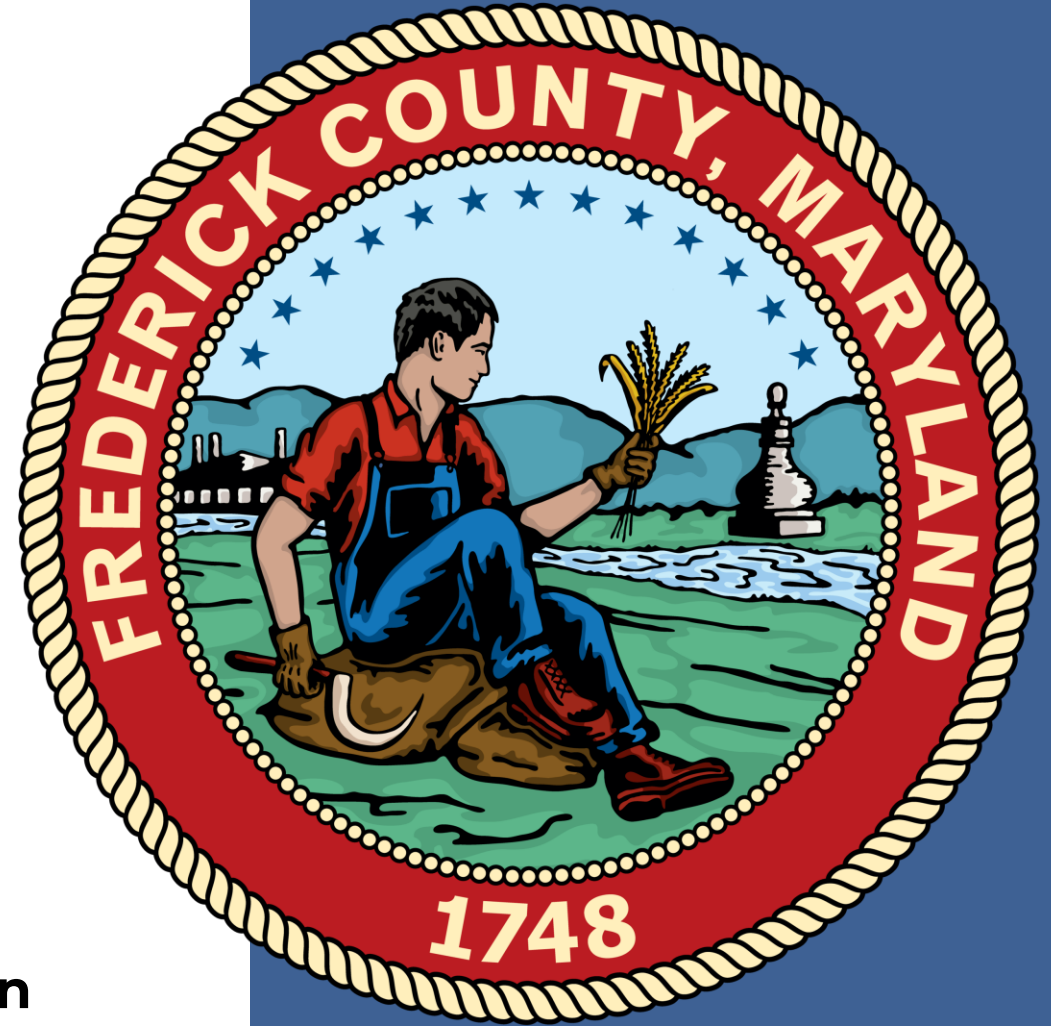


Affordable Housing Council of Frederick County

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>



