

THE HOUSING ELEMENT

Planning for Housing
Supply, Choice, and Affordability
in Frederick County Maryland

An Element of the Livable Frederick Comprehensive Plan

Frederick County, Maryland 2025



THE HOUSING ELEMENT

Planning for Housing Supply, Choice, and Affordability in Frederick County Maryland

Other Information Here

An Element of the Livable Frederick Comprehensive Plan

Frederick County, Maryland 2025



Contents

Chapter 1: Our Shared Housing Vision	1
Why Undertake the Housing Element	1
Housing and the Livable Frederick Master Plan	1
Maryland Sustainable Growth Planning Principles	4
Housing Element Engagement	5
Chapter 2: How Are We Doing Now?	11
Executive Summary	11
Data Sources	11
Frederick County At-A-Glance	12
Rental Affordability	15
Owner-Occupied Affordability	18
Homelessness	21
Naturally Occurring Affordable Housing	23
Fair Housing	33
Chapter 3: What Housing Will We Need?	39
Executive Summary	39
How To Use the Housing Element	39
Population & Residential Permit History	41
Residential Permits	42
Residential Projections Through 2050	42
Residential Pipeline as of June 30, 2025	46
Special Populations – Projections Through 2050	49
Housing Type Mix	55
Climate Change and Housing	56
Residential Capacity Analysis	58
Major Findings from Housing Needs Assessment and Strategic Plan (Placeholder)	59
Chapter 4: How Will We Realize Our Housing Vision?	61
Executive Summary	61
Comprehensive Plan Map & Comprehensive Rezoning Recommendations	62
Housing Element Action Framework	92
Chapter 5: How Will We Know We Are Making Progress?	101
Introduction	101
Population Indicators	101
Housing Unit Indicators	102
Calendar Year-End Housing Permit Trends	103
Calendar Year-End Housing Pipeline Trends	103
Housing Affordability and Housing Supply Indicators	104
Economic Health Indicators	104
Appendix A - Meeting Minutes	a-1
Appendix B - Briefing Book	a-23
Appendix C - Water and Sewer Mapping	a-61

Figures

Figure 1: Community Lived Experience with Living Arrangements - Open House Results	7
Figure 2: Community Lived Experience with Home Type - Open House Results	7
Figure 3: Community Lived Experience with Community Type - Open House Results	7
Figure 4: Household Income Distribution	12
Figure 5: Individual Incomes for Population 15 Years or Older who moved into Frederick County in the previous 12 months	13
Figure 6: Historic and Projected Population	13
Figure 7: Frederick County Housing Visualized	14
Figure 8: 2023 ALICE Households in Frederick County	14
Figure 9: Cost-Burdened Renters by Income, 2018 and 2023	17
Figure 10: Renter Household Incomes, 2018 and 2023	17
Figure 11: Owner-Occupied Cost Burden, 2018 and 2023	20
Figure 12: Owner-Occupied Household Income, 2018 and 2023	21
Figure 13: 2024 Sale Price Distribution	32
Figure 14: New Residential Permits, Annual Totals, 1996-2024	42
Figure 15: What is the Pipeline?	47
Figure 16: Age Groups as a Percent of Total Population, 2023 and 2050	50
Figure 17: Pyramid of Discretion	95

Maps

Map 1: Median Gross Rent by Census Tract (2023 5-Year ACS, DP04)	24
Map 2: Affordable Census Tracts (Median Gross Rent is Affordable to Low-Income Household) (2023 5-Year ACS, DP04)	25
Map 3: Median Owner-Occupied Home Value, (2023 5-Year ACS Estimates, DP04)	28
Map 4: Affordable Census Tracts (Median Owner-Occupied Home Value is Affordable to Workforce Household at 100% County Median Income) (2023 5-Year ACS, DP04)	29
Map 5: Affordable Census Tracts (Median Owner-Occupied Home Value is Affordable to Workforce Household at 120% County Median Income) (2023 5-Year ACS, DP04)	30
Map 6: Dot Density - Race	34
Map 7: Opportunity Index	35
Map 8: Pre-Adoption Frederick Southeast and Ballenger Creek CGAs	65
Map 9: Proposed Ballenger Creek and South Frederick Corridors Community Growth Areas	66
Map 10: Pre-Adoption Ballenger Creek Community Growth Area	67
Map 11: Proposed Ballenger Creek and Jefferson Pike Employment District Community Growth Areas	68
Map 12: Ballenger Creek and Jefferson Pike Employment District Proposed Comprehensive Plan	71
Map 13: Ballenger Creek and Jefferson Pike Employment District Proposed Zoning	72
Map 14: Proposed Comprehensive Plan Map – South Frederick Corridors	73
Map 15: Proposed Zoning Map, South Frederick Corridors	74
Map 16: Proposed Comprehensive Plan Map – Spring Ridge/Bartonsville	77
Map 17: Proposed Zoning Map – Spring Ridge/Bartonsville	78
Map 18: Linganore Proposed Comprehensive Plan	81
Map 19: Linganore Proposed Zoning	82
Map 20: Proposed Comprehensive Plan Map, Frederick Growth Area	85
Map 21: Proposed Zoning Map, Frederick Growth Area	86
Map 22: Proposed Comprehensive Plan Map, New Market Growth Area	87
Map 23: Monrovia Growth Area Proposed Comprehensive Plan Map	88
Map 24: Jefferson Environmental Features	93
Map 25: Linganore Environmental Features	94

Tables

Table 1: Community Mapping Results from Open Houses	7
Table 2: Frederick County At-A-Glance	12
Table 3: Housing Type in Frederick County	13
Table 4: Fair Market Rent Affordability by Occupation Group	16
Table 5: Change in Renter Household Incomes, 2018 and 2023	18
Table 6: Ratio of Median Household Income to Median Sale Price, 2015-2023	19
Table 7: Number and Share of Cost Burdened Owner-Occupied Households, 2014-2023	19
Table 8: Change in Owner-Occupied Household Incomes, 2018 and 2023	21
Table 9: Annual Point-in-Time Counts 2020-2024	23
Table 10: Estimated Income Thresholds and Affordable Payment for Very-Low Income; Low-Income; Workforce Rental; and Workforce Homeowner Households	26
Table 11: Median Home Value, 2017-2023 by Housing Type	31
Table 12: 2024 Average Sale Price by Number of Bedrooms and Housing Type	32
Table 13: Race and Ethnicity in Frederick County	36
Table 14: Homeownership by Race and Ethnicity in Frederick County	36
Table 15: 2000-2020 Decennial Census Counts and Population Shares	41
Table 16: County-Wide Growth Scenarios Through 2050	43
Table 17: Frederick County Additional Housing Units Through 2050	45
Table 18: Estimated Years of Residential Pipeline Remaining	47
Table 19: Residential Pipeline by Jurisdiction	48
Table 20: Residential Pipeline by Housing Type	48
Table 21: Generation Age Ranges, 2025 and 2050	50
Table 22: Projected 2050 Population by Age Group	51
Table 23: Relationship to Householder for People Over 65 in 2050	51
Table 24: Housing Type Mix Scenarios for New Development Through 2050	55
Table 25: Growth Area, Land Use, and Zoning Changes – Summary	61
Table 26: Land Use and Zoning Changes by Designation/District – Summary	61
Table 27: Housing Element Action Framework – Summary	62
Table 28: Ballenger Creek Growth Area Additions	70
Table 29: Ballenger Creek Land Use or Zoning Changes	75
Table 30: South Frederick Corridors Land Use or Zoning Changes	76
Table 31: Spring Ridge/Bartonsville Land Use or Zoning Changes	79
Table 32: Linganore Growth Area Additions	83
Table 33: Linganore Growth Area Additions with Land Use Changes	84
Table 34: Existing Linganore Growth Area Land Use or Zoning Changes	89
Table 35: Other Growth Areas Land Use or Zoning Changes	90
Table 36: Water and Sewer Classifications	91
Table 37: Action Framework Summary	97
Table 38: Population Indicators	102
Table 39: Housing Indicators	102
Table 40: Calendar Year-End Housing Permit Trends	103
Table 41: Calendar Year-End Housing Pipeline Trends	103
Table 42: Housing Affordability and Housing Supply Indicators	104
Table 43: Economic Health Indicators	105

Chapter 1: Our Shared Housing Vision

WHY UNDERTAKE THE HOUSING ELEMENT

Many metropolitan and suburban communities across the United States are in a housing crisis, more particularly a housing affordability crisis. Many communities faced these challenges before the global COVID-19 pandemic, but the shock and aftereffects have exacerbated these trends.

Frederick County is no exception. People face rising housing costs including rent, homebuying, insurance, and maintenance. Increases in home values can be a benefit for property owners when they sell, but without a corresponding rise in incomes neighborhoods become closed off to first-time homebuyers or those with low- and moderate-incomes. Increased assessed values for the basis of determining property taxes can stress fixed-income households or people who purchased when home values were more aligned with incomes.

Housing is a complex system that receives feedback from and through many interdependent sectors. Major components of the housing system include but are not limited to the following:

- Housing affordability is affected by the jobs and wages available in a community.
- Housing markets are hyper local and regional, shaped by the health of the local economy, desirability (such as location, amenities, and public services), and basic economic factors of supply and demand.
- Housing is intricately linked to the banking and financial industries which influences the cost of constructing new homes and mortgage loan affordability.
- The price and availability of building materials has been disrupted leading to increases in construction, remodeling, and maintenance costs.

While local or state governments can have varying degrees of influence on some factors, they are not the primary policy lever for change. But local governments have one unique, almost unparalleled influence in housing policy: these entities decide where housing gets built, what it looks like, and how much of it there is.

Frederick County's Housing Element makes recommendations for changes to growth area boundaries, land use and zoning designations, and water and sewer classifications. It recommends policy and program changes to be pursued as part of plan implementation. These recommendations will be acted on after plan adoption including through changes to ordinances, program guidelines, and future small area plans. Not all recommendations will be implementable by Frederick County Government alone. Collaboration with nonprofits, state and federal elected officials, other government agencies, residents, business owners, and stakeholders will be required.

Adoption and implementation of the Housing Element will increase the supply of housing at specific locations in Frederick County already located near growth centers. Identifying these geographies now better positions the County to plan for new or expanded infrastructure like schools, roads, water and sewer.

HOUSING AND THE LIVABLE FREDERICK MASTER PLAN

The *Livable Frederick Master Plan* was adopted in 2019 after extensive community engagement which began in 2016. The Plan is organized around four themes: Our Community, Our Health, Our Economy, and Our Environment. These four themes included goals, initiatives, and supporting initiatives to implement the Plan and realize the Vision.

While *Livable Frederick* did not change land use designations, zoning districts, or growth area boundaries, it adopted a Development Framework depicted in the Thematic Plan Diagram. The Thematic Plan identifies four planning sectors (Primary Growth, Secondary Growth, Green Infrastructure, Agricultural). Each sector has unique characteristics, districts or features, and planning goals. The Thematic Plan “focuses on opportunities to enhance existing places and create new places that are less auto-dependent, more walkable, bikable, and transit supportive, and that support progress toward commonly held goals of housing affordability, community health, transportation choice, environmental sustainability, and economic development” (*Livable Frederick*, Page 36).

Livable Frederick is intended as a framework for future planning efforts through community and corridor plans, large area plans, functional plans, and opportunity plans. It is through these implementing plans that changes to land use, zoning, growth areas, and water and sewer classifications will occur. These planning efforts constitute amendments to the *Livable Frederick* Comprehensive Plan.

The Housing Element is a functional element of the Comprehensive Plan and is intended to meet the requirements of Maryland’s HB1045 (2019) and HB90 (2021). The bills require a Housing Element in comprehensive plans which must include a discussion of affordable housing needs (in particular low-income housing and workforce housing) and discussion of fair housing and efforts in a jurisdiction to affirmatively further fair housing.

The following are excerpts from the *Livable Frederick Master Plan’s* Action Framework and are a selection of vision, goals, initiatives, and supporting initiatives related to housing production and housing affordability.



A Vision for Our Community

(*Livable Frederick Master Plan*, excerpts Page 74-75)

It is the Year 2040:

“Our *Livable Frederick* is a place and a community that offers the freedom and the equity of opportunity necessary for everyone who lives and works here to prosper and thrive throughout their lives.”

“We have a livable built environment where all of its elements, including land use, transportation, housing, energy, and infrastructure, work together to provide sustainable green places for living, working, learning and recreation, with a high quality of life.”

“The County has a comprehensive master plan that balances growth and shapes the locations of businesses and homes. As development occurs, the support structures for transportation, parks, water supply, sewage, schools, and public buildings are in place.”

“Communities are aesthetically pleasing, with quality housing options including a balance of mixed use and single family units with a focus on green, solar, and sustainable alternative energy features. The environments in which we live, work, learn, play and age are built to support good health and active living.”

Making Our Community Vision a Reality



Goal: Settlement Patterns. Create a system of land use, transportation and public infrastructure that prioritizes access through diversified mobility and integrated land use planning. (Page 95)



Goal: Supply. Reduce the congestion and over-crowding of transportation and infrastructure through a diversified approach of short-term and long-term strategies to improve capacity. (Page 99)



Goal: Resilience. Improve the ability of the county to respond to changing long-term economic and demographic conditions by ensuring that a wide range of housing types are preserved and developed. (Page 105)



Goal: Equity. Ensure that housing options are available to all county residents, regardless of income, race, color, religion, national origin, sex, age, marital status, disability, familial status, source of income, sexual orientation, or gender identity. (Page 106)



A Vision for Our Economy

(Livable Frederick Master Plan, excerpts Page 150-151)

It is the Year 2040:

“Frederick County continues to be a great place to live, work and raise a family.”

Making Our Economy Vision a Reality

 Goal: Quality of Life. Ensure that quality of life assets that are important to residents, businesses, and visitors, especially those that assist Frederick County with attracting and retaining a high-quality workforce, are maintained for the future to ensure our sense of place. (Page 162)

 Goal: Infrastructure. Ensure that infrastructure needed to support and maintain Frederick County as a great place to live and work is in place to meet the needs of residents and the business community by expanding, augmenting, or creating new infrastructure as opportunities expand to live and work in Frederick County. (Page 163)



A Vision for Our Environment

(Livable Frederick Master Plan, excerpts Page 176-177)

It is the Year 2040:

“Our County has maintained the commitment to respond to our ongoing climate change crisis in a manner that reflects the magnitude of the threat to our community and our share of the responsibility for the problem. We have been resolute and innovative in our efforts to reduce our contribution to greenhouse gas emissions, to sequester carbon, and to be adaptive and resilient in the face of the changes and challenges associated with our changing climate.”

Making Our Environment Vision a Reality

 Goal: Active Places. Ensure that the physical design of all our communities, new and old, facilitate physical activity as an integral component of daily life for people of all ages. (Page 140)

 Goal: Environmental Greening. Evaluate and increase the opportunity if necessary to benefit from the positive health outcomes tied to exposure to nature by ensuring that all communities provide plentiful green space. (Page 141)

 Goal: Climate Resiliency. Plan and prepare for the impacts to public infrastructure, human health, private property, and the environment from increasing flooding, fires, droughts, crop and tree damage, temperature extremes, and intense storm events. (Page 193)

 Goal: Communities. Ensure that the location and layout of housing development in the county supports the creation of diverse, accessible, and efficient neighborhoods by implementing planning policies that support a diverse housing stock, multi-modal transportation networks, energy conservation and efficiency, and open space. (Page 109)

 Goal: Cost. Support the mitigation and subsidy of housing costs in the county for the development of new housing stock, the rehabilitation of existing housing stock, the acquisition of property, and the acquisition of units, where appropriate. (Page 110).



A Vision for Our Health

(Livable Frederick Master Plan, excerpts Page 128-129)

It is the Year 2040:

“Our children and youth have quality opportunities and experiences for their healthy development. They have many options for quality outreach programs, activities and entertainment that are open and available to them all.”

“Accessible and suitable affordable housing, existing, new, and rehabilitated, accommodates a variety of needs and allows elders to stay in their homes and age in place.”

“Homelessness in our communities is rare and brief.”

Making Our Health Vision a Reality

 Goal: Active Places. Ensure that the physical design of all our communities, new and old, facilitate physical activity as an integral component of daily life for people of all ages. (Page 140)

 Goal: Environmental Greening. Evaluate and increase the opportunity if necessary to benefit from the positive health outcomes tied to exposure to nature by ensuring that all communities provide plentiful green space. (Page 141)

MARYLAND SUSTAINABLE GROWTH PLANNING PRINCIPLES

During the 2025 legislative session, the Maryland General Assembly adopted HB286 which replaced the 12 Planning Visions with the 8 Sustainable Growth Planning Principles. The principles are:

Land: Optimize productivity of working landscapes, including farms and forests, and fisheries, and prioritize development within population centers that are in proximity to existing infrastructure and facilities.

Transportation: Prioritize transportation networks that create energy efficient, affordable, and reliable access to jobs, housing, and services.

Housing: Enable a mix of quality housing types and affordability options to accommodate all who want to live in the state.

Economy: Allow for adaptive reuse, mixed-use, and context appropriate new development that responds to changing markets and innovations.

Equity: Engage all sectors of the community in plan development to ensure diverse voices are heard and the needs of underserved populations are prioritized.

Resilience: Integrate resiliency measures that will minimize the impacts of rapid and unexpected natural- and human-caused threats on communities.

Place: Provide for public spaces that encourage social interaction and value cultural, historical, and natural resources.

Ecology: Protect and restore sensitive ecological systems and conserve natural resources, including forests, agricultural areas, and waterways.

While housing may be a specific principle, all other principles are also addressed in some way in the Housing Element.

- **Land, Ecology, Transportation:** The Livable Frederick Master Plan acknowledges the importance of prioritizing existing growth areas served by infrastructure, or targeted expansions of those growth areas, in order reduce sprawl patterns and land consumption through new development and redevelopment. Focusing on complete communities and building homes, jobs, shops, schools, and entertainment closer together reduces burdens on our transportation network and increases the options for people to travel without an automobile.
- **Economy, Place:** The Housing Element envisions that when growth areas are extended and new land use or zoning designations are applied, these places will become mixed-use neighborhoods with high-quality streets and public spaces that are scaled for people and not just cars.
- **Resilience, Equity:** Housing is more than shelter, it's a home. It anchors people to places and hopefully provides a sense of connection, belonging, and community. Experiencing severe housing damage or losing one's home uproots these connections and disturbs a sense of safety. It's also critical to recognize that access to place (or feeling safe and welcome) is not equal among racial or ethnic lines or disabilities. Some communities experience a higher risk of natural or man-made hazards due to segregation, inequitable land use siting, and/or disinvestment. Resilience and equity are therefore not only about where housing should not be sited, but also about increasing housing options and housing choice in existing resilient communities with fewer environmental, polluting, or safety hazards.

HOUSING ELEMENT ENGAGEMENT

Advisory Group

County Executive Jessica Fitzwater appointed 13 community members with expertise in housing. The members represented various Frederick County nonprofits, affordable housing developers, builders, and local governments including elected and appointed officials and staff. The role of the advisory group is to provide subject matter expertise and perspectives of lived experience. Livable Frederick staff appreciate the time and effort of the advisory group. Their participation and insights were invaluable in informing the Housing Element.

The advisory group met six times from September 2024 through January 2025. The advisory group discussed topics such as: challenges and opportunities for housing in Frederick County; housing tools and programs; housing and growth strategies; connections of housing with economic development and green infrastructure; and fair housing.

Major themes of work group discussions included:

- **Housing affordability is increasingly out of reach** for our neighbors and affects renters and homeowners. People are moving further away from centers with jobs and services not out of choice but necessity. Some leave Frederick County entirely.
- The **lack of affordable housing is caused by interrelated and compounding factors**, such as inflation, stagnant wage growth, underbuilding, predevelopment costs and timelines, construction costs, and increases in rent, home values, utilities, property taxes, and insurance.
- More housing is needed to address a lack of supply, but increasing the supply for its own sake cannot be the only goal.
- More variety in housing types is needed. This will increase **housing choice** – the ability of individuals and families to meet their own personal needs, abilities, preferences, and goals. More housing variety can also provide for affordability, since a single-family detached home is most often the most expensive housing type.
- **Housing location matters.** It should be close to quality employment, education, green space and recreation, services, and shopping opportunities. Communities should be walkable, bikable, and provide for increased access to public transportation.
- The County's housing strategy must include **redevelopment** to meet new housing needs and **preservation** of existing homes.
- Redevelopment makes efficient use of existing infrastructure like roads, water and sewer, and public services and preserves natural and agricultural land.
- Preservation keeps existing homes safe, energy-efficient, and in good condition. It also includes preserving existing affordable housing, whether it's deed-restricted or naturally occurring.
- Resources to create or maintain affordable housing or provide direct housing assistance remain constrained. These resources have long been unable to meet affordable housing needs of Frederick County residents and the need continues to grow. It is time for the County **to evaluate existing funding, programs, and requirements for affordable housing.** This includes programs within its control as well as advocating at State and Federal levels for non-County programs.

Advisory Group meetings were open to the public. Agendas and minutes from the Advisory Group are included in Appendix A.

Community Outreach

Frederick County held three community open houses before drafting the Housing Element to collect feedback on the housing vision, challenges and opportunities related to housing, and geographic areas for development and redevelopment. A survey about lived experience with housing was also used to collect data. The open houses were held at public libraries in Thurmont, Middletown, and Urbana in March and April 2025. The open houses also had public engagement activities for two concurrent plans, the Green Infrastructure Plan and the Historic Preservation Plan.

What We Heard: Community Perspectives on Housing

The following reflects direct input from community members who participated in the open houses and survey. The list below is from participants in the open houses who commented on their hopes and values for the County's housing vision.

- Housing should be located near public transportation, like buses
- More supply of one-level living
- Emergency shelter for people with disabilities, particularly Hard of Hearing, Deaf, or Deaf/Blind
- Housing should be more affordable to a range of income levels
- Housing should be more accessible
- A better mix of housing types
- Slower growth
- Addressing the cost of housing by assessing fees and regulations

The following reflects direct input from community members who participated in the open houses and survey. The list below is from participants who commented on what they identified as the top challenge standing in the way of achieving the vision.

- Lack of housing accessible and safe for Hard of Hearing, Deaf, and Deaf/Blind individuals
- Lack of inclusion
- Insufficient or inconsistent pedestrian infrastructure like poorly maintained sidewalks or sidewalks only on one side of the street
- Urban sprawl patterns of development
- Lack of public transportation between Frederick County's communities and commercial areas, especially on weekends
- Construction costs

Open house attendees were also asked to identify the County's top strength or asset to build on to achieve the vision. Direct input from community members included the livability and desirability of Frederick County and its amenities like parks and green space. Participants wanted to see the County's livability and assets protected through smart growth and development that improves the County.

What We Heard: Community Mapping Perspectives

The open house provided maps for participants to identify areas in Frederick County appropriate for new development, redevelopment, suburban retrofit, and preservation and to assign place types to these areas to identify the look and feel of these places. The following Figure 1 reflects input gathered directly from community members during the open house mapping activity.

Table 1: Community Mapping Results from Open Houses

Preservation Catoctin Mountains Frederick Watershed Linganore to Carroll County C & O Canal	Suburban Retrofit Ballenger Creek MD 85
Redevelopment Jefferson Pike area south of City of Frederick Spring Ridge/Bartonsville Linganore Lewistown	New Development None

Participants also identified community growth areas for non-residential activities like employment and shopping areas. These included Libertytown, Jefferson, Eastalco, Point of Rocks, and Fountaindale.

What We Heard: Community Housing Lived Experiences

Housing is a basic human need for every day of our life. But housing needs and preferences change throughout a person's life. In order to be healthy and sustainable, a community needs a variety of housing types, sizes, prices, and living environments to meet the continuum of housing. This way people can choose to stay in the community even as their lives (and housing needs) change.

Participants at the open houses were invited to mark the various living arrangements, home type, and community type that they have ever lived in. The responses show the diverse experiences of people who live, work, or play in Frederick County. It also speaks to the need to continue to expand housing choice in the County to attract and retain residents and workforce.

Figure 1: Community Lived Experience with Living Arrangements - Open House Results

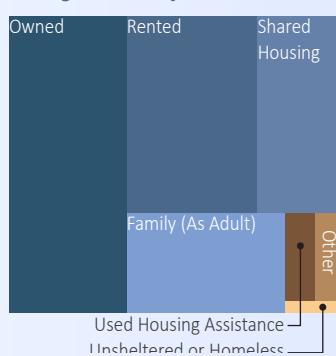


Figure 2: Community Lived Experience with Home Type - Open House Results

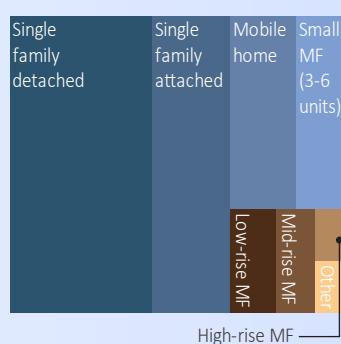


Figure 3: Community Lived Experience with Community Type - Open House Results



Related Planning Efforts

Housing Needs Assessment. Work on the Housing Element by the Livable Frederick Planning and Design Office in the Division of Planning and Permitting coincided with an update to the Housing Needs Assessment and Strategic Plan by the Division of Housing. The Housing Element and the Housing Needs Assessment and Strategic Plan have different, but complementary, objectives. The Housing Element assesses residential housing and public infrastructure needs through 2050; recommends changes in land use, zoning, the zoning ordinance, and community growth areas; and addresses low-income, workforce, and fair housing needs. The changes recommended in the Housing Element are intended not only to help our community prepare for population growth, but also to achieve affordable and fair housing goals.

The Housing Needs Assessment and Strategic Plan will identify specific housing supply gaps at various income levels and project the affordable housing need over the next 10 years. It will include strategies and an action plan to close these gaps and meet future needs and identify agencies for specific implementation items. The primary focus of the Housing Element is to identify the where of housing, how it looks and feels, and how it is integrated into the greater community fabric. The Housing Needs Assessment and Strategic Plan is focused on closing the affordable housing gap in Frederick County and identifying financial and programmatic strategies to achieve these objectives.

Investing in Workers and Workplaces. Frederick County kicked off the economic development opportunity plan *Investing in Workers and Workplaces*, or “IW2” in May 2024. The purpose of the plan is to enhance the County’s economic infrastructure by increasing the amount of land designated for targeted economic opportunity uses. The plan will also ensure these locations maintain a sense of place and are a positive investment for the entire County, while meeting the needs of workers and employers. The IW2 plan will also work with willing municipal partners to increase the supply of attainable housing where infrastructure capacity exists or can be expanded.

Housing and jobs go hand in hand. Workers need places to live that have quality amenities and are near their jobs. Residents want high-quality jobs that pay a living wage that allows them to afford housing in the County. Workers need affordable childcare to enable workforce participation if that is the right choice for their family. More affordable childcare will also decrease cost burdens for households as this frees up money for other expenses or savings.

Green Infrastructure Plan. The Green Infrastructure Plan is intended to address important issues related to the natural and built environment. The goals of the Green Infrastructure Plan include establishing a strategically-planned, environmentally-sustainable, managed network of mapped “hubs” and “corridors” that reduces habitat fragmentation, provides options for wildlife migration, sustains and regenerates working lands, mitigates the effects of climate change, reduces vehicle miles traveled, and increases access to green space and outdoor recreation opportunities. The plan will consider critical factors that affect environmental, agricultural, and recreational resources in the County.

Almost as important as answering the question “Where should housing go?” is “Where *shouldn’t* housing go?” The Green Infrastructure Plan will help answer what areas should be prioritized to maintain habitat connectivity and environmental functions. While these areas should be protected from development, it is important for housing to be connected to these amenities, especially via walking and biking to ensure equitable access to nature. The Housing Element also considers how housing development can integrate green and ecological functions from the beginning.

South Frederick Corridors Plan. The South Frederick Corridors Plan, adopted April 2024, provides the framework for the redevelopment of the area south of the City of Frederick in the areas around MD 355 and MD 85. The redevelopment area today is primarily commercial and limited industrial. The plan allocates 10,000 new homes to the area through incremental redevelopment over the next generation. This will be achieved through a form-based code and interconnected multi-modal street network.

A significant share of the anticipated housing demand in Frederick County through 2050 could be met in South Frederick. However, it is impossible to predict the pace of redevelopment. The Housing Element seeks to replicate the key concepts of the South Frederick Corridors Plan (and *Livable Frederick*) including identifying potential areas outside of South Frederick for redevelopment or suburban retrofit. It is critical that new areas of development have an intensity conducive to increasing multimodal transportation options (including public transit), and that streets and roads are interconnected and focused not only on the needs of cars but also bicyclists and pedestrians.

Chapter 2: How Are We Doing Now?

EXECUTIVE SUMMARY

This chapter outlines current housing conditions and recent trends. Most of the data presented in this chapter is analyzed at the county level (e.g. is inclusive of the County's municipalities). This section addresses required components of the Maryland Housing Element. However, when median income is discussed for the purposes of determining various affordability levels, this chapter does not use the required "Area Median Income," or AMI. Instead, it is based off of Frederick County's median household income, which is lower than the Area Median Income. This gives a more accurate depiction of the housing needs and affordable housing availability in the County. The Housing Element Briefing Book was prepared using AMI calculations and is adopted by reference. It can be found in Appendix B.

Some high-level findings of Chapter 2 include:

- Frederick County continues to be Maryland's fastest growing jurisdiction, with a 10.2% population increase from April 1, 2020, to July 1, 2024.
- The average renter in Frederick County earns \$17.75. Approximately 2.2 full-time jobs would be needed to afford 2-bedroom apartment at this wage. Maryland's current minimum wage is \$15.00.
- Almost 1 in 2 renter households and 1 in 5 owner-occupied households are considered cost burdened, meaning they spend 30% or more of their income on housing.
- There is an inadequate supply of homes affordable to low-income or workforce households without a subsidy in Frederick County.
- There are some racial and ethnic gaps in homeownership in Frederick County, especially among households headed by someone who is Hispanic/Latino or Black or African American.

DATA SOURCES

This chapter uses various publicly available data sources which are cited in the table or figure and narrative. A primary source is the American Community Survey (ACS) which is published by the U.S. Census Bureau. Unlike the decennial census which tries to count every household, the ACS is a sample survey. The "1-Year" or "5-Year" Estimates label indicate whether the estimate analyzes one year or five years of surveys. The 5-Year can be thought of as a "rolling average" or a snapshot of the time period, whereas the 1-Year is specific to surveys taken in that calendar year. The alphanumeric series at the end of the citation indicates the ACS table from which the data came from. References within the text to "1-Year" or "5-Year" estimates may be presumed to be referring to the American Community Survey.

In addition to the Housing Element serving as a combined resource for housing related data, Frederick County recently prepared its first Consolidated Plan.¹ Frederick County recently became an Urban County for the purposes of the

¹ A Consolidated Plan is a five-year plan that assesses a jurisdiction's housing and community development needs and market conditions. Progress toward goals identified in the Consolidated Plan is reported annually to the U.S. Department of Housing and Urban Development (HUD) by submitting an annual Consolidated Annual Performance and Evaluation Report (CAPER).

Community Development Block Grant (CDBG) program. CDBG funds housing and non-housing projects. The program requires the County to update this plan on a regular basis. The most recent Consolidated Plan and Annual Action Plan will be available on the Division of Housing's website at FrederickCountyMD.gov/Housing.

FREDERICK COUNTY AT-A-GLANCE

Table 2: Frederick County At-A-Glance

Median Household Income	\$120,458
Mean Household Income	\$144,655
Median family income	\$140,657
Mean family income	\$161,920
Median nonfamily income	\$71,170
Mean nonfamily income	\$89,352
Households with someone under 18	36.0%
Households with someone 65 or older	29.6%
Average household size	2.71
Average family size	3.18
People with a disability	9.6%
People 65 or older with a disability	27.5%
Total Housing Units	106,480
Total Households (Occupied Housing Units)	101,807
Rental Vacancy Rate	3.3%
Owner-Occupied Vacancy Rate	0.5%
Net Change in Homes Sold, 2019 to 2024 ¹	-862 (-19.1%)
Renter Households	23,378 (23.0%)
Owner-Occupied Households	78,429 (77.0%)

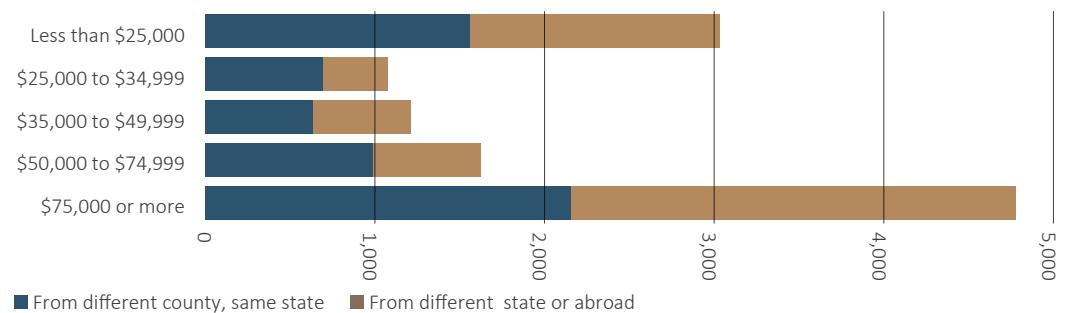
2023 American Community Survey (ACS) 5-Year Estimates: DP02, DP03, DP04 unless noted

¹ 2019 and 2024 Year-End Maryland Association of Realtors Housing Statistics

Figure 4: Household Income Distribution

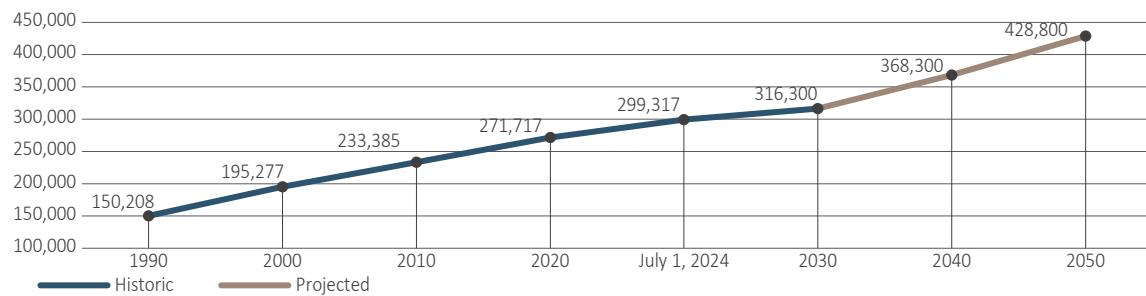


Figure 5: Individual Incomes for Population 15 Years or Older who moved into Frederick County in the previous 12 months



Population Trends Since 1990 and Projected Population

Figure 6: Historic and Projected Population



Source: Decennial Census 1990-2020; Maryland Department of Planning (July 2024); Metropolitan Washington Council of Governments Round 10.0.

Frederick County's population nearly doubled from 1990 to mid-2024, adding 30,000 to 40,000 people each decade. Frederick remains Maryland's fastest-growing county, with a 10.2% population increase from April 1, 2020, to July 1, 2024. During the same period, Maryland's overall population grew by 1.3%, and the suburban Washington region (Frederick, Montgomery, Prince George's) increased by 2.1%.² The Metropolitan Washington Council of Governments Round 10.0 Cooperative Forecast projects a 2050 total population of 428,800, representing a 43% increase from the mid-2024 population. A detailed analysis of the projected population can be found in Chapter 3.

Housing Type

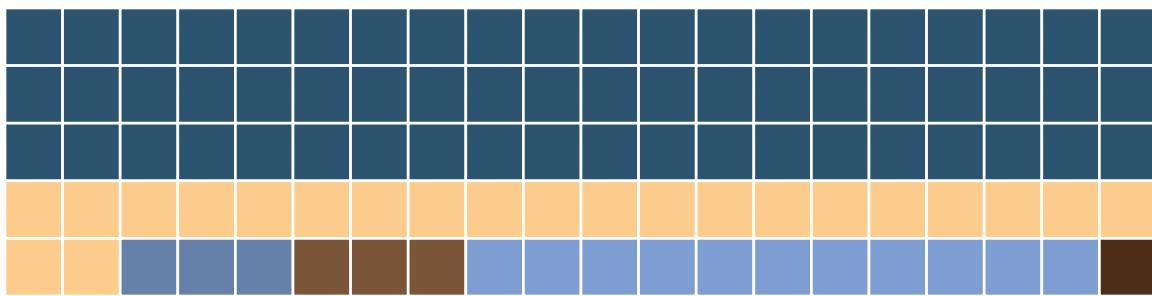
Table 3: Housing Type in Frederick County

	Number of Units	Percent
Single-Family Detached	64,079	60.2%
Single-Family Attached	23,100	21.7%
2-4 Units	3,155	3.0%
5-9 Units	3,530	3.3%
10 or more Units	11,817	11.1%
Other	799	0.7%
Total	106,480	100.0%

Source: 2023 ACS 5-Year Estimates, DP04

² planning.maryland.gov/MSDC/Documents/pop_estimate/estimates-post2010/county/County-table1C.pdf

Figure 7: Frederick County Housing Visualized



The colors, in order, are the following housing types: Single-Family Detached; Single-Family Attached; 2-4 Units; 5-9 Units; 10 or more Units; Other.

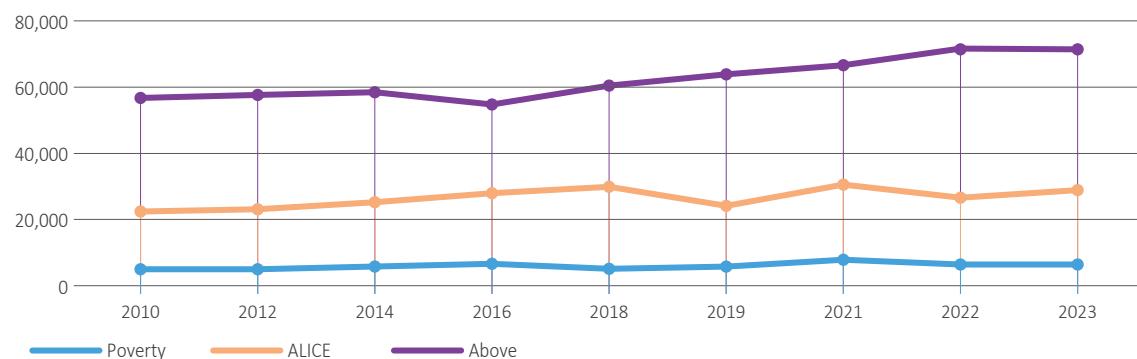
In Frederick County, the majority of housing consists of single-family homes (81.9%), with single-family detached homes being the most prevalent (60.2%) and single-family attached homes, or townhomes, making up 21.7% of the housing stock. This housing pattern is typical of suburban communities like Frederick County, particularly since most development occurred after World War II. The primary zoning districts in the county, which are Agricultural (A), Resource Conservation (RC), and R-1, also contribute to this trend. Housing constructed on parcels within these zoning districts is generally single-family detached homes.

ALICE Households

“ALICE” is a concept from the nonprofit United Way, standing for “Asset Limited, Income Constrained, Employed.” It recognizes that an individual or family still can struggle financially even if their total household income is above the federal poverty line. Unlike the federal poverty line, the United Way uses localized data and considers specific categories like housing, transportation, childcare, healthcare, and more to create a “survival budget.” In Frederick County, the survival budget for housing costs is estimated at \$1,817 per month for an individual and \$2,107 for a family of four.

The 2025 ALICE report uses 2023 American Community Survey (ACS) 1-Year Estimates. The report estimates that in Frederick County 6% of households were living in poverty, 27% were ALICE households, and 67% were above the ALICE threshold. Although the percentage has fluctuated from report to report, about one-third of Frederick County households likely experience difficulty in meeting all of their household needs.

Figure 8: 2023 ALICE Households in Frederick County



Source: United Way of Frederick County 2025 ALICE Report

SENIORS AND HOUSING AFFORDABILITY

Seniors experience disproportionate rates of housing cost burden (spending 30% or more of income on housing). This is likely related to the fixed or reduced income as people age out of their working years. According to the American Community Survey estimates, for Frederick County households headed by someone 65 years or older, 57% of renter households and 23% of homeowner households were considered cost burdened. These values are higher than the overall County cost burden rates of 48% for renters and 19% for homeowners. The 2025 ALICE report also estimates that 43% of County residents 65 years or older are below the ALICE survival budget threshold, meaning they struggle to afford basic necessities of food, shelter, health care, and transportation.

RENTAL AFFORDABILITY

Rental Housing Wage

The National Low Income Housing Coalition's 2024 *Out of Reach* report assesses rental housing affordability using HUD's Fair Market Rent (FMR). In Frederick County, the FMR for a 2-bedroom apartment is \$2,045. At the \$15 hourly minimum wage, a household would need 2.6 full-time jobs to ensure housing costs do not exceed 30% of their monthly income. This translates to an annual household income of \$81,800 or \$39.33 per hour. The report estimates the mean hourly renter wage in Frederick County is \$17.75. Approximately 2.2 full-time jobs would be needed to afford 2-bedroom apartment at this wage.

Most people working in Frederick County cannot afford housing near to where they work without having multiple jobs or incomes. Some may decide to commute from outside the County. Table 4 uses information from the Quarterly Census of Employment and Wages (QCEW)³ and compares median salaries in occupation groups to the "Fair Market Rent (FMR) Wage" needed for a 1- or 2-bedroom apartment. The 10 occupation groups listed in Table 4 are the top 10 groups by number of employment and make up 74.2% (80,750) of the County's 108,800 jobs.

Only four of these occupation groups in Frederick County have a median wage that is at least the FMR wage: management; business and financial operations; healthcare practitioners and technicians; and computer and mathematical.

When considering all 22 QCEW occupation groups with employment in Frederick County, the categories in which median salaries can cover a 1-bedroom FMR increases to 8 groups and to 7 groups for a 2-bedroom. The additional occupations are life, physical, and social science; architecture and engineering; arts, design, entertainment, sports, and media (1-bedroom only); and legal.

³ The QCEW is published by the Maryland Department of Labor and covers 91% of all civilian jobs.

Table 4: Fair Market Rent Affordability by Occupation Group

Occupation Name	Employment (2024) ¹	Hourly (Annual) Median Wage ¹	Above 1-BR FMR Wage ²	Above 2-BR FMR Wage ²
Office and Administrative Support	11,230	\$23.01 (\$47,871)	No	No
Sales and Related	10,050	\$17.89 (\$37,202)	No	No
Food Preparation and Serving Related	9,940	\$17.26 (\$35,902)	No	No
Management	9,650	\$62.03 (\$129,029)	Yes	Yes
Business and Financial Operations	8,150	\$47.83 (\$99,490)	Yes	Yes
Transportation and Material Moving	7,680	\$21.46 (\$44,632)	No	No
Educational Instruction and Library	7,310	\$29.91 (\$62,221)	No	No
Construction and Extraction	6,370	\$28.02 (\$58,281)	No	No
Healthcare Practitioners and Technical	5,960	\$42.02 (\$87,406)	Yes	Yes
Computer and Mathematical	4,410	\$62.54 (\$130,084)	Yes	Yes

¹ Source: 2024 Maryland QCEW – Frederick County² Source: 2024 Maryland Out of Reach NLIHC. 1-BR (\$34.67 or \$72,120); 2-BR (\$39.33 or \$81,800)

AGING HOUSING STOCK

Nearly 35% of homes in Frederick County were built before 1979.⁴ Homes built prior to 1978 are highly likely to contain lead-based paint. As homes age, they require ongoing maintenance and eventually the replacement of major systems. When critical maintenance is deferred, problems can become more costly to fix and may cause health and safety concerns for residents. Maintaining the quality of the housing stock is essential to ensure homes remain livable and healthy for many families to come.

While housing quality matters for both homeowners and renters, tenants (particularly low-income) can be especially vulnerable. Due to the limited supply of affordable housing, low-income renters may be less able to ‘vote with their feet’ by moving to a higher-quality rental unit, or they may fear retaliation for raising concerns.

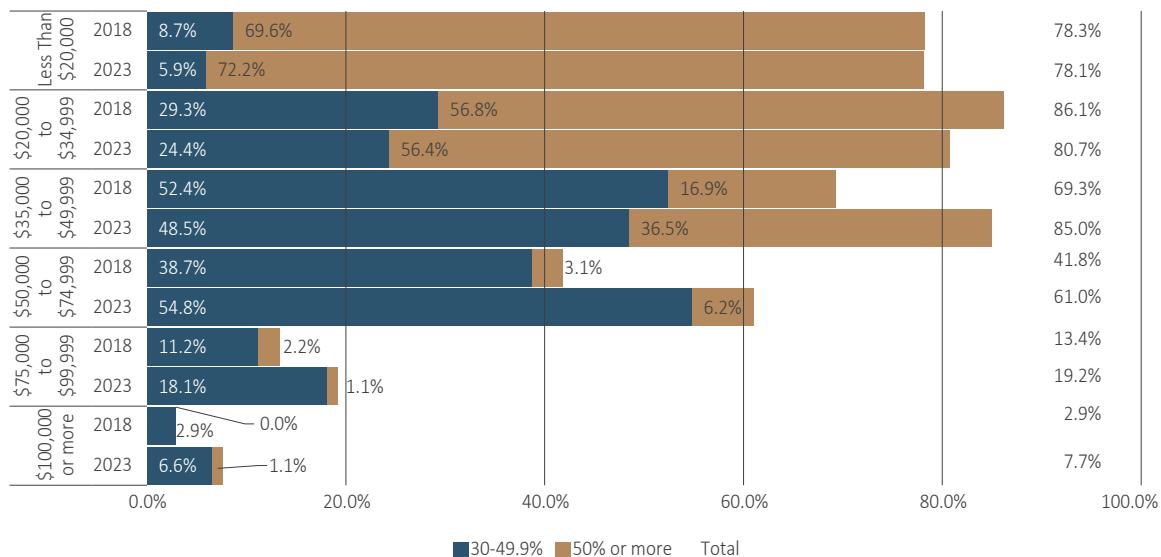
To help address these issues, Frederick County adopted a Livability Code for rental properties effective January 1, 1989. The code is enforced by the Division of Housing and is complaint-based. When tenants reach out with concerns, the Division resolves the issue by connecting them with resources or addressing the matter without needing to begin the formal inspection process.

Frederick County does not have a rental license program. However, a program was recently created in the City of Frederick. Beginning January 1, 2024, rental units in the City of Frederick must be licensed. Going forward, at least 15% of licensed units will be selected at random for annual inspections.

⁴ American Community Survey 2023 5-Year Estimates, Table DP04.

Cost Burdened Renters

Figure 9: Cost-Burdened Renters by Income, 2018 and 2023



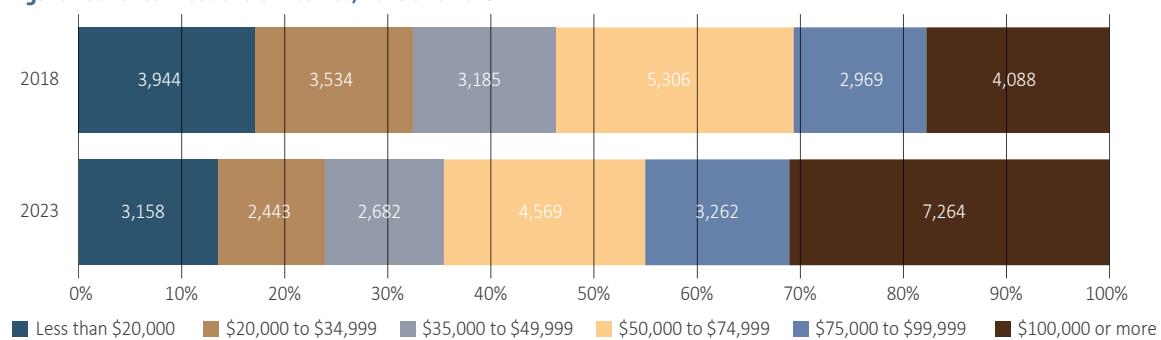
Source: 2018 and 2023 ACS 5-Year Estimates, B25074

According to the 2018 ACS 5-Year Estimates, 47.9% of renter households spent more than 30% of their income towards housing costs. This remained consistent in the 2023 5-Year Estimates, at 47.8%. However, lower-income households are more likely to be cost burdened.

