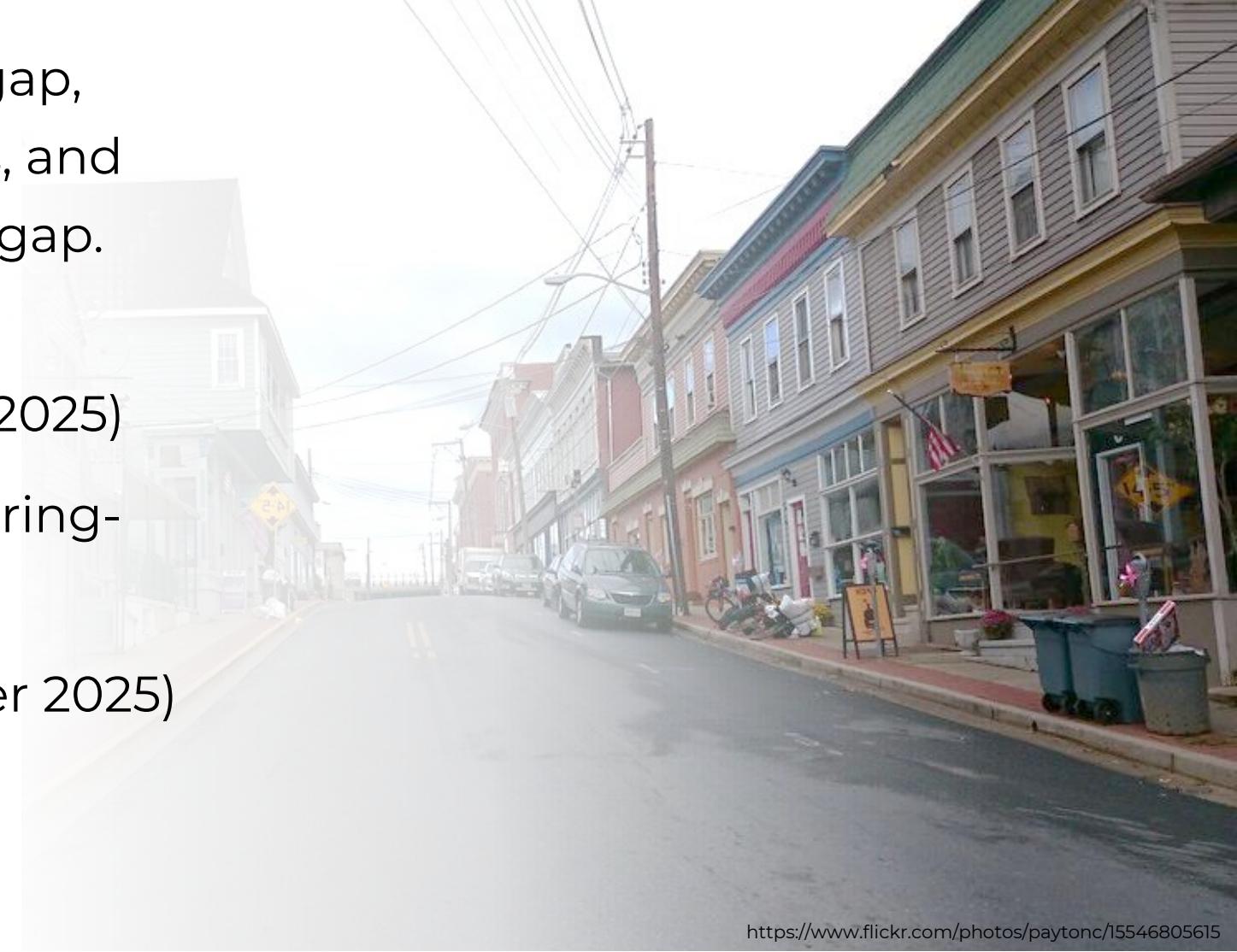
- 1 What should be the County's top priorities for housing over the next 10 years?
- 2 What barriers have you or people you know faced in seeking affordable housing?



# 2025 Housing Needs Study

Purpose: To identify our housing gap, estimate the change over 10 years, and create a strategic plan to address gap.

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



# Questions?