Check In

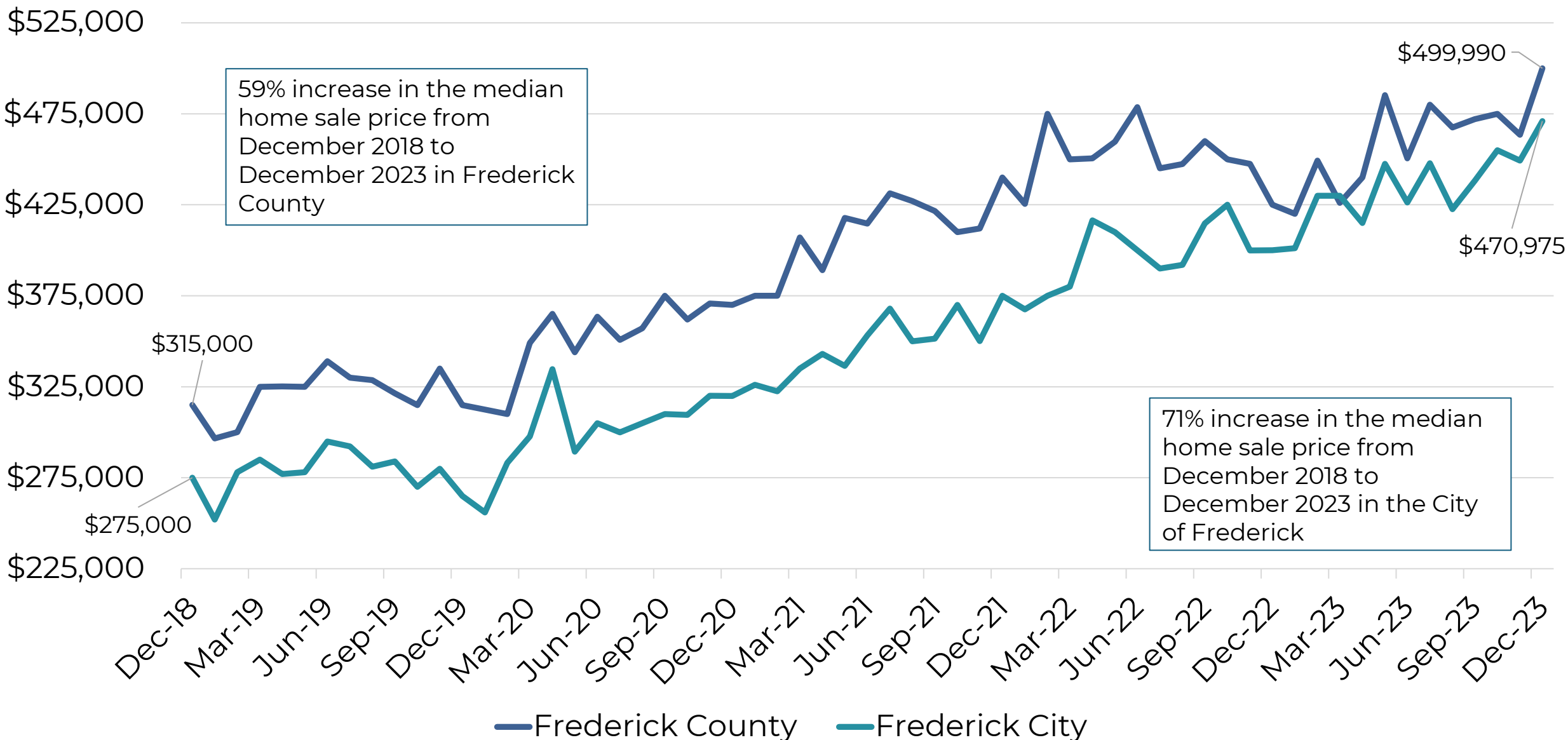
What is the **median sale price** for a home in Frederick County?