Figure 9 compares the rate of cost burdened renter households between the 2018 and 2023 5-Year Estimates across household income categories, covering data from 2014-2023. These income categories are based on the household's reported income for the past twelve months. It calculates the rate of cost burden (spending over 30% but less than 50% of income on housing) and extreme cost burden (over 50%). The total rate of cost burden (more than 30%) is shown on the right side of the figure.

Most income levels experienced an increase in housing cost burden, except for less than \$20,000 which remained consistent, and \$20,000 to \$34,999, which decreased. Notably, the share of households paying more than 50% on housing doubled for households earning \$35,000 and \$49,999 and \$50,000 to \$74,999. Rental affordability was challenging for many Frederick County households before the pandemic and has worsened during and after.

Figure 10: Renter Household Incomes, 2018 and 2023



Source: 2018 and 2023 ACS 5-Year Estimates, B25074

Table 5: Change in Renter Household Incomes, 2018 and 2023

	Less than \$20,000	\$20,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 or more	Total Renter Occupied Units
Numeric Change	-786	-1,091	-503	-737	293	3,176	352
% Change	-19.9%	-30.9%	-15.8%	-13.9%	9.9%	77.7%	1.5%

Source: 2018 and 2023 ACS 5-Year Estimates, B25074

The increase in total cost burden, combined with a shift toward extreme cost burden across many income levels, coincides with a decrease in renter households earning less than \$75,000. Between the 2018 and 2023 5-Year Estimates, the County added a net of 352 rental units while there was a net decrease of 3,117 households earning less than \$75,000 and a net increase of 3,469 households earning more than \$75,000.

Because the decrease was seen in each income category under \$75,000, it is not likely the change is due to increases in household income. The decrease also does not appear to be caused by household formation such as choosing to live with roommates. The estimated number of non-family households with more than one person actually decreased, from 2,777 in the 2018 estimates to 2,652 in the 2023 estimates; while the number of single-person renter households increased from 8,065 in 2018 to 8,766 in 2023.⁵ In addition, the 2023 5-Year Estimates indicate 9,197 people moved into Frederick County from a different Maryland county, and 6,860 from a different state or country.⁶

While the American Community Survey does not track out-migration and this data is not specific to tenure status, these data points when combined suggest lower-income renter households may be being displaced from Frederick County. Those who remain are more likely to face increasing cost burdens.

OWNER-OCCUPIED AFFORDABILITY

Sales Price to Household Income

Table 6 presents the sales price to household income ratio from 2015 to 2023. This ratio illustrates the relationship between sales price and household income. An ideal ratio is around or below 3.0, as it is recommended to spend no more than 30% of income on housing. Ratios above 3.0 suggest that a median income household cannot comfortably afford a median-priced home, indicating constrained affordability.

Before the pandemic, Frederick County's for-sale housing ratio was slightly above 3.0 with minor year-to-year variations. Post-pandemic, this ratio jumped significantly and by 2023 the median home cost four times the median income, which was a 24% increase from 2015.

In short, as with rental housing, the pandemic worsened the existing affordability for owner-occupied households in Frederick County and its effects continue to be felt. For new construction homes, a 2024 survey from the National Association of Homebuilders estimated that nationally, 64.4% of a home's sale price was associated with construction costs. Prior to the pandemic (but after the global financial crises), this fluctuated between 55.6% - 61.8%. This

⁵ Table B25011

⁶ Table B07001

increase is driven in part by the increase in building materials and labor costs during and after the pandemic. In the 2024 survey, single-family home construction was estimated at \$162/ft² compared to \$86/ft² in 2017 and \$114/ft² in 2019.⁷ For resale homes, the sudden (and so far, sustained) increase in sale price has been driven by complex, interconnected economic factors such as lower mortgage interest rates (until 2022), an increasing number of households entering their prime homebuying years, and a decrease in the number of homes for sale.⁸

Table 6: Ratio of Median Household Income to Median Sale Price, 2015-2023

Median Household Income ¹	Median Sale Price ²	Ratio	Units Sold (% Change Prior Year) ²
2015	\$83,819	3.22	3,726
2016	\$90,043	3.11	4,164 (+11.8%)
2017	\$92,495	3.30	4,497 (+8.0%)
2018	\$95,850	3.34	4,445 (-1.2%)
2019	\$103,516	3.14	4,500 (+1.2%)
2020	(No Data)	\$357,225	- 5,548 (+23.3%)
2021	\$104,780	3.91	6,169 (+10.4%)
2022	\$119,122	3.79	4,926 (-21.0%)
2023	\$114,360	3.99	3,676 (-25.6%)
2024	\$122,049	3.97	3,638 (-1.9%)

¹ Source: 1-Year ACS Estimates. 2020 1-Year Estimates were not published by the Census Bureau.

² Source: Maryland Realtors Annual Sales Data

Cost Burdened Homeowners

Table 7: Number and Share of Cost Burdened Owner-Occupied Households, 2014-2023

	Number	Percent
2018 5-Year	15,684	23.0%
2023 5-Year	15,107	19.3%
2014 1-Year	17,195	26.1%
2018 1-Year	14,773	20.8%
2023 1-Year	15,865	19.3%

Source: ACS Estimates as labeled, DP04

Owner-occupied housing costs include things like utilities, property taxes, and HOA fees. Where the monthly cost of a rental unit is mostly independent of personal household factors, owner-occupied housing costs are influenced by two primary factors including the initial sale price of the home and mortgage terms (as applicable). A neighborhood where homes are generally valued around \$400,000 will have households who purchased in different life stages and at different times. Therefore, their monthly housing costs will vary greatly even before considering their household income. This is why for owner-occupied households especially, it is the rate of cost burden that is most important.

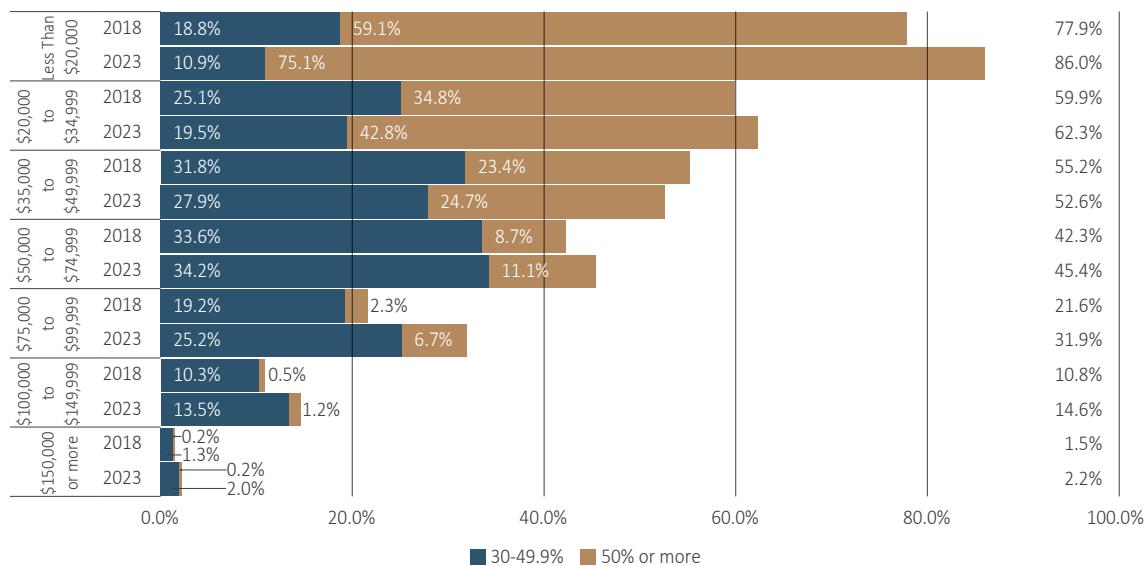
⁷ National Association of Homebuilders Cost of Construction a Home 2024.

nahb.org/-/media/AB4EFC742624475A97A0A62189986FF8.ashx

⁸ dallasfed.org/research/economics/2021/1228

As shown in Table 7, approximately 23% of owner-occupied households were cost burdened during the 2018 5-Year Estimates which decreased to 19.3% in the 2023 5-Year Estimates. It is important to contextualize what first appears to be a decrease in homeowner cost burden. The 2018 and 2023 5-Year estimates cover data from 2014 through 2023. While there was an overall percentage and numerical decrease in cost burdened households, comparing 1-Year Estimates for 2018 and 2023 show a numerical increase. This illustrates a long-term decrease in cost burden for owner-occupied households over the last 10 years, but a short-term increase in over the last 5 years.

Figure 11: Owner-Occupied Cost Burden, 2018 and 2023



Source: 2018 and 2023 ACS 5-Year Estimates, B25095

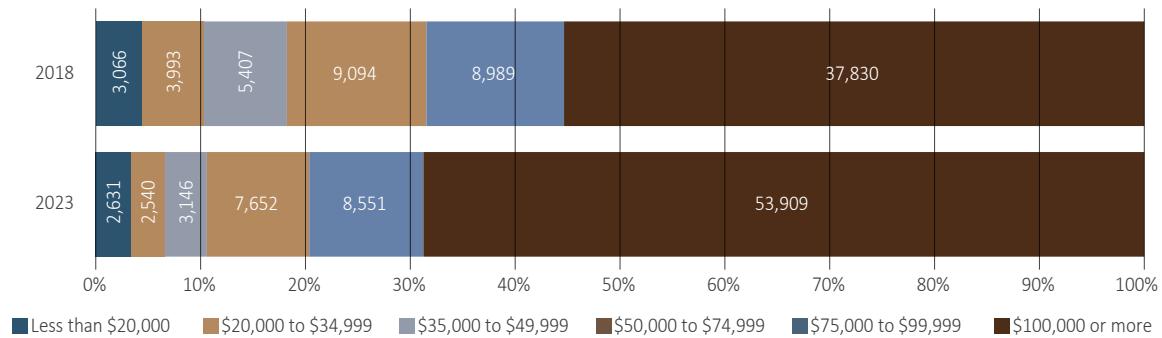
Figure 11 compares the rate of cost burdened homeowners between the 2018 and 2023 5-Year Estimates across household income categories. It calculates the rate of cost burden (spending over 30% but less than 50% of income on housing) and extremely cost burdened (over 50%). The total rate of cost burden (more than 30%) is shown on the right side of the figure.

Most income levels saw an increase in the share of housing cost burden on the order of 3 to 4 percentage points. Exceptions are the less than \$20,000 category which increased 8.1 percentage points; \$75,000 - \$99,999 which increased 10.3 percentage points; and \$35,000 - \$49,999 which decreased 2.6 percentage points. Similar to renters, all income categories saw a shift from spending more than 30% but less than 50% of income on housing to spending more than 50%, with the exception of the \$150,000 or more income category.

Similar to the renter discussion, the overall reduction of cost burdened homeowners is perhaps driven by an increase in the number of higher income households. Table 8 shows how between the 2018 and 2023 5-Year Estimates, Frederick County's owner-occupied housing increased by 10,050 units. However, households earning \$100,000 or more increased by 16,079 and all other income categories decreased. The largest decrease was in the \$35,000 to \$49,999 category of 2,261 households. This was also the only income category in which cost burden decreased between the survey periods (2.6 percentage points).

Similar to renters, the increase in higher-income households cannot be solely explained by the net increase of housing units and likely does not represent changes in household income. These data points show that homeownership is increasingly out of reach for even moderate-income households in Frederick County. Households with lower or fixed incomes find themselves paying more of their budget toward housing.

Figure 12: Owner-Occupied Household Income, 2018 and 2023



Source: 2018 and 2023 ACS 5-Year Estimates, B25095

Table 8: Change in Owner-Occupied Household Incomes, 2018 and 2023

	Less than \$20,000	\$20,000 to \$34,999:	\$35,000 to \$49,999:	\$50,000 to \$74,999:	\$75,000 to \$99,999:	\$100,000 or more:	Total Owner-Occupied Units
Numeric Change	-435	-1,453	-2,261	-1,442	-438	16,079	10,050
% Change	-14.2%	-36.4%	-41.8%	-15.9%	-4.9%	42.5%	14.7%

Source: 2018 and 2023 ACS 5-Year Estimates, B25095

HOMELESSNESS

The Federal Reserve Bank conducts the Survey of Household Economics and Decisionmaking (SHED) and publishes an annual report. In 2024, the survey found that 37% of adults surveyed could not cover an unexpected \$400 expense with cash or cash equivalent.⁹ A \$400 expense can be as ordinary as a car repair, broken appliance, or a visit to urgent care or an emergency room. But the ordinary can turn catastrophic for these households and set off a series of financial dominos, including difficulty making housing payments.

While there are many interrelated causes of homelessness, an undersupply of affordable housing exacerbates homelessness. The U.S. Interagency Council on Homelessness estimates between 40-60% of people experiencing homelessness have a job and a study by the Government Accountability Office found that an increase of \$100 in the median rent from 2012 through 2018 resulted in a 9% increase in the rate of homelessness.^{10,11} Similarly, a research

⁹ Figure 20, Page 42. This figure has been relatively consistent since 2019 (with a one-year spike in 2021 during COVID). federalreserve.gov/publications/files/2024-report-economic-well-being-us-households-202505.pdf

¹⁰ <https://usich.gov/guidance-reports-data/data-trends>

¹¹ <https://www.gao.gov/assets/gao-20-433.pdf> Page 28-33.

brief by Enterprise Community Partners found that an increase in the number of cost-burdened renters as reported in the American Community Survey was correlated with an increase in homelessness counts the following year.¹²

In Frederick County, on January 24, 2024, the Maryland Balance of State Continuum of Care conducted the annual Point-in-Time homelessness count. This count is undertaken on the same day nationwide to identify individuals in transitional housing, homeless shelters, or those who are sleeping in places not designed for human habitation, like parks, cars, or sidewalks (also referred to as unsheltered).

Two hundred fifty (250) individuals were identified as homeless in the 2024 count, with 19% being unsheltered, 70% in emergency shelters, and 11% in transitional housing. Sixty percent (60%) were male and 37% female.¹³ Fifty percent (50%) were White and 34% were Black/African American.¹⁴ Youth under age 24 made up 26% of homeless individuals, chronically homeless¹⁵ were 14%, and veterans were 5%. These categories are not mutually exclusive. For example, youth can also be chronically homeless.

Point-in-Time counts are widely understood to underreport homelessness. Counts for emergency shelters and transitional housing are likely fairly accurate, but counting unsheltered individuals can be difficult. Service providers are familiar with common locations of unsheltered people, but they likely don't know everyone and all locations. The point-in-time is also conducted by volunteers who may need to cover a large amount of ground in one night. Table 9 lists the total number of people counted for each year's Point-in-Time from 2020 through 2024. The number has remained relatively consistent.

Homelessness has many different definitions for the purposes of federal or pass-through program eligibility.¹⁶ Another way the point-in-time count is likely an undercount are people who meet other definitions of homelessness such as those living in hotels/motels or "doubled-up." One example of being doubled-up is when a family lives in the residence of someone else with no legal right to the property (no lease or ownership interest) because of losing their previous housing or economic hardship.

As an example, in an analysis of federal 2021-2022 school year data, the National Center for Homeless Education found that there were 16,529 homeless youth enrolled in public schools in Maryland and 77.7% of them were considered doubled-up and another 11.3% lived in hotels/motels. Only 9.8% were in an emergency shelter or transitional housing, with 1.2% unsheltered.¹⁷ Student Homelessness Initiative Partnership (SHIP) of Frederick County's 2024 Annual Report estimated there are over 1,000 homeless students in the County, and during school year 2019-2020, 61 of 66 FCPS schools had a homeless student.¹⁸

12 <https://www.enterprisecommunity.org/sites/default/files/2025-03/Research-Brief-Worsening-RA-Linked-to-Homelessness.pdf>

13 The data source does not further specify the gender identity of the remaining 3% of individuals. The 2024 survey provided the following responses for gender identity: Woman (Girl); Man (Boy); Culturally Specific Identity (e.g., Two-Spirit); Transgender; Non-Binary; Questioning; Different Identity (with blank to specify); Client doesn't know; Client prefers not to answer.

14 The data sources do not further specify the race of the remaining 16% of individuals.

15 Generally, chronic homelessness is defined as being homeless for at least 12 months; or being homeless on at least four separate occasions in the last three years (if the combined occasions equal at least 12 months).

16 hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-esg-homeless-eligibility/four-categories/

17 The National Center for Homeless Education is the U.S Department of Education's technical assistance and information center and funded by the department. NCHE is access via nche.ed.gov. The specific data profile is hosted at profiles.nche.seiservices.com/StateProfile.aspx?StateID=24

18 shipfrederick.com/about-us/annual-report/ Page 3, and "About Us" shipfrederick.com/about-us/

Table 9: Annual Point-in-Time Counts 2020-2024

Year	Total Count
2020	254
2021	225
2022	250
2023	226
2024	250

Courtesy of City of Frederick Department of Housing and Human Services.

NATURALLY OCCURRING AFFORDABLE HOUSING

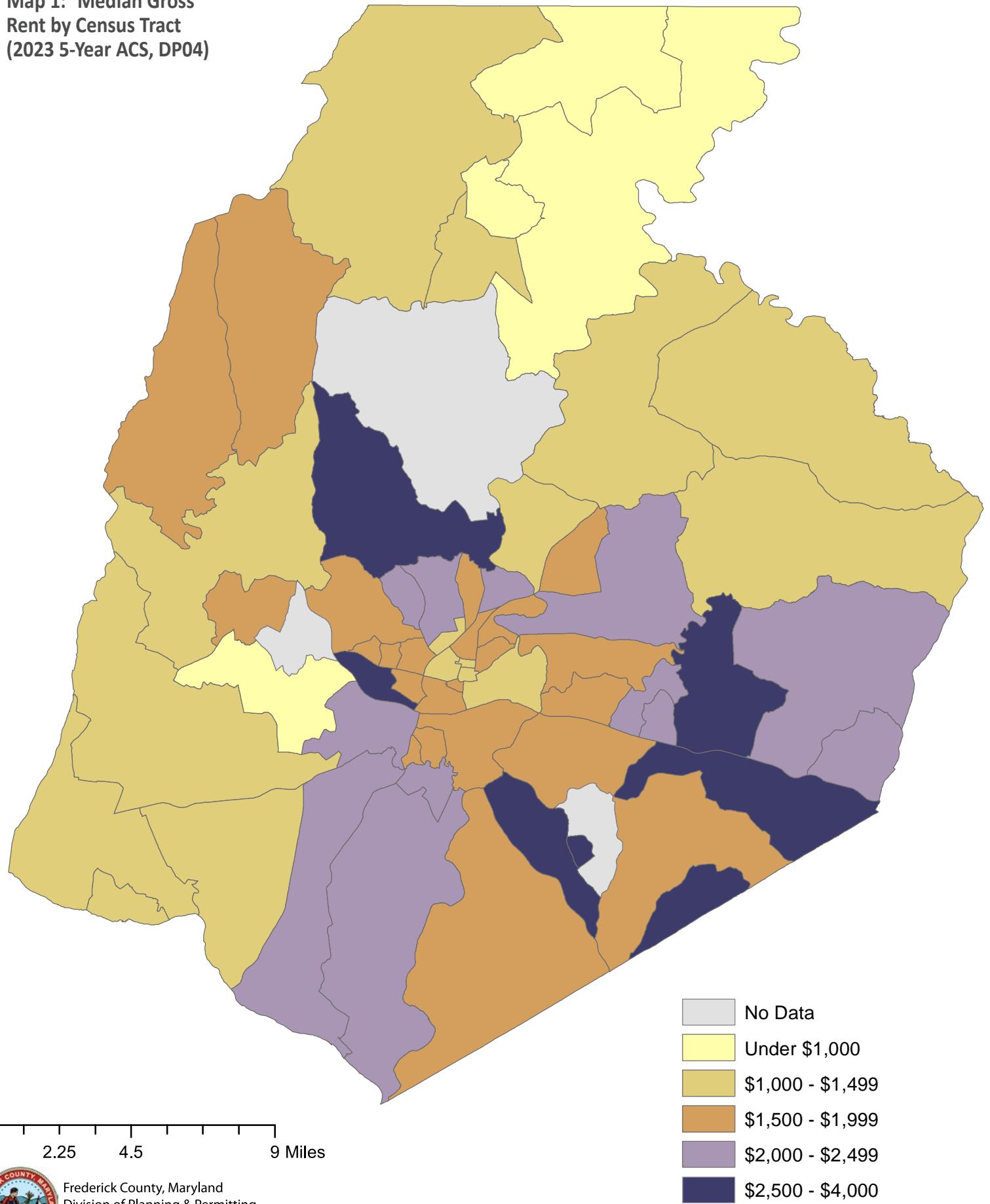
Naturally occurring affordable housing, often referred to by the acronym “NOAH,” is housing that is affordable due to market factors like a property’s age, amenities, condition, or location. NOAH does not have affordability protections like public or income-restricted/subsidized housing. While NOAH is often discussed specifically in terms of rental housing, for-sale housing in a community also typically has areas that are less expensive than others due to market factors.

All people deserve housing that is safe, decent, and right-sized for their circumstances. The concept of NOAH should not be applied to advocate for poorly maintained properties, overcrowding, community disinvestment, or building in unhealthy areas. It is a recognition that properties affordable without a government subsidy play an important role in a rental or for-sale market to meet affordable housing needs, particularly for households that generally fall outside the income restrictions for government programs.

However, such properties are subject to market pressures, where neighborhood change could increase the rents. NOAH remains affordable only if community conditions do not change (or if they do, when supply and demand for housing remain in balance). The difficult questions are how to preserve NOAH, improve substandard housing, and make community investments without spurring real estate speculation. There are often individual solutions for these problems, but the financial cost often leads to inability to scale.

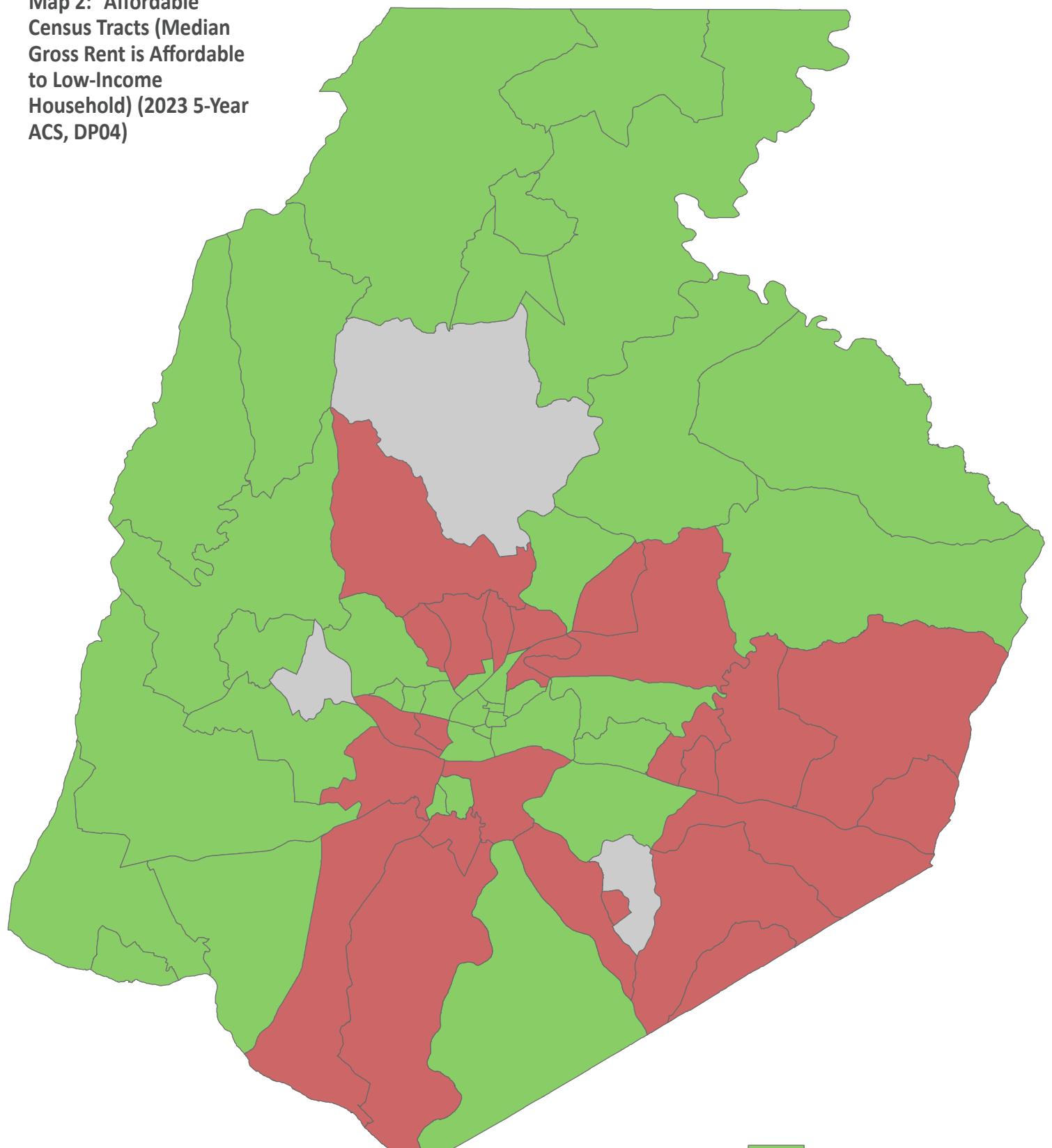
NOAH also is generally discussed specifically in terms of affordable to low-income households. For the purposes of the Housing Element, the 2023 5-Year Estimates of Median Household Income (MHHI) in Frederick County of \$120,458 is used to calculate the income thresholds for very low-income (less than 30% MHHI), low-income (less than 60%), workforce rental housing (50-100% MHHI), and workforce homeownership (60-120% MHHI) and calculates an affordable housing payment for that threshold. The results are in Table 10. The following sections of The Geography of Affordable Rental Housing and The Geography of Affordable Owner-Occupied Housing go into more detail about the estimated number and location of affordable housing in the County for these income groups.

Map 1: Median Gross Rent by Census Tract
(2023 5-Year ACS, DP04)



Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025

**Map 2: Affordable
Census Tracts (Median
Gross Rent is Affordable
to Low-Income
Household) (2023 5-Year
ACS, DP04)**



0 2.25 4.5 9 Miles



Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025



Yes
No
No Data

Table 10: Estimated Income Thresholds and Affordable Payment for Very-Low Income; Low-Income; Workforce Rental; and Workforce Homeowner Households

	Median Household Income	Very Low-Income (<30%)	Low-Income (<60%)	Workforce (Rental) (50-100%)	Workforce (Homeowner) (60-120%)
Income Threshold	\$120,458	\$36,137	\$72,275	\$60,229 - \$120,458	\$72,275 - \$144,550 ¹
Affordable Payment	-	\$903	\$1,807	\$1,506 - \$3,011	\$1,807 - \$3,614

¹ Estimated home value ranges: \$216,824 - \$433,649 (3 times income threshold).

The Geography of Affordable Rental Housing

Median gross rent in Frederick County during the 2023 5-Year Estimates was \$1,706 which means at least 50% of the County's 23,378 rental units were affordable to low-income households. However, not all of these units are "naturally affordable" as some of them may be subsidized or income-restricted. It also does not mean that the rental units are appropriate to the household (for example, number of bedrooms) or located in areas close to work, school, and social networks. Even before considering these limitations, 12,852 or 55% of renter households in the County earn less than \$75,000.¹⁹ There is likely an insufficient supply of affordable rental units for low-income renters in the County. The Affordable Housing Needs Assessment will examine specific supply needs at various income levels to identify this gap.

Map 1 illustrates the median gross rent of census tracts. Three census tracts, including 7513.01 and 7513.02 located north of the City of Frederick and 7522.05 located east of Middletown, had insufficient data. This is likely due to the small number of rental homes in each tract (less than 90) which meant data was not published to protect privacy or because it was statistically not valid due to the low sample size.

Higher median rents are present in the I-270 and I-70 corridors and in the area south of Ballenger Creek, extending to the Point of Rocks/Potomac River area. There are pockets of moderate median rents adjacent to the City of Frederick just south of I-70 and in the northern area of the City of Frederick (and areas adjacent). The lowest median rents are located within the City of Frederick, particularly downtown, and in census tracts immediately adjacent to downtown to the west and east. The lowest median rents occur outside of the City of Frederick, particularly in areas around Emmitsburg, Thurmont, and to the south of Middletown. Additional low-cost areas are clustered in the southwestern and northeastern limits of the county.

Map 2 evaluates the median gross rent of a census tract and whether it is above or below the affordable monthly payment for a low-income household (\$1,807 from Table 10). Thirty-seven (37) census tracts had a median gross rent below the threshold, meaning about half of those census tracts' units would be affordable to a low-income household. Twenty-five (25) census tracts had a median rent above the threshold, meaning that less than half are likely to be affordable. As noted in the discussion on Map 1, three (3) tracts had no data.

In this map, the geography of affordable housing becomes much starker. Where Map 1 indicates the median rent across five rent categories, Map 2 is a "yes" or "no" question – are at least half of the rental units affordable to a low-income household. The map illustrates how a low-income household may have limited housing choice in the areas located between I-270 and I-70 and north of I-70 (southeast county) and around the City of Frederick. Housing for

19 2023 ACS 5-Year Estimates, Table S2503

low-income households is more concentrated within the City of Frederick (though there are pockets more expensive than others) and in general the balance of the county (north, northeast, and southwest).

The 37 census tracts with a median gross rent under \$1,807 make up 14,509 of rental housing units and the 25 census tracts above \$1,807 make up 8,617 rental units. While there may be more census tracts and housing units with rents below the median than there are higher-rent tracts and housing units, as the discussion of Access to Opportunity highlights later in this chapter, these areas are not necessarily equally resourced.

LOW-INCOME HOUSING TAX CREDIT (LIHTC) PROPERTIES

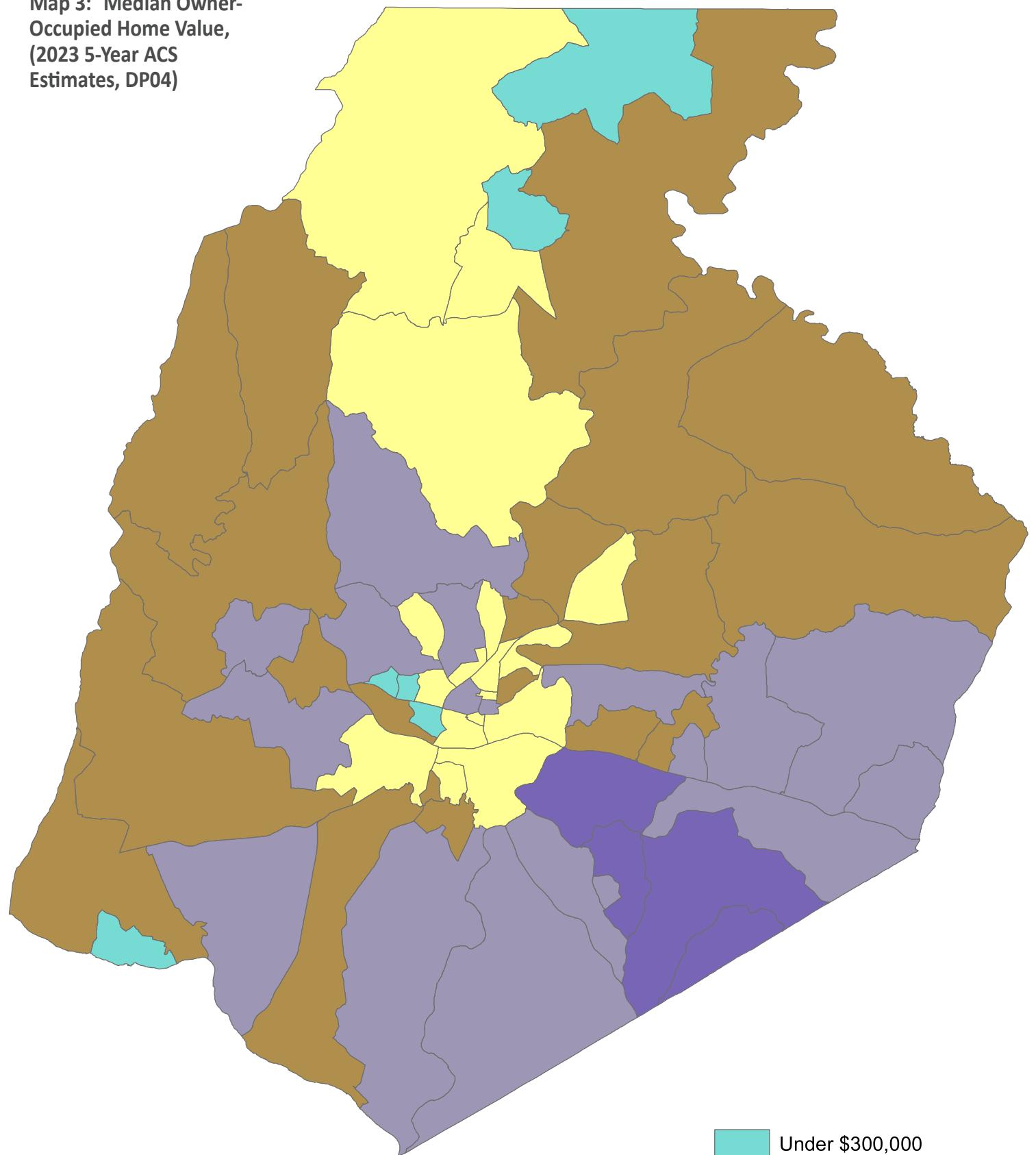
A significant portion of income-restricted housing, both in Frederick County and nationally, has been constructed under the Low-Income Housing Tax Credit (LIHTC) program. This is a federal program that is administered by each state. The program provides investors with federal tax credits in exchange for investing in the construction or rehabilitation of income-restricted units. In general, units created under LIHTC are subject to a 30-year affordability period. This consists of an initial 15-year compliance period and an additional 15-year “extended use” period. States can also adopt longer affordability requirements. Most projects awarded competitive 9% LIHTC in Maryland must agree to a 40-year affordability period instead of 30.

Frederick County currently has an estimated 18 projects, with approximately 2,200 units within their 30-year extended use period, and 3 projects with approximately 325 units under construction. An estimated 15 projects and approximately 1,350 units were placed in service prior to 2020. This means these units may be at risk of losing their affordability protections over the timeframe of the Housing Element (2050). However, it is important to note that some of these projects are owned by mission-driven owners such as nonprofits and/or may be subject to longer affordability restrictions.

Frederick County (through the Division of Housing) and the Housing Authority of the City of Frederick participate in the federally funded Housing Choice Voucher (HCV) program (often referred to by the public as ‘Section 8.’). Most vouchers are tenant-based, which means they are not tied to a specific home or apartment and a household can rent any unit within the program’s guidelines. However, even with a voucher tenants can face significant barriers, such as units that exceed the rent limits of the voucher program, finding a unit within the time frame of the program’s requirements, and qualifying for the unit (security deposits, rental history, credit scores, etc.).

While there may be program gaps, the HCV program is currently the best tool for supporting housing stability for extremely- and very-low-income households (defined as those households earning less than 30% or less than 50% of area median income). But the need for HCV is far greater than the funding available for vouchers. Because of this large demand and long wait lists, neither the County nor the HACF is accepting applications for the program.

Map 3: Median Owner-Occupied Home Value,
(2023 5-Year ACS
Estimates, DP04)



0 2.25 4.5 9 Miles

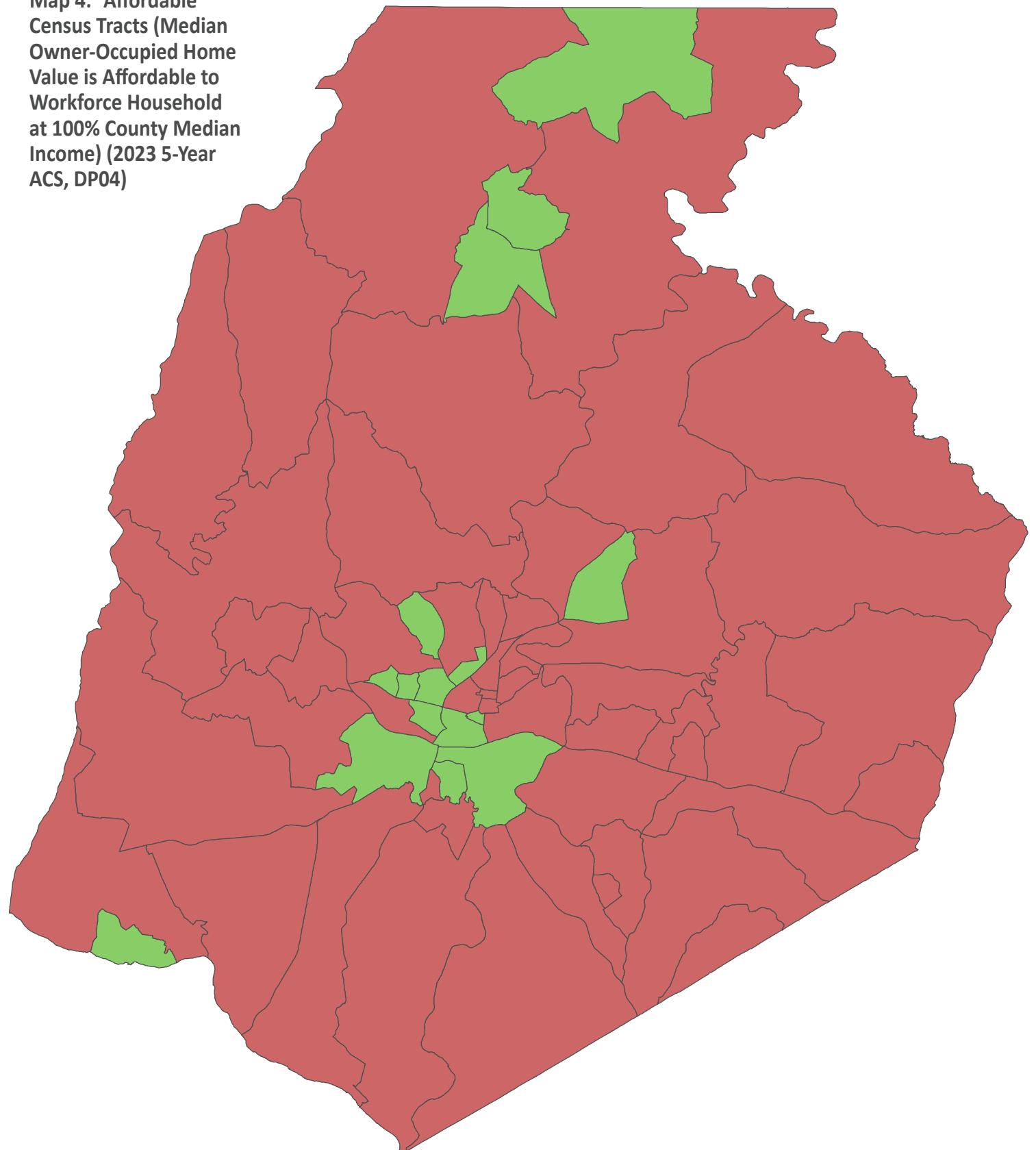


Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025



Under \$300,000
\$300,000 - \$399,999
\$400,000 - \$499,999
\$500,000 - \$599,999
\$600,000 or More

Map 4: Affordable Census Tracts (Median Owner-Occupied Home Value is Affordable to Workforce Household at 100% County Median Income) (2023 5-Year ACS, DP04)



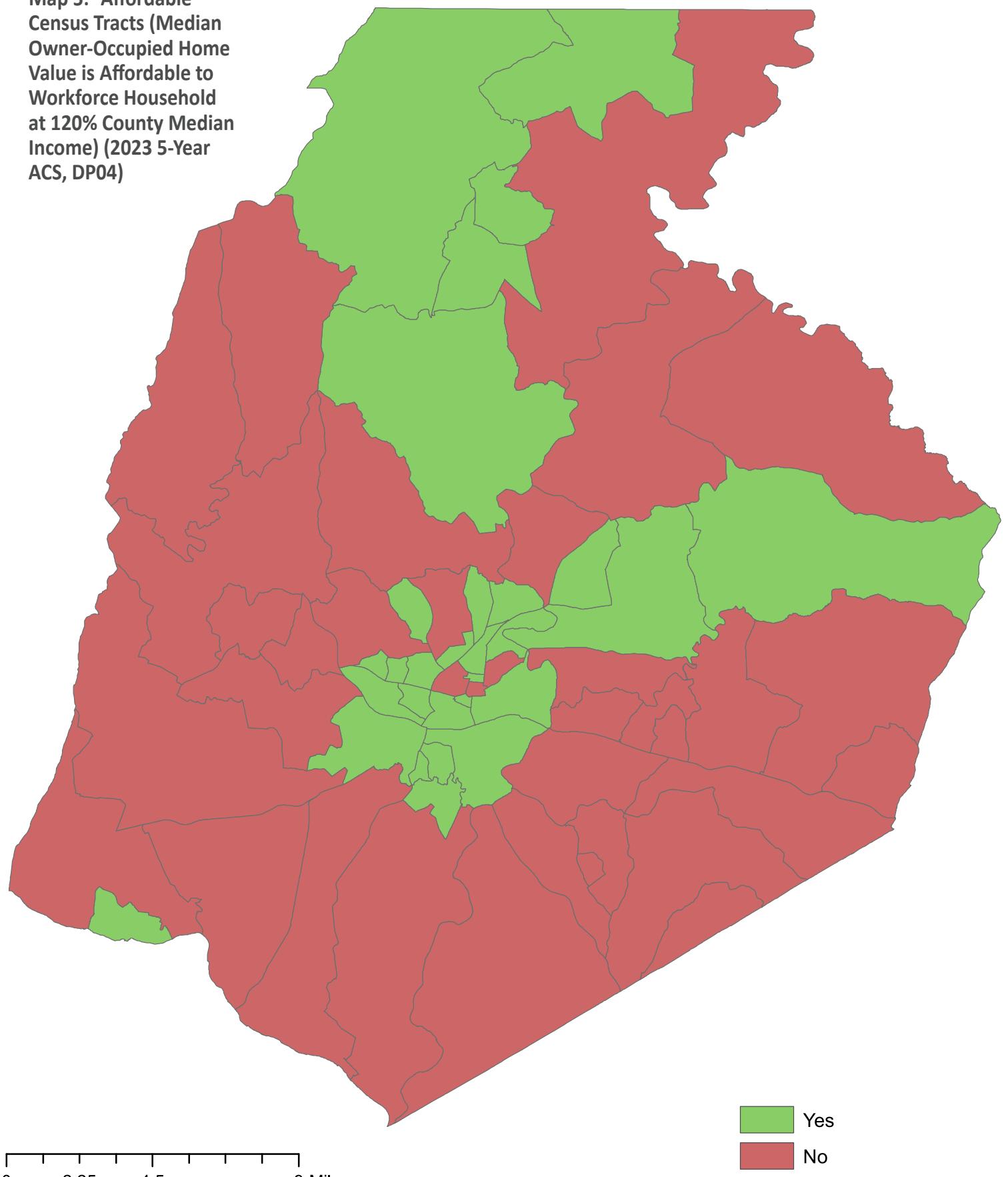
Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025



Yes
No

0 2.25 4.5 9 Miles

**Map 5: Affordable
Census Tracts (Median
Owner-Occupied Home
Value is Affordable to
Workforce Household
at 120% County Median
Income) (2023 5-Year
ACS, DP04)**



Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025



The Geography of Affordable Owner-Occupied Housing

The median reported owner-occupied housing value in Frederick County during the 2023 5-Year Estimates was \$437,700. An owner-occupied workforce household is a household between 60-120% of median income (\$72,275 - \$144,550). An affordable home for this range would be valued between \$216,824 - \$433,649. This illustrates the challenge of accessing homeownership in Frederick County, as only the higher workforce incomes are near the median priced home.

When examining owner-occupied housing value at the census tract level, the lowest median value is \$261,000. This means there is no census tract where lower income workforce households can afford the median value home. These households are likely to either remain renters (even though that may not be their choice) or pursue homeownership in another community.

Maps 4 and 5 illustrate whether the median owner-occupied home value in a census tract is above or below the affordable workforce income limit of 100% median income (\$120,458 for a home value of \$361,374) and 120% median income (\$144,550 for a home value of \$433,649). The geography of affordable workforce homeownership housing at 100% median income is limited to 16 tracts. These tracts are mostly located in and around the City of Frederick and near Walkersville. There is more availability at 120% median income (29 tracts), but these places are still primarily centered around the City of Frederick, with additional areas being found in northern and eastern Frederick County and near Brunswick.

Relationships of Housing Type and Purchase Price

The median sale price of owner-occupied housing is just one piece of the affordability story. The single family detached home is typically the most expensive home type for individual property owners. Single family detached homes, and to a lesser extent attached homes, require more land than other types of housing and yield fewer units per acre. This means the cost of land, engineering, construction, and so on for a neighborhood is spread across fewer units.

The table below is from the Maryland Department of Planning's State Data Center. It analyzes residential sales in each Maryland county from 2017 through 2023 for single family detached homes, single family attached/townhomes, and condominiums.²⁰ Over this time frame, condominiums ranged from 43-51% of the cost of a single-family home and townhomes ranged from 68-74% the cost of a single-family detached home.

Table 11: Median Home Value, 2017-2023 by Housing Type

	2017	2018	2019	2020	2021	2022	2023
Single Family Detached	\$366,000	\$397,000	\$410,000	\$425,000	\$500,000	\$565,000	\$575,000
Single Family Attached	\$247,375	\$277,000	\$295,000	\$312,930	\$352,450	\$411,765	\$420,000
Condominium	\$160,000	\$177,250	\$177,000	\$186,000	\$210,000	\$259,000	\$294,900

Source: Maryland Department of Planning

²⁰ The MDP methodology identifies condominiums based on a property's "Land Use" code in the property's Maryland State Department of Assessments & Taxation (SDAT) record. Even though colloquially a "condo" may suggest a unit within a multifamily building, a condominium is simply an ownership structure. While Frederick County has multifamily buildings with individuals owning a unit, another common condominium type in the County is the "2-over-2."

Table 12: 2024 Average Sale Price by Number of Bedrooms and Housing Type

	2 Bedrooms or fewer	3 Bedrooms	4 Bedrooms or more
Single-Family Detached			
Total Sold	96	654	1,235
Average Sold Price	\$384,044	\$487,722	\$707,853
Single-Family Attached			
Total Sold	132	859	325
Average Sold Price	\$334,013	\$434,227	\$491,931

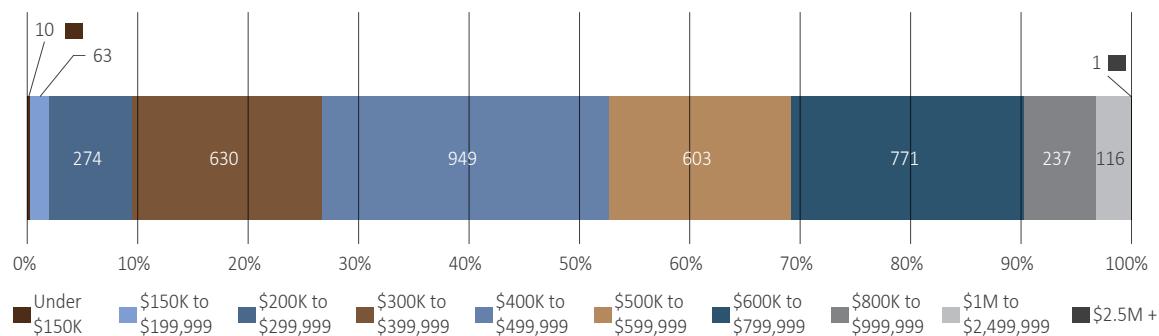
Source: Frederick County Association of Realtors. Condo sales are not separated by bedrooms. In 2024 there were 353 condo sales with an average sold price of \$369,751.

Housing size also affects the cost of housing. Data provided from the Frederick County Association of Realtors for residential sales in 2024. Homes with two or fewer bedrooms represented 7% of single-family home sales, those with three bedrooms were 46% and four or more were 47%. The sales data for 2024 is roughly representative of Frederick County's overall owner-occupied housing stock of which 88.6% are homes with three or more bedrooms. There is an unmet need both from a housing choice perspective (one or two-person households may not want larger homes), as well as lowering the cost for entry into homeownership.

The difference in the cost of various home types is also visible in the average sales price distribution. In 2024, 977 of all 3,654 sales were for less than \$400,000. This dollar amount is used as a reference because it is the closest to the upper workforce homeownership housing limit (120%, \$433,649) from Table 10. These are only 26.7% of total sales. In other words, only around a quarter of the County's housing stock is affordable to the upper limit of workforce households definition. Of these 977 sales, 30% were single-family detached, 46% were single-family attached, and 24% were condos. This again highlights the importance of diversifying housing types to improve the available price points of housing.

Figure 13 illustrates the share of total sales in 2024 of all housing types. A majority of these sales were under \$500,000. Even for sales over the median of \$484,184, the bulk of them occur in the \$600,000 to just under \$800,000 range. Only 9.7% of sales were over \$800,000, and only 3.2% were over \$1,000,000.

Figure 13: 2024 Sale Price Distribution



Source: Frederick County Association of Realtors

FAIR HOUSING

Fair housing is a protected civil right through federal, state, and local laws. It prohibits discrimination in housing for renters and homeowners for a number of characteristics called protected classes. Although the laws do have some exemptions, fair housing laws apply to most housing searches.

The chart below compares the protected classes between federal and state laws. Frederick County also has adopted ordinances prohibiting discrimination based on source of income (2006) and sexual orientation or gender identity (2019).

	Federal Fair Housing Act	Maryland Fair Housing Act
Race or color	Y	Y
Religion	Y	Y
Sex	Y	Y
National Origin	Y	Y
Familial Status	Y	Y
Disability	Y	Y
Sexual Orientation	*	Y
Gender Identity	*	Y
Source of Income		Y
Military Status		Y

**The U.S. Supreme Court decided in *Bostock v. Clayton County* that the protected class sex in Title VII of the Civil Rights Act (which focuses on employment discrimination) also encompasses sexual orientation and gender identity. While these have not been codified in the Federal Fair Housing Act, they are explicitly named in Maryland and Frederick County's housing laws.*

Today, some of the most common fair housing complaints are discrimination based on disability, source of income, and race.²¹ Housing discrimination can take many forms such as being told a home is no longer available for rent or purchase, steering clients to (or away from) certain neighborhoods, or not engaging with the reasonable accommodation process – in particular for disability accommodations in rental housing.

Segregation

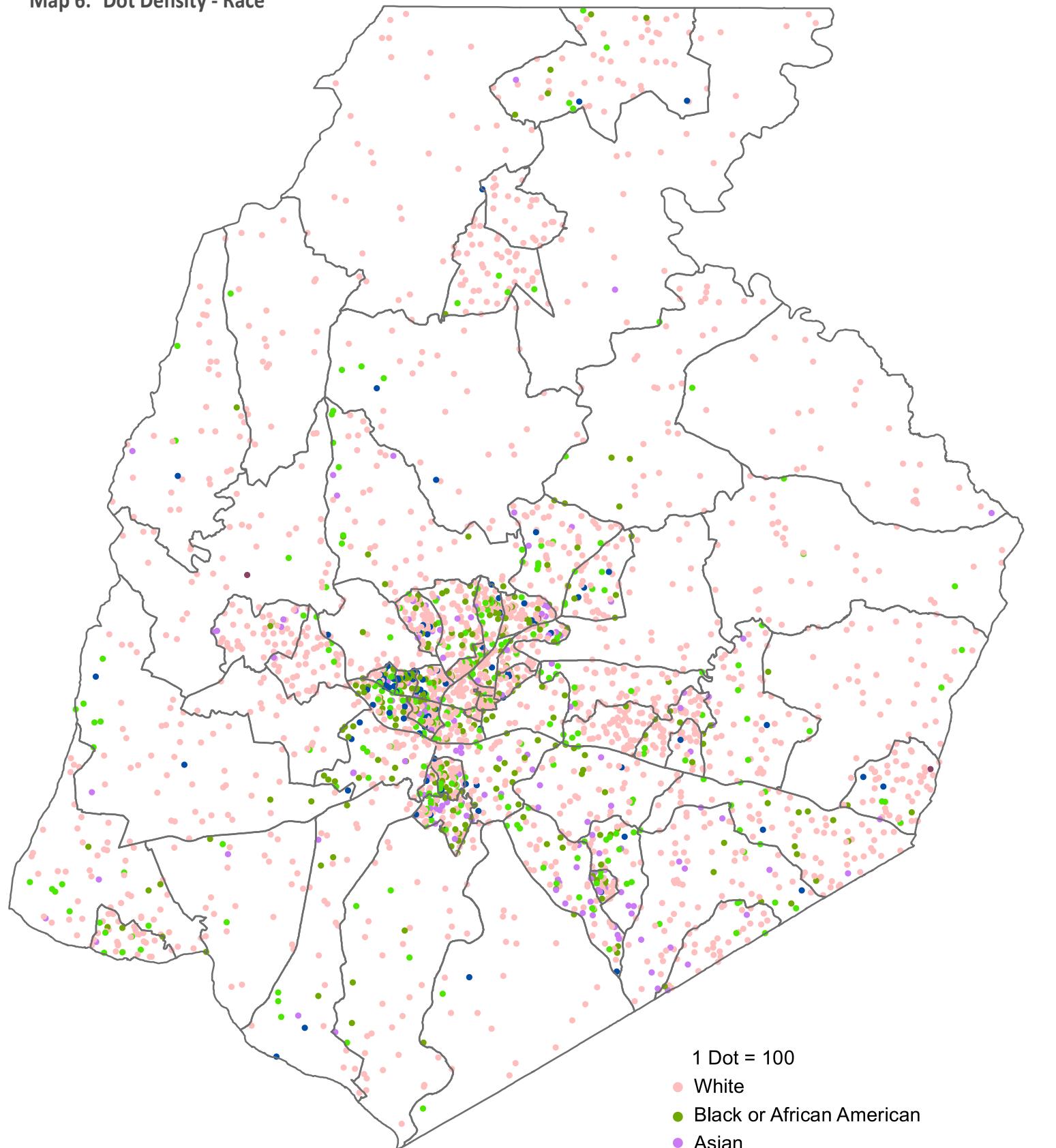
Racial and ethnic segregation in housing is perpetuated both by historic and present day inequalities and policies. Explicit segregation through racial and ethnic covenants in deeds in the 1940s through 1960s and urban renewal and “slum and blight” clearance in the 1950s through 1970s are some examples of historic inequalities and policies. They have had longstanding impacts on minority homeownership and wealth, particularly for Black or African Americans. According to an analysis of 2019 5-Year American Community Survey estimates, nationwide there was a 30-percentage point gap between the homeownership rate for White households (71.1%) versus Black or African American households (41.7%).²² This rate was the highest published since 1960.²³

²¹ National Fair Housing Alliance 2024 Fair Housing Trends Report, Pages 9-10 “Complaint Data by Basis and Agency 2023.” nationalfairhousing.org/wp-content/uploads/2023/04/2024-Fair-Housing-Trends-Report-FINAL_07.2024.pdf. Regionally, the Metropolitan Washington Council of Government’s community outreach for the 2023 Fair Housing Plan also identified racial discrimination as a top basis. mwcog.org/assets/1/28/Appendix1.pdf, Pages 13-14.

²² jchs.harvard.edu/blog/nearly-every-state-people-color-are-less-likely-own-homes-compared-white-households

²³ urban.org/research/publication/black-homeownership

Map 6: Dot Density - Race



Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025



Map 7: Opportunity Index

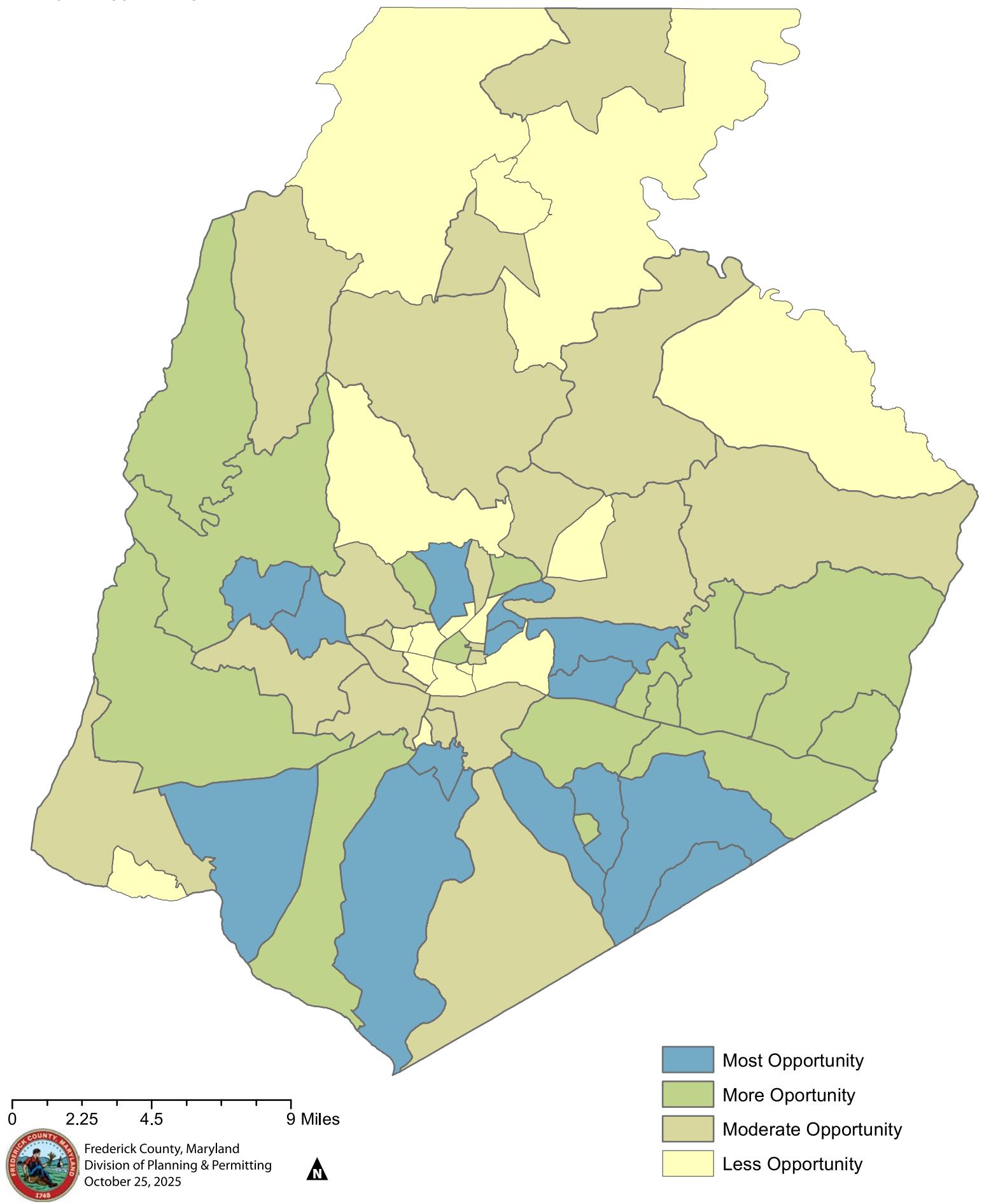


Table 13: Race and Ethnicity in Frederick County

	Frederick County	Washington, DC MSA ¹	Maryland	United States
Race				
White	70.3%	45.5%	49.6%	63.4%
Black or African American	10.3%	24.9%	29.6%	12.4%
American Indian and Alaska Native	0.3%	0.5%	0.4%	0.9%
Asian	5.4%	10.7%	6.5%	5.8%
Native Hawaiian and Other Pacific Islander	0.1%	0.0%	0.0%	0.2%
Some Other Race ²	3.6%	8.3%	6.5%	6.6%
Two or More Races	10.0%	10.1%	7.4%	10.7%
Ethnicity				
Hispanic or Latino (Any Race)	12.3%	17.6%	12.1%	19.0%

Source: 2023 ACS 5-Year Estimates, DP05

¹ Metropolitan Statistical Area. Includes Washington, DC, Maryland and Virginia suburban jurisdictions, and Jefferson County, West Virginia.

² Some Other Race: In Frederick County, some other race alone is estimated at 10,003, of which 91% identified as Hispanic or Latino (B03002).

When compared to the region and Maryland, Frederick County has a higher share of residents who racially identify their race as White alone and lower shares of residents who identify as Black or African American alone and Asian alone. For ethnicity, there is a lower share of individuals who identify as Hispanic or Latino when comparing the County regionally, but is mostly in line with Maryland demographics.

Within Frederick County, racial and ethnic diversity is more prevalent in the higher population density areas of the county, in particular in and around the City of Frederick, Brunswick, and southeast county.

RACIALLY OR ETHNICALLY CONCENTRATED AREAS OF POVERTY

Another measure used by the U.S. Department of Housing and Urban Development (HUD) are Racially or Ethnically Concentrated Areas of Poverty (R/ECAPs). R/ECAPs are census tracts where 50% or more of the population is a race other than White and 40% or more live at or below the poverty line. Frederick County has no census tracts that meet the R/ECAP definition.

Table 14: Homeownership by Race and Ethnicity in Frederick County

Household Head Race or Ethnicity	Owner-Occupied Household Rate	Percent of all Owner-Occupied Households	Percent of all Occupied Households
Frederick County (any race or ethnicity)	77.0%	-	-
White Alone	80.2%	79.2%	76.1%
Black or African American Alone	61.2%	7.8%	9.8%
Asian Alone	81.4%	4.8%	4.6%
Some Other Race Alone	51.5%	1.7%	2.6%
Two or More Races	72.2%	6.2%	6.6%
Ethnicity - Hispanic or Latino	64.0%	6.8%	8.7%

Source: 2023 ACS 5-Year Estimates, S2502. Some racial groups are excluded from Table 14 due to small sample sizes.

Table 14 shows that within Frederick County, although it is not as high as national estimates, there is a homeownership gap between different races and ethnicities. The group with the highest rate of owner-occupancy is a household headed by someone who identifies as Asian alone (81.4%) followed closely by White alone (80.2%). Racial and ethnic groups with lower rates of owner-occupancy in Frederick County include Black or African American alone (19 percentage point gap with White homeownership) and Hispanic or Latino (13 percentage point gap with Frederick County's overall homeownership rate) and some other race (28 percentage point gap with White homeownership).

When comparing racial and ethnic composition of homeowners to that group's overall share of occupied households (in other words, regardless of whether they rent or own), White headed households are overrepresented by 3.1 percentage points, Black or African American headed households are underrepresented by 2 percentage points, some other race by 0.9 percentage points, and Hispanic or Latino by 1.9 percentage points.

Access to Opportunity

Access to opportunity is the concept that neighborhoods and communities can have a strong influence on health, education, employment, and other outcomes of the people who live or grow up there. It acknowledges that investments in place are not always equally distributed throughout a community. It is also discussed in relation to affordable and income-restricted housing, where siting these projects is more likely to continue patterns of poverty, racial, and/or ethnic concentration. When affordable or income-restricted housing is mostly (or only) built in areas with many unmet needs or insufficient resources, it can perpetuate disadvantage.

Opportunity mapping is a way to understand how advantage is distributed across the geography of place in a community. Each community's opportunity index is unique, but the general methodology includes identifying a variety of indicators to assess how a certain geography (like a census tract, or a city) compares to other places in influencing residents' future success. Ultimately, some geographies score highly and others don't score as well. Opportunity maps can be interpreted and used to ensure equitable distribution of resources as well as to expand housing choice and housing affordability in high-resourced areas.

An opportunity index for Frederick County was created for the Housing Element using eight indicators described below. The intent in choosing these indicators was to reflect the four vision themes of the *Livable Frederick Master Plan*: Our Community, Our Economy, Our Health, and Our Environment. Indicators were analyzed at the census tract level. The median value was identified for each indicator. In the case of a positive indicator, 1 point was awarded to a census tract that was above the median. In the case of a negative indicator, 1 point was awarded to a census tract that was below the median.

The scores for each indicator were then added together for a census tract. Four tranches (or groups) were identified: areas with the most opportunity scored 6 or 7 points (14 tracts); the next scored 5 points (15 tracts); the next scored 3 or 4 points (20 tracts); and the least opportunity scored 0, 1, or 2 points (16 tracts).

Percent of children under 18 living in poverty (point awarded for below median): Children living in poverty face interrelated challenges including housing and food insecurity, academic struggles, and poorer health. These outcomes can follow children into adulthood and continue the cycle of intergenerational poverty. Nationwide, it's estimated that between one-third and one-half of children who grow up in poverty also live in poverty as adults. High rates of children in poverty can also indicate poverty concentration in neighborhoods.

Median Household Income (point awarded for above median): As noted in the discussion about ALICE households, the poverty threshold does not fully capture households that are economically stressed. Neighborhoods or census tracts with incomes below the median are not necessarily disadvantaged, but it can indicate areas of economic segregation and/or concentrations of affordable housing (whether subsidized or market rate).

Percent of homes that are single family detached (point awarded for below median): As discussed throughout this chapter, when compared to other housing types a single family detached home is the most expensive. When a census tract has a high proportion of this housing type, neighborhoods may be more difficult to access for those with low- or moderate-incomes.

Mean travel time to work (point awarded for below median): Mean travel time, combined with the next indicator number of jobs, attempts to measure the economic opportunity in a place. Long commute times increase transportation costs if driving (vehicle wear and tear and maintenance, fuel) as well as quality of life costs such as less time with family and friends. Long commute times also strain our public infrastructure.

Number of Jobs within Census Tract (point awarded for above median): Number of jobs, combined with the previous indicator mean travel time to work, attempts to measure the economic opportunity in a place. The area in and around the City of Frederick is the economic center of Frederick County, but jobs and employment are found throughout the County. Neighborhoods with jobs should be prioritized for housing in order to promote shorter commuting distances and travel times and to expand employment opportunities.

Life Expectancy at Birth (point awarded for above median): The U.S. Small-area Life Expectancy Estimates Project (USLEEP) is a public and nonprofit data research effort published by the Center for Disease Control's National Center for Health Statistics. It analyzed mortality and population from 2010-2015 to estimate the life expectancy of a newborn at the census tract level. This highlights the social determinants of health and highlights the disparities in health outcomes.

Percent of People 25 and older with a Bachelor's degree or higher (point awarded for above median): There are many paths to a rewarding, financially sustaining career path and a college education is only one of them. However, college graduates still have higher median weekly earnings and experience lower unemployment rates than workers without.²⁴

Climate Vulnerability Index (point awarded for below median):²⁵ The U.S. Climate Vulnerability Index is a nationwide analysis of census tracts with over 180 indicators and data sources to establish threats to climate resilience (called baseline vulnerabilities) in four categories: health, social and economic, infrastructure, and environment. Climate change risks are considered in three categories: extreme events, social and economic, and health. These were all combined to determine a composite score called the Climate Vulnerability Index. The higher the score, the more vulnerable a census tract is to climate change.

²⁴ bls.gov/emp/chart-unemployment-earnings-education.htm

²⁵ climatevulnerabilityindex.org/

Chapter 3: What Housing Will We Need?

EXECUTIVE SUMMARY

Chapter 3 discusses how much and what kinds of housing will be needed over the next 25 years (through 2050). Like the Frederick County Water Resources Element (2024), the Housing Element goes beyond the 2040 timeframe considered by the Livable Frederick Master Plan because of the length of time housing planning takes and to help set the stage for implementation and future updates to Livable Frederick.

Some major findings of this section include:

- The annual new residential permit average over the last three decades, County-wide, has been 1,720 units.
- The current County-wide residential pipeline as of June 30, 2025, is 14,146. The housing pipeline represents total number of homes that have some type of planning or zoning approval but have not been issued a building permit.
- If new residential building permits continue to be issued for projects in the residential pipeline at a similar pace as the last 30 years, the residential pipeline would be depleted in approximately 8.2 years.
- The County-wide population is projected to increase by roughly 135,000 people and an additional 48,400 homes would be needed through 2050.
- When accounting for planned development and the current under-supply of housing, the demand specific to the unincorporated portion of Frederick County is 21,700 homes through 2050.
- By 2050, it is estimated there will be almost 50,000 additional people County-wide who are older than 65.
- Frederick County Public Schools could see enrollment increase by 19,300 – 21,000 students.
- In unincorporated Frederick County growth areas, residentially zoned or designated vacant land could potentially yield around 1,365 dwelling units under current zoning regulations. This falls far short of the additional homes needed through 2050.

HOW TO USE THE HOUSING ELEMENT

This chapter uses a variety of methodologies to project or forecast future housing and public facility needs. The demand for housing is heavily influenced by population and economic factors like the number and type of jobs, birth and death rates, and inflow/outflow migration and immigration patterns. Some trends like the continued urbanization of the U.S. and global population and the increasing number of people aged 65 and older are ongoing and likely to continue.^{26,27} Other housing influences are inherent factors that are unlikely to change like Frederick County's geographic proximity and transportation and economic ties to the Washington, D.C. and Baltimore regions.

²⁶ *The U.S. urban area population increased from an estimated 64% in 1950 to 83% in a 2018 study.* css.umich.edu/publications/factsheets/built-environment/us-cities-factsheet

²⁷ *In the 2020 Census, around 1 in 6 (16.8%) people in the U.S. were 65 or older, compared to 1 in 20 in 1920. This age group may reach 1 in 5 as soon as 2030.* census.gov/library/stories/2023/05/2020-census-united-states-older-population-grew.html news.virginia.edu/content/us-population-will-grow-bigger-and-get-older

The purpose of the Housing Element is not to try and absolutely predict the future. It is to discuss long-term housing needs as best as they appear to be today, then evaluate if the County has the policies, regulations, and land to meet the demand while achieving the community's shared vision and goals for housing. To do this, we can evaluate how past decisions have influenced our built environment and look to peer jurisdictions and places that inspire us to imagine a different future. We can also look at emerging and long-term trends and consider what influence those might have on housing needs in our community.

In this way, the Housing Element can be thought of as something in between a comprehensive plan and a small area plan. The Housing Element also will not be a static document. What this current Housing Element considers the far-flung future will one day be the near term. It is a document that will be revised through future master plans and implemented through geographic-based plans like small, large area, or corridor plans.

As will be discussed in this chapter, Frederick County's "residential pipeline," or homes that are unbuilt but have some type of planning approval, will be able to meet some of the expected housing demand. But even once zoning is in place, housing takes a long time to build. For example, the Urbana community received zoning approval in 1973, but it wasn't until the late 1990s that a subsequent owner obtained the other necessary approvals needed before a building permit could be issued. The Villages of Urbana PUD, for just over 3,000 new homes, obtained the first building permit in 2000. The project was built in phases with most units built by the late 2000s. A second wave of approvals for Urbana came in the mid-2010s. These newer sections only approached buildout in the last few years.

This is why it's critical that even though Frederick County and its municipalities have around 10 years of housing in the pipeline that can meet near-term residential demand, after 2035 or so there will still be an additional demand for 21,700 new homes in the unincorporated area of Frederick County alone through 2050. This demand will not be met by the County's current residential zoning capacity.

Terms Used in this Chapter

Frederick County Government is for everyone who lives, works, and plays here, whether or not they live in a municipality. When the County succeeds, our municipalities succeed; and when the municipalities succeed, the County benefits as a whole. However, when it comes to development – whether that's residential, commercial, or industrial – municipalities control their own destiny through land use and zoning regulations. At the same time, there are many public services provided solely or significantly by Frederick County Government including schools; County roads; libraries; regional parks and recreation programs; and in some cases, law enforcement and public water and sewer.

Because there can be important differences, this chapter uses the following terms. Use of these terms is not intended to diminish our interconnection and shared sense of place and belonging, but to provide enhanced distinction and clarity when referring to estimates and projections.

- **County-wide** refers to the entire land area and population of Frederick County (including municipalities).
- **Frederick County (or the County)** refers to the unincorporated area of Frederick County – property and residents that are not within a municipality.
- **The City of Frederick** in some cases is separately described from the other 11 municipalities.

POPULATION & RESIDENTIAL PERMIT HISTORY

Population

As stated in this chapter's introduction, an important part of estimating for the future is understanding the past and how those trends shaped a community. Table 15 displays information for population counts from the 2000, 2010, and 2020 census. Between 2000 and 2020, the County-wide population increased by 76,440, or 39%. During this time the City of Frederick population increased by 25,404, or 48%. The other 11 municipalities added 9,006 residents, or 33%. Frederick County added 42,030 residents, or 36%.

These numbers illustrate how growth in the City of Frederick has been a significant driver of overall County-wide population growth, even though all political jurisdictions experienced population increases. The population increase in the City of Frederick represents 33% of growth from 2000-2020, Frederick County represents 55%, and all other municipalities were 12%.

Over time, the share of the population that live in the various jurisdictions has remained mostly consistent with a slight shift (2 percentage point increase between 2000 and 2020) towards the City of Frederick having a larger share of the County-wide population. The City of Frederick is anticipated to continue to increase its share of the County-wide population in 2030. This is because the City of Frederick currently represents 52% of the residential pipeline. This will be discussed more in later sections.

Table 15: 2000-2020 Decennial Census Counts and Population Shares

	2000	2010	2020
County-wide	195,277	233,385	271,717
City of Frederick	52,767	65,239	78,171
All other municipalities	27,146	32,472	36,152
Frederick County	115,364	135,674	157,394
City of Frederick (Share)	27%	28%	29%
All other municipalities (Share)	14%	14%	13%
Frederick County (Share)	59%	58%	58%

Source: Assembled from Maryland Department of Planning State Data Center's Municipal Census and Historical County Census.²⁸

²⁸ 2000 and 2010 "all other municipalities" are slightly lower than published MDP counts due to Mount Airy. Mount Airy (Frederick County portion) estimates for 2000 and 2010 were collected from the County's Water and Sewerage Plan. MDP Data for the 2020 Census specifically breaks out the Frederick County only population.

2000: "Population, Land Area and Density for Maryland's Incorporated Places" planning.maryland.gov/MSDC/Pages/census/Census2000.aspx

2010: "Population Density by Census Incorporated Places" planning.maryland.gov/msdc/Pages/census/Census2010.aspx

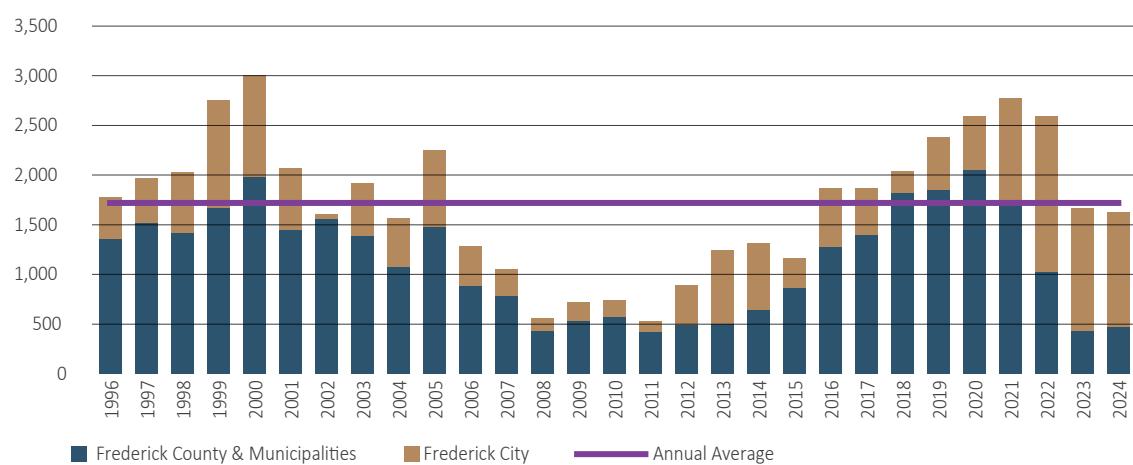
2020: "Table 4. Population Estimates for Incorporated Places in Maryland Within County" planning.maryland.gov/MSDC/Pages/pop_estimate/popest-muni.aspx

RESIDENTIAL PERMITS

Frederick County issues building permits for unincorporated areas and all municipalities except for the City of Frederick and the Town of Mount Airy. Figure 14 tracks new residential building permits issued by Frederick County and municipalities and the City of Frederick from 1996 through 2024. For many of these years, new residential permits primarily occurred outside the City of Frederick. This trend has begun to reverse, especially in the last 5 years as the City of Frederick has annexed new land, pursued urban infill and redevelopment, and built a higher share of multifamily buildings.

Throughout the almost 30-year period illustrated in Figure 14, the annual average for issued new residential permits was 1,720 units, with Frederick County and its municipalities averaging 1,144 units and the City of Frederick averaging 576 units. The number of permits issued each year depends on various factors, including local development approvals, availability of construction resources (labor and material), and broader regional and national economic conditions. However, an average over an extended period provides a useful benchmark to estimate whether the pace of development is adequate to meet future housing needs.

Figure 14: New Residential Permits, Annual Totals, 1996-2024



Source: Year-end permit reports, 2000-2024, Frederick County Division of Planning & Permitting. Each permit report includes a look-back at the previous four years of data.

RESIDENTIAL PROJECTIONS THROUGH 2050

Growth Scenarios

In order to arrive at a plausible future projection for residential population and households, three growth scenarios were developed. These are listed as Low Growth, Medium Growth, and High Growth in Table 16. The 2023 1-Year Estimates for the County-wide population are provided as a baseline. This was the most recent year for which data was available.

Table 16: County-Wide Growth Scenarios Through 2050

Description	Population	Households	Additional Homes Needed
2023 Baseline¹	293,391	107,300	-
Low Growth²	386,720	144,300	37,000
Medium Growth³	428,800	155,700	48,400
High Growth⁴	438,600	163,600	56,300

¹ Source: 2023 ACS 1-year estimates

² Source: 2050 Population Estimate, Maryland Department of Planning (March 2025). This source does not project for households. A household size of 2.68 was applied to the projected population in 2050.

³ Source: Round 10.0 Cooperative Forecast, Metropolitan Washington Council of Governments (June 2023).

⁴ Frederick County averaged 1.5% annual growth from 2010-2020. The high growth scenario applies a 1.5% annual growth rate to the 2023 baseline population through 2050 and applies a household size of 2.68.

The **Low Growth** scenario is based on the Maryland Department of Planning's 2050 Population Estimates published March 2025. This data source was used as a low growth scenario because the projections are based on older population forecasts. The MDP projections are only for population and do not estimate households. Table 2 assumes a household size in 2050 of 2.68, which is a decrease from the 2023 household size of 2.73. Household size nationally and in Maryland have been decreasing for decades as more people stay single for longer, have fewer children, and live longer. Using the estimate of 2.68 household size, the low growth scenario population would live in approximately 144,300 homes.

In this low growth scenario, the County-wide population will increase over 2023 by roughly 93,000 and an additional 37,000 homes would be needed through 2050.

The **Medium Growth** scenario is from the Round 10.0 Cooperative Forecast for 2050 from the Metropolitan Washington Council of Governments, published in June 2023. This data source was used because it is historically a reliable predictor of the region's population, even at long-term time scales. Frederick County first appeared in the COG forecasts in Round IV (December 1987). It predicted a 2010 population for Frederick County of 182,900, which under-predicted the actual 2010 count. But once the high growth of the 1980s was enumerated in the 1990 Census and the next round of forecasts was adopted in May 1994 (Round 5.1), a 2010 population was predicted at 243,600 and 267,100 in 2020. This was only a difference of +/- 10,000 people for a 15-25 year projection. Similarly, the first forecast after the 2000 Census (Round 6.3, October 2003) estimated a 2020 population of 281,866 which again was roughly only over-estimated by 10,000. The 2025 estimate was 299,575. The County will likely exceed 300,000 residents in either the 2024 or 2025 1-Year ACS Estimates.

In the medium growth scenario, the County-wide population will increase over 2023 by roughly 135,000 people and an additional 48,400 homes would be needed through 2050.

The **High Growth** scenario is based on a linear growth projection. In reality, linear growth rarely occurs. However, it is useful for discussion purposes to envision a high growth scenario. The scenario uses the assumption that the average annual growth experienced County-wide from 2010 to 2020 (1.5%) is experienced each year from the 2023 population baseline through 2050. The same household size projection as the low growth scenario for 2050 (2.68) was applied to the population to arrive at an estimated number of households.

In the high growth scenario, the County-wide population will increase over 2023 by roughly 145,000 people and an additional 56,300 homes would be needed through 2050.

The three scenarios range in their population projections by approximately 52,000 people and 19,000 homes. The scenarios all mostly fall within the population increases experienced from 1970 to 2020, in which the County-wide population grew by 30,000 to 40,000 people each decade. ***The remainder of this chapter proceeds with the medium growth scenario***, not only because of the source data's long-term reliability, but because it represents a middle-of-the-road between two potential extremes. Aligning conversations about growth and change to this middle ground is more likely to need only modest or periodic adjustments in future planning documents, as opposed to having to make more sudden or significant course corrections.

HOUSEHOLD SIZE

As noted in the Low Growth scenario, average household size has been decreasing for decades. In the 1950 Census, Frederick County's average household size was 3.60 and has fallen in every census count since, dropping below 3.0 for the first time in 1980 (2.97). Trends in household size affect not only the total number of housing units needed but also the size, type, and tenure of those units.

As a simplified example, a population of 100,000 people living alone would require 100,000 homes. If the same population had 3 people per home, only around 33,000 homes would be needed. In other words, as household sizes shrink, more homes may be needed to accommodate the same number of people. This helps explain why housing construction can outpace population growth, especially in areas where smaller and single-person households are becoming more common.

Long-term decreases in average household size reflect broader demographic and lifestyle shifts from smaller families, aging populations, and more single-or two-adult households. These changes are expected to continue through the planning horizon. Because average household size is a key input in projecting future housing needs, even modest declines could mean Frederick County will need to add more homes than current population projections suggest. Tracking these trends closely will help ensure housing forecasts remain realistic and responsive to changing needs and preferences of our current and future residents.

Frederick County Dwelling Needs

The following sections detail the steps and assumptions behind how the projected total additional homes needed in Frederick County (21,700) in Table 17 was derived. The mathematical steps are summarized below for visualization purposes and further explained in narrative form after the table.

Step 1: (Additional Homes Needed – Planned Homes) x (Assumption that 58% of growth will be located in Frederick Co.) = Anticipated Frederick Co. Deficit

$$(48,400 - 16,300) \times 0.58 = 18,600$$

Step 2: Anticipated Frederick Co. Deficit + Estimated Frederick Co. Existing Shortage = Total Additional Housing Units Needed

$$18,600 + 3,100 = 21,700$$

Table 17: Frederick County Additional Housing Units Through 2050

Forecast	Additional Homes Needed (County-wide)	Planned Homes (County-wide)	Anticipated Deficit (Frederick County)	Estimated Existing Shortage (Frederick County)	Total Additional Housing Units Needed (Frederick County)
Medium Growth	48,400	16,300	18,600	3,100	21,700

Additional Homes Needed (County-wide)

This section builds on the medium growth scenario projection established in the previous section. Table 16 presented the projected County-wide housing needs. Table 17 focuses on the anticipated housing needs for Frederick County only. It starts with the County-wide need of 48,400 homes through 2050.

Planned Homes (County-wide)

Projections for planned homes come from two sources. The first is the *residential pipeline* as of June 30, 2025. The total available pipeline County-wide was 14,146 dwelling units. Historically, not every project that receives approval is built. To account for this attrition, it is assumed that only 80% of the residential pipeline will be built through 2050, or approximately 11,300.

The second source is the *South Frederick Corridors Plan*. This adopted plan calls for 10,000 new homes in the unincorporated area south of I-70 along MD-355 (Urbana Pike) and MD-85 (Buckeystown Pike). The area today is currently a commercial, light industrial, and retail corridor but will be transformed over time through redevelopment into a mixed-use, multimodal community. The pace of redevelopment is difficult to predict so to be conservative, only 50% of buildout (5,000 homes) is assumed through 2050.

Combined, there are an estimated 16,300 planned homes that already have development approval or are comprehensively planned that can reasonably be expected to be built from now through 2050.

Anticipated Deficit (Frederick County)

This column shifts the level of analysis from County-wide to Frederick County only. To start, the number of planned homes was subtracted from the total units needed in the medium growth scenario. This is the County-wide deficit, or approximately 32,100 homes. An assumption of 58% of the deficit is presumed to be in Frederick County. This number comes from Table 15 which showed historically Frederick County's share of the County-wide population has ranged from 58-59% in recent years. The anticipated Frederick County deficit through 2050 is therefore estimated at 18,600.

Estimated Existing Shortage (Frederick County)

The United States has a shortage of homes, with estimates published in the last few years ranging from 4 million to 7 million homes.²⁹ The underlying cause of the shortage is that for many years, we have not built enough homes to meet the demand.³⁰ Meeting future demand for housing will go a long way to stabilizing housing prices, but a jurisdiction must also meet the "pent up" demand for housing to affect prices.

²⁹ urban.org/apps/pursuing-housing-justice-interventions-impact/increasing-housing-supply

³⁰ freddiemac.com/research/forecast/20241126-us-economy-remains-resilient-with-strong-q3-growth

The current shortage is housing demand we have today and is in addition to the anticipated deficit through 2050 (18,600) detailed in the previous section. The Housing Element uses the following sources to arrive at an estimated current shortage for Frederick County:

1. The Maryland Department of Housing and Community Development estimates Maryland's current housing shortage at 96,000.³¹ Frederick County represents 4.1% of Maryland's population. This would mean that Frederick County would be short approximately 3,900 homes. This could underestimate the shortage, since housing demand is not equally distributed throughout the State.
2. Although Governor Moore's "Housing for Jobs Act" (2025 - SB430/HB503) was not passed by the General Assembly, his testimony on the bill included an approximately 6,700 current home shortage for Frederick County.³²

The estimates from Source #1 (MD-DHCD) and Source #2 (Housing for Jobs Act) were averaged. This yielded an estimated County-wide shortage of 5,300 homes. Because Frederick County makes up 58% of the County-wide population, it is estimated that 58% of the shortage/demand is associated with Frederick County, or 3,100. This number may seem very small, especially when considering the demand through 2050. However, 3,100 homes is roughly similar to the number of homes in the City of Brunswick in the 2020 census (around 2,800).

RESIDENTIAL DEMOLITIONS

Currently, Frederick County does not experience frequent demolition of residential properties. When they do occur, demolitions involve single-family properties and are the result of a fire. In most cases, the structure is subsequently rebuilt.

Calendar Year	Residential Demolition Permits Issued
2020	19
2021	18
2022	28
2023	28
2024	25
2025 (through September 30, 2025)	25

Source: Frederick County Division of Planning and Permitting. Excludes partial demolition permits and demolition permits issued for municipalities. Some permits may only include demolition of accessory structures and not the actual dwelling.

RESIDENTIAL PIPELINE AS OF JUNE 30, 2025

The residential pipeline is updated every quarter by Frederick County's Division of Planning & Permitting. It tracks residential planning, zoning, and permitting approvals for municipalities and the unincorporated areas of the County. This section of the Housing Element goes into more detail about trends in the pipeline, how it will shape development in the near term, and what changes may be needed long-term in order to realize the goals and vision of the Housing Element.

Figure 15 provides an explanation for how "available pipeline units" are determined each quarter. The numbers are the Frederick County portion of the June 30, 2025, pipeline. Not all homes may be ready for immediate construction. As noted in the discussion about Table 17, not all available pipeline homes are ultimately constructed for various

³¹mde.maryland.gov/TurningTheKey/Documents/Presentation.pdf

³²mgaleg.maryland.gov/cmte_testimony/2025/ent/1u4MF8eK4V6fJnNUzWXH64c6qvJYNmJHK.pdf

Figure 15: What is the Pipeline?

Source: June 30, 2025 Residential Pipeline. Numbers above are specific to unincorporated Frederick County.

The first important trend to note about the residential pipeline is that it has significantly decreased since the adoption

$$9,276 - 4,763 = 4,513$$

Total number of homes (residential units) in approved projects (with zoning, subdivision, or site plan approval). Units are counted until all potential building permits have been issued.

Number of building permits issued to approved projects.

Available Pipeline: Units in approved projects (with regulatory approval) but no building permit has been issued. Does not mean that dwellings are under construction or that lots are recorded. Some units may remain unbuilt.

of the *Livable Frederick Master Plan*. The LFMP describes on Page 9 that as of January 2019, there were 21,348 available pipeline dwellings County-wide. As of June 30, 2025, this number had decreased to 14,146. This is a 34% reduction of available units in approximately 6.5 years. In other words, jurisdictions County-wide are not sufficiently adding new residential projects. This is a concerning trend in the face of the total demand through 2050 and the required lead-time from project approval to project build-out discussed earlier in the chapter.

Table 18 estimates the number of years that it would take to fully build out the available pipeline units. Table 18 uses the annual average new residential permits that were issued from 1996-2024. For more information, refer to the earlier discussion of Figure 15. The City of Frederick is estimated to have 12.8 years of pipeline based on the almost 3-decade average of 576 permits per year. Frederick County and all other municipalities are estimated at 5.9 years based on 1,144 permits per year. Finally, considering the County-wide pipeline is estimated at 8.2 years. Regardless of the rate of building permit issuance in the future, the number of approved residential units are insufficient to meet the projected housing needs through 2050.

Table 18 is another metric that indicates that without near-term and significant residential approvals – especially by Frederick County and its municipalities – there is a real risk of underproducing housing relative to the projected demand. Such underproduction would continue to place upward pressure on housing costs for new and existing homes alike.

Table 18: Estimated Years of Residential Pipeline Remaining

	Available Units	1996-2024 Average Annual New Residential Permits	Estimated Years of Pipeline
City of Frederick	7,350	576	12.8
All Other Municipalities	2,283	1,144	5.9
Frederick County	4,513		
Total (County-wide)	14,146	1,720	8.2

Source: June 30, 2025 Pipeline (Q2-2025); Figure 15 discussion – annual average residential permits issued 1996-2024.

Table 19: Residential Pipeline by Jurisdiction

	County-wide Pipeline Share	Single-Family Detached	Single-Family Attached	Multifamily
City of Frederick¹	52%	17%	18%	58%
All Other Municipalities	16%	49%	45%	6%
Frederick County	32%	65%	26%	10%
County-wide	-	38%	25%	34%

Source: June 30, 2025 Pipeline (Q2-2025)

¹ Housing type breakdown does not add up to 100% because two recent annexations, Christoff and Winpenny Tell (544 units), have total unit counts but a currently undetermined unit type mix. This accounts for 7% of units in the City of Frederick and 4% of the County-wide total.

Table 20: Residential Pipeline by Housing Type

	City of Frederick ¹	All Other Municipalities	Frederick County
Single-Family Detached	24%	21%	55%
Single-Family Attached	37%	29%	33%
Multifamily	88%	3%	9%

¹ Table 20 was only calculated for the pipeline units for which unit type was known which is less than the total available pipeline. See Footnote 1 in Table 19 for more information.

Tables 19 and 20 examine the June 30, 2025 pipeline by housing type and jurisdiction. Table 19 analyzes the four jurisdiction levels (City of Frederick, other municipalities, Frederick County, and County-wide) and the percent of that jurisdiction's pipeline that is single-family detached, single-family attached, or multifamily. For example, Frederick County represents 32% of the available residential pipeline. Of the County's available pipeline units, 65% are single-family detached, 26% are single-family attached, and 10% are multifamily.

Table 19 shows how the single-family detached home still is the dominant housing type in the pipeline. County-wide, its share is 38%, second to multifamily at 34%. However, Table 19 shows how single-family detached is overrepresented in Frederick County at 65% and to a lesser extent non-Frederick municipalities at 49%; whereas multifamily units are overrepresented in the City of Frederick at 58%.

Table 20 illustrates an even starker picture of the difference in pipeline housing types between jurisdictions. Table 20 looks at the three housing types and what percentage of units are in each of the three jurisdictions. Twenty-four percent (24%) of single-family detached pipeline units are in the City of Frederick, 21% are in the other municipalities, and 55% are in Frederick County. Single-family attached is relatively evenly distributed between the jurisdictions. However, multifamily is disproportionately located within the City of Frederick with 88% of all multifamily pipeline units.

There are certainly many positive planning reasons to continue to encourage multifamily development within the City of Frederick. For one, in certain cases these are redevelopment or infill projects that were constructed on previously non-residential land. Many of these projects are located near downtown Frederick and therefore take advantage of walkability, public transit, and a highly connected street network. The City of Frederick is also an economic center with many shops, services, and jobs.

At the same time, only constructing multifamily buildings in one or two locations in the County limits housing choice for people whose housing preference – or housing need – is an apartment or condo. To meet the vision and goals of the Housing Element, Frederick County needs to increase the share of land zoned for multifamily development in appropriate areas.

SPECIAL POPULATIONS – PROJECTIONS THROUGH 2050

The following section discusses three special population subsets and associated population increases from present (defined as the 2023 1-Year Estimates, which was the most recent data available) through 2050. For 2050, the figures and tables use the medium growth projection established earlier in the chapter. Refer to the “Growth Scenarios” discussion of Table 16 for more information.

This section discusses the population increases and public service needs of seniors (defined as people aged 65 or older), school-aged children (defined as people aged 5-19), and people with disabilities.

LONGEVITY-READY MARYLAND

The Maryland Department of Aging published the Longevity-Ready Maryland plan in July 2025. It is a “10-year multisector plan to effectively address the challenges and maximize the benefits and opportunities of an aging society.” The plan has four goals:

Build a longevity ecosystem: Create supportive and inclusive communities for all ages and abilities and build collective capacity at the local level.

Promote Economic Opportunity: Support a multigenerational workforce with opportunities for all ages and abilities while advancing Maryland’s economic competitiveness.

Prepare Marylanders to Afford Longevity: Improve economic security for the 100-year lifespan through affordable housing, health care, financial literacy, and long-term support services.

Optimize Health, Wellness, and Mobility: Invest in programs that support healthier, more purposeful, and active lifestyles so Marylanders can enjoy longevity and reduce dependency.

More information as well as the document are available online LRM.maryland.gov.

Seniors

People are living longer and having higher-quality lives for longer. In the near-term, the “silver tsunami” of the Baby Boomer generation will have significant impact on our society. Nationally, Baby Boomers (born 1945 to 1964) peaked in size in 1999 at 78.8 million and were the largest adult generation until they were unseated by Millennials (born 1981 to 1996) at 72.1 million in 2019. Generation X (born 1965 to 1980) has always been a smaller generation than both Baby Boomers and Millennials and in 2019 numbered 65.2 million. Gen Z (born 1997 to 2012) consisted of 66.9 million. Generation Alpha is typically defined as born 2013 or later. Social scientists are likely to use a 15-year cutoff for this generation as well; therefore, this generation will continue to be born through 2028. As of July 1, 2024, Generation Alpha is 47.1 million people with an average annual birth rate over this time of 3.9 million. If the average continues through the 2028 estimates, Generation Alpha will consist of approximately 62.7 million people, less than Gen Z.

While a birth year cannot be changed, the number of people in a country in an age range can increase over time due to immigration. It can also decrease due to emigration or death. Although no generation is likely to match the Baby Boomers at their peak, because Generation X and Millennials are still quite sizable, especially compared to Gen Z and Generation Alpha cohorts, the “silver tsunami” trend will continue well into mid-century. By 2050, a portion of the Millennial generation, and all of Generation X and younger Baby Boomers will be 65 or older.