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

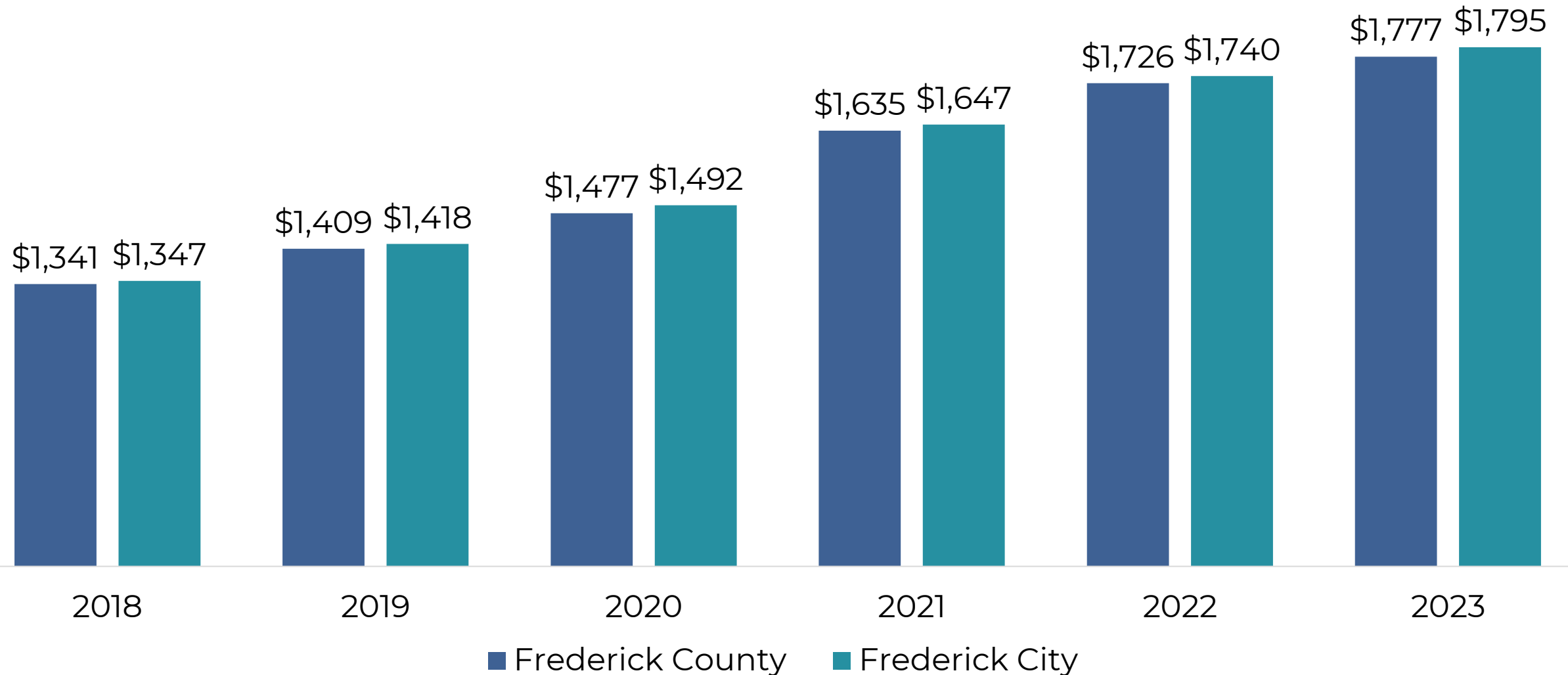
What is the **median household income** Frederick County?



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%
Median Household Income	\$95,850	\$114,360	19%
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?



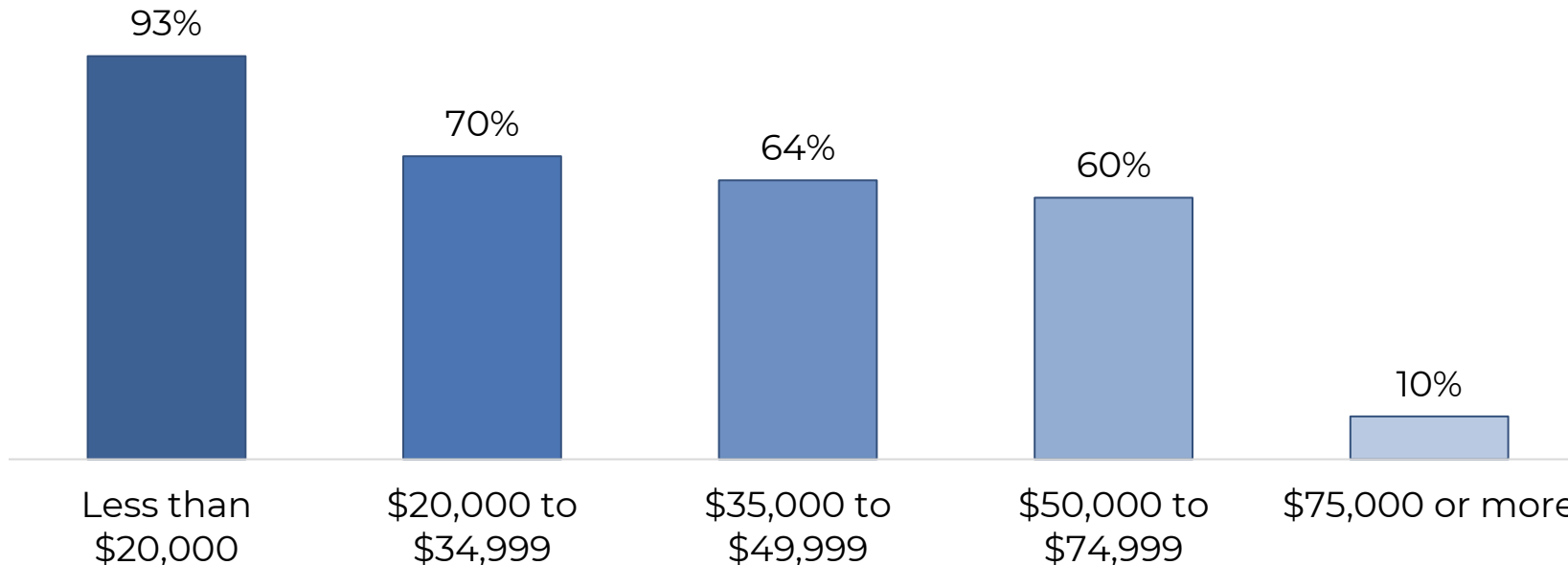
Who needs affordable housing?