Table 21: Generation Age Ranges, 2025 and 2050

	Age Today (2025)	Age in 2050
Baby Boomer (1945 to 1964)	61 - 80	86 – 100+
Generation X (1965 to 1980)	45 – 60	70 – 85
Millennial (1981 to 1996)	29 – 44	54 – 69
Gen Z (1997 to 2012)	13 – 28	38 – 53
Generation Alpha (2013 to likely 2028)	Unborn – 12	22 – 37

Figure 16: Age Groups as a Percent of Total Population, 2023 and 2050

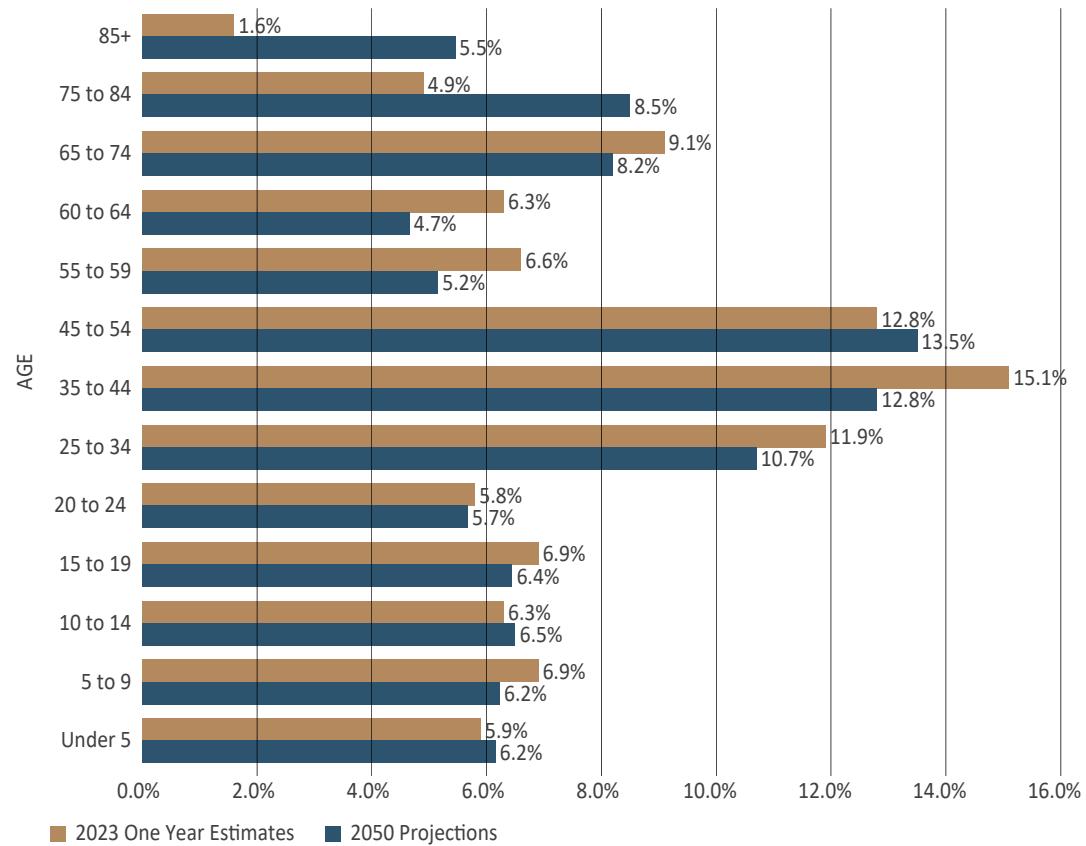


Table 22: Projected 2050 Population by Age Group

	2050 (Projected) ¹	2023 – 2050 Projected Increase ²	2023 – 2050 Projected Percent Change ²
Total population	428,800		
Under 5 years	26,400	9,019	51.9%
5 to 9 years	26,700	6,457	31.9%
10 to 14 years	27,900	9,371	50.6%
15 to 19 years	27,600	7,386	36.5%
20 to 24 years	24,300	7,400	43.8%
25 to 34 years	45,900	10,994	31.5%
35 to 44 years	54,900	10,650	24.1%
45 to 54 years	57,900	20,490	54.8%
55 to 59 years	22,100	2,596	13.3%
60 to 64 years	20,000	1,587	8.6%
65 to 74 years	35,200	8,513	31.9%
75 to 84 years	36,400	22,053	153.7%
85 years and over	23,400	18,793	407.9%

¹ Based on Figure 16 above. Numbers are rounded to the nearest 100 and therefore may not add up directly.

² Based on 2023 1-Year American Community Survey Estimates, DP05.

Table 21 helps us understand the age shifts between 2023 and 2050 in Figure 16 and Table 22. Figure 16 compares age groups as a percentage of the total population County-wide as of the 2023 1-Year Estimates and the 2050 medium growth scenario. The green bars in the 2050 scenario represent an age group that is projected to increase as a share of the population over 2023. Table 22 provides numerical estimates for the age groups in 2050. The source data for the medium growth projection does not provide age projections. To arrive at the projections in Figure 16 and Table 21, projected age groups from the Maryland Department of Planning for 2045 were applied to the total estimated population of the medium growth forecast.

Together, Figure 16 and Table 22 demonstrate the significant shift towards a larger senior population. Today, those 75 or older represent about 6.5% of the County-wide population, but in 2050 could represent as much as 14% of the population. These two age groups also have the largest projected percentage change, with 75-84 growing 153% and 85+ growing 407%. By 2050, it is estimated there will be almost 50,000 additional people County-wide who are older than 65.

Table 23: Relationship to Householder for People Over 65 in 2050

	Projected 2050 Population	Projected 2050 (Percent)	Projected Population Change, 2023-2050
Total Projected Population	95,000		
Householder or Spouse	51,300	54.00%	25,500
Parent or Parent-In-Law	9,500	10.00%	5,184
Other relatives	2,850	3.00%	1,648
Living Alone	25,650	27.00%	14,584
Not Living Alone and Nonrelatives	2,850	3.00%	933
In group quarters	2,850	3.00%	1,547

The increasing senior population will have healthcare and service delivery needs and the County will likely need to expand or build additional senior centers. The population increase will also influence housing demand County-wide. The projections in Table 23 are based in part on ACS estimates for the household relationships – or, more descriptively, the living arrangements – of people 65 and older (Table B09020). An average was taken from 2013, 2018, and 2023 1-Year Estimates for each living arrangement. However, to make predictions for living arrangements in 2050, adjustments were made to the averages based on the many trends discussed so far. No adjustments were made to the share of people living in households versus group quarters. Adjustments were made to:

- **Householder or Spouse.** The ACS average was adjusted from 59% to 54% for 2050 due to declining marriage rates. In 1970, 28% of men and 22% of women over the age of 15 had never married. In 2020, this had increased to 36% of men and 30% of women. This trend is not likely to reverse.
- **Parent, Parent-in-Law, or Other Relatives.** The ACS average was adjusted from 8% to 10% for 2050 for parent or parent-in-law and from 2% to 3% for other relatives. These multigenerational living patterns have been increasing over time due to interconnected factors such as rising housing costs, rising senior care costs, limited availability of assisted living facilities or personal care assistants, and changing views on aging.
- **Living Alone.** The ACS average was adjusted from 25% to 27% for 2050. This was made to reflect decreasing marriage rates and longer lifespans in the case of a surviving spouse.

In terms of impacts of housing demand, there will be an estimated increase of over 14,000 seniors living alone, and around 25,000 seniors (or approximately 12,500 households) who will live together. Housing preferences will vary from person to person, but these 1-2 person households will likely prefer smaller units in terms of number of bedrooms, total square footage, and lot size; homes that have little to no outdoor maintenance; and homes that are designed or easily adaptable to aging in place. County-wide, smaller homes (2 or fewer bedrooms) are primarily found in renter-occupied housing. Owner-occupied housing is predominantly 3 or more bedrooms (89%).³³ Put another way, County-wide there are an estimated 23,183 studio, 1-bedroom, or 2-bedroom homes. Of these, 62% are renter-occupied and 38% are owner-occupied. Not only will there be an increased demand for these smaller homes relative to their current supply, but there will likely be a mix of housing tenure preference for this population. Some will prefer to own and some will prefer to rent, but currently it is likely difficult to find a smaller, for-sale home.

There is an anticipated increase of 5,184 seniors who will live with their grown children. The seniors may live in a bedroom in the home or the family may prefer having some separation through an accessory dwelling unit (ADU) which could be internal, attached to the main home, or detached. As noted in the previous paragraph, County-wide there is a significant supply of larger owner-occupied homes. However, there are fewer rental options for three or more bedrooms.

School-Aged Children

Between the 2023 estimates and the 2050 projections, the school aged population (5-19 years old) is projected to increase by approximately 23,000. For the school year 2024-2025, Frederick County Public Schools' (FCPS) total enrollment was 48,157. While not all children enroll in a public school, we can look to historical population growth trends and their impacts on the FCPS system. The projected general population increase from 2023 through 2050 is approximately 157,000. This is a similar population increase to what was experienced between 1990 and 2023. In 1990, FCPS enrollment was 26,876. That means the student population increased approximately 21,000 over the 34-

³³ 2023 5-Year Estimates, Table B25042

year time frame.³⁴ The projected population through 2050 could yield a similar amount of enrollment growth, though in a shorter timeframe of approximately 25 years.

A growing student population means a need for more facilities or additions. FCPS Educational Facilities Master Plan, Appendix M provides information on the year of construction for its facilities. A review of the appendix found that FCPS opened 31 facilities from 1990 through school year 2024-2025.³⁵ This includes 20 elementary schools, 6 middle schools, and 5 high schools. Not all of these were “new” schools as the year of construction is the year of replacement, if applicable. During this time there were 7 replacement projects: 5 elementary schools and 2 high schools, meaning population growth during the time yielded 24 new schools (15 elementary, 6 middle, and 3 high).

A second methodology for projecting future K-12 populations utilized the November 2022 FCPS Pupil Yield Study. It applied the County-wide pupil yield rates for elementary, middle, and high schools based on dwelling type. The pupil yield rates were applied to the projected County-wide increase in households through 2050 (48,400). The breakdown of unit types assumed these future homes are a mix of 37% single family detached, 33% single family attached, and 30% multifamily.

With these assumptions, the 48,400 new dwellings County-wide would be projected over time to add approximately 19,300 students. This projection is roughly in-line with historical enrollment growth described in the previous paragraphs. Using FCPS policies for new school sizes of 700 students for an elementary school, 900 for a middle school, and 1,600 for a high school, this student increase could result in a need for 13 new elementary schools, 6 middle schools, and 4 high schools. Once again, these estimates largely align with the historical facility growth of FCPS experienced during 1990 through 2024/2025. These estimates do not account for schools within FCPS’ Capital Improvement Program such as ES 42, ES 43, and HS 11; or the number of schools identified to support full development of the South Frederick Corridors Planning Area (4 elementary schools, 2 middle schools, and 1 high school).

With these two methodologies, the County and FCPS can estimate a range of potential student enrollment growth (19,300 – 21,000) and additional school needs (13-15 elementary schools, 6 middle schools, and 3-4 high schools) through 2050.

Like other projections in the Housing Element, the number of potential students and the corresponding number of schools needed will be influenced by a range of factors. For example, not all school-aged children attend public school. A report on September 30, 2022, enrollment by the Maryland State Department of Education (MSDE) estimated the non-public K-12 school population at 2,177.³⁶ Another table published by MSDE estimated the homeschooled population at 2,369 during the 2023-2024 school year.³⁷ This means that approximately 9-10% of K-12 students do not attend a public school.

Second, the location of growth, combined with background enrollment trends within those individual school catchment areas, will matter significantly. There are other ways to increase the number of seats before having to build

³⁴ 2025 Educational Facilities Master Plan, FCPS, Page 32.

³⁵ The 31 facilities total does not include new schools or replacements under construction or with a final design at the time of the EFMP such as ES 41, Middletown ES/MS, Green Valley ES, Valley ES, and Yellow Springs ES, or planned replacements such as Brunswick High School.

³⁶ Table 1, Page 6 marylandpublicschools.org/about/Documents/DCAA/SSP/20222023Student/2023NonpublicSchoolEnrollment.pdf

³⁷ marylandpublicschools.org/about/Documents/DSFSS/SSSP/HomeInstruct/15-Year-Report-2009-2024-A.pdf

a new school, depending on the scale and pace of enrollment growth. These include additions and increasing the size of facilities during replacement. Newer middle and high schools also typically have more flexibility with the use of interior space compared to elementary schools. There is also an increasing level of partnerships with Frederick County Public Schools to offer workforce exploration and career training as well as community college credits, where students are not going to an FCPS facility for part of the day.

As Frederick County engages in small area and corridor plans over the next 20 years, planning staff will engage with Frederick County Public Schools to evaluate school facility needs at the neighborhood level based on the individual land use and zoning recommendations in the specific plans.

People with Disabilities

An estimated 9.6% of Frederick County residents live with a disability.³⁸ For the population 65 and older, it is estimated at 27.5%. This increases to almost 2 in 5 for people over 75 (39.3%).

For the population as a whole, the most common disabilities are ambulatory (4.7%), independent living (4.0%), and cognitive (3.8%). Frederick is also home to a campus for the Maryland School for the Deaf, a public school for people who are deaf and hard-of-hearing providing services to children and their families from birth to age 21.

The most common types of disabilities for those 65 and older are an ambulatory difficulty (17.6%), independent living difficulty (10.8%), and hearing difficulty (11.8%). Expectedly, these incidences are higher for those 75 and older. The most common disabilities are the same for this age group, but they increase to 25.6% for ambulatory, 19.6% for independent living, and 19.3% for hearing.

As the County's population increases, and particularly its senior population, more households will need homes that are accessible to them in terms of entrances, doorways, floorplans, and home fixtures. This includes both homes that meet regulatory design requirements (such as the Americans with Disabilities Act or the Uniform Federal Accessibility Standards) as well as universal design. Universal design seeks to make homes safe and accessible for all people regardless of their age or physical ability and with limited (or no) alterations to the property or home. Finally, the concept of "visitability," as it pertains to homes, means that all homes should be visitable by someone with a disability. Accessible, "no step" entrances and restrooms on the first floor make homes more visitable.

The population increase will also increase the need for group home living situations. Group homes provide housing for people with disabilities in a residential neighborhood instead of more restrictive environments. The types of services and supervision vary and regulation and oversight are provided by the State. High housing costs affect the ability of organizations to rent or purchase homes to operate a group home or expand their services. This can also limit the ability of group homes to be located in a range of neighborhoods and to provide more housing and neighborhood choice to their residents.

In addition to housing demand impacts, the County will need to grow its healthcare and personal service workforce and maintain and expand public transportation like bus and paratransit service to commercial and service areas.

³⁸ All data in the "People with Disabilities" section is from 2023 5-Year Estimates, Table S1810.

HOUSING TYPE MIX

Housing types differ in how they use land. Historically in Frederick County, the predominant housing type is a single-family detached home. Over 61.4% of unincorporated Frederick County is zoned Agricultural or R-1, Low Density Residential. Both zones have a minimum lot size of around 1 acre for a single-family detached home. This has led to development patterns where residents depend on automobiles to go to work, school, shopping, and participate in their community. It increases the cost to construct, deliver, and maintain public infrastructure and services relative to the number of people it serves.

Frederick County residents are proud of their natural resources and recreational amenities and want to see them preserved for current and future generations to enjoy. But continuing historic development patterns will continue to consume these resources, strain road networks, and increase maintenance costs.

Table 24 assumes the Frederick County deficit in the medium growth scenario (21,700 homes) is split between three development scenarios. The three scenarios make the following assumptions about the housing type mix through 2050:

- **Scenario A** continues the pattern from the last ten years of residential development in unincorporated Frederick County (47% single-family detached; 33% single-family attached, and 20% multifamily).
- **Scenario B** shifts Frederick County development to the County-wide residential development patterns over the last 10 years (37% single-family detached; 33% single family attached; and 30% multifamily).
- **Scenario C** shifts Frederick County development to a more multi-family residential pattern. Realizing this scenario doubles the share of units constructed in multifamily buildings over the last 10 years (20% single-family detached; 40% single-family attached; and 40% multifamily).

The purpose of these scenarios is not to recommend one or the other, but to illustrate the differing impacts of housing type on land consumption and the resulting need for public infrastructure and services.

Table 24: Housing Type Mix Scenarios for New Development Through 2050

	Scenario A			Scenario B			Scenario C				
	SFD	SFA	MF	SFD	SFA	MF	SFD	SFA	MF		
	(47%)	(33%)	(20%)		(37%)	(33%)	(30%)		(20%)	(40%)	(40%)
Single-Family Detached	10,199				8,029				4,340		
Single-Family Attached		7,161				7,161				8,680	
Multi-Family			4,340			6,510				8,680	
			21,700			21,700				21,700	

If growth in the County grew like Scenario A, over the next 25 years the County would need to identify land for redevelopment or new development nearly half as large as the current City of Frederick. This is in addition to the identified redevelopment area in the South Frederick Corridors Plan. Scenarios B and C would require almost 30% less land for redevelopment or new development. Developing more like Scenarios B or C is clearly more aligned with the community's values of preserving land and increasing housing choice. However, realizing either of these scenarios will require a significant shift in land use.

Although this represents change from the last 50 years of residential development in the County, the existing single-family homes have many years left in them. Residents who enjoy living in the rural and agricultural areas of the

County, or in single-family homes in more suburban neighborhoods, will still enjoy plenty of options to do so. Adding more kinds of housing will not detract from single-family homes but rather provide options and choice where there is little today. It also makes better use of the land, preserving rural and agricultural areas instead of converting them to sprawl development. Limiting sprawl allows for more targeted investments in public infrastructure to help Frederick County prepare for and respond to growth.

CLIMATE CHANGE AND HOUSING

Our world continues to get warmer. The impacts of climate change will vary based on location. In Frederick County and the neighboring region, we will experience more high heat days, more frequent and more intense periods of drought, and more intense and frequent thunderstorms which can cause significant rainfall in a short period of time causing urban flooding.³⁹

All these threats from climate change will impact housing. In New York City, flooding from Superstorm Sandy killed 44 people and Hurricane Ida in 2021 claimed 11 lives.⁴⁰ Many of the deaths from Hurricane Ida occurred in unregulated basement apartments. In 2017, Hurricane Harvey killed 89 in Houston.⁴¹ Most recently in July 2025, devastating flash floods along the Guadalupe River in central Texas, killed over 130 people.⁴² As tropical storms, hurricanes, their remnants, and regular thunderstorms become more intense in a warming climate, this level of property damage and tragic loss of life can become possible in any community.

While disasters can and do affect everyone, some populations like seniors, people with disabilities, and those whose primary language is not English are particularly vulnerable in natural disasters. Not everyone can self-evacuate if needed or know that an evacuation has been ordered. When they are unable to evacuate, people who are mobility-impaired are at increased risk of becoming trapped. As one example of how these risks can compound, approximately 50% of Hurricane Katrina deaths were people 75 years old or older.⁴³ As the County's population increases through 2050, so too will the number of people who need special attention when planning for emergency response, especially in the case of floods or fires.

While preventing the loss of life is paramount when discussing disaster preparedness, the continued toll of property damage is also serious. A study released by the U.S. Department of the Treasury in January 2025 found that "homeowners insurance is becoming more costly and harder to procure for millions of Americans as the costs of climate-related events pose growing challenges to insurers and their customers alike."⁴⁴ News headlines discuss how premiums have increased even above inflation, and some companies leave regional or state markets all together,

³⁹ For additional resources, refer to the Frederick County Climate and Energy Action Plan for Internal Government Operations, the 2022 Frederick County Hazard Mitigation and Climate Adaptation Plan, and the Frederick County Water Resources Element.

⁴⁰ nyc.gov/site/cdbgdr/hurricane-sandy/hurricane-sandy.page and wypr.org/2022-07-12/nyc-basement-apartments-are-still-unregulated-despite-hurricane-ida-deaths-last-fall

⁴¹ nesdis.noaa.gov/news/hurricane-harvey-look-back-seven-years-later

⁴² abcnews.go.com/US/live-updates/texas-flooding-live-updates/?id=123729682

⁴³ cambridge.org/core/journals/disaster-medicine-and-public-health-preparedness/article/hurricane-katrina-deaths-louisiana-2005/8A4BA6D478C4EB4C3308D7DD48DEB9AB

⁴⁴ home.treasury.gov/news/press-releases/jy2791

forcing homeowners to last-resort policies.⁴⁵ These impacts affect all of us, even if an area is not prone to hurricanes or wildfires. If insurance rates continue to rise as climate change worsens, the number of households who are considered cost burdened could very well increase.

Climate change will have other impacts to housing affordability. Older homes, without maintenance or upgrades, may be less energy-efficient in terms of the building envelope (loss of treated hot or cold air), appliances, and fuel source. If older, inefficient systems must work harder in the winter or summer, that can increase utility costs for households. Fossil-fuel based appliances and embodied carbon from other building components can contribute to climate change. The 2022 Inventory of U.S. Greenhouse Gas Emissions and Sinks calculated that the combined residential and commercial sector account for 31% of greenhouse gas emissions in the U.S. in 2022, when accounting for electricity end-use.⁴⁶ Mitigating climate change in Frederick County's housing strategy will need to include promoting and incentivizing the maintenance and upgrade of older homes, especially assistance for low- and moderate-income homeowners; and supporting efforts to increase the supply of energy generated by non-fossil fuels.

Increasing threats from natural disasters, sea level rise, and wildfires are also giving rise to a new trend: climate migration. Climate migration is when people leave their homes, businesses, and communities because of real (or perceived) dangers from climate change. As many as 3.2 million people have moved in the past two decades in the U.S. because of flooding, and growth is slowing in disaster-prone areas such as California, Texas, and Florida.⁴⁷

Future climate migration will be difficult to predict, but so far climate migrants appear to stay as local as possible, typically within nearby counties. Frederick County could experience additional housing demand if sea level rise or other natural disasters make other parts of Maryland riskier. Sea levels may rise as much as 10-12 inches as soon as 2050 and around 2 feet by 2100.⁴⁸ Even a 1-foot increase is expected to have devastating effects on Maryland's Lower Eastern Shore.

Finally, increasing high heat days and worsening droughts will have negative impacts on the environment and human health. High heat puts a strain on the electric grid not only because of the increased power demand from cooling systems, but heat also makes power generation and transmission less effective.⁴⁹ Droughts can threaten the availability of water for people with individual wells or on public utilities alike. Constraints on resources like water and power may limit the County's (and the region's) ability to meet housing demand which could continue to contribute to high housing costs.

45 [brookings.edu/articles/how-is-climate-change-impacting-home-insurance-markets/](https://www.brookings.edu/articles/how-is-climate-change-impacting-home-insurance-markets/)

46 [epa.gov/ghgemissions/inventory-us-greenhouse-gas-emissions-and-sinks](https://www.epa.gov/ghgemissions/inventory-us-greenhouse-gas-emissions-and-sinks)

47 magazine.columbia.edu/article/americas-great-climate-migration-has-begun-heres-what-you-need-know

48 climate.gov/news-features/understanding-climate/climate-change-global-sea-level

49 npr.org/2025/06/26/nx-s1-5443660/amid-extreme-heat-some-power-grids-may-struggle-to-keep-up-with-rising-energy-demand

FREDERICK COUNTY WATER RESOURCES ELEMENT

Frederick County adopted an updated Water Resources Element (WRE) in January 2025. The WRE discusses the watershed resources of the County; the quality and quantity of drinking water supplies with respect to planned growth; the treatment capacity of wastewater treatment facilities and disposal of treated effluent; and a review of the County's stormwater management and non-point source pollution programs. It primarily addresses the County owned and operated water and wastewater systems, although data is included for municipal systems and municipal growth areas.

The WRE used the same projection as the Housing Element (Metropolitan-Washington Council of Governments Round 10.0 Cooperative Forecast) and estimated drinking water and wastewater demand in 2035 and 2050. Major findings of the WRE were that there is sufficient supply and capacity for water/wastewater treatment to accommodate the anticipated residential and non-residential growth. However, the County should begin to plan for expanding permitted capacity for both water and wastewater by mid-century.

For more detailed information, the WRE can be accessed at FrederickCountyMD.gov/WRE.

RESIDENTIAL CAPACITY ANALYSIS

This section analyzes residential capacity for Frederick County. Residential capacity is defined for the purposes of this section as land currently within one of Frederick County's 14 unincorporated growth areas that is vacant (unimproved) land with either residential zoning and/or a residential land use and not associated with a pipeline project. It is based on a GIS analysis conducted in March 2025 for the County's 2024 Annual Report to the Maryland Department of Planning.

The following assumptions were used:

- 75% of net acreage is developable.
- 3.5 dwelling units per acre for all zoning districts. Exceptions are noted below.
- R-1 assumes 3 dwelling units per acre.
- Agricultural zoned parcels with a land use designation of Agricultural/Rural were assumed to develop under the County's agricultural subdivision regulations which allows for 3 lots and a remainder, or 4 dwellings.
- Some parcels when reviewed by staff had no subdivision potential without rezoning or parcel consolidation. These lots were presumed as infill development with one dwelling assigned per lot.

Approximately 913 acres remain undeveloped in Frederick County community growth areas with a residential zoning district or a residential land use.⁵⁰ This could accommodate around 1,365 dwelling units under current zoning regulations. This falls far short of the additional homes needed through 2050 in Frederick County in the medium growth scenario (21,700). This difference highlights the importance of using the implementation phase of the Housing Element to ensure that remaining undeveloped land in existing growth areas and strategic growth area expansions are utilized efficiently in alignment with the planning vision outlined in the *Livable Frederick Master Plan*.

⁵⁰ While the South Frederick Corridors planning area is a vital part of how the County anticipates meeting a portion of residential demand, it is excluded from the residential capacity analysis because the area is currently developed.

MAJOR FINDINGS FROM HOUSING NEEDS ASSESSMENT AND STRATEGIC PLAN (PLACEHOLDER)

[Placeholder Normal Text]

Chapter 4: How Will We Realize Our Housing Vision?

EXECUTIVE SUMMARY

Chapter 4 presents the framework for how Frederick County will take steps to accommodate anticipated housing demand through 2050. It is presented in two parts. The first part details changes to the Comprehensive Plan Map through growth area and land use changes as well as changes to the zoning map. The second part is the Action Framework which will guide implementation through changes to the County's regulations and processes and through new or expanded community partnerships.

Tables 25 and 26 provide recommendations for mapping changes. Table 27 lists the goals, initiatives, and supporting initiatives from the Housing Element's Action Framework.

Table 25: Growth Area, Land Use, and Zoning Changes – Summary

Growth Area	Properties Added to GA	Acres Added to GA	Land Use Change Acres	Zoning Change Acres
Ballenger Creek, Tables 1 & 2	11	279.14	54.03	29.40
South Frederick Corridors, Table 3	0	0	35.24	5.85
Spring Ridge/Bartonsville, Table 4	0	0	207.55	34.35
Linganore, Tables 5, 6, 7	112	1,443.90	83.90	3.14
Frederick, Table 8	0	0	0	11.13
New Market, Table 8	0	0	28.54	0
Monrovia, Table 8	2	130.99	130.99	0
Jefferson Pike Employment District (Investing in Workers & Workplaces)	-	2,417	-	-
TOTAL (Housing Element)	125	1,854.03	540.25	83.87
TOTAL (Housing Element plus IW2)	-	4,271.03	-	-

Table 26: Land Use and Zoning Changes by Designation/District – Summary

Growth Area	Land Use			Zoning	
	MX	LDR	Institutional	MX	R-1
Ballenger Creek, Tables 1 & 2	54.03	0	0	29.40	0
South Frederick Corridors, Table 3	35.24	0	0	5.85	0
Spring Ridge/Bartonsville, Table 4	173.20	34.35	0	0	34.35
Linganore, Tables 5, 6, 7	2.47	59.54	21.89	2.47	0.67
Frederick, Table 8	0	0	0	11.13	0
New Market, Table 8	28.54	0	0	0	0
Monrovia, Table 8	0	0	130.99	0	0
TOTAL	293.48	93.89	152.88	48.85	35.02

Table 27: Housing Element Action Framework – Summary

Goal	Initiative	Supporting Initiative
1. People First	1. Housing Stability	1. Partnerships for volunteer or reduced-cost home repairs 2. Property tax credit for qualified households and repairs 3. Housing assistance programs
	2. Housing Choice	• 1. High-opportunity areas • 2. Mixed-income housing
2. Complete Communities	1. Comprehensive Planning	1. Small area plans • 2. Infrastructure upgrades to support higher density 3. New Community Growth Area 4. Residential capacity analysis updates
	2. Multimodal Transportation	• 1. Promote TOD 2. Expand transit service
3. Homes	3. Green Communities	• 1. Increase tree canopy coverage 2. Prioritize underserved communities
	1. Regulatory Review	• 1. Zoning and subdivision ordinance changes 2. State law changes • 3. Water and Sewerage Plan classification system
	2. Infrastructure	• 1. Water and sewer studies • 2. Alternative funding for public infrastructure • 3. Assess APFO requirements
	3. Affordability Incentives	1. New construction affordable housing 2. Redevelopment or rehabilitation 3. Affordable housing preservation
	4. Technical Assistance	1. Small builder pilot program • 2. Infill housing designs and plans 3. Local Building Industry Capacity

• Indicates the supporting initiative is associated with a Keystone Implementation Project.

COMPREHENSIVE PLAN MAP & COMPREHENSIVE REZONING RECOMMENDATIONS

The County Comprehensive Plan Map depicts the officially adopted pattern of land uses, growth area boundaries, transportation networks, and community facilities. The County's zoning ordinance sets the rules for how land in unincorporated Frederick County can be used and developed. The zoning map applies the zoning districts to individual properties.

The Housing Element includes recommendations for changes to **Community Growth Areas**, **Land Use Designations**, and **Zoning**. The recommendations are described in the following sections in more detail. A brief summary of the concepts is included below.

Community Growth Areas. A growth area defines a geographic boundary and is not a development mandate. The purpose of a community growth area is to define an outer limit for the expansion of urban/suburban development

into rural land. Being included in a growth area does not automatically grant the right to more intense development. The *Livable Frederick* Thematic Plan Diagram differentiates between growth areas around municipalities (10) and unincorporated growth areas (14).

Land Use Designations. Land use designations express the intended future use of land in support of the community's vision outlined in the comprehensive plan. While zoning districts are applied based on these designations, land use designations on their own do not regulate the types of uses allowed on a property or have limits like building height or setbacks.

In some cases, a property's land use designation and zoning may not match. This usually reflects considerations for the timing of development rather than inconsistency with the plan. A change in land use designation allows, but does not require, a property owner to seek rezoning in line with the comprehensive plan or for the County to rezone the property during a comprehensive rezoning.

Zoning. As described above, zoning involves both the regulations in the zoning ordinance itself and also the zoning map, which determines what zoning rules each property in the County must follow. Zoning changes made by Frederick County in response to long-range plans is called *comprehensive rezoning*. The zoning map may also be amended outside of a comprehensive plan. This is called a *piecemeal* or *individual rezoning* and is usually initiated by property owners or contract purchasers.

Even if a property's zoning is changed, the current use of the property can generally continue. One particular example is agriculture. Agricultural uses are allowed in all of the County's current zoning districts which means a property owner can continue agricultural operations as long as they choose.

Growth Area Realignments (Ballenger Creek, Frederick Southeast)

The following two sections describe the recommended conversion of two existing growth areas (Ballenger Creek, Frederick Southeast) into three. After this change, there will be 25 growth areas in Frederick County: 10 in and around its municipalities (municipal growth areas) and 15 unincorporated communities (community growth areas).

- Frederick Southeast will be renamed South Frederick Corridors
- Establish the Jefferson Pike Employment District Growth Area
- Land currently within Ballenger Creek will be added to South Frederick Corridors and Jefferson Pike Employment District. The remaining lands in Ballenger Creek will continue to be referred to as the Ballenger Creek Growth Area.

Frederick Southeast and Ballenger Creek

The Frederick Southeast and Ballenger Creek Community Growth Areas (CGA) are unincorporated areas located directly south of the City of Frederick. Map 8 illustrates the pre-adoption boundaries and land use designations of the growth areas. They are separated by I-270 and have distinct land use patterns. Frederick Southeast is primarily commercial and office space, while Ballenger Creek includes similar uses along with residential areas, primarily townhomes and some multifamily housing. Both areas also contain a quarry.

The South Frederick Corridors Plan (SFCP) included all of Frederick Southeast and part of Ballenger Creek. The SFCP's main implementation tool will be a form-based code, which will be available to properties with a form designation. A significant part of Ballenger Creek has a form designation, as shown on Map 8. As redevelopment occurs under

the form-based code, these areas will develop their own sense of place and may develop new planning needs and community priorities.

The Housing Element recommends adding the parts of Ballenger Creek included in the South Frederick Corridors Plan into the Frederick Southeast CGA and renaming Frederick Southeast CGA to the *South Frederick Corridors CGA* to better reflect its connection to the plan and form-based code. The new boundary is proposed at New Design Road (Map 9).

Ballenger Creek and Jefferson Pike Employment District

The pre-adoption Ballenger Creek CGA extends west past US-15 and includes residential, light industrial, and agricultural uses (Map 10). This area is bordered by I-70 to the north and US-15 to the south. Jefferson Pike (MD-180) runs through the middle.

Due to the physical barriers created by I-70 and US-15, there are limited transportation connections for pedestrians or vehicles between this area and the larger Ballenger Creek community. Additionally, the Investing in Workers and Workplaces plan proposes adding 2,417 acres to this part of the growth area.

Just like Ballenger Creek and Frederick Southeast, the Jefferson Pike area is likely to develop its own identity, planning needs, and community priorities. These differences may be influenced by its physical separation, the proposed expansion of industrial land uses and zoning in Investing in Workers and Workplaces, and the anticipated introduction of mixed-use zoning through future small area plans.

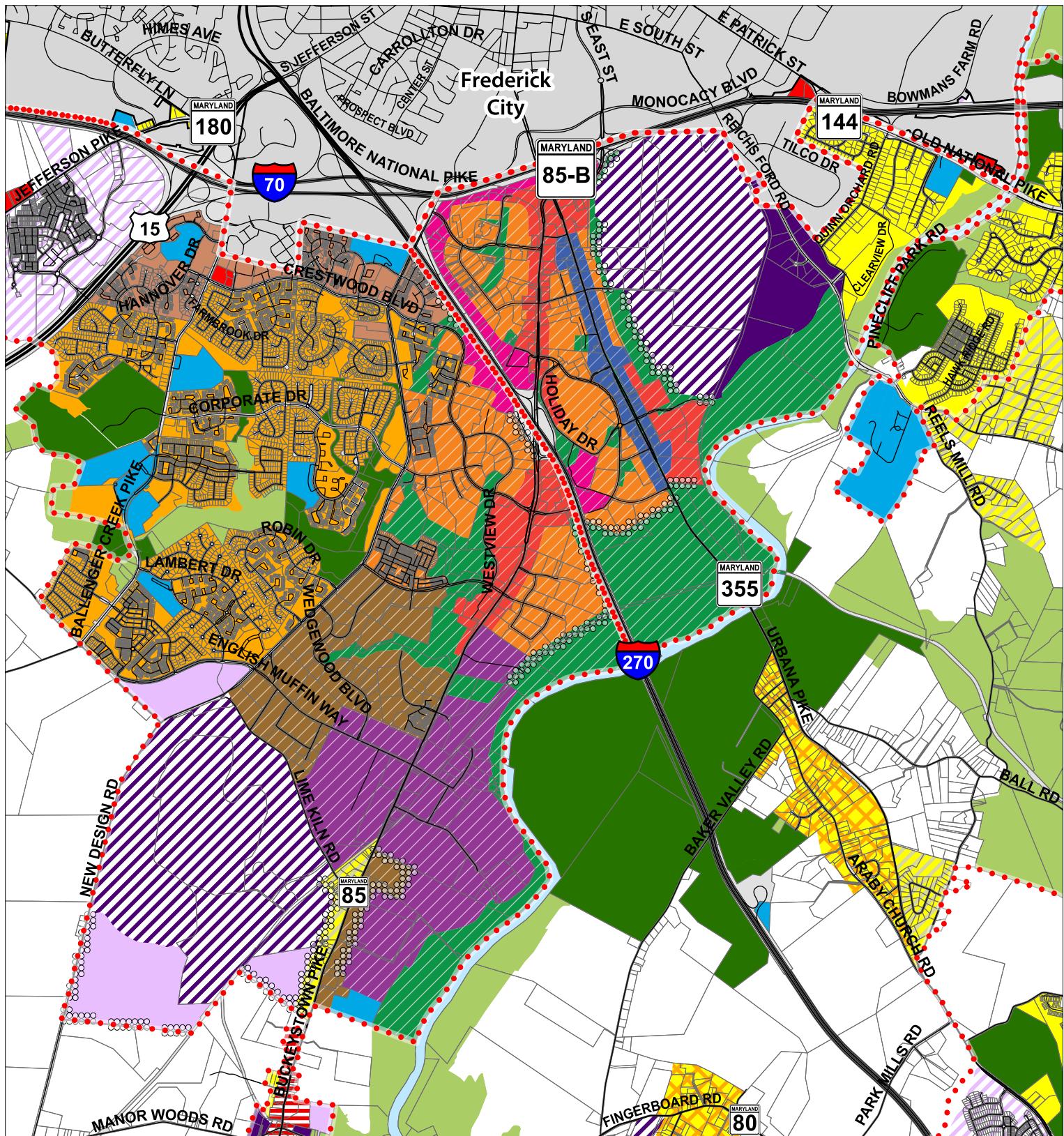
The Housing Element recommends creating a new growth area from this portion of the Ballenger Creek CGA, using US-15 as a significant part of the growth area boundary. This new growth area would also include the land proposed for addition under Investing in Workers and Workplaces. For now, the Housing Element proposes that it be referred to as the Jefferson Pike Employment District until a future planning effort is completed. The boundaries of this new growth area are shown on Map 11. Map 11 includes all proposed growth area additions considered in Investing in Workers and Workplaces as of September 2025, but does not include land use or zoning changes considered in that plan as it is not adopted.

Comprehensive Plan Map and Zoning Recommendations

The following sections provide detail on the proposed changes to the comprehensive plan map (growth area boundaries and land use designations) and zoning changes. They are organized by growth area: Ballenger Creek and Jefferson Pike Employment District; Spring Ridge/Bartonsville; Linganore; and Frederick, New Market, and Monrovia. This section ends with recommendations for other related tools including Priority Funding Areas and Water and Sewer Plan maps.

Two growth areas may seem like they are missing in this chapter: Urbana and Monrovia. A small area/corridor plan for Urbana/I-270 is already scheduled to begin once the Housing Element concludes. Because of this imminent planning effort, the Housing Element defers land use, zoning, and growth boundary decisions to that plan.

The Monrovia Community Growth Area also possesses unique strengths and community assets, but a core principle of the Housing Element is to focus new development and redevelopment in or near existing population centers. While Monrovia holds long-term potential, other growth areas are currently better positioned to afford the types of housing opportunities sought under the Housing Element. By building on transportation access, proximity to infrastructure,



Map 8: Pre-Adoption Frederick Southeast and Ballenger Creek CGAs

0 0.3 0.6 1.2 Miles



Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025

Community Growth Area

Land Use Designations

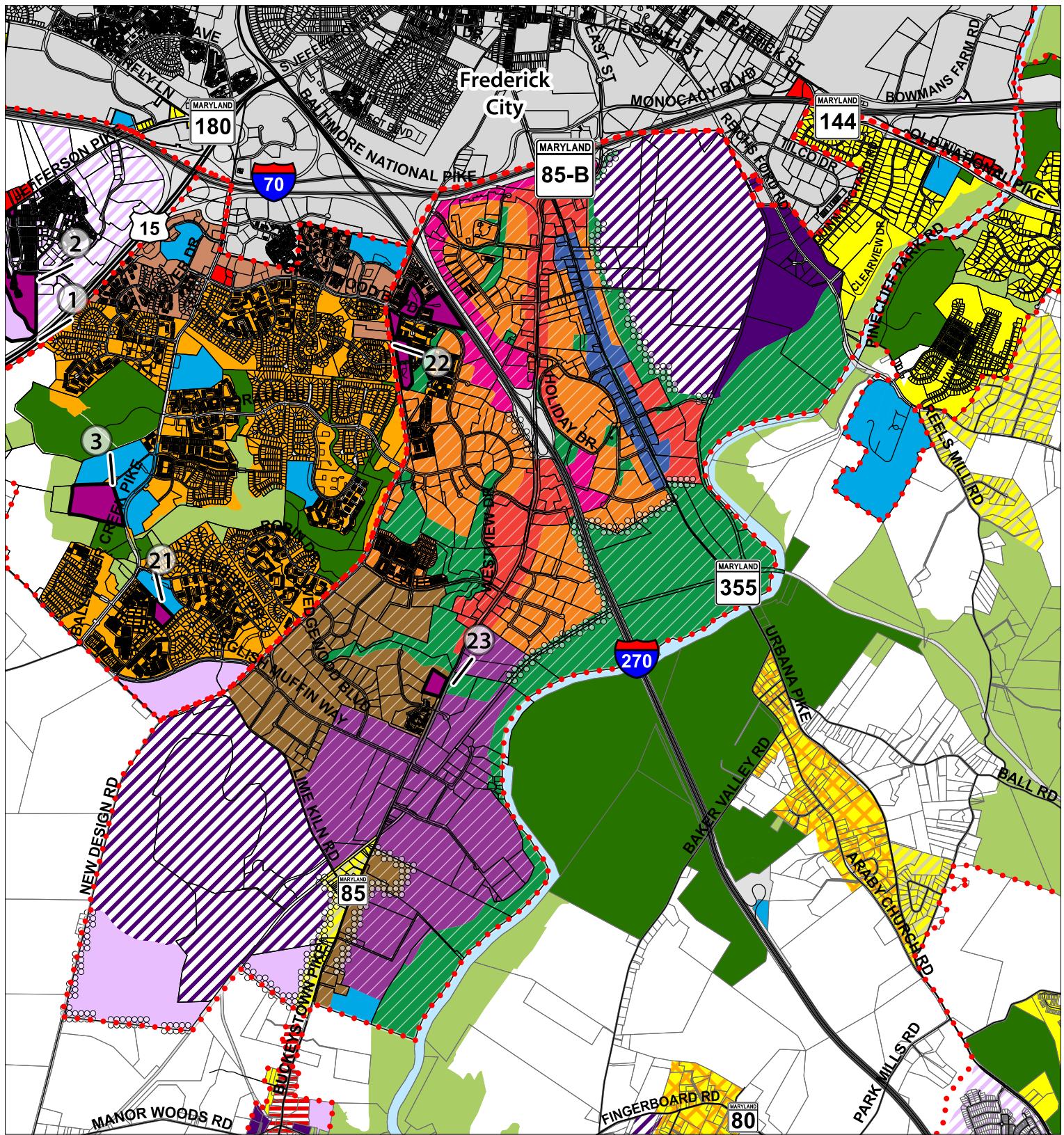
- Agricultural / Rural
- Natural Resource
- Public Parkland / Open Space
- Rural Community
- Rural Residential
- Low Density Residential
- Medium Density Residential

High Density Residential

- Village Center
- General Commercial
- Limited Industrial
- Office / Research / Industrial
- General Industrial
- Mineral Mining
- Institutional

Form Designations

- Urban Skyline
- Urban Corridor/Center
- Cultural Corridor
- Urban Neighborhood
- Industrial Center
- Industrial Neighborhood
- Open Space
- Buffer/Vegetative Screen



Map 9: Proposed Ballenger Creek and South Frederick Corridors Community Growth Areas

0 0.325 0.65 1.3 Miles 

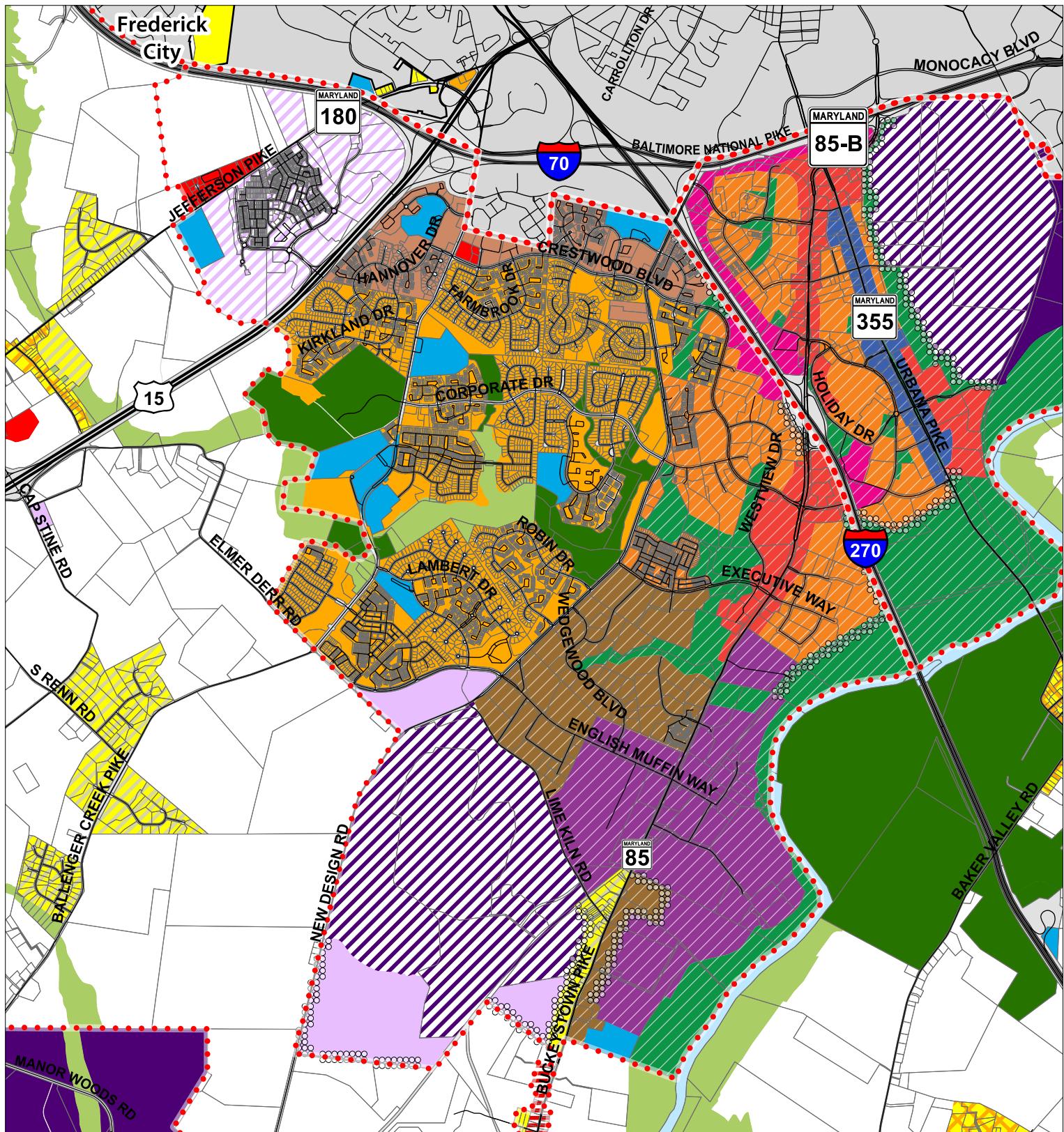


Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025

Change Area	High Density Residential	Form Designations
Proposed Community Growth Area	Village Center	Urban Skyline
	General Commercial	Urban Corridor/Center
	Limited Industrial	Cultural Corridor
	Office / Research / Industrial	Urban Neighborhood
	General Industrial	Industrial Center
	Mixed Use	Industrial Neighborhood
	Mixed Use Development	Open Space
	Mineral Mining	Buffer/Vegetative Screen
	Institutional	Municipalities

Land Use Designations

Agricultural / Rural	High Density Residential
Natural Resource	Village Center
Public Parkland / Open Space	General Commercial
Rural Community	Limited Industrial
Rural Residential	Office / Research / Industrial
Low Density Residential	General Industrial
Medium Density Residential	Mixed Use
	Mixed Use Development
	Mineral Mining
	Institutional



Map 10: Pre-Adoption Ballenger Creek Community Growth Area

0 0.275 0.55 1.1 Miles



Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025

Community Growth Area

Land Use Designations

- Agricultural / Rural
- Natural Resource
- Public Parkland / Open Space
- Rural Community
- Rural Residential
- Low Density Residential
- Medium Density Residential

High Density Residential

Village Center

General Commercial

Limited Industrial

Office / Research / Industrial

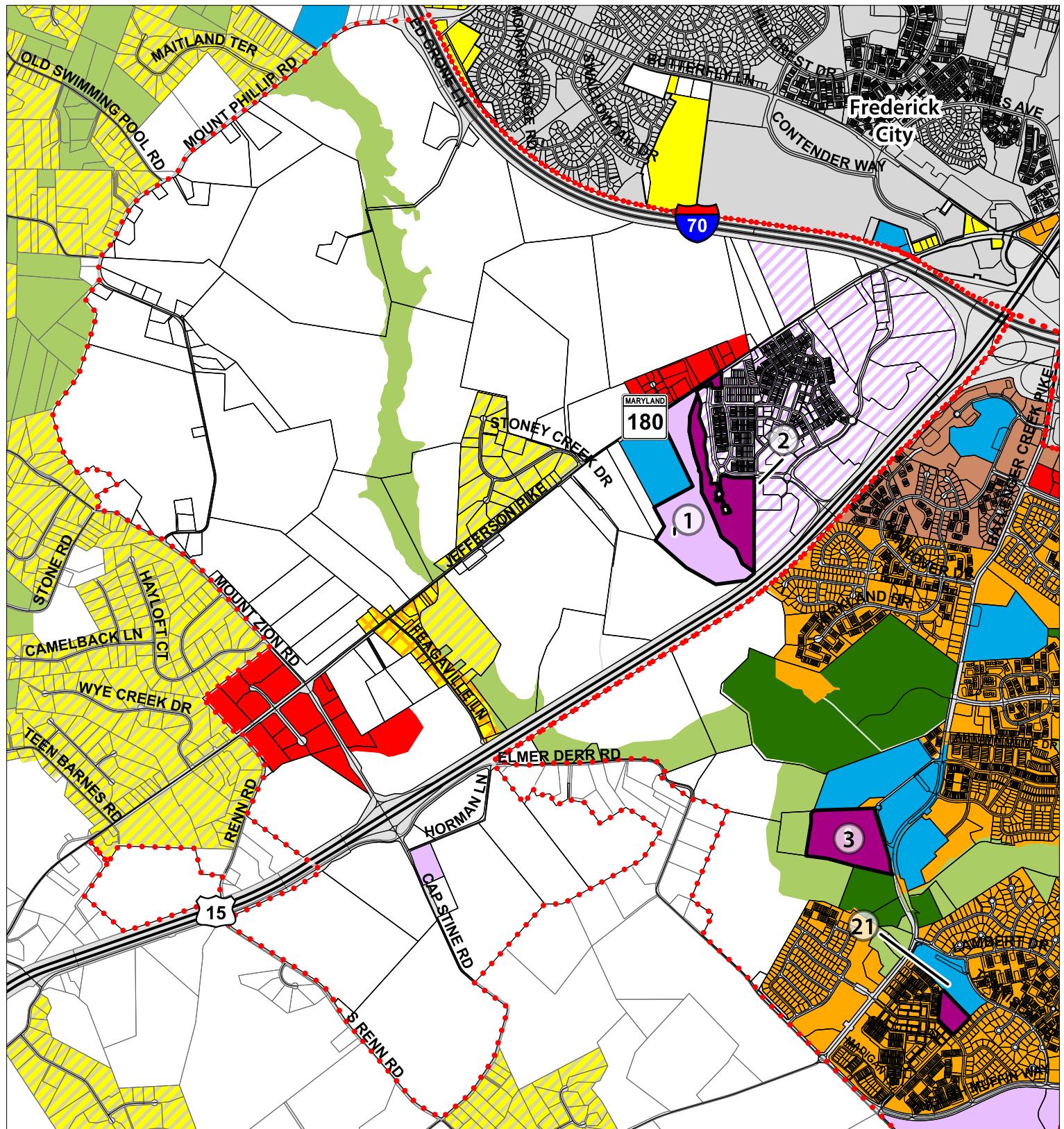
General Industrial

Mineral Mining

Institutional

Form Designations

- Urban Skyline
- Urban Corridor/Center
- Cultural Corridor
- Urban Neighborhood
- Industrial Center
- Industrial Neighborhood
- Open Space
- Buffer/Vegetative Screen



Map 11: Proposed Ballenger Creek and Jefferson Pike Employment District Community Growth Areas

0 0.2 0.4 0.8 Miles 



Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025

Land Use Designations

- Change Area
- Proposed Community Growth Area
- Low Density Residential
- Medium Density Residential
- High Density Residential
- Village Center
- General Commercial
- Limited Industrial
- Office / Research / Industrial
- General Industrial
- Mixed Use
- Mixed Use Development
- Mineral Mining
- Institutional

Form Designations

- Industrial Neighborhood
- Municipalities

and proximity to established population centers, the Housing Element has carefully evaluated multiple opportunities with the intent of realizing measurable results within the timeframe of this plan.