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

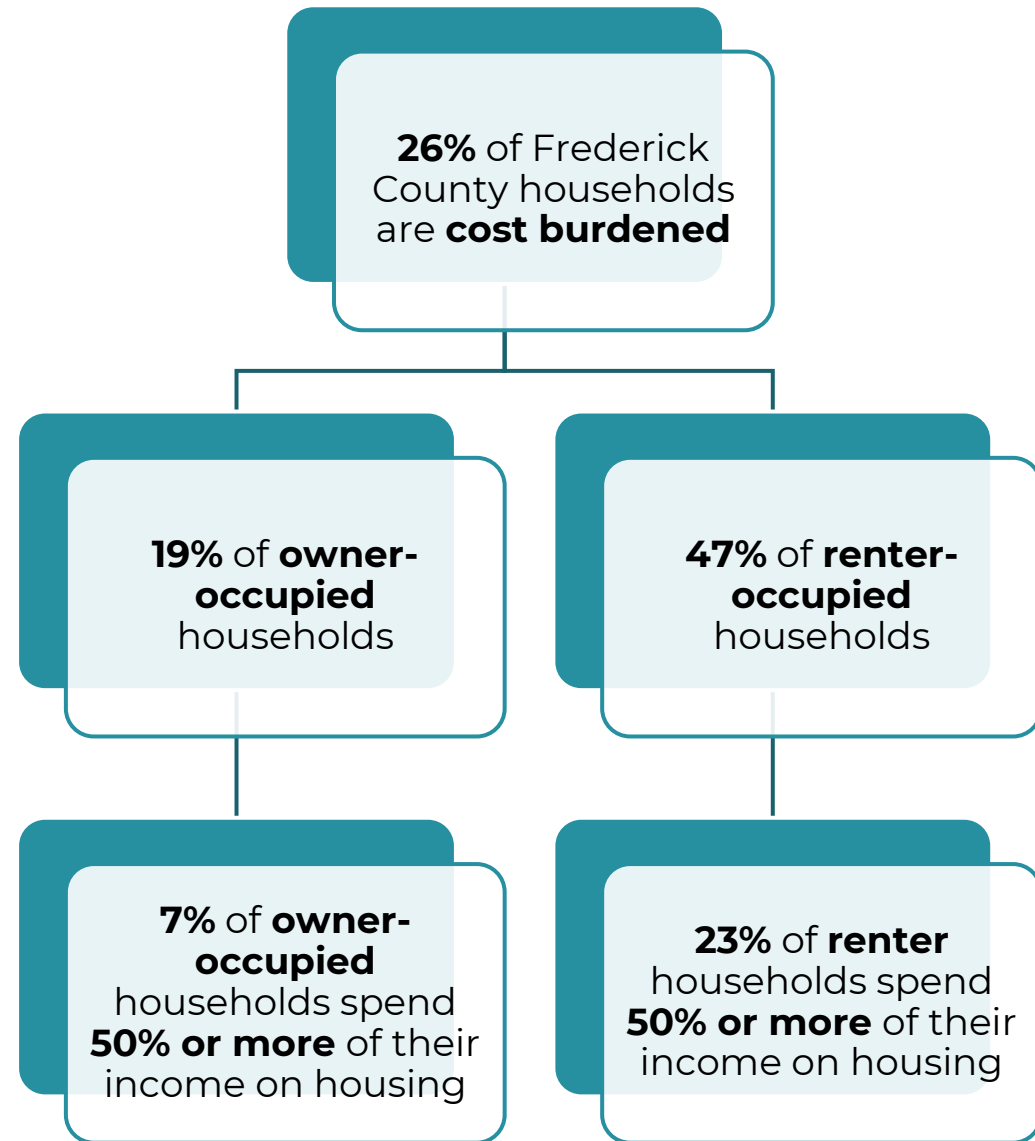


Households that spend more than 30% of their income on housing costs are considered **cost burdened**

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	\$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
Min. Hourly Wage Needed	\$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?