This does not preclude future conversations about Monrovia's role in the County's growth strategy. Rather, it reflects a strategic focus to direct near-term efforts where they are most likely to deliver results to the community and make the most effective use of community investments. This strategy embodies one of the "Key Insights and Considerations" of the Livable Frederick Master Plan, Multi-Modal Choices and Active Living: A New Development Model. The LFMP calls for new patterns of development, and describes places with "a large share of our new homes and jobs to be located in areas where there are options available to residents to walk, bike, take transit, or drive shorter distances to reach their daily destinations."⁵¹ This being stated, two additions to the Monrovia Growth Area are proposed under the housing element to account for planned community facilities.

Land use and zoning recommendations described here include Mixed Use. The MX District has been an underutilized tool in Frederick County. The MX District is different from the County's MXD – Mixed Use Development. Where the MXD zone is a floating zone that can only be granted through a property-owner initiated rezoning application, the MX District can be directly applied to a property through comprehensive rezoning. The MX District is in the process of being revised, independently of the Housing Element, in order to make this tool more effective for creating the types of multi-modal, mixed-use places called for in both the Livable Frederick Master Plan and the Housing Element.

In many growth areas, land is being added but underlying land use and zoning are not being changed. This is because the Housing Element Action Framework, presented later in this chapter, calls for small area plans to be undertaken for the Ballenger Creek, Jefferson Pike Employment District, Spring Ridge/Bartonsville, and Linganore Growth Areas over the next 5 to 20 years. This will allow for more of the current development pipeline to come to fruition (particularly in the Linganore area), for future residents to participate in the planning process, and for time to further study and prepare for infrastructure needs, including public water and sewer, schools, roads, public transportation, emergency services, libraries, and so on.

As outlined in the Action Framework, the Housing Element also recommends a comprehensive update to the County's zoning, subdivision, and related ordinances. These revisions will represent more than small amendments. They will be an opportunity to modernize the rules that shape how our communities grow. Replacing suburban-era standards with zoning tools that reflect today's values will allow better alignment of future development and our long-term vision. Once these new tools are in place, large-scale land use changes and comprehensive rezonings will be far more effective, ensuring that future growth supports vibrant, resilient, and equitable communities across Frederick County.

The purpose of the Housing Element is to recommend *where* growth and redevelopment efforts should be focused and *"how"* we can create better tools to do so. It will be the role of future area and corridor plans to plan the *"what."*

Ballenger Creek and Jefferson Pike Employment District

The following narrative describes recommended comprehensive plan map (Map 12) and zoning changes (Map 13) for the Ballenger Creek and Jefferson Pike Employment District Growth Areas. The maps in this section build upon the changes recommended for the Ballenger Creek and Jefferson Pike Employment District Growth Areas in the previous two sections (Maps 9 and 11).

⁵¹ *Livable Frederick Master Plan (2019), Page 11.*

The *Livable Frederick Master Plan's* (LFMP) Development Framework and Thematic Plan identify Ballenger Creek as being part of the Primary Growth Sector. However, it acknowledges the area is largely built out and it is recommended in the Thematic Plan as a Suburban Retrofit district. The Suburban Retrofit strategy in Ballenger Creek includes “finding opportunities for higher density redevelopment – especially in the form of mixed-use opportunities in existing commercial areas. Additionally, limited extension of the Ballenger Creek Growth Area may occur.”⁵²

Initial planning for higher density redevelopment in Ballenger Creek was realized with the South Frederick Corridors Plan and the in-progress form-based code. The Housing Element helps realize *Livable Frederick's* vision by recommending a limited extension of the growth area of approximately 280 acres.

The proposed Jefferson Pike Employment District includes a growth area expansion of just over 2,400 acres as part of the concurrent *Investing in Workers and Workplaces* plan (IW2). While some land use and zoning changes proposed in IW2 are for Limited Industrial (LI), the area is also appropriate for residential and mixed-use development. The Housing Element's Action Framework, and *Investing in Workers and Workplaces* recommendations, include a small area/corridor plan. This will more specifically designate the areas best suited for residential and mixed-use development in this new growth area.

Table 28: Ballenger Creek Growth Area Additions

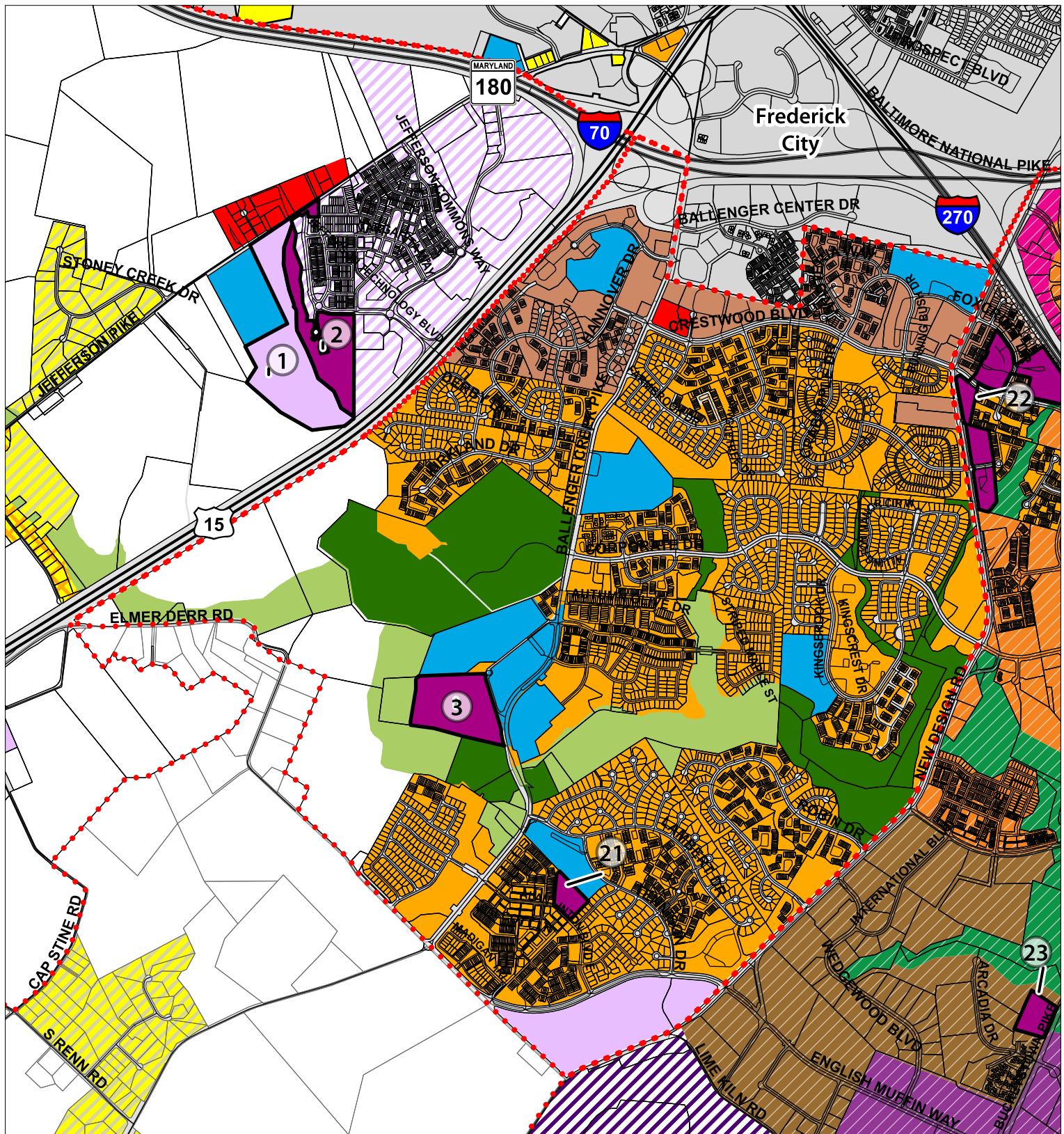
ID	Property Count	Acres	Tax Map	Parcel (Lot)	Land Use	Zoning
BC-A	2	16.06	85	Parcels K & L	PP/OS	A
BC-B	8	263.06	76 85	T.M. 76: 130 T.M. 85: 25, 83 (Tracts 2, 3, 4), 190 (1), 204 (1), 210 (2)	A, NR	A
BC-C	1	0.02	85	227 (Parcel B-3)	MDR	PUD

Total Acres Recommended for Addition to Ballenger Creek Growth Area: 279.14

Table 28 lists properties that are proposed to be added to the Ballenger Creek Growth Area, grouped together by land use and zoning characteristics. Ten (10) properties totaling approximately 280 acres are proposed to be added to the Ballenger Creek CGA. One property (1.06 acres) is already nearly entirely within the growth area, but due to a mapping error some small portions of the property (0.02 acres) are not within the boundary (Linton at Ballenger open space Parcel B-3) but would be added. These 11 properties are not proposed for land use or zoning changes.

It is important to note that not all properties in Table 28 would be available for future development. Two properties totaling 16 acres (Parcels K and L) are part of the Ballenger Creek Park trail and owned by Frederick County. Another 52-acre property is privately owned but under an agricultural easement. Having public parks and open space in growth areas as well as working lands make for interesting places where green infrastructure is protected, people can enjoy nature close to home, and honor Frederick County's rural heritage.

⁵² *Livable Frederick Master Plan (2019)*, Page 42.



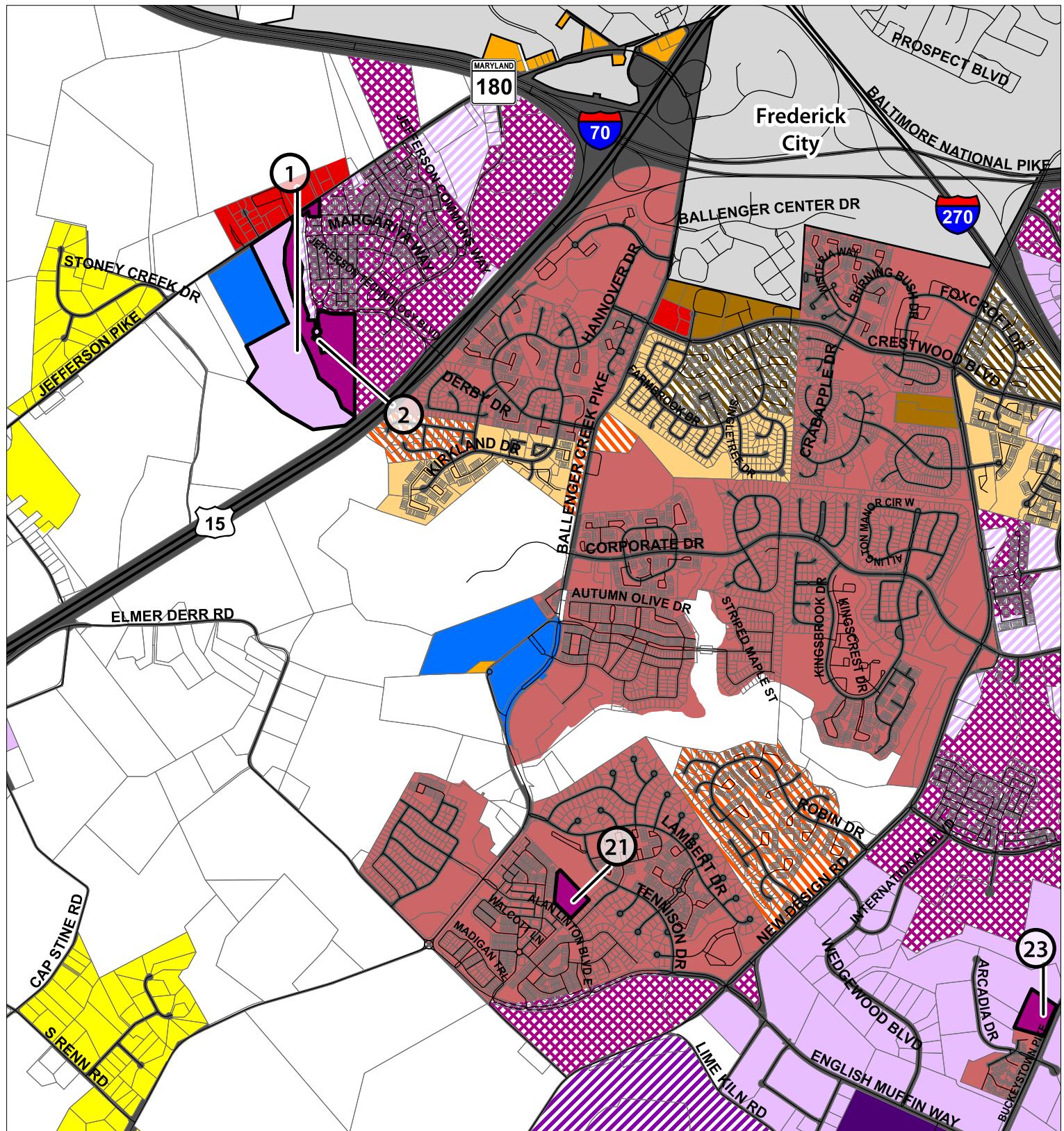
Map 12: Ballenger Creek and Jefferson Pike Employment District Proposed Comprehensive Plan

0 0.175 0.35 0.7 Miles 



Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025

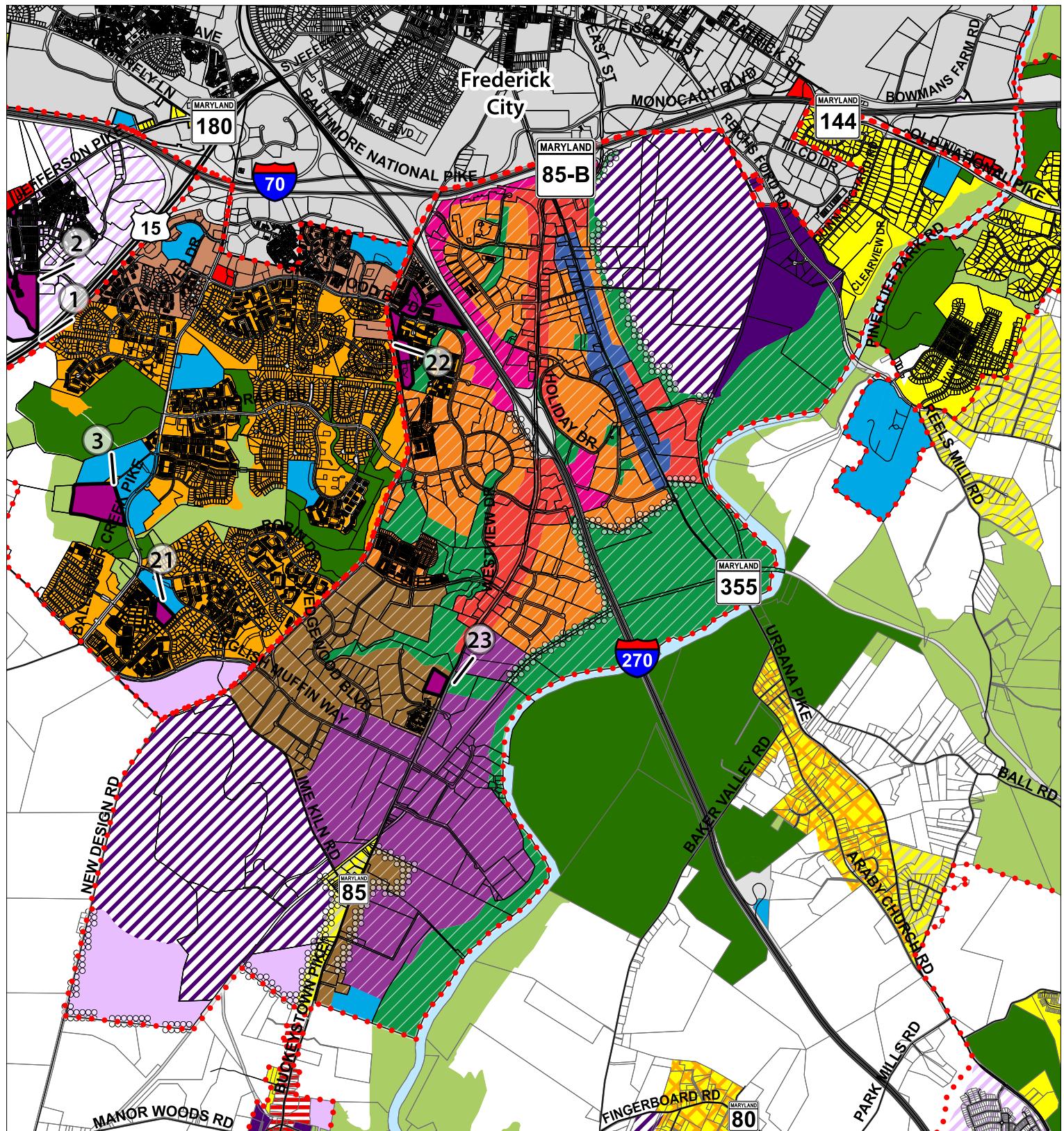




Map 13: Ballenger Creek and Jefferson Pike Employment District Proposed Zoning

0 0.175 0.35 0.7 Miles
 Frederick County, Maryland
 Division of Planning & Permitting
 October 25, 2025

Change Area	R5 – Middle Density Residential	LI – Limited Industrial
Zoning	R8 – Middle Density Residential	ORI – Office/Research/Industrial
A – Agricultural	R12 – High Density Residential	MX – Mixed Use
RC – Resource Conservation	R16 – High Density Residential	MXD – Mixed Use Development
OSR- Open Space Recreation	PUD – Planned Unit Development	MM – Mineral Mining
R1 – Low Density Residential	VC – Village Center	Ie - Institutional
R3 – Low Density Residential	GC – General Commercial	MUN – Municipality
	GI – General Industrial	



**Map 14: Proposed Comprehensive Plan Map
– South Frederick Corridors**

0 0.325 0.65 1.3 Miles 

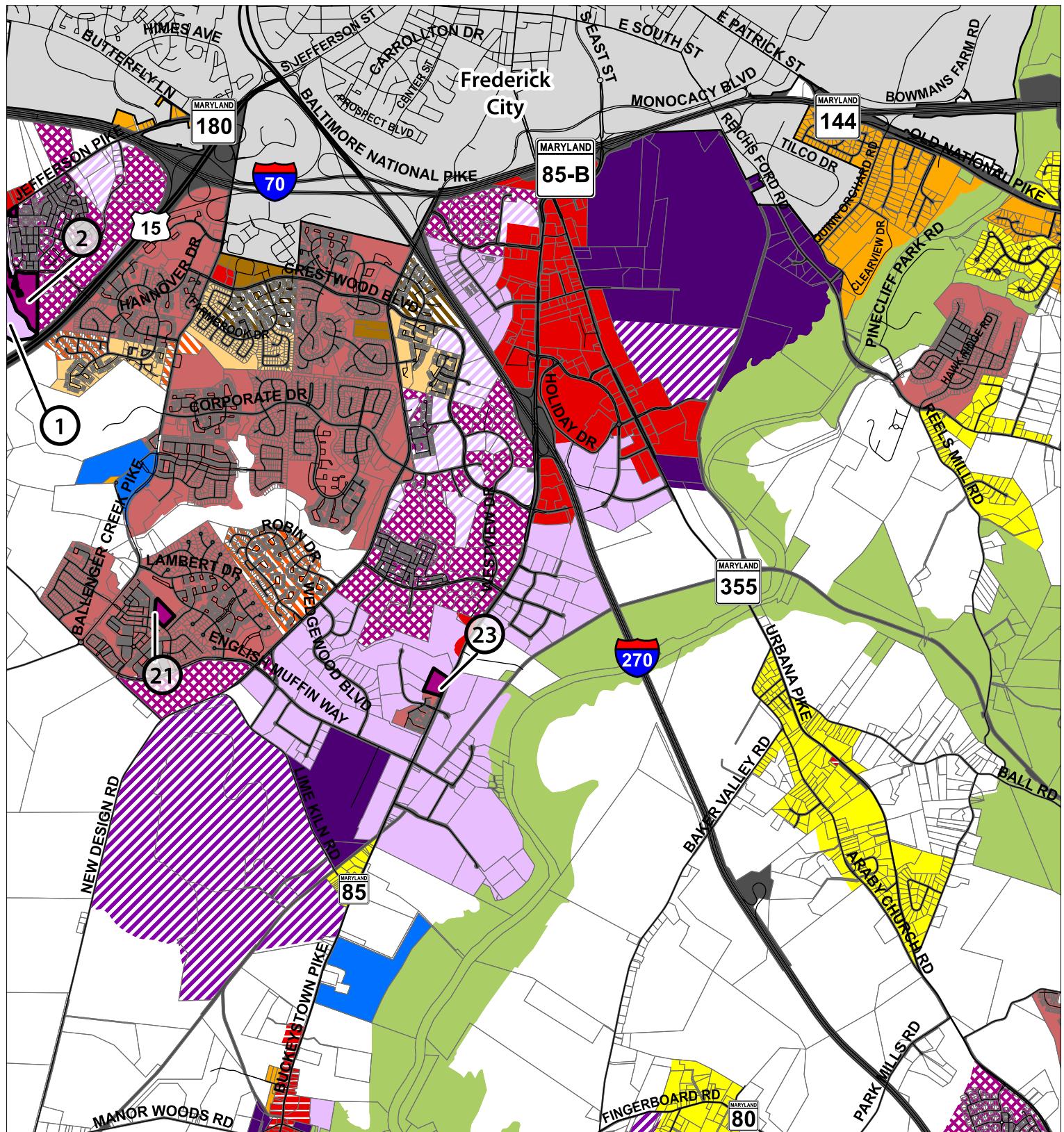


Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025

Change Area	High Density Residential	Form Designations
Proposed Community Growth Area	Village Center	Urban Skyline
	General Commercial	Urban Corridor/Center
	Limited Industrial	Cultural Corridor
	Office / Research / Industrial	Urban Neighborhood
	General Industrial	Industrial Center
	Mixed Use	Industrial Neighborhood
	Mixed Use Development	Open Space
	Mineral Mining	Buffer/Vegetative Screen
	Institutional	Municipalities

Land Use Designations

- Agricultural / Rural
- Natural Resource
- Public Parkland / Open Space
- Rural Community
- Rural Residential
- Low Density Residential
- Medium Density Residential



Map 15: Proposed Zoning Map, South Frederick Corridors

0 0.3 0.6 1.2 Miles

 Frederick County, Maryland
 Division of Planning & Permitting
 October 25, 2025

 Change Area	 R5 - Middle Density Residential	 LI - Limited Industrial
Zoning	 R8 - Middle Density Residential	 ORI - Office/Research/Industrial
A - Agricultural	 R12 - High Density Residential	 MX - Mixed Use
 RC - Resource Conservation	 R16 - High Density Residential	 MXD - Mixed Use Development
 OSR- Open Space Recreation	 PUD - Planned Unit Development	 MM - Mineral Mining
 R1 - Low Density Residential	 VC - Village Center	 Ie - Institutional
 R3 - Low Density Residential	 GC - General Commercial	 MUN - Municipality
	 GI - General Industrial	

Table 29: Ballenger Creek Land Use or Zoning Changes

ID	Property Count	Acres	Tax Map	Parcel (Lot)	Current Land Use	Proposed Land Use	Current Zoning	Proposed Zoning
1	1	24.81	76	107	ORI	#1: LI #2: MX	MXD	#1: LI #2: MX
3	1	24.63	85	26	MDR, NR	MDR to MX	A	-
21	1	4.59	85	227 (Parcel F)	MDR	MX	PUD	MX

Total Acres Recommended for MX Land Use: 54.03

Total Acres Recommended for MX Zoning: 29.40

Table 29 lists individual land use and/or zoning changes for properties already within the pre-adoption Ballenger Creek Growth Area.

Changes 1 and 2 apply to the same 66.71-acre property. This property consists of the remaining undeveloped land of the Harrington Terrace project, which includes townhomes, multifamily buildings, and non-residential uses. Change 1 (41.90 acres) is recommended as part of the Investing in Workers and Workplaces plan, but is included for reference. Change 2 (24.81 acres) is recommended as part of the Housing Element. Change 2 would designate and zone the property MX, Mixed Use Development. The MX zone will allow similar development with more flexibility than the current MXD floating zone.

Change 3 applies to 24.63 acres of a 32.21-acre property. The property is developed with a single family home and outbuildings. It is designated Medium Density Residential (MDR) and Natural Resources (NR). NR is applied to the stream and forested stream buffer on the western edge of the property. Only the MDR portion is recommended for a change to Mixed Use. There is no change in zoning proposed for the property.

Change 21 is a 4.59-acre property owned by Frederick County Government. It was dedicated to public use as part of the Linton at Ballenger PUD. It is currently undeveloped. It is designated Medium Density Residential (MDR) and is zoned PUD. Both the land use and zoning are proposed to MX, Mixed Use, to allow the County to explore a wider range of public uses at the site.

South Frederick Corridors

The following narrative describes recommended comprehensive plan map (Map 14) and zoning changes (Map 15) for the South Frederick Corridors Growth Area as proposed in the Housing Element. The South Frederick Corridors Growth Area aligns with the planning area defined in the adopted South Frederick Corridors Plan. With adoption in 2024, the plan introduced and applied Form Based designations to the Comprehensive Plan Map. However, not all properties received a Form Based designation; some properties retained their land use classifications. These properties were not expected to be subject to the proposed form-based code. All properties proposed for a land use or zoning change in Table 30 are already within a growth area.

Table 30: South Frederick Corridors Land Use or Zoning Changes

ID	Property Count	Acres	Tax Map	Parcel (Lot)	Current Land Use	Proposed Land Use	Current Zoning	Proposed Zoning
22	3	11.47	77	257 (1), 85 (2), 270 (1)	MDR	MX	R-8	-
22	2	17.92	77	273 (57B), 281 (65)	HDR, OS	MX	R-12	-
23	1	5.85	86	163	Industrial Neighborhood	MX	LI	MX

Total Acres Recommended for MX Land Use: 35.24

Total Acres Recommended for MX Zoning: 5.85

Change 22 affects a total of 5 properties in the same area near the intersection of New Design Road and Crestwood Boulevard. Three properties (11.47 acres) are east of New Design and south of Crestwood Boulevard. All properties are improved. Two are places of worship, and the third is a multifamily rental property, Frederick Villas. All properties have a designated land use of Medium Density Residential, and all are zoned R-8. The land use is proposed to MX, Mixed Use, with no change to zoning.

The other two properties affected by Change 22 are east of New Design and north of Crestwood. Both properties are improved with multifamily rental buildings (Princeton Court Apartments). Both properties are designated High Density Residential and are zoned R-12. The land use is proposed to MX, Mixed Use, with no change to zoning.

Change 23 is the only proposed change to Mixed Use land use and zoning within the South Frederick Corridors planning area. The property is the historic Arcadia Mansion, constructed in the late 18th century. The property is currently designated Industrial Neighborhood and zoned Limited Industrial. The Mixed Use zoning district will allow for a mix of uses and residential densities similar to provisions of the form-based code. The property will still be subject to the South Frederick Corridors regulating plan.

Spring Ridge/Bartonsville

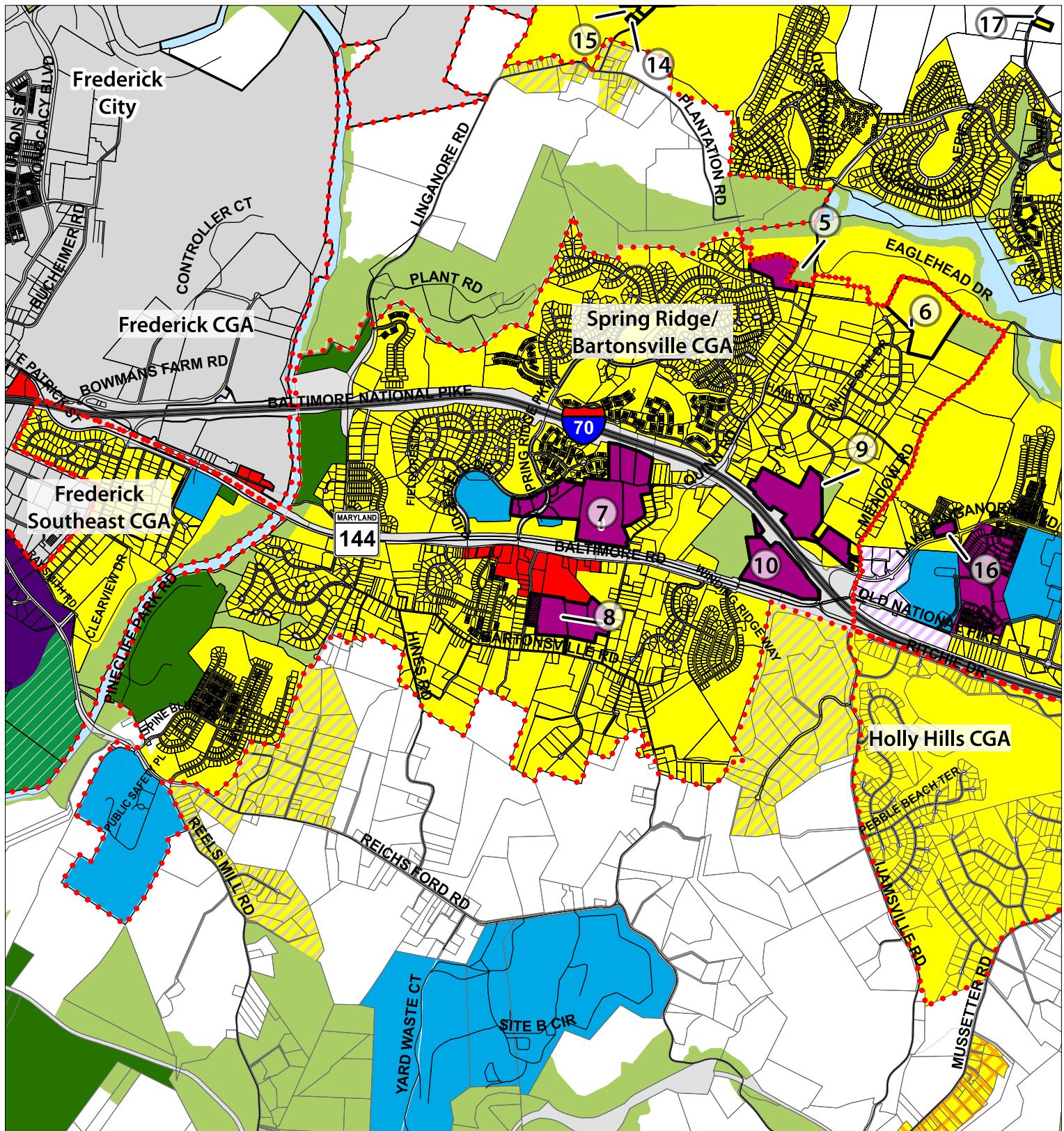
The following section describes recommended comprehensive plan map (Map 16) and zoning changes (Map 17) for the Spring Ridge/Bartonsville Growth Area. There are no recommended additions to this growth area. Table 31 describes the recommended land use or zoning changes to properties already inside the boundary.

Spring Ridge/Bartonsville is identified in the Livable Frederick Master Plan's Thematic Plan as part of the Secondary Growth Sector. While the Secondary Growth Sector will continue to be supported for growth and development, these areas differ from the Primary Growth Sector. The Livable Frederick Master Plan explains the Primary Growth Sector "is a central strategy of this plan to support multi-modal accessibility, and to leverage this by focusing on areas within the county that have significant existing infrastructure, such as Frederick City, the CSX Rail Line, and Interstate 270."⁵³

Spring Ridge/Bartonsville is identified as a Retrofit District within the Secondary Growth Sector. Retrofit Districts (also referred to in the Plan interchangeably as "Suburban Retrofit") "are intended to support and improve existing suburbs to make suburban communities stronger by reinvesting in them with infill development and redevelopment that creates more opportunities to walk, shop, work, and recreate closer to home," and includes finding locations for mixed-use development.⁵⁴

⁵³ *Livable Frederick Master Plan (2019), Page 47*

⁵⁴ *Livable Frederick Master Plan (2019), Pages 46-47*



Map 16: Proposed Comprehensive Plan Map – Spring Ridge/Bartonsville

Land Use Designations

- Change Area
- Proposed Community Growth Area
- Low Density Residential
- Medium Density Residential
- High Density Residential
- Village Center
- General Commercial
- Limited Industrial
- Office / Research / Industrial
- General Industrial

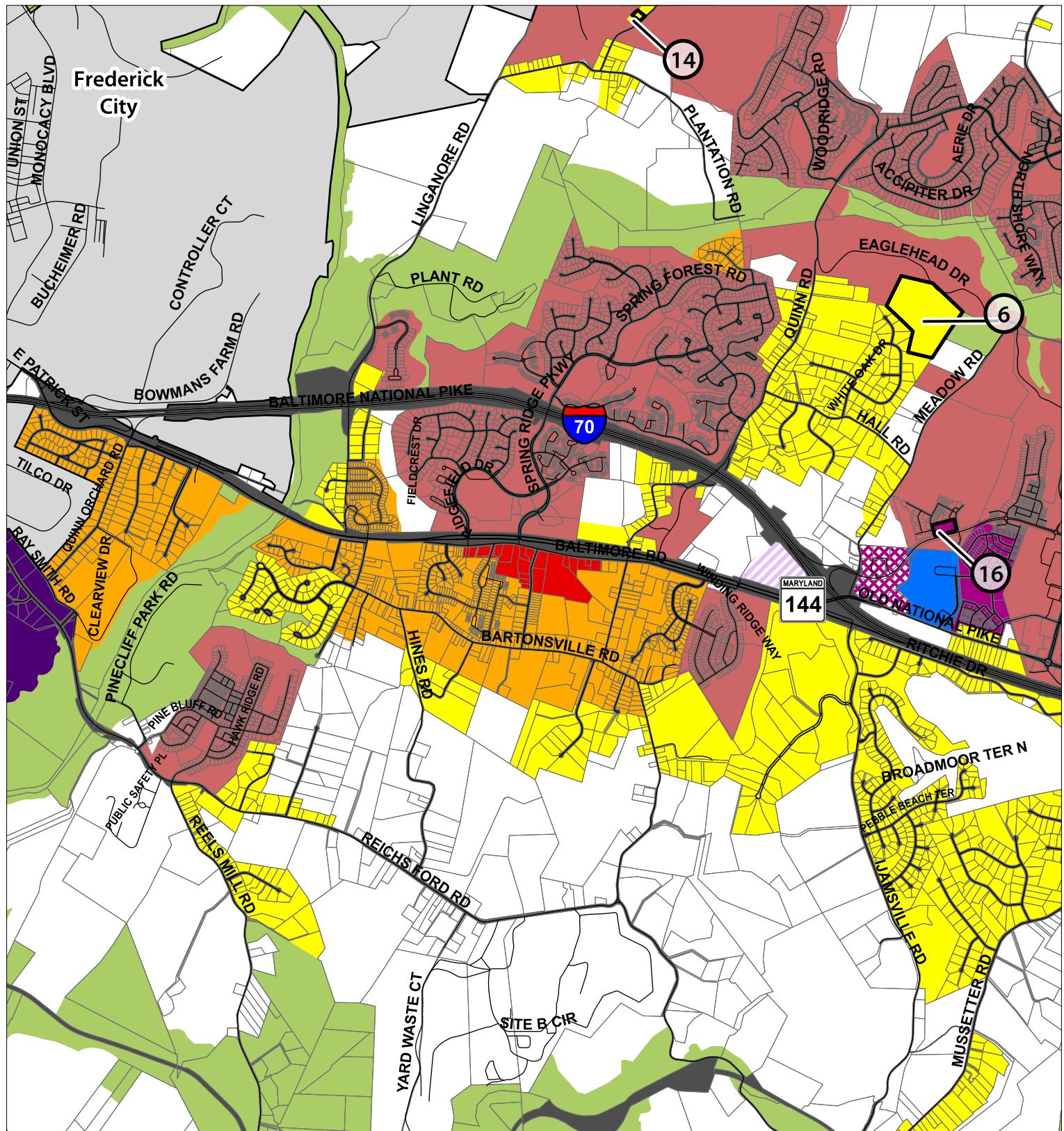
Form Designations

- Natural Resource
- Public Parkland / Open Space
- Rural Community
- Rural Residential
- Agricultural / Rural
- Open Space
- Municipalities



Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025

0 0.25 0.5 1 Miles



Map 17: Proposed Zoning Map – Spring Ridge/Bartonsville

0 0.225 0.45 0.9 Miles
 Frederick County, Maryland
 Division of Planning & Permitting
 October 25, 2025

Change Area	R5 – Middle Density Residential	LI – Limited Industrial
Zoning	R8 – Middle Density Residential	ORI – Office/Research/Industrial
A – Agricultural	R12 – High Density Residential	MX – Mixed Use
RC – Resource Conservation	R16 – High Density Residential	MXD – Mixed Use Development
OSR- Open Space Recreation	PUD – Planned Unit Development	MM – Mineral Mining
R1 – Low Density Residential	VC – Village Center	Ie - Institutional
R3 – Low Density Residential	GC – General Commercial	MUN – Municipality
	GI – General Industrial	

Table 31: Spring Ridge/Bartonsville Land Use or Zoning Changes

ID	Property Count	Acres	Tax Map	Parcel (Lot)	Current Land Use	Proposed Land Use	Current Zoning	Proposed Zoning
5	1	10.33	78	680	I	MX	A	-
6	1	34.35	78	336	NR	LDR	RC	R-1
7	12	66.83	78	8 177 (PCN), 473 (PCB), 712 (7500, 7501, 7502, 7504, 8600), 722 (1, 2)	LDR	MX	PUD, A, R-1	-
8	17	28.79	78	47, 129, 589, 590 706 (8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20)	LDR	MX	R-3	-
9	1	38.53	79	375	LDR, NR	MX	A	-
10	1	28.72	78	15	ORI, NR	MX	ORI, A	-

Total Acres Recommended for Land Use Change: 207.55

Total Acres Recommended for Low Density Residential: 34.35

Total Acres Recommended for Mixed Use: 173.20

Total Acres Recommended for Zoning Change: 34.35

Total Acres Recommended for R-1 Zoning: 34.35

Change 5 is a 10.33-acre property owned by Frederick County and is the former Linganore Wastewater Treatment Plant. The treatment plant has been demolished and the site is vacant. The land use is proposed to change from Institutional to Mixed Use to allow the County flexibility in the future, but no zoning change is proposed at this time.

Change 6 is a 34.35-acre property. It is wooded, designated Natural Resource, and zoned Resource Conservation. It is adjacent to a developed subdivision on its southwest (Oak Acres) and an approved subdivision to its north (Alpine, an 83-lot subdivision of single family detached). Only one other parcel, which is adjacent and developed with a single-family home, is designated NR and zoned RC. The surrounding area is primarily designated Low Density Residential and zoned either R-1, Low Density Residential or PUD, Planned Unit Development. The undeveloped property in Change 6 is recommended to be designated LDR and zoned R-1 which is more consistent with its surroundings. The R-1 zone will also allow more residential infill than RC and the LDR land use designation allows a property owner to pursue public water and sewer service. Forest conservation, road access, and water and sewer availability would be addressed at the preliminary plan stage of any future development.

Change 7 is a developed area consisting of 12 properties (66.83 acres) bordered by I-70 in the north and MD-144 to the south. It includes some non-residential portions of the Spring Ridge PUD (office buildings and a shopping center and associated pad sites) and adjacent large-lot single family homes with agricultural uses on the east. No zoning changes are proposed. A change in land use from Low Density Residential to Mixed Use is proposed.

Change 8 is located south of MD-144/Old National Pike. There are 17 properties under common ownership. The properties have various road frontages including Bartonsville Road and Mains Lane. A number of the lots (13) are

undeveloped and are from a subdivision plat recorded in 1948. The remaining 4 properties are 3 large lots developed with single family homes and outbuildings and one vacant lot. No zoning changes are proposed. A change in land use from Low Density Residential to Mixed Use is proposed.

Change 9 is located adjacent to the north of I-70. The 38.53-acre property has frontage on Meadow Road. A small amount of the property (approximately 0.9 acres) is located on the other side of I-70 with no road access. The property is developed with a single-family home and outbuildings throughout the property and wooded areas. A change in land use from Low Density Residential and Natural Resource to Mixed Use is proposed, as forest conservation will be addressed at the time of any future development proposal. No zoning change is proposed.

Change 10 is located adjacent to (and directly south of) I-70 and is accessed by MD-144. It is a 28.72-acre property that is developed with a non-residential use (events facility owned by a veteran's organization) and a communication tower. A small amount of the property (approximately 3 acres) is located on the other side of I-70 with no road access. A change in land use from ORI, Office/Research/Industrial, and Natural Resource to Mixed Use is proposed as forest conservation would be addressed at the time of any future development proposal. No zoning change is proposed.

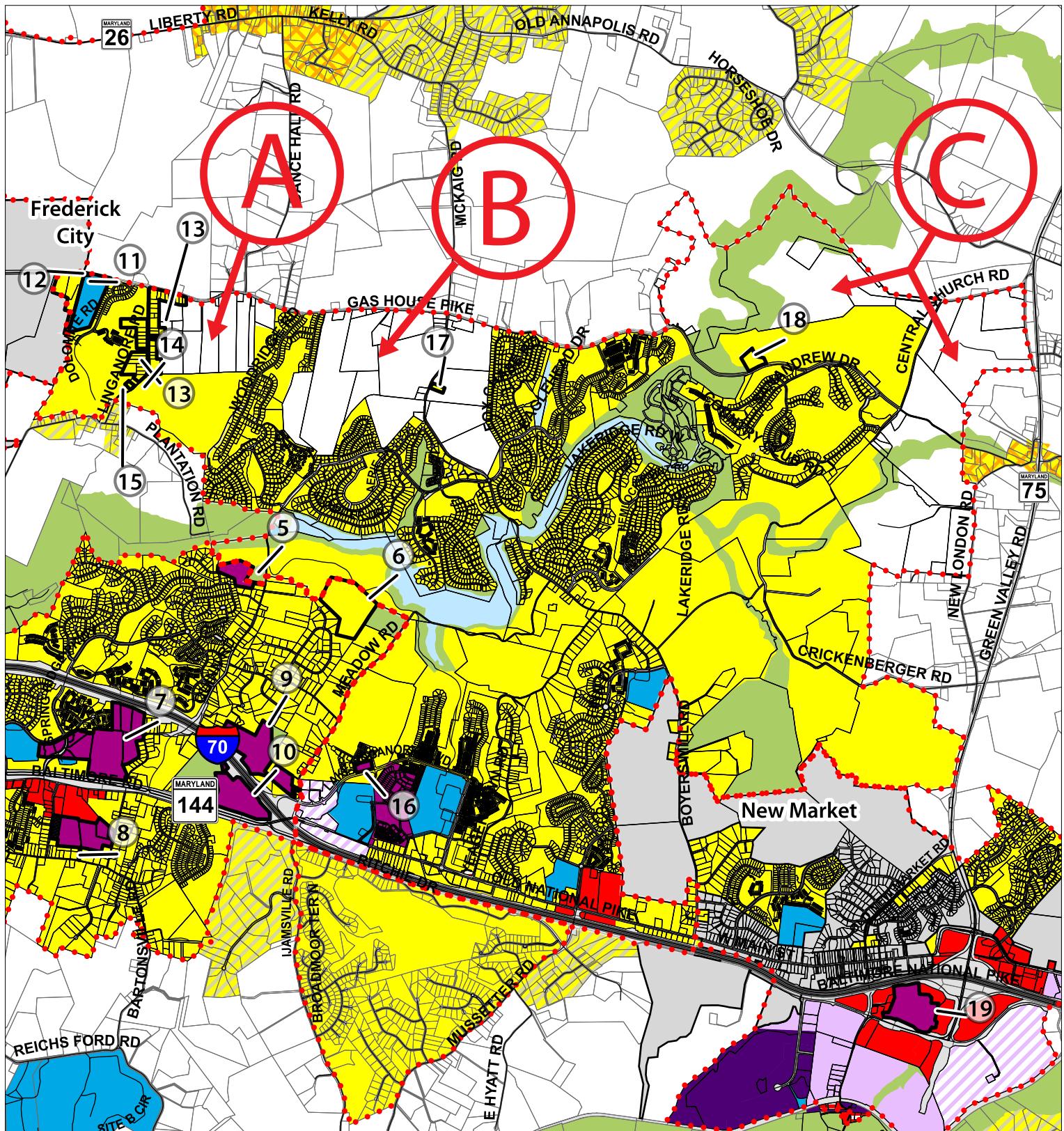
Linganore

The following section describes recommended comprehensive plan map (Map 18) and zoning changes (Map 19) for the Linganore Growth Area. Table 32 describes the recommended additions to the growth area that do not have substantive land use changes, Table 33 describes recommended additions to the growth area that have land use changes, and Table 34 describes land use or zoning changes to properties already inside the growth area boundary.

The Linganore Growth Area is identified in the Livable Frederick Master Plan's Thematic Plan as part of the Retrofit District within the Secondary Growth Sector. While the Retrofit District typically emphasizes reinvestment in existing suburban areas, the Housing Element recognizes Linganore's role as an activity center. The greater Linganore area makes up a considerable amount of the County's share of the residential pipeline, including projects like the remaining Eaglehead-PUD units (~1,400), Cromwell (~500), Cherry Run (800), and Gordon Mill (~600). There are also projects approved in the adjacent Town of New Market with the Calumet and England Woods projects (~1,500).

Linganore therefore represents a strategic opportunity to plan for new neighborhoods that align with long-term goals for housing variety, infrastructure coordination, and community design. This growth area expansion reflects a forward-looking approach to growth that balances land availability with the County's broader vision for livable, connected communities.

As described in this section's introduction, in many growth areas (including Linganore), land is being added to growth areas with no changes to its underlying land use or zoning. The Housing Element Action Framework presented later in this chapter calls for small area plans to be undertaken for the Linganore Growth Area, and others over the next 5 to 20 years. This will allow for current pipeline development to come to fruition, for future residents to participate in the planning process, and to further study and prepare for infrastructure needs including public water and sewer, schools, roads, public transportation, emergency services, libraries, and so on.



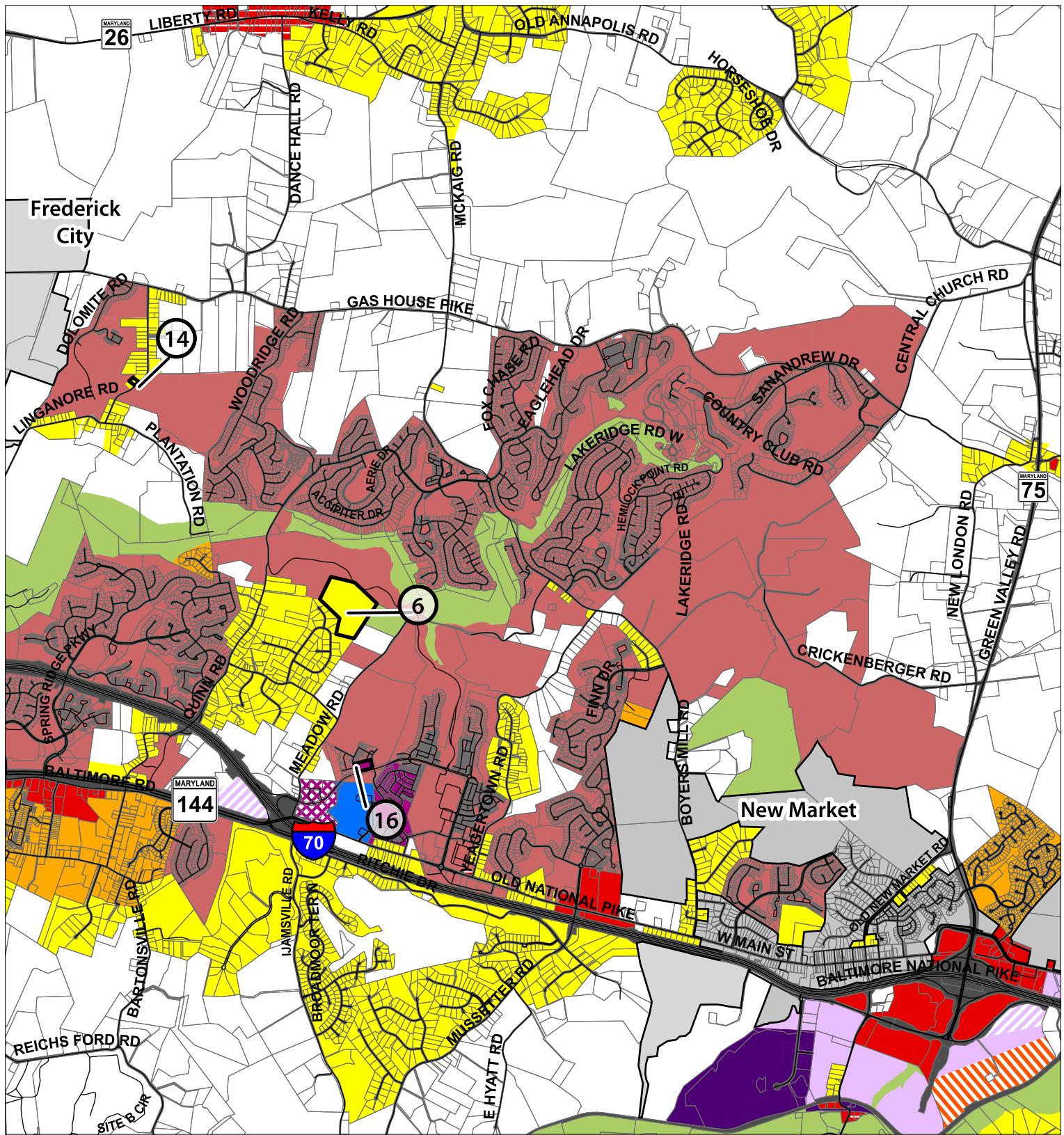
Map 18: Linganore Proposed Comprehensive Plan

Change Area	Rural Residential	Office / Research / Industrial
Proposed Community Growth Area	Low Density Residential	General Industrial
	Medium Density Residential	Mixed Use
	High Density Residential	Mixed Use Development
	Village Center	Mineral Mining
	General Commercial	Institutional
		Limited Industrial
		Municipalities



Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025

0 0.35 0.7 1.4 Miles



Map 19: Linganore Proposed Zoning



Table 32: Linganore Growth Area Additions

ID	Property Count	Acres	Current Land Use	Proposed Land Use	Zoning
LG-A	16	130.64	A, LDR, RurR	RurR to A	A, PUD
LG-B	30	411.80	A, LDR	-	A
LG-C	24	826.43	A, NR	-	A

Total Acres Recommended to be added to Growth Area: 1,368.87

Table 32 includes properties that are proposed to be added to the Linganore Growth Area with no substantive changes to land use designations or zoning. The proposed growth boundary is shown on Map 18.

LG-A is described as the area south of Gas House Pike between Linganore Road and Woodridge Road. The land use designation is primarily Agricultural/Rural and zoned Agricultural (15 properties, 129.60 acres). Most properties are large lots, with a few smaller lots along Gas House Pike. Most are improved with homes. One property is almost entirely within the Linganore Growth Area already, but due to a mapping error, approximately 1.05 acres of it are not in the growth area boundary and are proposed to be added. This property is designated Low Density Residential, is zoned PUD, Planned Unit Development, and is part of the Eaglehead-Westridge PUD.

There are 3 properties in LG-A (Parcel 22, Lots 1, 2, and 3) that are primarily designated Agricultural/Rural, but that also contain a small 0.07-acre section of Rural Residential. The Rural Residential is likely a mapping error as it covers three panhandles. A land use map clean-up to designate this 0.07-acre area as Agricultural/Rural is proposed so the properties are designated entirely Agricultural/Rural.

LG-B is described as the area south of Gas House Pike, located east of Woodridge Road, and on both sides of Boyers Mill Road. The land use patterns are similar to LG-A in that it is a mix of large parcels and smaller subdivided lots. Most lots are improved with residential uses, with some areas having contiguous wooded areas. Also similar to LG-A, the majority of the area has 29 properties (410.50 acres) that are designated Agricultural/Rural and are zoned Agricultural. One property is almost entirely within the Linganore Growth Area already, but due to a drawing error approximately 1.3 acres of it are not in the boundary and are proposed to be added. This property has a small area of Low Density Residential land use designation and is zoned Agricultural.

LG-C is described as the area north and south of Gas House Pike, located west of MD-75 and New London Road. The 30 properties (826.43 acres) are primarily designated Agricultural/Rural with areas of Natural Resource along some stream corridors, particularly portions of Linganore Creek and Bens Branch. The properties are all zoned Agricultural. The land use patterns are similar to LG-A and LG-B in that there is a mix of large parcels and subdivided lots and mostly agricultural and residential uses. Except for the stream corridors, many properties are unforested.

Table 33: Linganore Growth Area Additions with Land Use Changes

ID	Property Count	Acres	Tax Map	Parcel (Lot)	Current Land Use	Proposed Land Use	Zoning
11	3	14.96	68	97, 118, 132	A	LDR	A
12	1	21.89	68	132	A	I	A
13	37	36.92		12, 13, 16, 17, 18, 19, 20, 43, 44, 45, 50, 59, 60, 61, 62, 63, 65, 68, 68 71, 74, 76, 77, 83, 84, 85, 95, 112, 119, 123, 124, 125, 126, 127, 128, 141, 167, 169	RurR, A	LDR	R-1, A
17	1	1.26	69	153 (3B)	RurR	LDR	R-1

Total Acres Recommended to be added to Growth Area: 75.03

Total Acres Recommended to be designated Low Density Residential: 53.14

Total Acres Recommended to be designated Institutional: 21.89

Table 33 includes properties that are proposed to be added to the Linganore Growth Area and have recommended land use changes. There are no zoning changes to these properties.

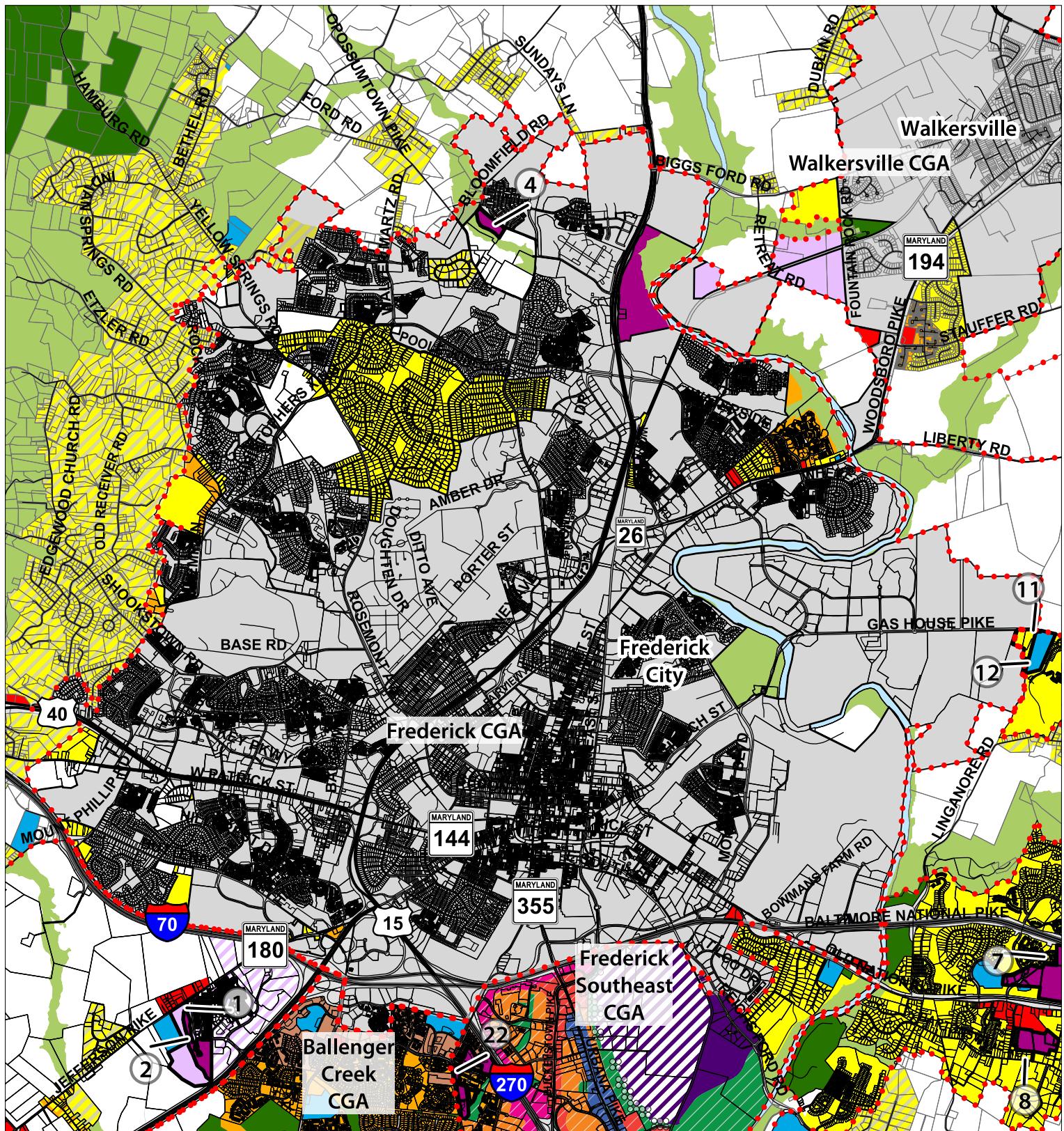
Change 11 includes 3 properties that are adjacent to the City of Frederick. The properties are between the City of Frederick's boundary and the Linganore growth boundary. The development of the school (Change 12) would further isolate these non-growth area properties. While development on the three residential properties would be unlikely to be more than one or two homes, including them in the growth area and changing the land use to Low Density Residential would provide a potential future path for public water and sewer.

Change 12 is the site of a future elementary school and is owned by Frederick County and therefore the recommended land use is Institutional. The site should be included in the growth area in order to facilitate the planned water and sewer service for the school and to make it eligible to be mapped within a Priority Funding Area.⁵⁵

Change 13 includes 37 properties (36.92) on the east and west sides of Linganore Road and adjacent properties south of Gas House Pike. Almost all properties are improved with residential uses. The properties are designated Rural Residential, with some small areas of Agricultural/Rural land use and all are zoned R-1. The small area of existing Agricultural/Rural land use is likely due to prior mapping errors. Therefore, the entirety of all properties is recommended to be designated as Low Density Residential.

Change 17 is a 1.26-acre property located south of Gas House Pike. It is improved with a single-family home. It is currently designated Rural Residential while all surrounding properties are designated Agricultural/Rural. Similar to Change 13, the property is recommended for Low Density Residential.

⁵⁵ The Priority Funding Area (PFA) is a State requirement which directs State funding for growth-related projects to PFAs identified by a jurisdiction and approved by the State. PFAs must meet specific criteria. A jurisdiction must seek an exception from the State if a school site is not located within a Priority Funding Area.



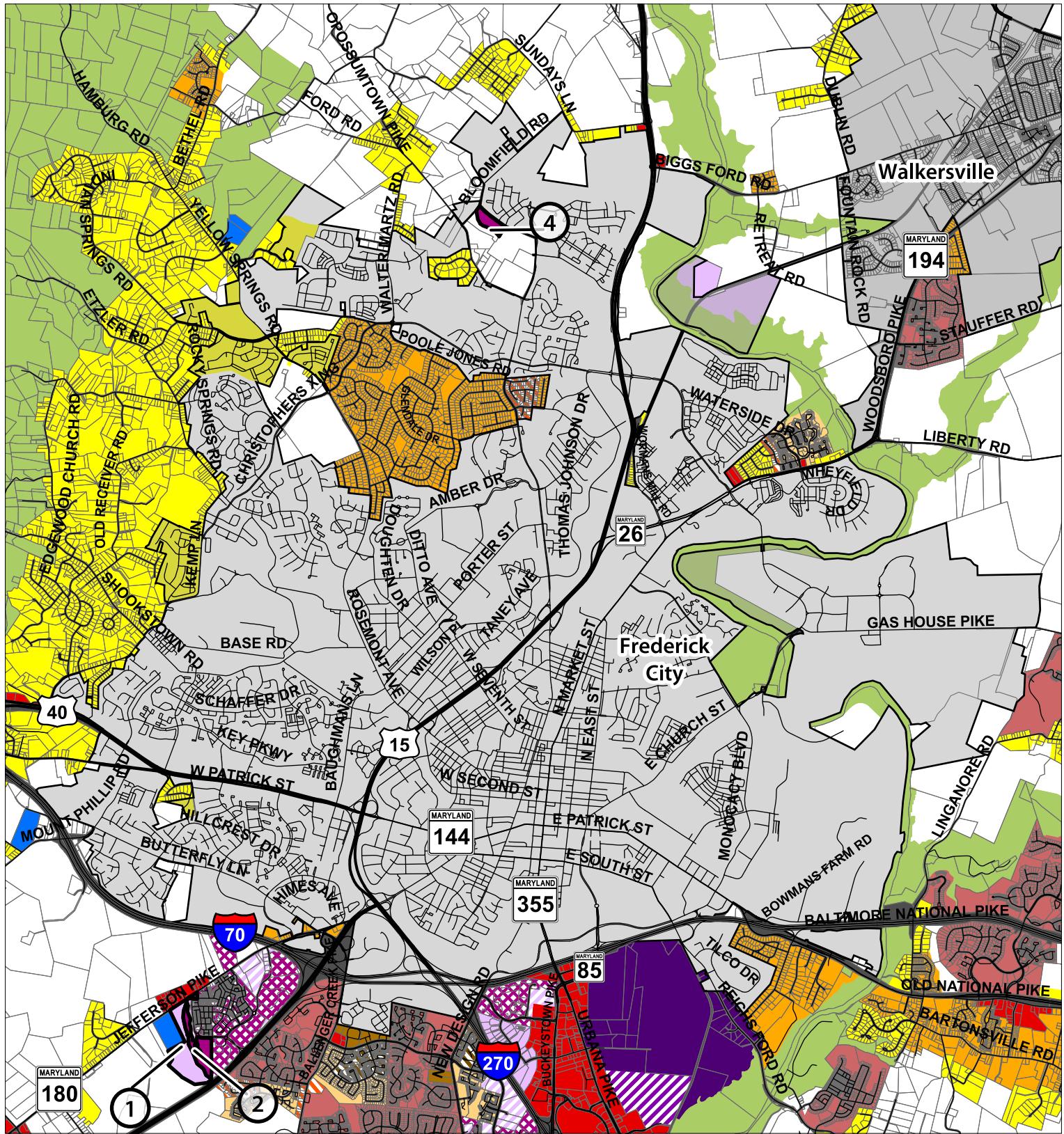
Map 20: Proposed Comprehensive Plan Map, Frederick Growth Area

0 0.5 1 2 Miles



Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025

Change Area	Medium Density Residential	Institutional
Proposed Community Growth Area	High Density Residential	Form Designations
Land Use Designations	Village Center	Urban Skyline
Agricultural / Rural	General Commercial	Urban Corridor/Center
Natural Resource	Limited Industrial	Cultural Corridor
Public Parkland / Open Space	Office / Research / Industrial	Urban Neighborhood
Rural Community	General Industrial	Open Space
Rural Residential	Mixed Use	Buffer/Vegetative Screen
Low Density Residential	Mixed Use Development	Municipalities
	Mineral Mining	



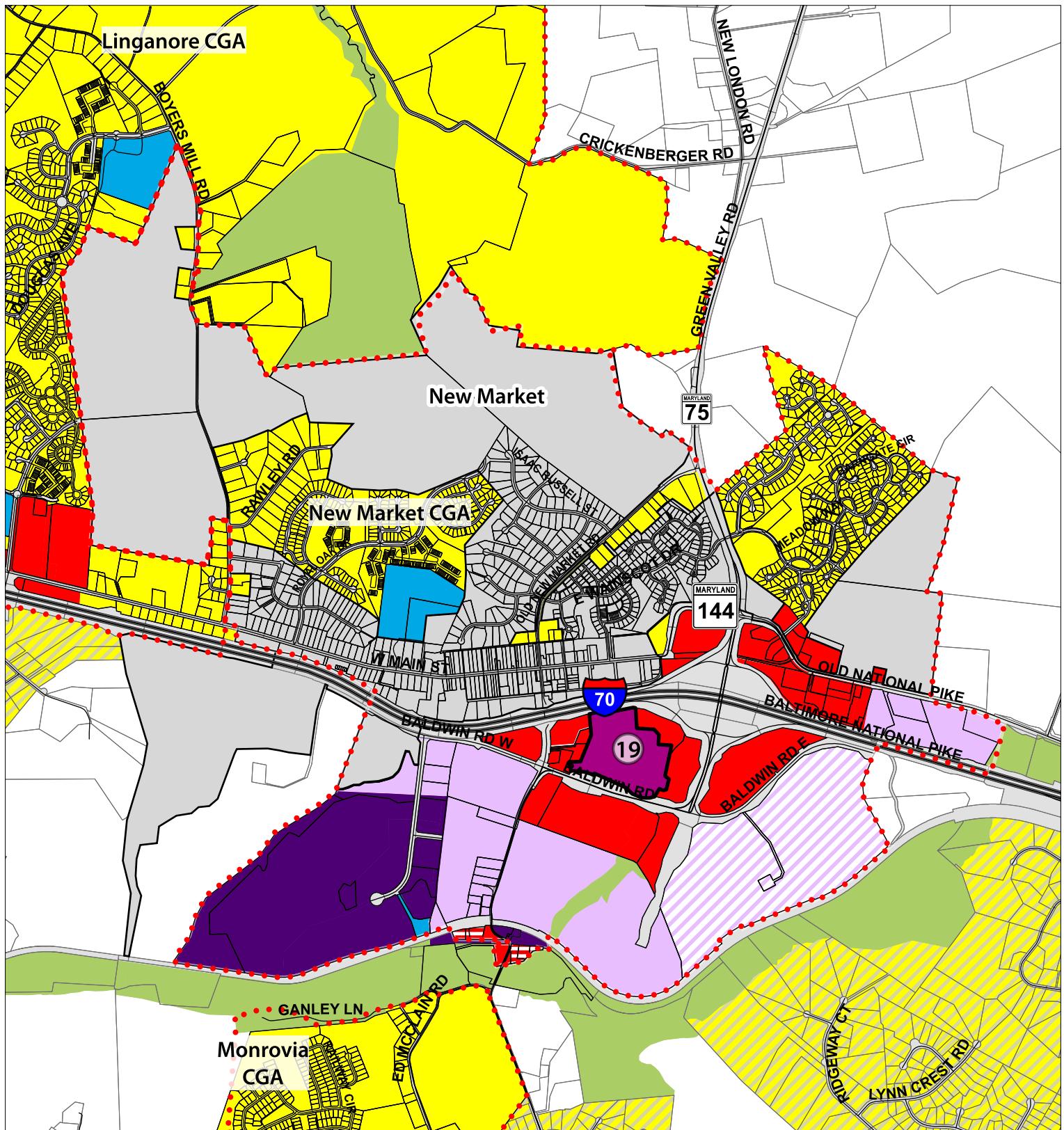
Map 21: Proposed Zoning Map, Frederick Growth Area

0 0.175 0.35 0.7 Miles



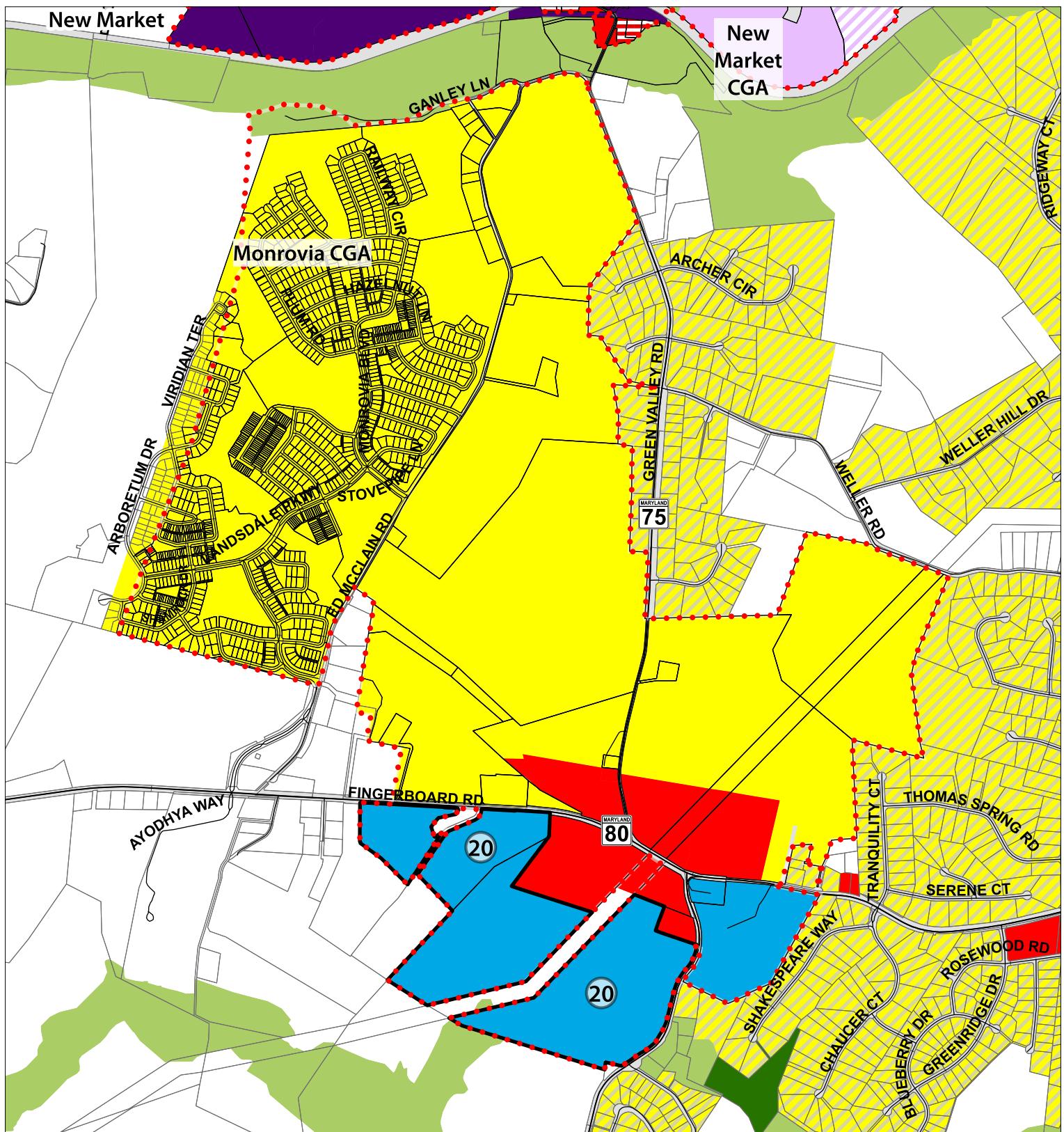
Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025

Change Area	R5 - Middle Density Residential
Zoning	R8 - Middle Density Residential
A - Agricultural	R12 - High Density Residential
RC - Resource Conservation	R16 - High Density Residential
OSR- Open Space Recreation	PUD - Planned Unit Development
R1 - Low Density Residential	VC - Village Center
R3 - Low Density Residential	GC - General Commercial
	GI - General Industrial
	MUN - Municipality



Map 22: Proposed Comprehensive Plan Map, New Market Growth Area

Change Area	Rural Residential	Office / Research / Industrial
Proposed Community Growth Area	Low Density Residential	General Industrial
	Medium Density Residential	Mixed Use
	High Density Residential	Mixed Use Development
	Village Center	Mineral Mining
	General Commercial	Institutional
	Institutional	Limited Industrial
	Municipalities	



Map 23: Monrovia Growth Area Proposed Comprehensive Plan Map

0 0.125 0.25 0.5 Miles

N

Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025



Table 34: Existing Linganore Growth Area Land Use or Zoning Changes

ID	Property Count	Acres	Tax Map	Parcel (Lot)	Current Land Use	Proposed Land Use	Current Zoning	Proposed Zoning
14	1	0.67	68	90	RurR, LDR	LDR	PUD	R-1
15	1	0.73	68E	14	RurR, LDR	LDR	R-1	-
16	1	2.47	78	12 (Pcl B)	LDR	MX	PUD	MX
18	1	5.00	69	64	A	LDR	A	-

Total Acres Recommended for Land Use Change: 8.87

Total Acres Recommended for Low Density Residential: 6.40

Total Acres Recommended for Mixed Use: 2.47

Total Acres Recommended for Zoning Change: 3.14

Total Acres Recommended to R-1: 0.67

Total Acres Recommended to Mixed Use: 2.47

Table 33 proposes land use or zoning changes to properties already within the Linganore Growth Area as illustrated on Maps 18 and 19.

Change 14 is a 0.68-acre property located on the west side of Linganore Road. It is improved with a single-family home. Due to a previous mapping error, the property's boundaries were incorrectly depicted. During the Eaglehead-PUD rezonings of the mid-2010s, this property was incorrectly identified as part of the Westridge subdivision and had its zoning changed to PUD. Because this property is not part of the PUD, it is recommended to be rezoned to R-1 which would be consistent with the existing homes along Linganore Road. A small area of Rural Residential land use designation is also found on the property and is recommended for Low Density Residential.

Change 15 is related to Change 14. It is an area of 0.73-acres where the property in Change 14 had been incorrectly mapped. This land is within the boundary of the Westridge subdivision but was not rezoned to PUD and the property remains zoned R-1 and designated Rural Residential. To provide for consistency in designated land use within growth areas, the Rural Residential land use is recommended to be changed to Low Density Residential. The County cannot rezone the R-1 portion to PUD. However, this area of the project will be dedicated community open space, and the R-1 will not impact this use in the future.

Change 16 is a 2.47-acre property owned by Frederick County. This is an additional public use site that was dedicated to the County as part of an amendment to the Cromwell PUD. The intended use of the site is a senior center. The property is recommended for Mixed Use land use and zoning designations to allow the County flexibility in the range of public uses that can be considered for the site.

Change 18 is a 5.00-acre property improved with a single-family home located on Gas House Pike. It is designated Agricultural and is zoned Agricultural. The Creekside project, part of the Eaglehead-PUD, is developing adjacent to the property. Applying a Low Density Residential land use designation to this property would provide consistency with the Creekside project as well as another individual property also adjacent to Creekside to the east. No zoning change is proposed.

Frederick, New Market, and Monrovia

There are three recommended changes to growth area boundaries, land use, and zoning in the Frederick (Maps 20 and 21), New Market (Map 22), and Monrovia (Map 23) growth areas. They are listed in Table 35.

Change 4 is a 19.13-acre property recently acquired by Frederick County Government located on Willowbrook Road. The property has a significant amount of Natural Resources (NR) designated land (8.0 acres), and the remaining 11.13 acres are designated Agricultural. The Agricultural designated portion of the property is recommended to be added to the City of Frederick Growth Area and designated MX as part of the Investing in Workers and Workplaces (“IW2”) plan. As part of the Housing Element, it is recommended that the 11.13 acres be rezoned to MX, Mixed Use. The 8.0 acres designated Natural Resources would remain zoned Agricultural. Similar to the discussion of the Cromwell public use site (Change 16), this is to allow Frederick County flexibility in determining future public use of the property.

Change 19 is a 28.54-acre property located on Baldwin Road to the west of the I-70 and MD-75 interchange. It is vacant property and is already within the New Market Growth Area. It is recommended for a change in land use from General Commercial to Mixed Use.

Change 20 is two properties totaling 130.99 acres adjacent to the Monrovia Growth Area. The land was acquired in 2023 by Frederick County for the site of High School 11. The property is recommended to be added to the Monrovia Growth Area and designated Institutional.

Table 35: Other Growth Areas Land Use or Zoning Changes

ID	Growth Area	Acres	Property Count	Tax Map	Parcel (lot)	Add to GA	Current Land Use	Proposed Land Use	Current Zoning	Proposed Zoning
4	Frederick	11.13	1	57B	103	Yes (IW2)	A, NR	A to MX (IW2)	A	MX (11.13 acres only)
19	New Market	28.54	1	88	100	N/A	GC	MX	GC	-
20	Monrovia	130.99	2	97	3, 274	Yes	A, NR, RurR	I	A, R-1	-

Total Acres Recommended to be added to the Growth Areas: **130.99**

Total Acres Recommended for Land Use Change: **159.53**

Total Acres Recommended for Institutional: **130.99**

Total Acres Recommended for Mixed Use: **28.54**

Total Acres Recommended for Zoning Change: **11.13**

Total Acres Recommended to Mixed Use: **11.13**

Priority Funding Areas

The Housing Element is adding two school sites which previously were not included in a growth area and were not eligible for public water and sewer service as a result. These are Change 12 (Gas House Pike elementary school) and Change 20 (High School #11). As part of the Housing Element, the Priority Funding Area Map is recommended to be amended to add these two properties. PFA designation is required for the State of Maryland to contribute funding to growth-related infrastructure projects, including public schools.

Water and Sewer Plan Classifications

While a number of properties are being added to the growth area, not all properties are recommended for a change from No Planned Service to some other category. This is because, in many locations, further study is warranted as part of the proposed small area plans in the Housing Element's Action Framework. In other cases, the properties already have a "Planned Service or higher" designation.

The following areas are recommended for a change in water and sewer classifications under the Housing Element. The "Planned Service" and "W-5 or S-5" classifications are able to be applied during a comprehensive planning action, per the Frederick County Water & Sewerage Plan.

Table 36: Water and Sewer Classifications

ID	Acres	Proposed Land Use	Proposed Zoning	Current Water	Proposed Water	Current Sewer	Proposed Sewer
6	34.35	LDR	R-1	NPS	PS	NPS	PS
9	38.53	MX	A	NPS and PS	PS (all)	NPS and PS	PS (all)
10	28.72	MX	ORI, A	NPS and PS	PS (all)	NPS and PS	PS (all)
11	14.96	LDR	A	NPS	PS	NPS	PS
12	21.89	I	A	NPS	W-5	NPS	S-5
13	36.92	LDR	R-1, A	NPS	PS	NPS	PS
14	0.68	LDR	R-1	NPS	PS	NPS	PS
18	5.0	LDR	A	NPS	PS	NPS	PS
20	130.99	I	A, R-1	NPS	W-5	NPS	S-5

NPS – No Planned Service; PS – Planned Service (11-20 years); W-5/S-5 Mid-Range Plan Phase (7-10 years).

Environmental Features

Not all land within a growth area is suitable for development. Environmental regulations exist to reduce erosion, protect water quality, protect wildlife habitat, and reduce flood risk both on developing property and downstream properties. Frederick County requires developers to construct stormwater management facilities and protect stream or other waterbody buffers, wetland buffers, and forest retention and reforestation areas. The County also places restrictions on buildings within the 100-year floodplain. Land set aside to comply with buffering requirements or other regulations reduces the area in which housing or other uses can be constructed.

Another factor that can limit the amount of construction on a given property is site development cost. Significant topography is one example of an existing condition that may make some portion of a site less desirable for development. Highly erodible, unstable, or rocky soils represent another potential source of high construction costs. In some cases, solving issues related to soils can require that existing soils be removed, replaced, or relocated at significant cost. Such costs reduce the amount of money available for investment in structures.

Lastly, leaving space for infrastructure and parking directly limits the amount of housing that can be built on a property. Developers must allocate land for roads, utilities, stormwater management, and parking lots or garages, which reduces the buildable area available for residential units. As a result, even if zoning allows for higher density, the physical footprint of these non-residential elements can constrain the total number of homes that fit on a site.

For these reasons, a general assumption is that 75% of acreage could be developed net of environmental constraints and zoning compliance. This means of the approximately 1,725 acres proposed to be added to the Ballenger Creek and Linganore Growth Areas, approximately 1,300 could be expected as net developable acreage, and of the proposed 2,400 acres to be added to the Jefferson Pike Employment District as part of Investing in Workers and Workplaces, approximately 1,800 acres could be expected as net developable acreage.

Maps 24 and 25 (Ballenger Creek/Jefferson Pike Employment District, and Linganore) show 2025 aerial imagery overlaid with GIS layers for steep slopes, FEMA floodplain, wetlands, and stream/rivers. The maps are provided for informational purposes only. The true extent of environmental features (also known as “sensitive areas”) and unsuitable soils are often identified at the time of preparing a preliminary plan of subdivision or a site development plan and only after extensive fieldwork and surveys have been conducted.

HOUSING ELEMENT ACTION FRAMEWORK

Introduction to the Action Framework

The Housing Element continues the Action Framework of the Livable Frederick Master Plan, a collection of goals and initiatives that describe county policy in support of Our Vision. Goals articulate a broad purpose, initiatives offer more specific direction for achieving each goal, while supporting initiatives provide an even higher level of detail.

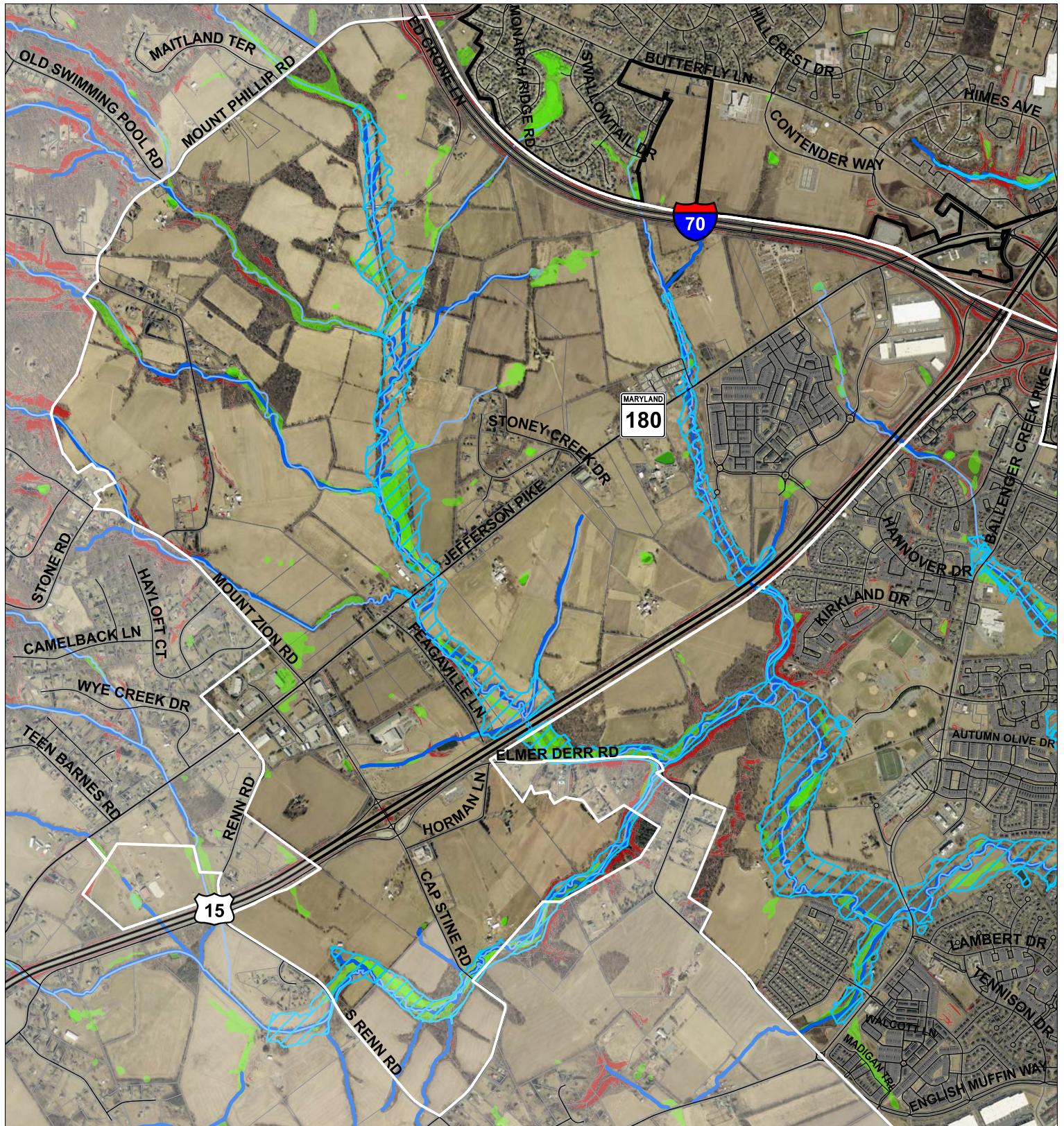
The Action Framework (of both Livable Frederick and the Housing Element) are organized in a hierarchy of Goal → Initiative → Supporting Initiative. The hierarchy moves from aspirational at the goal level, to granular at the supporting initiative level.

- **Goals** can be thought of as vision statements: what do we want to achieve?
- **Initiatives** are how we will achieve the goal: at a high level, what are the general actions we need to take?
- **Supporting initiatives** are the specific policies, programs, or other actions that can be carried out by the government, nonprofits, or community members in support of the initiative to achieve our goals.

Many initiatives and supporting initiatives are cross-cutting and interconnected. Therefore, a few key efforts described below will be crucial to implementing the Housing Element’s vision. To help focus early implementation efforts, there are four “Keystone Projects” identified. Supporting initiatives associated with a “Keystone Project” are noted with a  symbol in the Action Framework. Keystone Projects are intended to move forward soon after plan adoption, with near- and mid-term timelines. Importantly, the remaining supporting initiatives are not de-prioritized. They will be pursued over time as opportunities arise through small area and corridor plans, or in coordination with other County programs and priorities.

Keystone Project 1: Zoning and Subdivision Code Revisions. As discussed in previous chapters, Frederick County, particularly its unincorporated areas, lacks diverse housing options and many neighborhoods are designed for automobile dependence. This limits housing choice for all people who live, or want to live, in Frederick County. This is a direct result of decades of planning and regulations. But no regulation is ever set in stone and what was created can be changed.

As they are written today, Frederick County’s zoning code, zoning map, and subdivision rules are unable to achieve the vision set forward in Livable Frederick and the Housing Element. Revising these regulations should encompass a comprehensive review of allowed housing types, residential uses, dimensional standards (height, setbacks, density),



Map 24: Jefferson Environmental Features

- Municipality
- Proposed Community Growth Area
- FEMA Floodplain
- Streams, Rivers and Lakes
- DNR Wetlands- Linear
- Riverine
- DNR & NWI Wetlands-
- Palustrine

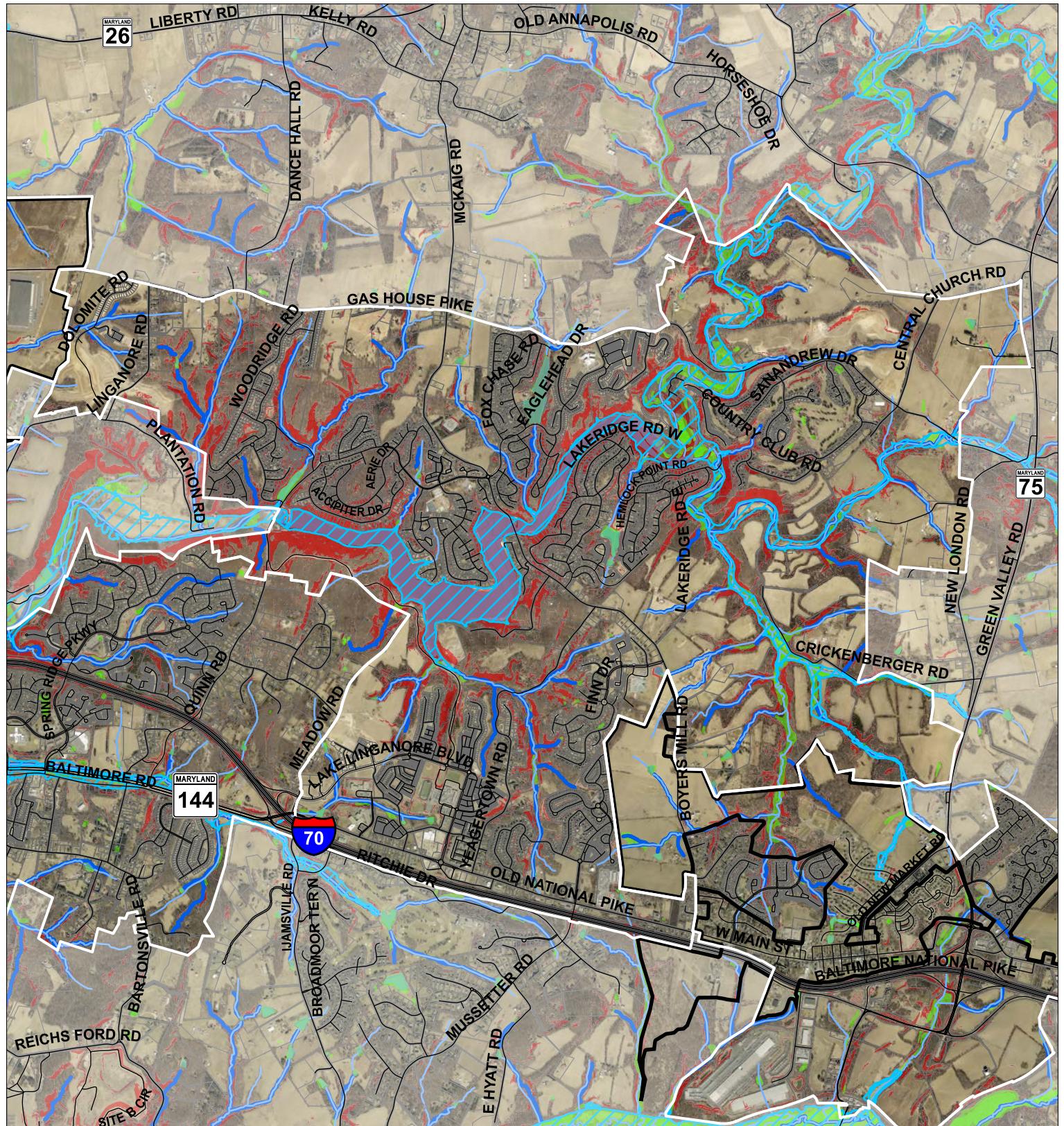
Steep Slopes
■ > 25%



Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025

0 0.1 0.2 0.4 Miles





Map 25:Linganore Environmental Features



Frederick County, Maryland
Division of Planning & Permitting
October 25, 2025

0 .1 .2 .4 Miles



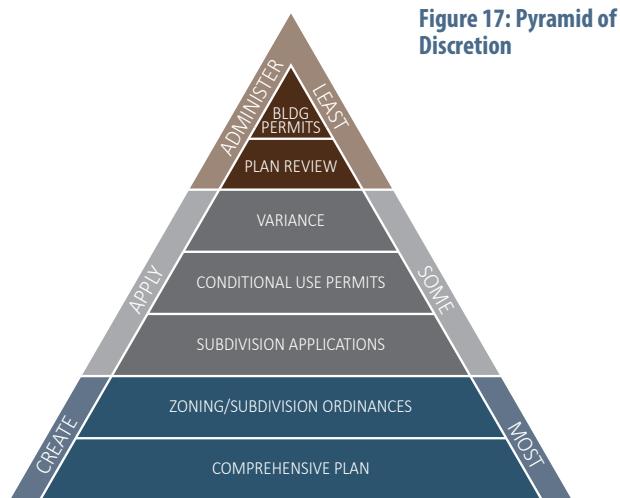
Municipality	DNR Wetlands- Linear
Proposed Community Growth Area	Palustrine
FEMA Floodplain	Riverine
Streams, Rivers and Lakes	DNR & NWI Wetlands-
Steep Slopes	Lacustrine
> 25%	Palustrine

transportation access, public facility improvements, and parking. *Compressive Plan Land Use designations* are also tied to the zoning ordinance and should be reexamined.