Scenario 1



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?

Scenario 2



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?

Scenario 3



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?

Scenario 4



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:



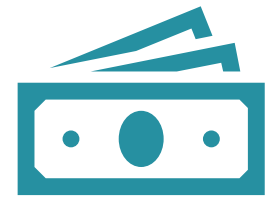
Regulate
population
growth or
temper
demand



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

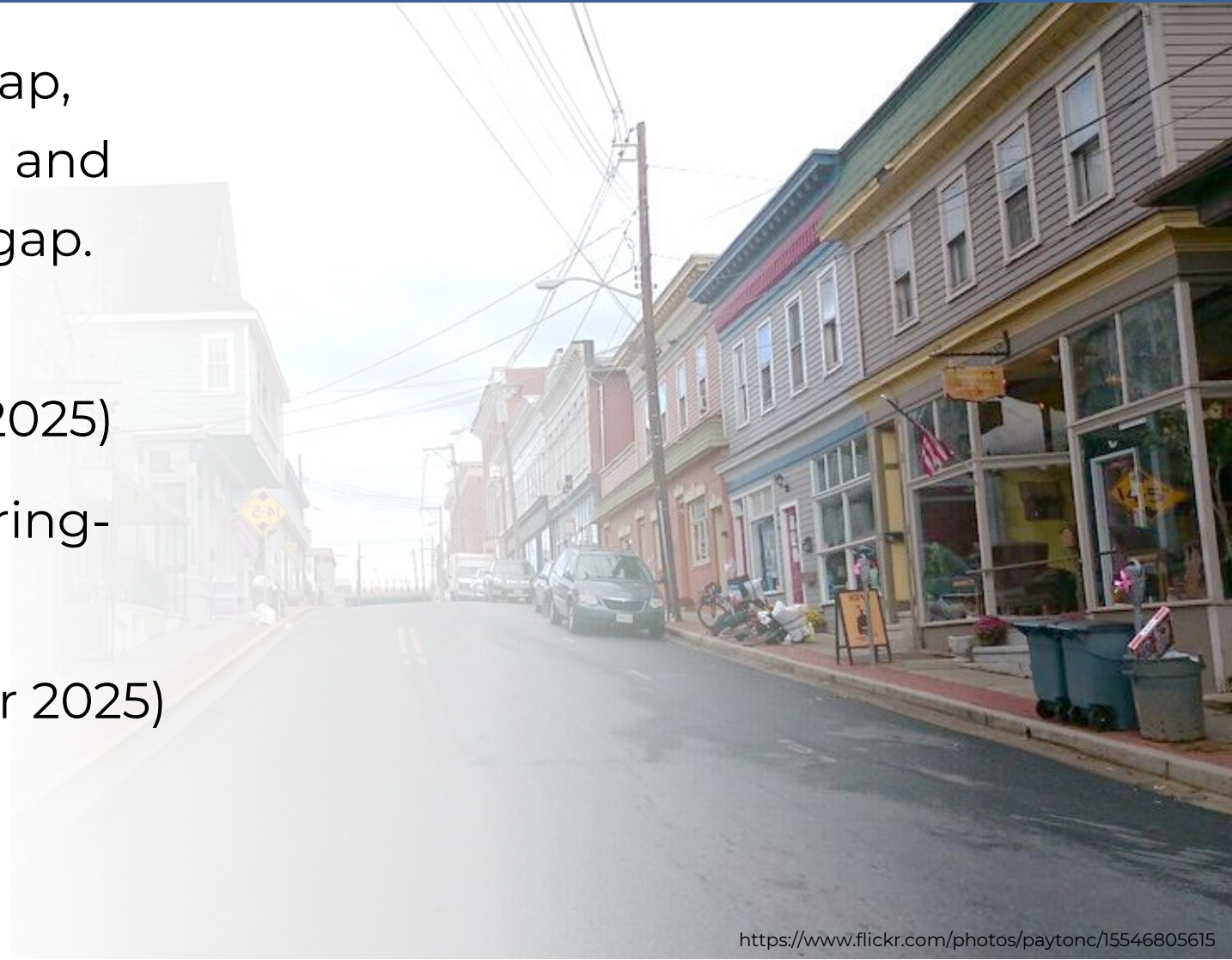
- 1 What should be the County's top priorities for housing over the next 10 years?
- 2 What barriers have you or people you know faced in seeking affordable housing?



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?