While revising zoning and subdivision codes won't resolve the housing and affordability crisis overnight, it is an essential first step. These changes can pave the way for new possibilities. By modernizing these rules, we can ensure that new development or redevelopment steer us toward a future where sprawl is controlled, the natural environment is conserved, neighborhoods are well-connected to workplaces, schools, and public transportation, and housing is available at a wide range of price points. Such a transformation will foster vibrant, sustainable communities.

Keystone Project 2: Approval Process Revisions. There are many steps involved in building even a single home. As projects grow in size and complexity, these steps multiply and involve multiple local, state, and sometimes even federal agencies and permits. These processes are valuable for ensuring our buildings are safe, water is unpolluted, endangered species are protected, and people are safe from floods. But these approvals can sometimes overlap or do not occur concurrently. Frederick County cannot directly control state or federal processes, but we can control our local approvals. This includes determining the timing of these processes, who approves the application, and ensuring that the process is integrated. Some of the County's approval processes are defined in the zoning or subdivision ordinance and should be included in that review. But others exist outside of the code, such as the Water and Sewerage Plan.

Figure 17 illustrates this point in the "pyramid of discretion" of planning and land use approvals. The greatest opportunity for community impact comes at the beginning during the comprehensive planning process, applying zoning districts, and writing the zoning and subdivision rules. The approval processes being discussed in this section fall under the "administer" category, where staff and appointed officials have the least discretion. As a government and a community, our collective efforts are best spent in the "create" area of the pyramid.



League of Minnesota Cities, <https://www.lmc.org/resources/planning-and-zoning-101/>

Figure 17: Pyramid of Discretion

Keystone Project 3: Infrastructure Adequacy and Funding. Frederick County defines the standards for adequate public facilities ("APFO") in Chapter 1-20 of the Frederick County Code for schools, public water and sewer, and roads. The ordinance also defines APFO exemptions and developer options to address inadequate facilities. Changes are being considered for how APFO is administered in the South Frederick Corridors redevelopment area. If adopted, these could serve as a pilot for a regional approach to APFO within the County.

Some areas in Frederick County are already comprehensively planned and, in some cases, even zoned for growth but face infrastructure limitations. The role of APFO is to identify these gaps and allow time for the county to address them through the CIP process, for developers to contribute financially, or a combination of the two. Fair-share contributions alone often fall short of fully funding a project. Development projects cannot always fully finance improvements, and public budgets face similar constraints.

This means that in some places, where we as a community have agreed that additional growth should occur, development cannot move forward in support of this vision. Over time, housing costs rise, employers and people alike are displaced by rising rents and home/property prices, and our transportation infrastructure remains strained by longer commutes and shifting travel patterns. In this scenario, everyone's quality of life decreases.

Frederick County should evaluate infrastructure needs (particularly water and sewer and school capacity) in relation to identified or anticipated growth areas, assess what level of public versus private investment serves public interest, and evaluate different funding structures moving forward. A similar effort is currently underway in Montgomery County which formed a workgroup "to recommend strategies to fund infrastructure and growth-related needs in the County" (Council Resolution 20-745).

The funding evaluation should also include a review of the impact fee structure. While impact fees and the Adequate Public Facilities Ordinance (APFO) both address the effects of new residential growth, they function differently. Impact fees are charged for every new home built. The dollar amount is consistent across the County, whereas APFO requirements vary based on localized infrastructure capacity and therefore may not apply in all cases.

Keystone Project 4: Creating Quality, Affordable, and Mixed-Use Neighborhoods through Implementation of Related Planning Efforts. Chapter 1 of the Housing Element described concurrent planning efforts underway, including the Housing Needs Assessment and Strategic Plan, an effort being led by the Frederick County Division of Housing to evaluate current housing conditions, identify gaps in housing affordability and availability, and recommend strategies to meet the needs of current and future residents in Frederick County. The study itself will not directly result in housing development, but it will provide the evidence base for strategic decisions. Its findings may lead to new policies, funding priorities, or partnerships that help make new housing projects feasible.

The Housing Element supports the work of the Housing Needs Assessment and Strategic Plan by identifying land appropriate for future development in the right places. Frederick County and related agencies can begin to plan for public infrastructure needs to support development in these places. The Housing Element is also making recommendations for changes to our "housing toolbox" to allow a greater variety of housing types, densities, and price points to be built, which promotes housing choice.

For efforts led by the Livable Frederick Planning and Design Office, there are the Investing in Workers and Workplaces Plan, the Green Infrastructure Plan, and the already-adopted South Frederick Corridors Plan. The Housing Element complements these plans through its Action Framework, particularly with recommended changes to land use and growth area boundaries.

The Housing Element will further integrate the recommendations of these plans, once they are adopted, through future small area and corridor plans in the Livable Frederick work program (Urbana/I-270) and identified in the Action Framework (Jefferson Park Employment District, Ballenger Creek, Spring Ridge/Bartonsville, and Linganore) and the eventual update of the Livable Frederick Master Plan near the end of the decade.

In addition to the Keystone Projects described above, the County and other government agencies and nonprofits implement a variety of housing programs. These include rental or downpayment assistance, foreclosure prevention, homebuyer counseling, emergency accessibility or rehabilitation loans and grants, and more.

Although these and other programs may not be named explicitly in the Action Framework, they are essential efforts to continue and expand funding for. At its core, the Housing Element is a land use plan. The Housing Element's primary role is to foster an environment where more people can proudly call Frederick County home.

A Vision for Implementation: The Action Framework

The Housing Element's recommendations for implementation are modeled after the Livable Frederick Master Plan's Action Framework. Table 37 illustrates the entire action framework into a summary list. They are grouped hierarchically by Goals (aspirational statements), Initiatives (directions for how to achieve the Goals), and Supporting Initiatives (the most specific level of detail). Although these statements are numbered for clarity, the numbers are not an indication of priority. A  indicates a supporting initiative is associated with a Keystone Implementation Project. More detailed goal, initiative, and supporting initiatives appear after the table.

Table 37: Action Framework Summary

Goal	Initiative	Supporting Initiative
1. People First	1. Housing Stability	1. Partnerships for volunteer or reduced-cost home repairs
		2. Property tax credit for qualified households and repairs
		3. Housing assistance programs
	2. Housing Choice	 1. High-opportunity areas
		 2. Mixed-income housing
		1. Small area plans
2. Complete Communities	1. Comprehensive Planning	 2. Infrastructure upgrades to support higher density
		3. New Community Growth Area
		4. Residential capacity analysis updates
		 1. Promote TOD
	2. Multimodal Transportation	2. Expand transit service
		 1. Increase tree canopy coverage
3. Homes	3. Green Communities	2. Prioritize underserved communities
		 1. Zoning and subdivision ordinance changes
		2. State law changes
	1. Regulatory Review	 3. Water and Sewerage Plan classification system
		 1. Water and sewer studies
		 2. Alternative funding for public infrastructure
	2. Infrastructure	 3. Assess APFO requirements
		1. New construction affordable housing
		2. Redevelopment or rehabilitation
	3. Affordability Incentives	3. Affordable housing preservation
		1. Small builder pilot program
		 2. Infill housing designs and plans
	4. Technical Assistance	3. Local Building Industry Capacity

 Indicates the supporting initiative is associated with a Keystone Implementation Project.

Goal #1: People First

Frederick County is for everyone. The County's housing policies make it possible for everyone who lives or wants to live here is able to do so in dignified, safe, and stable conditions.

Initiative #1: Housing Stability

Support residents in attaining and maintaining their preferred living situations and ensuring their housing is safe, secure, and accessible.

Housing Stability Supporting Initiatives:

1. Identify opportunities for new or expanded partnerships with community organizations and contractors to deliver volunteer or reduced-cost home repair services.
2. Explore a property tax credit program for substantial rehabilitation of mechanical, sanitary, and structural systems in aging housing stock for qualified homeowners.
3. Maintain financial housing assistance programs for renters and homeowners such as downpayment assistance, rental support, and accessibility and rehabilitation programs.

Initiative #2: Housing Choice

Provide housing options for the evolving needs of people across all life stages, household sizes, and income levels.

Housing Choice Supporting Initiatives:

1. ★ Advance housing equity to expand access to high-opportunity areas through housing investments and land use decisions.
2. ★ Encourage the development and preservation of mixed-income housing in a variety of locations.

Goal #2: Complete Communities

Our neighborhoods, built upon a foundation of walkability and mixed use design, are vibrant and inclusive places where homes, jobs, services, and nature are interconnected and accessible to people of all ages and abilities.

Initiative #1: Comprehensive Planning

Use the long-range planning process to recognize community assets, respond to challenges, and reflect the unique character of Frederick County to guide growth and deliver the necessary infrastructure for the future.

Comprehensive Planning Supporting Initiatives:

1. Undertake small area or corridor plans over the next 5 to 20 years for the Ballenger Creek, Jefferson Pike Employment District, Linganore, and Spring Ridge/Bartonsville Community Growth Areas.
2. ★ Identify the infrastructure upgrades that are necessary to realize higher-density redevelopment or infill in identified opportunity areas.
3. Evaluate the need for a new County Community Growth Area as part of the next update to the County Comprehensive Plan to further realize long-term growth strategies.
4. Update the residential capacity analysis for county community growth areas at least once every three years to guide informed and responsive housing planning.

Initiative #2: Multimodal Transportation

Expand and enhance multimodal transportation networks to facilitate safe and convenient access for people of all ages and abilities to housing, jobs, schools, and services without relying solely on cars.

Multimodal Transportation Supporting Initiatives:

1. ★ Promote compact, transit-oriented development to reduce vehicle miles traveled and emissions by planning communities where origins and destinations are closer together and a more interconnected street network.
2. Coordinate with Frederick County Division of Transit Services to plan for expanded transit service coverage and frequency with a focus on underserved areas.

Initiative #3: Green Communities

Preserve and enhance natural systems during development and integrate green infrastructure into community design.

Green Communities Supporting Initiatives:

1. Increase tree canopy coverage in all neighborhoods through planting programs and development requirements.
2. Prioritize underserved areas when planning for new or renovated public open space and recreational facilities.

Goal #3: Homes

Encourage a range of housing types, densities, and locations to meet the needs of a growing and changing population, through 2050, that furthers our goals for affordability and sustainability.

Initiative #1: Regulatory Review

Advance smart, sustainable growth by modernizing Frederick County's codes and approval processes while protecting public health, safety, and welfare.

Regulatory Review Supporting Initiatives:

1. Revise Frederick County's zoning and subdivision rules to align with the Housing Element's vision for increased housing choice and affordability. Some examples are parking, dimensional standards, administrative approvals, accessory dwelling units (ADUs), housing types, and low-impact neighborhood non-residential uses.
2. Advocate for changes to state laws to reduce barriers to building housing as needed.
3. Refine the Water and Sewerage Plan's classification system and amendment process to improve coordination and reduce overlap with other development approvals.

Initiative #2: Infrastructure

Proactively resolve infrastructure limitations in priority areas. Examples include roads, public transportation, bicycle and pedestrian networks, public water and sewer, and schools.

Infrastructure Supporting Initiatives:

1. Conduct water and sewer studies in support of all future small area and corridor plans in order to identify existing system capacity as well as infrastructure improvements necessary to support the County's housing goals.
2. Explore alternative funding strategies for public infrastructure to improve the balance between public and private investment.
3. Reassess how, and for what infrastructure, adequacy is determined in the Adequate Public Facilities Ordinance (APFO) and realign to better reflect long-term growth goals, changing development patterns, and account for the long-term maintenance costs.

Initiative #3: Affordability Incentives

Expand equitable access to affordable housing for all Frederick County residents, regardless of income.

Affordability Incentives Supporting Initiatives:

1. Modify or create incentives for new construction of income-restricted housing such as reduced impact fees, expedited permit review, or density bonuses.
2. Provide incentives to promote affordable housing, green building features, and visibility and universal design in redevelopment or rehabilitation projects.
3. Monitor and plan for affordable housing preservation of both income-restricted and market rate affordable properties to preserve long term affordability.

Initiative #4: Technical Assistance

Identify creative solutions to help individual property owners, small builders, and others to construct diverse housing types.

Technical Assistance Supporting Initiatives:

1. Explore creating a “small builder pilot program” that could provide a range of financial and non-financial assistance such as pre-development financing, permitting assistance, and mentorship for entities building fewer than 10 units.
2. ★ Create pre-approved pattern design books or construction plans for housing types such as Accessory Dwelling Units (ADUs) or duplexes.
3. Strengthen the local building industry’s capacity to design and construct a wider range of housing types beyond single family and multifamily.

Chapter 5: How Will We Know We Are Making Progress?

INTRODUCTION

Tracking implementation is essential to ensure that the goals, policies, and strategies outlined in the Housing Element translate into meaningful action. This section serves as a tool for accountability and continuous improvement by monitoring progress on the effectiveness of zoning updates, plan recommendations, and housing-related initiatives.

Implementation tracking helps identify what's working, where adjustments are needed, and how resources can be better aligned to meet community needs. The Housing Element proposes five groups of indicators to be tracked on an annual basis: population, housing units, calendar year-end residential permit and residential pipeline information, and economic health.

These indicators are intended to be updated annually in the future, potentially as an inset in the County's annual report to the Maryland Department of Planning (MDP). The County already regularly looks at or publishes these data points, but they are not all located in one central place. Including them alongside this report of local development trends will create a more comprehensive and mutually reinforcing picture of housing progress and policy impact.

While many indicators were available for calendar year 2024, future updates may include data from different years that do not align exactly in time. The County can typically produce end-of-year summaries quickly; however, data from the American Community Survey (ACS) follows a delayed release schedule—about 9 months for 1-year estimates and roughly a year for 5-year estimates. In future updates, staff may also revise the list of indicators by adding new ones or removing those that are no longer reliable or relevant.

POPULATION INDICATORS

Tracking population indicators provides essential context in planning for housing by highlighting who lives in the community and how their needs may evolve. Metrics such as total population, household composition, age distribution, and median age help anticipate demand for different housing types, accessibility features, and supportive services. It is also a way to identify demographic trends or how our local experience compares to state or nation-wide trends.

With the exception of sustained population decrease, changes in these population indicators are rarely positive or negative on their own. Instead, they must be understood within the context of other indicators.

Table 38: Population Indicators

Indicator	Baseline	Baseline Year	Source
Total Population	299,317	2024	1-Year ACS
Total Households	108,330	2024	1-Year ACS
Average Household Size	2.72	2024	1-Year ACS
Households with someone under 18	36,771 33.9%	2024	1-Year ACS
Households with someone 65 or older	33,520 30.9%	2024	1-Year ACS
Median Age	39.7	2024	1-Year ACS
Age Distribution (Age Pyramid)			
Under 18	69,134 23.1%	2024	1-Year ACS
18-24	25,028 8.4%	2024	1-Year ACS
25-44	81,352 27.2%	2024	1-Year ACS
45-64	76,045 25.4%	2024	1-Year ACS
65-84	42,993 14.4%	2024	1-Year ACS
85+	4,765 1.6%	2024	1-Year ACS

HOUSING UNIT INDICATORS

Housing unit indicators provide a snapshot of the types and tenure of homes available. Tracking the balance between single-family homes, “missing middle” housing such as duplexes and small multifamily units, and larger multifamily structures helps identify gaps in housing diversity and likely affordability as well. Together, these indicators inform strategies to ensure the housing stock meets the needs of current and future residents across income levels and life stages.

In the initial years after adoption of the Housing Element, it is unlikely the share of housing types will see much variation when compared to the 2024 baseline. Even if Frederick County doubled the number of units in larger multifamily buildings to 28,584, while not building any other types of housing, single-family detached homes would still make up 53% of the County’s housing stock and single family attached would make up around 20%. However, these are still important indicators to track on a year-to-year basis and long term to ensure the County’s supply of housing is growing in terms of being able to increase housing choice.

Table 39: Housing Indicators

Indicator	Baseline	Baseline Year	Source
Single Family Detached	67,068 59.2%	2024	1-Year ACS
Single Family Attached	25,556 22.6%	2024	1-Year ACS
Units in Structures with 2-9 Units (“Missing Middle”)	5,633 5.0%	2024	1-Year ACS
Units in Structures with 10+ Units	14,292 12.6%	2024	1-Year ACS
Owner-Occupied	82,257 75.9%	2024	1-Year ACS
Renter-Occupied	26,073 24.1%	2024	1-Year ACS

CALENDAR YEAR-END HOUSING PERMIT TRENDS

Census data is a useful point in time snapshot about places and the people who call them home. While it is not likely that the Population or Housing Indicators will change substantially in the next few years, residential permit data will be a vital way to measure the effectiveness of regulatory changes to zoning and subdivision codes and the implementation of small area and corridor plans. Frederick County, and its municipalities, track and report monthly, quarterly, and annually about the types of permitting activity and how they compare to previous years, making it an almost real-time way to analyze changing housing trends.

Table 40: Calendar Year-End Housing Permit Trends

Indicator	Baseline	Baseline Year	Source
New Residential Building Permits (All County)	To Come	2024	Frederick County DPP
New Residential Building Permits (unincorporated)	To Come	2024	Frederick County DPP
New Multifamily Units in Municipalities	To Come	2024	Frederick County DPP
New Multifamily Units in Unincorporated Areas	To Come	2024	Frederick County DPP
New Accessory Dwelling Units Certificates of Occupancy in Unincorporated Areas	To Come	2024	Frederick County DPP
South Frederick Corridors Implementation (Permits)	Unknown, Estimated 2027	Unknown, Estimated 2027	Frederick County DPP

CALENDAR YEAR-END HOUSING PIPELINE TRENDS

Unlike the Calendar Year-End Housing Permit Trends, which track activity within a single calendar year, the Housing Pipeline looks ahead to what is planned and approved for future development. This forward-looking perspective is a crucial tool for evaluating the effectiveness of eventual zoning and subdivision code changes, as well as the implementation of small area and corridor plans. By monitoring the amount, type, and geographic distribution of approved residential projects, the pipeline helps assess whether planned development aligns with the County's housing goals of increasing housing diversity, supporting equitable growth, and meeting projected demand.

Table 41: Calendar Year-End Housing Pipeline Trends

Indicator	Baseline	Baseline Year	Source
Residential Projects Approved	To Come	2024	Frederick County DPP
Residential Units Approved	To Come	2024	Frederick County DPP
Net Increase/Decrease in Pipeline	To Come	2024	Frederick County DPP
Housing Type (SFD, SFA, MF) Share of Pipeline	To Come	2024	Frederick County DPP
Jurisdiction Share of Pipeline (Frederick City, Unincorporated County, All other Municipalities)	To Come	2024	Frederick County DPP
South Frederick Corridors Implementation (Pipeline)	To Come	Unknown, Estimated 2026	Frederick County DPP

HOUSING AFFORDABILITY AND HOUSING SUPPLY INDICATORS

These indicators provide critical insight into how accessible and sustainable the local housing market is for residents across income levels. Vacancy rates, sales trends, and rent levels help assess the balance between supply and demand, while cost burden rates indicate people who struggle to afford housing either due to limited incomes, expensive housing, or both. The cost burden threshold in Table 42 is 30%. For indicators where household income is less than \$75,000, this income level was chosen because it is the closest Census income bracket to 60% of the County median income for 2024. In future years and reports, it may make sense to adjust this.

Table 42: Housing Affordability and Housing Supply Indicators

Indicator	Baseline	Baseline Year	Source
Rental Vacancy Rate	5.80%	2024	1-Year ACS
Homeowner Vacancy Rate	0.50%	2024	1-Year ACS
Number & Percent Change in Annual Home Sales, Year-over-Year	-69 -1.9%	2024	Maryland Association of Realtors
Median Sales Price	\$484,184	2024	Maryland Association of Realtors
Median Residential Sales Values (Single-Family Detached)	\$580,000	2024	Maryland Department of Planning
Median Residential Sales Values (Single-Family Attached)	\$415,000	2024	Maryland Department of Planning
Median Residential Sales Values (Condominium)	\$270,000	2024	Maryland Department of Planning
Median Gross Rent	\$1,860	2024	1-Year ACS
Cost Burdened Renter Households	49.5%	2024	1-Year ACS
Cost Burdened Homeowner Households	21.0%	2024	1-Year ACS
Cost Burdened Renter Households (Earning less than \$75,000)	To Come	2024	1-Year ACS
Cost Burdened Homeowner Households (earning less than \$75,000)	To Come	2024	1-Year ACS
Estimated Affordable Rent for Low-Income Household	\$1,830	2024	Calculated from Median Household Income
Median Household Income to Median Sale Price	3.97	2024	Calculated from Median Household Income and Median Sale Price

ECONOMIC HEALTH INDICATORS

Economic conditions directly influence housing demand, affordability, and stability. Indicators such as median household income, employment levels, and commuting patterns provide insight into residents' financial capacity and access to opportunity. The number of ALICE (Asset Limited, Income Constrained, Employed) households highlights those who are working yet still struggling to afford basic needs, including housing. Additionally, the Point-in-Time count of individuals experiencing homelessness offers critical insight into housing insecurity and the need for supportive services. Together, these indicators help ground housing strategies in the broader economic realities facing Frederick County residents.

Table 43: Economic Health Indicators

Indicator	Baseline	Baseline Year	Source
Median Household Income	\$122,059	2024	1-Year ACS
Number of ALICE Households (Asset Limited, Income Constrained, Employed)	35,557 33%	2023	United Way of Frederick County
Jobs Within Frederick County	104,346	2022	Census "On The Map"
Mean Travel Time to Work	34.1 minutes	2024	1-Year ACS
Point-in-Time (Homelessness)	250	2024	United Way of Frederick County

Appendix A - Meeting Minutes



FREDERICK COUNTY GOVERNMENT

DIVISION OF PLANNING & PERMITTING

Livable Frederick Planning & Design Office

Jessica Fitzwater
County Executive

Deborah A. Carpenter, AICP, Division Director
Kimberly Gaines, Director

Housing Element Advisory Group Meeting 1 September 5, 2024, Meeting Minutes

I. Meeting Details

Meeting date and time: Thursday, September 5, 2024, at 2:00 PM

Meeting location: 585 Himes Avenue, Frederick, Maryland 21703

II. Attendance

Advisory Group members present: Teresa Dowd, Vincent Rogers, Bruce Zavos, Ruth Waxter, Ken Oldham, Hugh Gordon, Danielle Adams, Jodie Ostoich, Hilary Chapman, Mayor Nathan Brown, Barb Trader, Mary Ellen Mitchell, Mike Hatfield

Advisory Group members absent: None

County staff: Karin Flom, Kimberly Gaines, Andrew Stine, Denis Superczynski

III. Call to Order

Ms. Flom brought the meeting to order at 2:00 PM and welcomed the advisory group members. All present introduced themselves.

IV. Plan Purpose, Scope, and Schedule

Ms. Flom introduced the origins of the Housing Element requirement by the State of Maryland and the content requirements and definitions for each topic (affordable housing, workforce housing, low-income housing, and affirmatively furthering fair housing). Ms. Flom also described the Livable Frederick Master Plan's approach to comprehensive planning and the opportunity for the Housing Element to go deeper into housing issues. Through the planning process, the Housing Element may recommend changes to zoning, land use, growth boundaries, ordinances, incentives, and so on. These changes may be adopted with the plan or may be adopted separately.

The tentative project schedule was discussed. A digital copy of the handout can be accessed at the Housing Element webpage's Archive Center at

<https://www.frederickcountymd.gov/Archive.aspx?AMID=246>

V. Livable Frederick Work Program Overview

Ms. Gaines provided an overview of the Livable Frederick Work Program, which has been approved by the County Executive. The work program includes plans that are required by the State and plans that the County has elected to develop to meet local needs. Several other planning efforts are currently underway, including the Water Resources Element and the Investing in Workers and Workplaces Plan. The Housing Element is required by the State but is on an accelerated schedule because of the importance of this issue.

The Livable Frederick Work Program can be accessed at
<https://www.frederickcountymd.gov/DocumentCenter/View/342209/Livable-Frederick-Work-Program?bidId=>

VI. The Planning Process and the Role of the Advisory Group

Mr. Superczynski provided an overview of the planning process. He explained that the advisory group will assist staff in the development of the Housing Element by sharing their insights and experience, and by serving as a sounding board as staff develops a draft document.

The staff draft serves as a starting point for the Planning Commission's work on the plan. The Planning Commission will conduct a series of workshops and a public hearing, and ultimately advance their recommended plan to the County Council. The Council will conduct their own workshops and public hearing(s) prior to plan adoption.

VII. Exercise: Planning for 2050

Advisory group members participated in a visioning exercise for imagining housing in Frederick County in 2050. The exercise also had members identify the Top 3 Challenges and Top 3 Strengths in relationship to their vision. Members discussed their housing vision and challenges/strengths as a group. A summary is included below. A blank copy of the visioning exercise can be accessed through the Housing Element's Archive Center at
<https://www.frederickcountymd.gov/Archive.aspx?AMID=246>

A Vision for 2050

Housing will be in the municipalities, close to services, more vertical, and integrated into mixed use communities.

Housing will be obtainable for all. There will be a diversity of housing types, increased density, and mixed-use, transit-oriented communities.

Housing is available and affordable. Elevators are included in all multi-story multi-family buildings to provide access and freedom of choice.

A diverse portfolio of housing types near services, public transportation, green space, and areas for recreation.

Considering climate change, environmentally smart, energy efficient housing.

A mix of housing types with stores and facilities within walking distances.

Housing as a basic human right – essential infrastructure like fire stations, schools, etc. – in a community where people can afford housing, food, and other essentials rather than having to choose among them.

Housing is available to people throughout their lives, as their lives and needs change.
Attainable and retainable housing— building enough to affordably house owners and renters.
Diverse housing price points and access to quality schools, transit, and community amenities.
Energy-efficient affordable housing and powered by renewable energy sources.

Strengths

Creativity and openness to new concepts
Supportive administrations and staff in the County and the City of Frederick
Public awareness of the affordability crisis
County and City of Frederick funding to close the funding gap
High AMI
Examples of success on the ground
Strong advocates for affordable housing
People want to be here
The ability, tools, and talent to address our housing challenges
Support from DHCD
Strong sense of place
Redevelopment opportunities

Challenges

Misinformation
NIMBYism
Ignorance around affordable housing, assumption that it is all “public housing”
High AMI – almost market rate
Services in proximity to housing centers throughout the County, not just in the City of Frederick
School capacity
Preventing gentrification
Requiring energy efficient homes
Lack of housing for people with special needs
Lack of metrics – how are we defining affordability?
Young adults and seniors who cannot afford to live in the County
Resistance to new housing development of any kind
Resistance to development of income-based housing
Lack of inventory for both owners and renters
Lack of land for housing development
Condition of existing housing stock
Opposition to zoning changes to allow more multi-family housing
Maintaining affordability of today’s affordable housing in the future
The need to significantly reduce rents to meet the needs of the County’s 30,000 ALICE households
Inaccessibility and the expense of renovation to create accessibility
Climate migration to the County that will exacerbate the need for additional inventory

VII. Planning for the Next Advisory Group Meeting

Ms. Flom stated that the next meeting will be focused on discussing the content of the Housing Element briefing book that will be provided to the group.

IX. Advisory Group Schedule

The advisory group members elected to meet every other week, with the next meeting to be held at the Division of Planning and Permitting office at 30 North Market Street.

X. Adjournment

With no additional business, the meeting was adjourned at 4:00 p.m.



FREDERICK COUNTY GOVERNMENT

DIVISION OF PLANNING & PERMITTING

Livable Frederick Planning & Design Office

Jessica Fitzwater
County Executive

Deborah A. Carpenter, AICP, Division Director
Kimberly Gaines, Director

Housing Element Advisory Group Meeting 2 September 19, 2024, Meeting Minutes

I. Meeting Details

Meeting date and time: Thursday, September 19, 2024, at 2:00 PM

Meeting location: 30 North Market Street, Frederick, Maryland 21701

II. Attendance

Advisory Group members present: Teresa Dowd, Vincent Rogers, Ruth Waxter, Hugh Gordon, Danielle Adams, Mayor Nathan Brown, Barb Trader, Mike Hatfield, Bruce Zavos, Hilary Chapman

Advisory Group members absent: Mary Ellen Mitchell, Ken Oldham, Jodie Ostoich

County staff: Karin Flom, Kimberly Gaines, Andrew Stine, Denis Superczynski

III. Call to Order

Ms. Flom brought the meeting to order at 2:00 PM and welcomed the advisory group members.

IV. Review of Meeting #1 Exercise

Ms. Flom provided a summary of the Meeting #1 discussion, noting common themes and housing challenges and strengths. Challenges identified include community opposition, lack of supply/variety, development costs, and wages. Strengths identified include political, community, and institutional support and Frederick being a place people want to live. Old housing stock was also noted as a challenge, particularly in light of a warming climate. The importance of sustainability and resilience were described. Insufficient financial resources to build housing was also identified as a challenge and barrier.

V. Affordable Housing Toolbox

Ms. Flom led a discussion of existing programs, incentives, regulations which are available to advance affordable housing goals and stated the ideas did not have to be limited to existing programs within Frederick County. Advisory group members provided the following examples:

- EmPOWER – The program provides funding for electrical and HVAC upgrades and weatherization to improve energy efficiency. Landlords are eligible to apply.

- Community Solar – There are currently 3 providers in Frederick County. It's available to renters and owners.
- County Recordation Tax – 2% is allocated to affordable housing. There needs to be a fresh look at the percentage.
- Issuance of Bonds by the County to fund housing
- Non-profits like Habitat for Humanity that assist seniors with accessibility renovations to support aging in place
- Green banks to provide creative financing, low-interest loans for retrofits and green energy projects
- First time homebuyer assistance – downpayment and closing costs
- Emergency rehab – accessible improvements to existing units
- Rental subsidy programs
- Developer incentives – deferred loan program for affordable housing developers
- Impact fee waiver for affordable housing
- Payment in lieu of tax program for affordable housing
- Moderately Priced Dwelling Unit (MPDU) program
- Using County-owned land for affordable housing development
- Programs to preserve affordable housing
- Accessory dwelling unit (ADU) allowance
- Low-income housing tax credit (LIHTC)
- Incentives for redevelopment
- Co-locating affordable housing with County infrastructure
- Home energy score
- Zoning to incentivize affordable housing
- Public private partnerships
- Home sharing situations to support aging in place
- Land trusts
- Assisting houses of worship with excess land to develop housing on their sites
- Supporting flexible housing through the building code
- Manufactured housing
- Use of affordable materials

After discussing these programs, advisory group members were asked to consider limitations of existing programs or tools.

- MPDUs – County has limited resources to support
- LIHTC – County does not control or set priorities. The units may not ultimately go to current County residents.
- Lack of adequate, dedicated funding for affordable housing
- Affordable housing not typically viewed as an economic development strategy
- Jurisdictional competition

VI. Housing Data Presentation

Ms. Flom shared the Housing Element Briefing Book, which provides data concerning the housing stock, population change, demographics, and employment.

The [Briefing Book](#) and [PowerPoint presentation](#) can be accessed online via the Documents Center on the Housing Element web page at FrederickCountyMD.gov/HousingElement

VII. Discussion of Future Trends, Missing Perspectives

There was a short discussion for other considerations for outreach and research:

Present to elected officials and the County's largest employers – getting them to the table
APFO issues that negatively impact the available pipeline – what is the right threshold
Better coordination among the municipalities, the County, and the State to legislate for affordable housing
Designing urban schools to better use land
Invest in infrastructure to combat NIMBYISM

X. Adjournment

With no additional business, the meeting was adjourned at 4:00 p.m.



FREDERICK COUNTY GOVERNMENT

DIVISION OF PLANNING & PERMITTING

Livable Frederick Planning & Design Office

Jessica Fitzwater
County Executive

Deborah A. Carpenter, AICP, Division Director
Kimberly Gaines, Director

Housing Element Advisory Group Meeting 3 October 31, 2024, Meeting Minutes

I. Meeting Details

Meeting date and time: Thursday, October 31, 2024, at 2:00 PM

Meeting location: 30 North Market Street, Frederick, Maryland 21701

II. Attendance

Advisory Group members present: Danielle Adams, Mayor Nathan Brown, Hilary Chapman, Teresa Dowd, Hugh Gordon, Mary Ellen Mitchell, Jodie Ostoich, Vincent Rogers, Barb Trader, Ruth Waxter, Bruce Zavos

Advisory Group members present virtually: Ken Oldham

Advisory Group members absent: Mike Hatfield

County staff: Karin Flom, Andrew Stine, Denis Superczynski

III. Call to Order

Ms. Flom brought the meeting to order at 2:03 PM and welcomed the advisory group members.

IV. Finish Discussion of Future Trends, Missing Perspectives

Ms. Flom provided a summary of the Meeting #2 discussion on future trends and missing perspectives. As the discussion ran short on time at the previous meeting, advisory group members were asked if there were any additional points they wished to raise. Additional comments from members included the need for flexibility and adaptability since the future cannot be predicted as well as potential impacts from climate change and a need for resilient building codes.

V. Discussion of Growth Management

Ms. Flom provided a summary of adequate public facilities ordinances (APFOs), Frederick County's in particular. Advisory group members asked about whether other jurisdictions provide exemptions from APFO for affordable housing, whether Frederick County has

considered such exemptions, and how impact fees and recordation taxes are used in Frederick County.

VI. Planning for 2050: Housing Strategy

The advisory group members were divided into three small groups for a strategic mapping exercise. The groups were asked to answer five fundamental questions (listed below) regarding the geography and mixture of housing development in Frederick County.

1. Regardless of the existing regulations, where should the County focus its efforts on housing development? This can include redevelopment areas. Where are the geographic 'sweet spots', and why are they advantageous to achieving your group's housing vision?
2. Regardless of the existing regulations, what should the mix of new home types be over the coming decades? Home type refers to whether a home is a single family (attached or detached), in a multifamily building, etc.
3. What should the new homes look like? Your group can take this in any direction. Some things to think about could be the number of bedrooms, square footage, lot configurations. All housing and neighborhoods do not need to be the same. For example, your group may envision one geography of the county has different housing needs than another neighborhood.
4. What should the tenure mix be? Do any of the home types (Question #2) need a particular focus on either renter- or owner-occupancy?
5. What should these neighborhoods look like? Are the traditional suburban, urban, or something in between? Do these places need additional locations to buy groceries, see a movie, or go to work?

The three groups reported out at the end of the exercise. All groups noted that while single family detached/attached housing would continue to be built in the future, there should also be more multifamily/vertical home types built over the next 25 years. There was discussion about the need for smaller homes (number of bedrooms and overall size). Some groups noted that existing neighborhoods should keep their overall character while providing opportunities to expand the continuum of housing in these communities. There were different geographies throughout the county identified by the groups as potential focus areas including north County due to infrastructure capacity and southern County along I-70 and I-270, particularly Urbana. Groups also discussed the need for meeting more daily needs close by to housing, particularly medical/urgent care.

VII. Adjournment

With no additional business, the meeting was adjourned at 4:00 p.m.



FREDERICK COUNTY GOVERNMENT

DIVISION OF PLANNING & PERMITTING

Livable Frederick Planning & Design Office

Jessica Fitzwater
County Executive

Deborah A. Carpenter, AICP, Division Director
Kimberly Gaines, Director

Housing Element Advisory Group Meeting 4 November 14, 2024, Meeting Minutes

I. Meeting Details

Meeting date and time: Thursday, November 14, 2024, at 2:00 PM

Meeting location: 30 North Market Street, Frederick, Maryland 21701

II. Attendance

Advisory Group members present: Danielle Adams, Teresa Dowd, Mary Ellen Mitchell, Ken Oldham, Jodie Ostoich, Barb Trader, Ruth Waxter

Advisory Group members present virtually: Vincent Rogers, Mayor Nathan Brown

Advisory Group members absent: Mike Hatfield, Hillary Chapman, Hugh Gordon, Bruce Zavos

County staff: Karin Flom, Andrew Stine, Denis Superczynski

III. Call to Order

Ms. Flom brought the meeting to order at 2:04 PM and welcomed the advisory group members.

IV. Continuation of Planning for 2050: Housing Strategies Small Group Exercise

Ms. Flom provided an analysis of responses to the Meeting #3 small group mapping exercise. Staff reviewed responses to the questions from the packet and presentations and compiled the following summary of major themes:

- Housing should be built with a focus on access to transportation, leveraging existing infrastructure capacity, and adding more multi-family housing in developed areas.
- All groups included continued construction of single family detached (SFD) and single family attached (SFA) housing, and recognized more multi-family housing is needed. The three groups each took a different approach with “missing middle” housing types, with some prioritizing this strategy. There was not consistency across groups on housing type mix. SFD and SFA will continue to be built and there is a need for these types. Groups noted that taking advantage of infill and redevelopment opportunities should be a future goal.

- New neighborhoods should be more walkable with more amenities, smaller units across types, multi-generational living, resilient, and provide for alternative ownership regimes.
- A mix of rental and ownership homes are needed.
- Homes need to be part of a community with close-by necessities and should have access to high-speed internet.

There was further discussion that the need for lower-price-point homes could be assisted from building smaller units on smaller lots. Smaller units were also seen to better meet the needs of seniors as existing stock is still too big for some residents' needs. The importance of more walkability and amenities was highlighted.

Ms. Flom then presented a refresher on the advisory group's first and second meetings. The first meeting included a discussion of Frederick County's strengths and weaknesses related to housing. The second meeting included a discussion of the "affordable housing toolbox." This information was revisited in order to frame Meeting 4's exercise for the advisory group.

Ms. Flom characterized the affordable housing toolbox from Meeting 2 into five categories: (1) maintain existing housing stock, (2) household subsidies, (3) innovation, (4) County financial incentives, (5) County regulations. Understanding that Frederick County has limited resources, advisory group members were asked to identify in which of those areas the County should increase, maintain, or decrease focus on the tools available. Sticky notes were provided so that additional notes regarding the tools could be provided.

Ms. Flom led a discussion of the findings beginning with the innovation category. Most members assigned "increase focus" with a few "maintain focus." Discussion included a need for more resilient and efficient homes, sustainable funding, innovative zoning, new ownership models such as land trusts, and better designed neighborhoods and amenities.

The next was County financial incentives. Most assigned "maintain focus" with a few "increase focus." Discussion included being more creative about financing tools, such as bonds. A need to reevaluate Frederick County's PILOTS (payment-in-lieu-of-taxes) was identified, particularly what happens to affordable housing properties when those agreements expire. Comments also noted the need for a different measurement for County programs other than "area median income (AMI)" and incentivizes for clean energy and energy efficiency.

County regulations were the next category. Most assigned "increase focus" with one "maintain focus." Comments included requiring new developments be walkable/bikeable and incentivizing all housing options to provide a variety of housing to meet 2050's anticipated housing need.

Maintain existing housing stock had primarily an "increase focus" with one "maintain focus." Discussion included adaptive reuse such as office buildings, vertical mixed use within the same building, and a concern that improving or greening a property could increase rents or cause displacement. Comments included incorporating resilience planning into retrofits and preserving significant structures.

Household subsidies had the most varied responses of the categories with – 3 "increase focus," 2 "maintain focus," and 2 "less focus." It was noted that assistance to households is necessary, especially due to rents being tied to Area Median Income, but there was a recognition that it is

difficult to find funding for these programs. The program design can be a barrier to long-term housing stability or financial independence. Applying for, receiving, and maintaining assistance can also be difficult. In addition, households may feel shame in applying or think someone else needs the assistance more and they do not apply. Comments included that assisting renters to become homeowners will free up rental stock as well as create generational wealth for those households.

V. Discussion of the Intersection of Housing with Economic Development and Green Infrastructure

Ms. Flom began a discussion about the intersections of housing planning with two other plans underway at the County – the economic development Investing in Workers and Workplaces plan and the Green Infrastructure plan. There was a discussion about how the current use of Area Median Income (AMI) makes even affordable housing too expensive for local workers; how to continue momentum on constructing new affordable housing units, particularly in municipalities; how to allow or incentivize different home types or living arrangements that may be available at a lower price point; a general lack of affordable housing for workers within the County; the need to seek opportunities for affordable housing that are close to transportation, such as near the Brunswick or Monocacy MARC stations; and creative opportunities to provide workforce housing and looking to tourist/vacation areas for inspiration. Due to time constraints, a discussion on green infrastructure topics was deferred to the next meeting.

Adjournment

It was noted that the December 12, 2024, meeting has been canceled, and the next meeting of the work group will be January 9, 2025. With no additional business, the meeting was adjourned at 4:01 p.m.

Frederick County: Rich History, Bright Future

30 North Market Street, Frederick, MD 21701 • 301-600-1138 • Fax 301-600-1645
www.FrederickCountyMD.gov



FREDERICK COUNTY GOVERNMENT

DIVISION OF PLANNING & PERMITTING

Livable Frederick Planning & Design Office

Jessica Fitzwater
County Executive

Deborah A. Carpenter, AICP, Division Director
Kimberly Gaines, Director

Housing Element Advisory Group Meeting 5 January 9, 2025, Meeting Minutes

I. Meeting Details

Meeting date and time: Thursday, January 9, 2025, at 2:00 PM

Meeting location: 30 North Market Street, Frederick, Maryland 21701

II. Attendance

Advisory Group members present: Danielle Adams, Hillary Chapman, Hugh Gordon, Mike Hatfield, Mary Ellen Mitchell, Barb Trader, Ruth Waxter

Advisory Group members present virtually: Mayor Nathan Brown, Teresa Dowd, Ken Oldham, Jodie Ostoich, Vincent Rogers

Advisory Group members absent: Bruce Zavos

County staff: Karin Flom, Kimberly Gaines, Andrew Stine, Denis Superczynski

III. Call to Order

Ms. Flom brought the meeting to order at 2:01 PM and welcomed the advisory group members.

IV. Brief Summary of Advisory Group Meetings #1-4

Since the advisory group last met in November, Ms. Flom provided a summary of the first four meetings. Meeting #1 included a visioning exercise and identifying housing strengths and challenges in the County. Meeting #2 identified the various tools and programs available to create and retain affordable housing. Meeting #3 was a mapping exercise in which advisory group members mapped potential housing types across County Community Growth Areas and answered various supporting questions about their housing strategy. Meeting #4 involved prioritizing the affordable housing tools identified in Meeting #2. The summary slides can be viewed in the PowerPoint presentation for Meeting #5 on the Plan's webpage at www.FrederickCountyMD.gov/HousingElement under the "Documents" heading.

V. Discussion of the Intersection of Housing with Economic Development and Green Infrastructure

At the previous meeting (Meeting #4), the Advisory Group began a discussion of the intersections of the Housing Element with two other plans currently underway: Investing in Workers and Workplaces (economic development) and Green Infrastructure. The agenda item was carried over to Meeting #5 to provide an opportunity for input from the many members unable to attend Meeting #4 and to cover the Green Infrastructure questions. The questions are included below, with a summary of responses and discussion included for each.

Investing in Workers and Workplaces

Question 1: “Area Median Income” If this metric isn’t working well in Frederick County from an affordable housing perspective, what is a better definition within the County?

Advisory group members suggested United Way’s “ALICE” metric (Asset Limited, Income Constrained, Employed) which uses the idea of a survival budget. Members also offered additional data or resources on measuring households strained by housing costs, including from the National Association of Realtors, the National Low Income Housing Coalition, and Yes In My Backyard. Members also discussed the importance of considering the costs of electricity, heating, and other utilities, property taxes, and insurance. Partnership with the City of Frederick’s rental registration program was identified as a way to learn more about how many properties exist at what rent levels or are available for individuals with a record.

Question 2: When thinking about the jobs available in Frederick County, where (geographically) in the County do we have housing affordable to these households?

Discussion included that people who need lower cost housing are getting pushed further out into Frederick County and that these individuals then often face compounding problems related to time and cost of transportation and childcare. These locations may also not have the infrastructure needed to support increasing populations.

Question 3: When considering the needs of workers, what are some positives and negatives about these locations?

Members discussed that some areas are experiencing overcrowded schools. Frederick County also has many positive amenities such as being walkable and bikeable, public transportation (TransIT, MARC), high speed internet, healthcare and groceries, parks, green space, and open space. However, these amenities are not necessarily equitably distributed and able to be enjoyed by everyone. Local governments (staff and elected officials) also experience pushback on housing proposals and must balance many competing needs when considering public spending. The potential to revisit how Frederick County allocates recordation taxes was discussed.

Question 4: What programs, investments, or partnerships can have the most impact on providing safe, attainable, and affordable housing for workers?

Populations who may have specific affordable housing needs were mentioned, including those with physical or mental disabilities or sober living. The families of workers were also noted as needing to be considered in these discussions (community infrastructure and services). Suggestions were made for efforts to promote more housing construction including expedited approval processes, reducing impact fees, or donating land for affordable housing developers.

Helping people stay in their housing, such as landlord/tenant programs or an ombudsman, were also discussed.

Question 5: How can the County and business community collaborate on the housing crisis?

Land trusts were discussed as a solution (it was noted that Habitat for Humanity Frederick County is authorized to operate as a land trust). Utilizing the private sector for some functions currently performed by the public sector (or proposed to be) was suggested, such as housing quality inspections or a rental ombudsman. Private investment in targeted areas was also suggested, such as the Johns Hopkins development around their campus in East Baltimore for their workforce. Such efforts were noted as opportunities for public-private partnerships (P3s).

Green Infrastructure

Question 1: What should be the County's guiding principles when recommending land use or zoning changes to a more intensive use?

Advisory group members identified a focus on land that already has appropriate land use and zoning designations and is served with the necessary infrastructure, increasing density or building taller to save green space, allowing for flexibility and nimbleness with zoning (for example, rules related to ADUs, tiny homes, or parking requirements). Members also identified the importance for equitable access to green space and being innovative with on-site green infrastructure like green roofs or green walls.

Question 2: We do not exist separately from nature. When designing and building our homes and neighborhoods, what are the most important things for a healthy "human habitat?" How can these be incorporated into new and existing neighborhoods?

A common theme to this discussion was how green infrastructure can and should create a sense of community. There should be places that are physically comfortable (shaded, places to sit, and gather) and revisioning what stormwater management can be (for example, Carroll Creek and examples in Philadelphia of shifting stormwater from "grey" infrastructure to green infrastructure).

Question 3: Where in Frederick County do residents need increased access to nature either for passive enjoyment or recreation?

The need for more equity in terms of type of amenities and access was reiterated. One example was pools. Pools are typically only in a private HOA or apartment or other membership facility. The County has some partnerships (such as the YMCA in Urbana) but there is not a general public pool. The cost of maintaining and operating HOA facilities (not just pools) is also increasing which gets passed on to residents.

VI. Fair Housing & Access to Opportunity

Due to time constraints, this topic was deferred for the next meeting. It was suggested the next meeting also address Accessory Dwelling Units (ADUs).

Adjournment

The meeting will be January 23, 2025. With no additional business, the meeting was adjourned at 4:02 p.m.



FREDERICK COUNTY GOVERNMENT

DIVISION OF PLANNING & PERMITTING

Livable Frederick Planning & Design Office

Jessica Fitzwater
County Executive

Deborah A. Carpenter, AICP, Division Director
Kimberly Gaines, Director

Housing Element Advisory Group Meeting 6 January 23, 2025, Meeting Minutes

I. Meeting Details

Meeting date and time: Thursday, January 23, 2025, at 2:00 PM

Meeting location: 30 North Market Street, Frederick, Maryland 21701

II. Attendance

Advisory Group members present: Hillary Chapman, Teresa Dowd, Hugh Gordon, Mike Hatfield, Barb Trader, Ruth Waxter, Bruce Zavos

Advisory Group members present virtually: Danielle Adams, Mayor Nathan Brown

Advisory Group members absent: Mary Ellen Mitchell, Ken Oldham, Jodie Ostoich, Vincent Rogers

County staff: Karin Flom, Kimberly Gaines, Andrew Stine, Denis Superczynski

III. Call to Order

Ms. Flom brought the meeting to order at 2:03 PM and welcomed the advisory group members.

IV. Fair Housing & Access to Opportunity

Ms. Flom led a discussion on fair housing and access to opportunity challenges in Frederick County. The questions are included below, with a summary of responses and discussion included for each.

Question 1: What fair housing challenges do people face when seeking housing in the County?

- A lack of supply of physically accessible housing (also a need for visibility and universal design). There is also work to be done to make neighborhoods and communities accessible in addition to the housing.
- The general lack of affordable housing is a fair housing issue, because it restricts housing choice. A lack of affordability also intersects with individuals with disabilities who may have fixed incomes (Social Security, SSI).
- Discrimination against potential tenants based on source of income continues to be a complaint in the larger D.C. region and likely in Frederick County.

Question 2: What factors significantly create, contribute to, perpetuate, or increase the severity of segregation?

- Mixing incomes and housing types was discussed as a way to challenge existing patterns of poverty concentration.
- The incorporated municipalities and the unincorporated areas of Frederick County are all unique and face different development pressures (or lack).
- Older homes can be comparatively affordable to new construction (though some older homes are still very expensive). In some neighborhoods, this is increasing racial and ethnic diversity of neighborhoods. However, if affordable housing is limited to certain places, it could lead to new patterns of racial or ethnic segregation.
- The legacy of land use policy with its focus on developing single family detached housing, as well as the effects of racial/ethnic exclusion (redlining).
- Public misconceptions about affordable housing, such as the belief it brings increased crime or decreased property values, even when research shows that isn't the case.

Question 3: What does "access to opportunity" mean within Frederick County?

- The opportunity to choose the community that best meets your needs such as access to jobs, transit, schools, healthcare.
 - The cost of housing is a primary limiting factor to housing choice. Policy options to increase the supply of affordable housing in places with these essentials and amenities were discussed, particularly the County's Moderately Priced Dwelling Unit (MPDU) program.

Question 4: Are there disparities with access to opportunity?

- The socioeconomic disparities with regard to intergenerational wealth.
- Transportation access remains a barrier (getting around without a vehicle).
- "Zip code destiny" is still true and impacts children's outcomes in adulthood.

Question 5: How can the Housing Element address fair housing challenges? Many potential solutions were mentioned organically throughout Questions 1-4 and included:

- Changes to how affordable housing is funded and/or incentivized in Frederick County and ways to become involved with these decisions at higher levels of government.
- Changes to land use and zoning regulations to diversify the types and location of where housing can be built.
- Education and outreach for the general public and elected/appointed officials.
- Changes to building codes and other standards to promote more accessible, greener, and energy efficient housing.

V. Accessory Dwelling Units (ADUs)

At the previous meeting (Meeting #5), members requested some more information about Accessory Dwelling Units (ADUs) since they had come up in discussion a few times. Ms. Flom presented a brief overview of Frederick County's ADU ordinance, its changes over time, and recent trends in completed ADU projects. Advisory group members discussed barriers to ADU

construction such as County fees, well/septic capacity, construction costs, and knowing that it's an option.

VI. Final Thoughts from Advisory Group members

This was the final meeting of the advisory group members until late spring or early summer. Ms. Flom provided the general next steps in the process which is to move into more outreach with the general public. Members were each given an opportunity to provide any closing remarks or additional information staff should consider as the plan takes shape:

- County Planning staff were encouraged to coordinate with the Division of Housing's Affordable Housing Needs Assessment and their consulting team.
- The advisory group should continue to support staff throughout the rest of the planning process.
- Advisory group members should stay connected with each other since so much of their work overlaps.
- Affordable housing can be energy efficient and not cost more. If you have the will, you can provide high quality, safe, and affordable housing.

Adjournment

No next meeting date is scheduled. With no additional business, the meeting was adjourned at 4:00 p.m.

Appendix B - Briefing Book

HOUSING IN FREDERICK COUNTY

Briefing Book

An Element of the Livable Frederick Comprehensive Plan

Frederick County, Maryland 2024





HOUSING IN FREDERICK COUNTY

Briefing Book

An Element of the Livable Frederick Comprehensive Plan
Frederick County, Maryland 2024



Contents

Frederick County Overview	1
Housing Data	7
Economic Influences on Housing Demand	19
Housing Trends	23
Key Insights & Housing Element Planning Strategies	27

Figures

Figure 1: Frederick County Population, U.S. Decennial Census 1900 - 2020	1
Figure 2: Historic and Projected Population, 1990-2050	2
Figure 3: Housing Unit Permits 2013-2023	9
Figure 4: Where New Frederick County Residents Moved From	11
Figure 5: Tenure by Units in Structure	12
Figure 6: Owner-Occupied Households With Monthly Housing Costs Exceeding 30% of Income	14
Figure 7: Renter-Occupied Households with Monthly Housing Costs Exceeding 30% of Income	14
Figure 8: Renter Cost Burden, 2013-2017 and 2018-2022	24
Figure 9: Renter Household Income, 2013-2017 and 2018-2022	24
Figure 10: Homeowner Cost Burden, 2013-2017 and 2018-2022	25
Figure 11: Homeowner Household Income, 2013-2017 and 2018-2022	25

Tables

Table 1: Frederick County Acreage of Residential Land Use Designations	3
Table 2: Frederick County Acreage of Residential Zoning Districts	4
Table 3: Housing Type	7
Table 4: Number of Bedrooms	7
Table 5: Tenure by Bedrooms (Frederick County)	8
Table 6: Year Structure Built	8
Table 7: Frederick County Population by Race and Ethnicity	10
Table 8: Frederick County Annual Household Income	10
Table 9: Tenure Status	11
Table 10: Household Type and Tenure Status	12
Table 11: Monthly Housing Costs by Tenure Status	13
Table 12: Low-Income Thresholds by Household Size	15
Table 13: Estimated Extremely Low-Income and Low-Income Households	15
Table 14: Rental Housing Affordable to Extremely Low- and Low-Income Households	16
Table 15: Estimated Monthly Principal & Interest of 2023 Median Priced Home	16
Table 16: Rental Workforce Housing Income Thresholds by Household Size	17
Table 17: Rental Housing Affordable to Workforce Households (50%-100% AMI) by Household Size	17
Table 18: Ownership Workforce Housing Income Thresholds by Household Size	18
Table 19: Ownership Workforce Housing Affordable Monthly Housing Costs	18
Table 20: Where Workers Employed in Frederick County Live	19
Table 21: Where Workers Living in Frederick County Work	20
Table 22: Top 10 NAICS Industry Sectors in Frederick County	21
Table 23: Jobs by Earnings	21
Table 24: Educational Attainment of Workers	21
Table 25: Internal and External Jobs by Earnings	21
Table 26: Median Income and Housing Costs Trends, 2008 – 2022	23
Table 27: Share of Renters and Homeowners Who Are Cost-Burdened, 2008 - 2022	23
Table 28: Residential Sales Data, 2015-2023	26



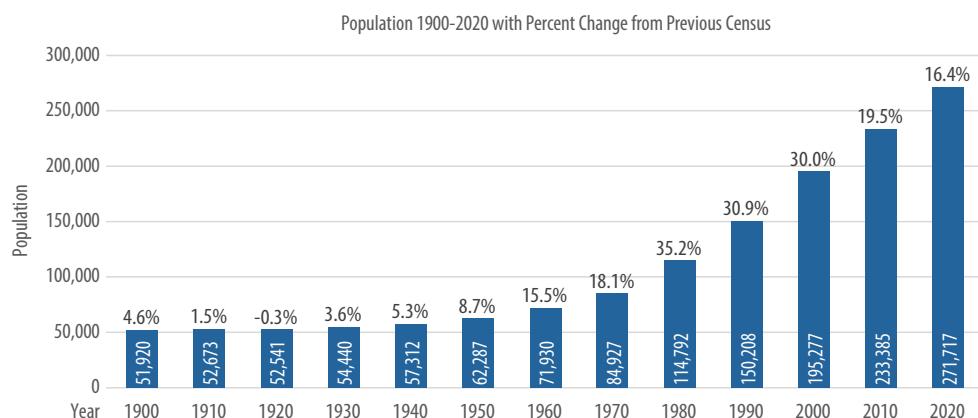
Frederick County Overview

POPULATION HISTORY

Frederick County was created in 1748 from portions of Prince George's and Baltimore counties. Further divisions occurred in 1776 to create Montgomery and Washington counties and in 1837 to create Carroll County.¹ The County has 12 municipalities with the oldest being the City of Frederick, incorporated in 1816.

In the 1840 census, Frederick County's population was 36,405.² The population gradually increased to 50,482 by 1880. After this, the County's population stayed relatively consistent and did not break 60,000 until the 1950 Census (65,287). Figure 1 graphs the total population as enumerated in the U.S. Decennial Census from 1900 through 2020 as well as the percent change from the previous census. Frederick County has experienced double-digit population increases since the 1960 Census through today. The County has grown by around 30,000 – 40,000 people each decade since the 1970s.

Figure 1: Frederick County Population, U.S. Decennial Census 1900 - 2020

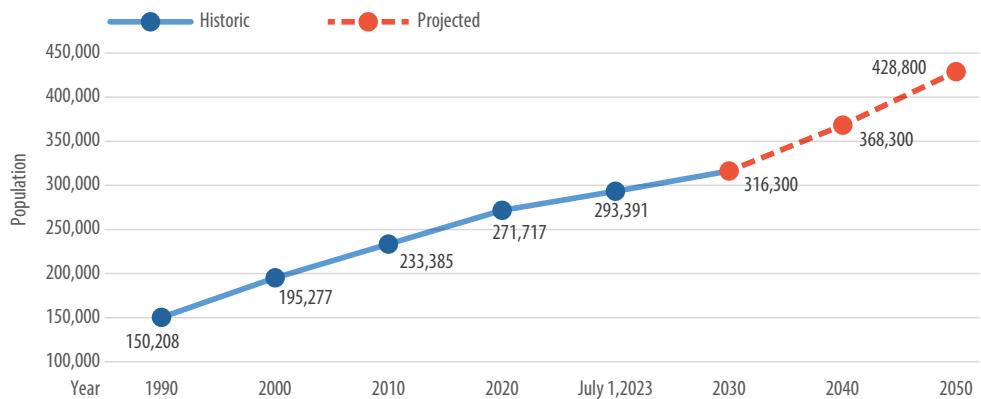


The County's population growth is expected to continue in the coming decades as part of growth forecasted for the metropolitan Washington, D.C. region. Figure 2 shows the County's historical population from 1990 – 2020, the estimated July 1, 2023 population, and 2030 – 2050 population projections from the Metropolitan Washington Council of Government's Round 10.0 Cooperative Forecast. By 2050, the County is projected to increase by 134,869 people, a 46% increase from the estimated 2023 population. The Round 10.0 forecasts estimate the number of households in 2050 will be 155,700. This represents an additional 57,300 households from the 2020 census or 58%. Typically, a household equals one occupied dwelling unit. In other words, to accommodate the expected population growth, the County should anticipate needing to increase the housing stock by around 57,000 homes by 2050.

1 <https://msa.maryland.gov/msa/mdmanual/36loc/fr/chron/html/frchron.html>

2 U.S. Census Bureau, *Population of States and Counties of the United States: 1790 – 1990*. March 1996. <https://www2.census.gov/library/publications/decennial/1990/population-of-states-and-counties-us-1790-1990/population-of-states-and-counties-of-the-united-states-1790-1990.pdf>

Figure 2: Historic and Projected Population, 1990-2050



As of June 30, 2024, there were 15,050 homes in the residential pipeline. Homes in the pipeline have some level of plan approval but there has not been a building permit issued. Around two-thirds of the pipeline are within municipalities and the remaining one-third are within unincorporated areas. In addition to these pipeline units, the recently adopted South Frederick Corridors Plan calls for 10,000 homes within the planning area along the MD-355 and MD-85 corridors. Even with the short-term pipeline and the longer-term South Frederick Corridors Plan, this still leaves a need for planning efforts to accommodate roughly 32,000 homes through 2050.

COMPREHENSIVE PLAN

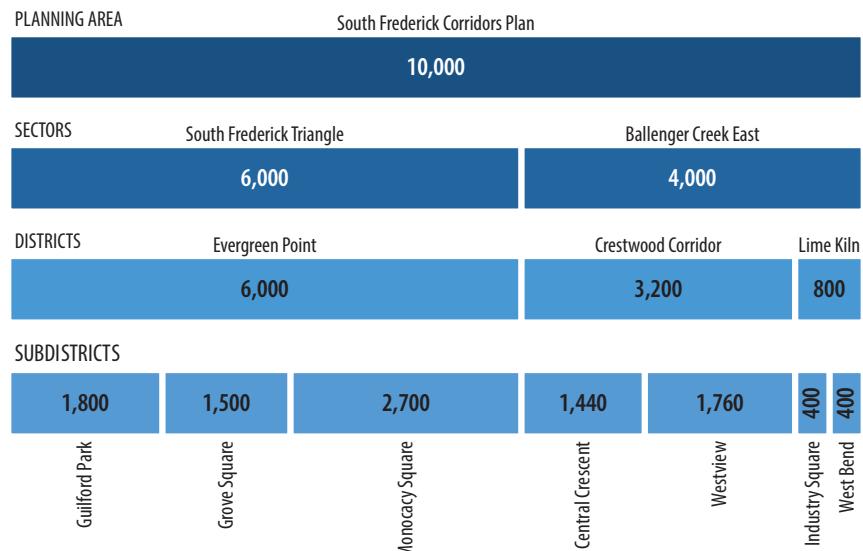
The comprehensive plan is a collection of planning documents and regulatory maps intended to create a community vision to guide policy, land use, zoning, growth decisions, and more. Frederick County only has planning jurisdiction over unincorporated areas. Municipalities adopt their own planning documents, subdivision, and zoning codes. The most recent master plan adopted by Frederick County was the Livable Frederick Master Plan (LFMP) in 2019.

The LFMP was a visioning document and did not change land use or zoning designations. Therefore, the land use and zoning adopted with the County's 2010 Comprehensive Plan (as amended in 2012) remains in effect. Two small area plans have been adopted under the LFMP: the Sugarloaf Treasured Landscape Management Plan (2022) and the South Frederick Corridors Plan (2024). Both plans included land use changes and amended the Comprehensive Plan Map upon adoption. The Sugarloaf Plan included zoning changes concurrently with plan adoption. While rezoning is a significant component of South Frederick Corridors Plan implementation, rezoning was not adopted with the plan and will occur separately.

As of this Briefing Book, the County is engaged in the planning process for the Investing in Workers and Workplaces Plan. This plan is anticipated to increase land designated for targeted economic opportunity uses through the review of select growth areas and current land use designations. The Housing Element may also consider land use, zoning, or growth area changes. It is not known if these would be adopted along with the plan or after plan adoption.

Residential Development in the South Frederick Corridors Plan

The South Frederick Corridors Plan is focused on incremental redevelopment throughout the next generation. The planning area is divided into two sectors: the South Frederick Triangle, which is primarily commercial/light industrial corridor and Ballenger Creek East, which is primarily low- to medium- density residential. The plan allocates 10,000 new homes in these areas. There are 6,000 allocated to the existing commercial area in South Frederick Triangle and 4,000 to Ballenger Creek East. These two sectors are further divided into three districts and nine subdistricts. Each district and subdistrict share in the overall residential unit allocation. Over time as the plan is implemented, the plan may be amended to shift the number of housing units between districts or subdistricts. Residential allocations are not a new planning concept, but the South Frederick Corridors Plan is the first to apply this concept within Frederick County.



Only districts and subdistricts with residential unit allocations are shown in the chart. For more information, refer to the South Frederick Corridors Plan, Figure 10: Dwelling Allocation Summary Chart on Page 24.

Frederick County Acreage of Residential Land Use Designations

Land Use Designation ¹	Acres	Percent of County
Agricultural/Rural (A)	217,367	51.2%
Natural Resource (NR)	76,529	18.0%
Rural Residential (RR)	20,072	4.7%
Rural Community (RC)	3,770	0.9%
Low-Density Residential (LDR)	14,478	3.4%
Medium-Density Residential (MDR)	1,825	0.4%
High-Density Residential (HDR)	261	0.06%
Village Center (VC)	409	0.1%

¹ Some land use designations in the County allow for the application of mixed-use zones. These have been excluded because the zoning is a better indicator of what may include a residential component.

Table 2: Frederick County Acreage of Residential Zoning Districts

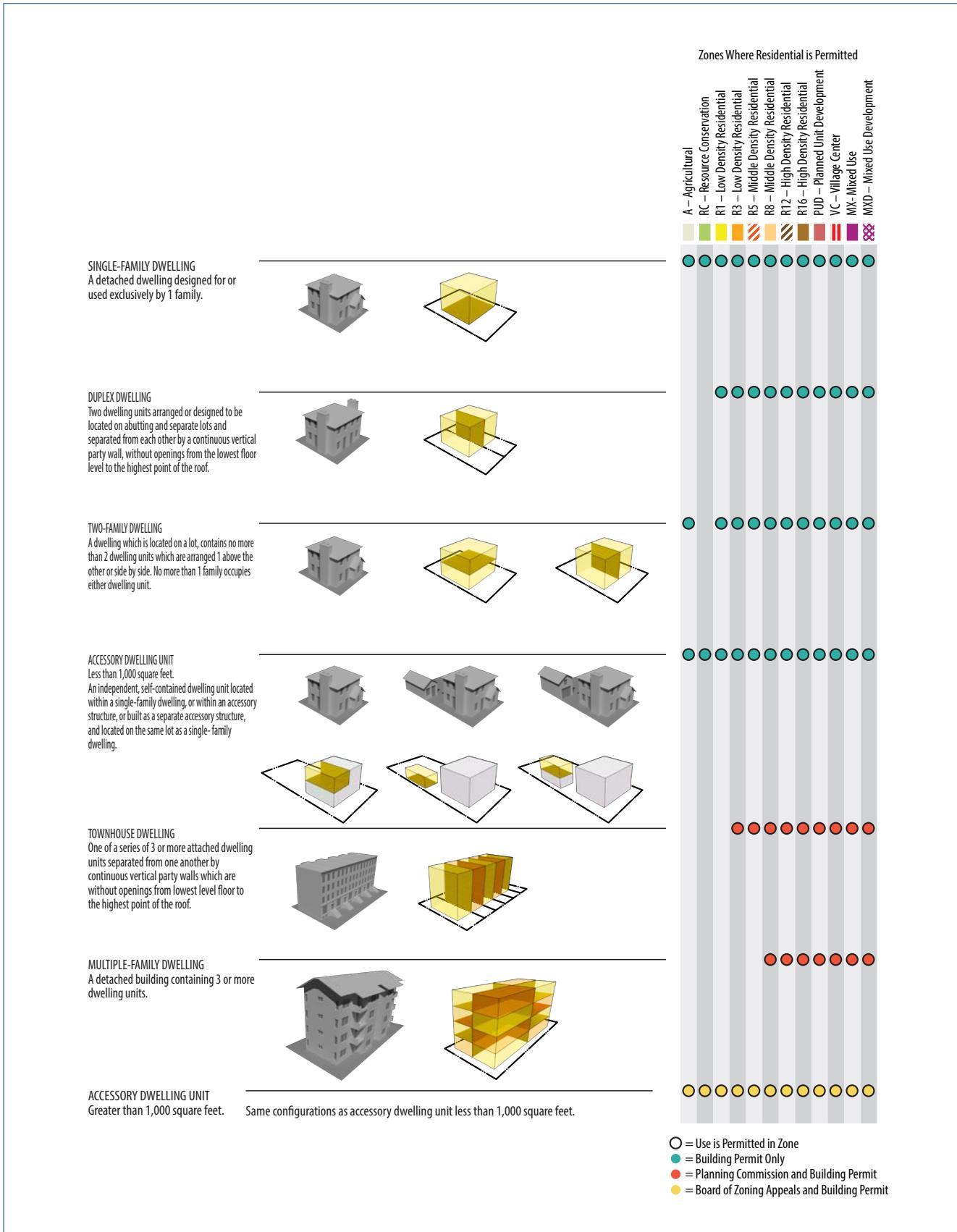
Zoning District	Acres	Percent of County
A – Agricultural ¹	237,026	55.8%
RC – Resource Conservation ¹	95,338	22.5%
MX – Mixed Use (Euclidean) ¹	102	0.02%
MXD - Mixed Use Development (Floating) ¹	1,356	0.3%
PUD – Planned Unit Development (Floating)	7,639	1.8%
R1 – Low Density Residential	23,715	5.6%
R3 – Low Density Residential	3,624	0.9%
R5 – Middle Density Residential	407	0.1%
R8 – Middle Density Residential	261	0.06%
R12 – High Density Residential	83	0.02%
R16 – Hight Density Residential	28	0.01%
VC – Village Commercial	686	0.16%

¹*Agricultural, Resource Conservation, and mixed use zoning acreages are inclusive of all uses. The acreage of actual residential uses is likely less than the numbers displayed in this table.*

Table 1 and Table 2 provide the acreage amounts for Frederick County's land use and zoning districts where residential homes are a permitted use. The percentages are calculated on the estimated total land in Frederick County excluding water and including municipalities (around 424,436 acres). Municipalities account for just under 7% of Frederick County's total acreage. By far, the most common land use and zoning district in the unincorporated area of Frederick County is Agricultural.

Most of the County's land available for residential development is primarily designated for lower density development, even within growth areas. Community Growth Areas are defined geographic areas in the County, surrounding existing municipalities or surrounding developed County land, where new growth is directed. CGAs work in conjunction with other mechanisms for directing growth such as land use designations, zoning, water and sewer provision, and funding prioritization for infrastructure development. All of the County's municipalities are considered municipal growth areas with the exception of Rosemont and Burkittsville. There are 14 unincorporated growth areas.

The Livable Frederick Master Plan included the Thematic Plan Diagram which identified four sectors: primary growth, secondary growth, agricultural infrastructure, and green infrastructure. Both the primary and secondary growth sectors include existing communities. The Primary growth sector is characterized by existing pipeline development and creating environments that can support multi-modal development. Secondary growth is characterized by existing communities served by infrastructure. These include many of the County's municipalities. The agricultural and green infrastructure sectors are places where preservation should be directed.



Housing in the Livable Frederick Master Plan

Housing policy is integrated throughout the vision, goals, and initiatives of the Livable Frederick Master Plan. Below are some excerpts from the plan. These are some of the highlights and are not meant to be seen as an exclusive list of housing goals in the plan.

Key Insights and Considerations (Page 11)

Multi-Modal Choices and Active Living: A New Development Model

"Developing a new multi-modal transportation network for Frederick County will improve the overall effectiveness of the system and create conditions which promote active living and improve the health of citizens. . . . This effort could create an opportunity for a large share of our new homes and jobs to be located in areas where there are options available to residents to walk, bike, take transit, or drive shorter distances to reach their daily destinations."

More Housing Choices Necessary to Increase Livability

"As housing affordability continues to be a strain for Frederick County citizens, the location and diversity of housing options should also reflect a consideration of creating and maintaining different housing price points – including housing options that remain affordable for as many citizens as possible. Where, and how, people want to live is changing. Different types of households, and people at various stages in their lives, have different needs and desires for the kind of place they want to call home. As the demographics of our community continue to change, so too should our housing options. Housing located in walkable, transit accessible locations can reduce household transportation costs, and reduce the overall housing cost burden on local families."

Our Community Action Framework:

Category: Infrastructure Design; Goal: Settlement Patterns (Pages 95-96).

Create a system of land use, transportation and public infrastructure that prioritizes access through diversified mobility and integrated land use planning.

Category: Infrastructure Capacity (Pages 99-101)

Goals in this category deal with the practice of ensuring that the supply of and the demand for our transportation and public infrastructure are continually in balance.

Category: Housing Diversity (Pages 105-109)

Goals in this category concern the effort to build a varied housing stock in order to support fairness, equity, and resilience for our community and that serves the needs of present and future residents.

Category: Housing Design (Pages 109-111)

Goals in this category concern the planning, technical methods, and forecasting that ensure the provision of appropriately configured housing types and allocation of housing throughout the county.

Category: Housing Economy (Pages 111-112)

Goals in this category concern the regulatory and financial context of managing the production and risk of providing new and future housing stock in the county through construction, ownership, and occupancy.

Housing Data

HOMES

According to data from the 2022 American Community Survey 5-Year Estimates, Frederick County had an estimated 104,217 homes. Of those, 95.8% were occupied and 4.2% were vacant. Owner-occupied units had a vacancy rate of 0.5% and rental units 3.2%. In the 2017 5-Year Estimate, the homeowner vacancy rate was 1.2% and the rental vacancy was 2.8%. These low vacancy rates suggest a constrained housing supply, particularly for those looking to purchase a home.

Table 3 details the housing types in Frederick County and compares the overall makeup to housing statewide. Within Frederick County, homes are predominantly single-family detached (60.7%) followed by single-family attached (21.5%). When compared to housing across Maryland, Frederick County has a higher share of single-family detached homes and a lower share of multifamily buildings with five or more units.

Table 3: Housing Type

	Number of Units (Frederick County)	Percent (Frederick County)	Percent (Maryland)	Percentage Point Difference
Single-Family Detached	63,253	60.7%	51.5%	9.2%
Single-Family Attached	22,431	21.5%	21.1%	0.4%
2-4 Units	3,108	3.0%	3.6%	-0.6%
5+ Units	14,620	14.0%	22.5%	-8.5%
Other	805	0.7%	1.3%	-0.6%

2022 5-Year ACS; Table DP04

Table 4 presents the number of bedrooms within a home and compares Frederick County percentages to statewide. Frederick County has a high share of homes with three or more bedrooms which is likely a result of its higher share of single-family attached and detached homes. Compared to Maryland, Frederick County has a lower share of one- and two-bedroom homes and a higher proportion of homes with three or more bedrooms and in particular, four-bedroom homes.

However, the distribution of the number of bedrooms in a home is not equal between renters and homeowners. Table 5 illustrates how over 88% of homeowners live in a home with three or more bedrooms but renters tend to live in homes with fewer bedrooms, with just over 61% living in a unit with two or fewer bedrooms.

Table 4: Number of Bedrooms

	Number of Units (Frederick County)	Percent (Frederick County)	Percent (Maryland)	Percentage Point Difference
No bedroom	1,260	1.2%	2.0%	-0.8%
1 bedroom	6,102	5.9%	10.2%	-4.3%
2 bedrooms	17,684	17.0%	21.3%	-4.3%
3 bedrooms	39,467	37.9%	36.3%	1.6%
4 bedrooms	30,580	29.3%	22.1%	7.2%
5+ bedrooms	9,124	8.8%	8.1%	0.7%

2022 5-Year ACS; Table B25041

Table 5: Tenure by Bedrooms (Frederick County)

	Owner	Renter
No bedroom	0.3%	3.5%
1 bedroom	0.8%	20.9%
2 bedrooms	10.3%	36.7%
3 bedrooms	41.6%	26.3%
4 bedrooms	36.2%	9.6%
5+ bedrooms	10.8%	3.0%

2022 5-Year ACS; Table B25042

Table 4 and Table 5 suggest there may be a lack of housing supply for smaller households looking to purchase their housing and for larger households looking for larger homes to rent. An undersupply of housing appropriate for households may mean the household has to compromise such as: live in something too large or too small, live further away from their place of work, or not find a home for purchase within their price range. There are some caveats to this including the fact that the decision to rent or purchase housing is influenced by many factors. In addition, the number of bedrooms in a home can change throughout the structure's lifetime as well as whether the structure is for rent or for purchase. Still, the Housing Element should look forward to the expected population trends of the next 20 years and ensure an adequate range of housing types are available regardless of whether a household rents or owns.

Table 6 categorizes homes based on the year the structure was built. While there is an overall wide range of the age of housing in Frederick County, the period of 1970 to 2000 saw the construction of almost half of all of Frederick County's present housing stock (47.0%). The influence of regional and national trends towards suburbanization and population growth, fueled by the growing dominance of the automobile and highway improvements is evident.

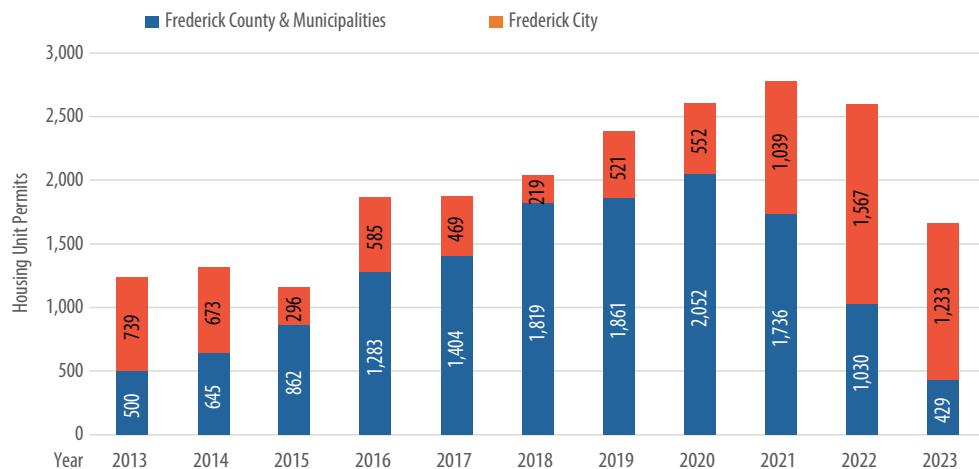
Growth in the number of housing units has continued into the 21st century, with around 28% of the current housing supply being built since 2000. Figure 3 provides a 10-year lookback (2013-2023) at residential permit activity. New housing construction has averaged around 1,200 permits per year. This number includes the unincorporated area of Frederick County and all municipalities except for the City of Frederick. In 2022 and 2023 the number of new dwellings permitted in the City outpaced the County. There has been a recent decrease in new housing unit permits. It remains to be seen if this is a long-term trend.

Table 6: Year Structure Built

	Number of Units (Frederick County)	Percent (Frederick County)
2020 or later	1,150	1.1%
2010 to 2019	11,867	11.4%
2000 to 2009	16,464	15.8%
1990 to 1999	21,003	20.2%
1980 to 1989	16,304	15.6%
1970 to 1979	11,677	11.2%
1960 to 1969	6,737	6.5%
1950 to 1959	4,871	4.7%
1940 to 1949	2,007	1.9%
1939 or earlier	12,137	11.6%

2022 5-Year ACS; Table B25034

Figure 3: Housing Unit Permits 2013-2023



Source: Frederick County Division of Planning & Permitting

PEOPLE

This section presents demographic and socioeconomic data about the people who live in Frederick County.

As described in the “Homes” section, Frederick County has an estimated 104,217 homes with 99,891 occupied units (also referred to as “households”). The total population in the 2022 5-Year Estimate is 273,829. Because the 5-Year Estimates look at a five-year window (2017-2022) this does not mean the December 31, 2022 population was 273,829. In fact, more recent annual estimates have the County approaching 300,000 residents. The Maryland Department of Planning State Data Center estimated a July 1, 2023 population of 293,391.

The following information is from Table DP02 for the 2022 ACS 5-Year Estimates:

- The average household size is 2.70 and the average family size is 3.18
- 35.7% of households have at least one person younger than 18 years old
- 29.3% of households have at least one person who is at least 65 years old
- 9.4% of all households are an individual 65 years old or older who is living alone

Table 7 details the race and ethnicity in Frederick County. The majority of the population is White (73.8%), followed by Black or African American (10.1%), and two or more races (8.6%). Eleven percent are of Hispanic or Latino origin of any race. The table also compares the County’s demographics to the Washington, DC region. Although Frederick County has become more diverse in recent years, it still has a much higher share of individuals who identify as White alone than the region.

Table 7: Frederick County Population by Race and Ethnicity

	Population (Frederick County)	Percent (Frederick County)	Percent (Washington, DC Metropolitan Statistical Area)
Race			
White alone	202,183	73.8%	48.1%
Black or African American alone	27,723	10.1%	25.0%
American Indian and Alaska Native alone	652	0.2%	0.4%
Asian alone	13,586	5.0%	10.6%
Native Hawaiian and Other Pacific Islander alone	95	0.0%	0.1%
Some Other Race alone	5,909	2.2%	7.5%
Two or More Races	23,681	8.6%	8.3%
Ethnicity			
Hispanic or Latino Origin (Any Race)	30,072	11.0%	16.5%

2022 5-Year ACS; B02001 (race) and B03003 (ethnicity)

Table 8 presents household income data for Frederick County and the region. Household income is high in Frederick County and the distribution of household incomes compares similarly to the region. At the bottom of Table 8 are the average and median household incomes in Frederick County for various household types. Nonfamily households have significantly lower median and average income compared to all households or family households.

Table 8: Frederick County Annual Household Income

	Households (Frederick County)	Percent (Frederick County)	Percent (Washington, DC Metropolitan Statistical Area)
Less than \$25,000	7,563	7.6%	8.7%
\$25,000 to \$49,999	10,030	10.0%	10.0%
\$50,000 to \$74,999	12,803	12.8%	11.4%
\$75,000 to \$99,999	11,641	11.7%	11.4%
\$100,000 to \$149,999	21,860	21.9%	19.3%
\$150,000 or more	35,994	36.0%	39.2%
Median Household Income:			\$115,724
Average Household Income:			\$138,462
Median Family Income:			\$135,543
Average Family Income:			\$156,043
Median Nonfamily Income:			\$66,713
Average Nonfamily Income:			\$84,860

2022 5-Year ACS; DP03 (Past 12 Months, inflation-adjusted to 2022 dollars)

Frederick County has experienced population growth since the 2020 Census. This growth is the highest percent increase among Maryland counties.³ Population change is affected by births, deaths, and migration (domestic and international). Figure 4 is one estimate of where new residents to Frederick County within the last year moved from. Around 12% of Frederick County residents had moved within the past year (survey responses from 2018-2022). Almost half of them moved within Frederick County. Around 30% moved from another Maryland county, 18.5% from a different state, and 5.1% from abroad.

Figure 4: Where New Frederick County Residents Moved From

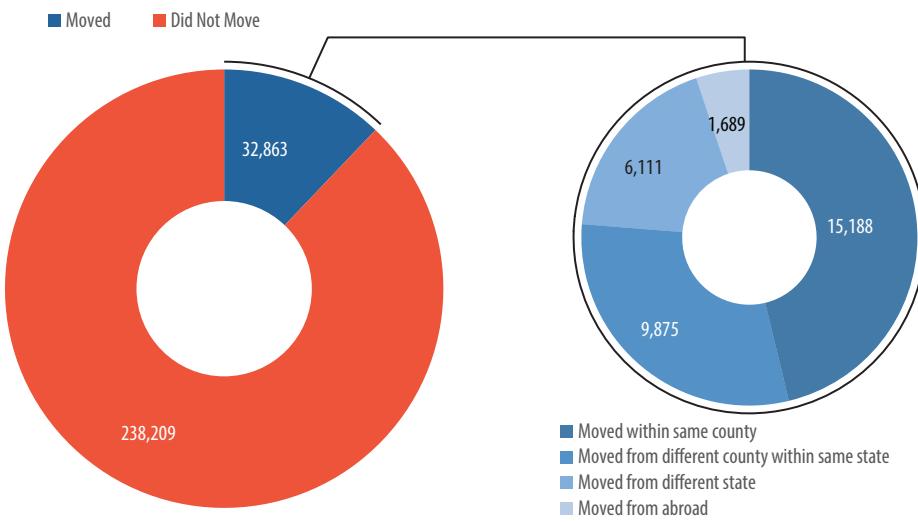


Table 9 calculates the tenure status of Frederick County residents (whether a household rents or owns their home) and compares it to Maryland and the U.S. The majority of households in Frederick County own their home (76.4%) and the majority of homeowners have a mortgage (76.4%). This is higher than both the state and national homeownership rates. Rates of homeownership in Frederick County are almost 9 percentage points higher than Maryland and almost 12 percentage points higher than the U.S. The share of ownership units that have a mortgage is also higher compared to Maryland and significantly higher when compared to the national share.

Table 9: Tenure Status

	Number of Households (Frederick County)	Percent (Frederick County)	Percent (Maryland)	Percent (United States)
Owner-Occupied	76,338	76.4%	67.5%	64.8%
With Mortgage	58,319	76.4%	71.8%	61.5%
Without Mortgage	18,019	23.6%	28.2%	38.5%
Renter-Occupied	23,553	23.6%	32.5%	35.2%

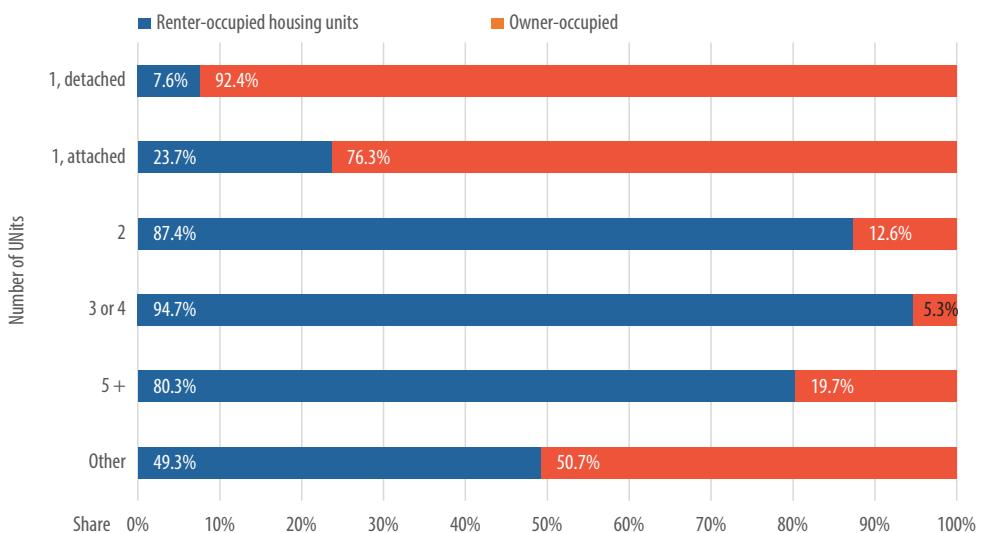
2022 5-Year ACS; Table DP04

Figure 5 looks at whether a home is rented or owned based on the number of units in a building. While the County's overall renter-occupied share is 23.6%, buildings with two or more units are significantly more likely to be renter-occupied and single-family detached are significantly more likely to be owner-occupied. This may indicate there is limited choice in housing types for both renters and homeowners. People who want

³ https://www.fredericknewspost.com/news/politics_and_government/census-data-shows-frederick-countys-recent-population-growth-is-top-in-maryland/article_cb04a257-3a26-5e80-b09b-cf66056f398e.html

to rent may find it difficult to find a unit that is not in a multi-family building, and those who want to own their home may find it difficult to find anything except a single family attached or detached home.

Figure 5: Tenure by Units in Structure



2022 5-Year ACS; Table B25032

Table 10 considers the relationship between household type and tenure status. The majority of households in Frederick County are family households (71.8%). The Census Bureau defines a family as “a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together.”⁴ A family household can also include people who are unrelated to the family. The majority of family households own their home (82.8%).

The second largest household type is a one-person household (22.3%). While the majority of one-person households own their home (61.5%), it is less pronounced than family households. Households that are not a family are the remainder of households (5.9%). Tenure status is still predominantly owner-occupied but this household type has the smallest differential.

Table 10: Household Type and Tenure Status

	Number of Households	Owner-Occupied	Renter-Occupied
Family households	71,714	82.8%	17.2%
Householder living alone	22,275	61.5%	38.5%
Householder not living alone	5,902	54.8%	45.2%

2022 5-Year ACS; Table S2501

Table 11 classifies renter- and owner-occupied homes by the monthly housing costs. Owner-occupied households have two extremes – large percentages of households pay either less than \$1,000 per month as well as \$3,000 or more per month. Renter-occupied households cluster between \$1,000 and \$2,000 per month, though there are also prevalent lower cost and higher cost units being occupied.

⁴ <https://www.census.gov/programs-surveys/cps/technical-documentation/subject-definitions.html#family>

Table 11: Monthly Housing Costs by Tenure Status

	Renter-Occupied	Owner-Occupied
Less than \$1,000	14.9%	23.0%
\$1,000 < \$1,500	26.2%	11.2%
\$1,500 < \$2,000	33.2%	17.0%
\$2,000 < \$2,500	15.8%	17.0%
\$2,500 < \$3,000	6.9%	12.8%
\$3,000 or more	3.0%	19.0%

2022 5-Year ACS; B25063 (Renters) and B25094 (Owners)

Affordable Housing

How much a household pays in housing costs in absolute terms does not paint an accurate picture of affordability. While overall the median household income in Frederick County is \$115,724, it is higher for owner-occupied households (\$135,090) and lower for renter-occupied households (\$65,632).⁵ A homeowner household may be able to afford a \$3,000 or more monthly payment; but a renter household may struggle with the most common rental cost of \$1,500 - \$2,000.

Overall, 19.5% of owner-occupied households and 45.4% of renter-occupied households are considered cost-burdened – spending 30% or more of their income on housing costs.

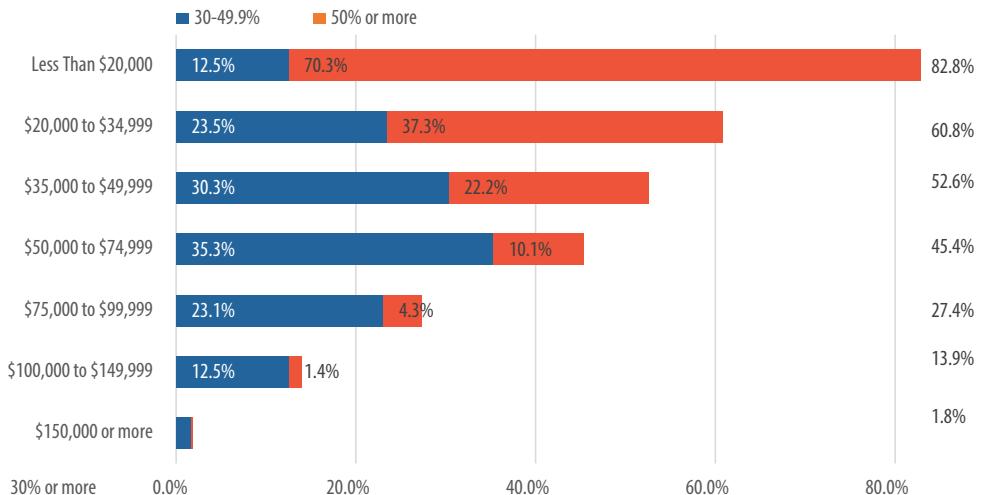
Figure 6 and Figure 7 show the housing cost burden of homeowner and renter households at various income levels. Blue represents households spending between 30% to just under 50% of household income on housing and orange are households spending 50% or more. The total percent is totaled on the right-hand side of the chart.

The figures show both renter and homeowner households experience cost burden and lower income households are more likely to be extremely cost burdened (spending 50% or more). Renters tend to experience more cost burden than homeowners across all income bands. For homeowners, as household income increases, the total share of households spending 30% or more decreases. In particular, the share of households spending 50% or more decreases with increased household income.

For renters, there is a high rate of cost burden that does not necessarily decrease when income increases. While the income band with the largest percent of cost burden is \$20,000 to \$34,999, it is the lowest income band (less than \$20,000) that has the highest share of renter households spending 50% or more in housing costs. The proportion of renter households spending more than 50% on housing costs significantly decreases with households earning \$50,000 - \$74,999.

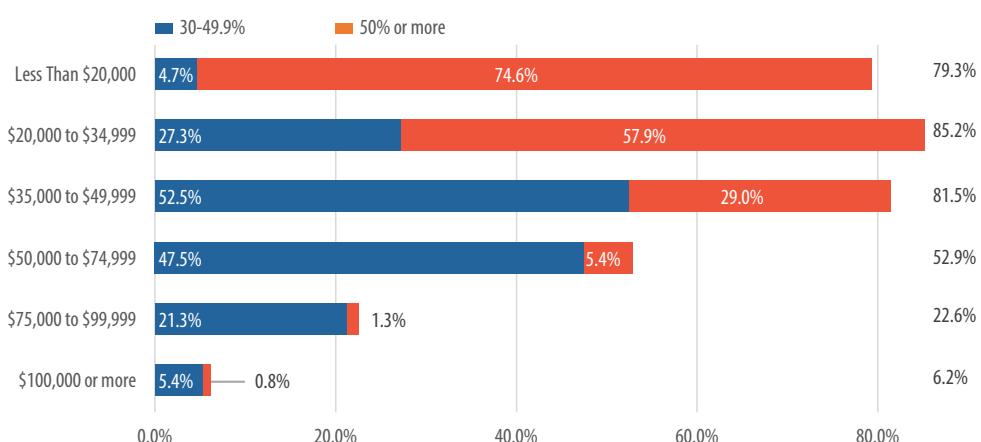
5 2022 5-Year ACS; Table S2503

Figure 6: Owner-Occupied Households With Monthly Housing Costs Exceeding 30% of Income



2022 5-Year ACS; B25095

Figure 7: Renter-Occupied Households with Monthly Housing Costs Exceeding 30% of Income



2022 5-Year ACS; B25074

Low-Income Housing

Low-income housing is a specific type of affordable housing. In 2019, the Maryland General Assembly passed HB1045 mandating comprehensive plan housing elements address low-income housing. The statute defines low-income housing as "housing that is affordable for a household with an aggregate annual income that is below 60% of the area median income." Area Median Income (AMI) is defined by the statute as the median household income of the area as determined by the US Department of Housing and Urban Development (HUD). HUD publishes AMI annually and

adjusts for household size. HUD AMI is used in most federally-funded housing and community development programs such as voucher programs (Housing Choice Voucher Program and Project Based Vouchers, or PBV), housing created using Low Income Housing Tax Credits (LIHTC), and the Community Development Block Grant (CDBG) program.

Frederick County is part of HUD's Washington-Arlington-Alexandria, DC-VA-MD metropolitan area. The 2024 HUD AMI⁶ of \$154,700 is significantly higher than Frederick County's median household income as measured in the 2022 5-Year ACS Estimates (\$115,724). HUD AMI is broken down by household size and income threshold in Table 12. It provides the income thresholds for 30%, 50%, and 60% of AMI for 1-person, 2-person, and 4-person households. These household sizes were chosen since 87.8% of owner-occupied households and 91.3% of renter households are between 1 and 4 people in Frederick County.⁷ The 60% low-income threshold for a 4-person household is \$92,820. The 30% low-income threshold for a 4-person household is \$46,400.

Table 12: Low-Income Thresholds by Household Size

	30% AMI	50% AMI	60% AMI
1-Person Household	\$32,500	\$54,150	\$64,980
2-Person Household	\$37,150	\$61,900	\$74,280
4-Person Household	\$46,400	\$77,350	\$92,820

2024 Community Development Block Grant (CDBG) Frederick County Income Limits, based on HUD's AMI calculations. Accessed via <https://dhcd.maryland.gov/HousingDevelopment/Documents/prhp/2024-MD-Income-Limits.pdf>

Table 13 estimates the number of households that meet the income criteria for a 4-person household. Up to 42,037 Frederick County households, or approximately 42%, would be considered low-income households (60% AMI) and up to 17,593 households, or 17.6%, would be considered extremely low-income households (30% AMI). The breakdown is different for renters and owner-occupied households. Up to 69.7% of renter households are low-income where 33.5% of owner-occupied households are.

It is important to caveat Table 13 is likely an over-estimate for two reasons. First, the source data does not consider household size. Second, the source data income categories do not align exactly with the AMI limits in Table 12. Table 13 is inclusive up to \$50,000 (30% AMI) and \$100,000 (60% AMI). However, this is a "best-guess" estimate for planning purposes.

Table 13: Estimated Extremely Low-Income and Low-Income Households

	Extremely Low-Income (30% AMI)		Low-Income (60% AMI)	
	Number	Percent	Number	Percent
Total Households	17,593	17.6%	42,037	42.1%
Renter Households	8,569	36.4%	16,423	69.7%
Owner-Occupied Households	9,024	11.8%	25,614	33.5%

2022 5-Year ACS; Table S2503

Table 14 uses ACS data to estimate how many rental units in Frederick County are affordable based on household size and AMI threshold. To be considered affordable to extremely low-income households (30% AMI), housing should not exceed \$813 - \$1,160 and for low-income households (60% AMI), costs should not exceed \$1,625 - \$2,321. For reference, the median gross rent in Frederick County is \$1,633.⁸ Affordable rental housing is difficult to find for lower-income households and to some moderate-income households. This aligns with the findings in Figure 7 which analyzed the percentage of rental households paying more than 30% of income on housing.

⁶ The 2024 HUD Income limits are based on 2022 American Community Survey data. HUD publishes its methodology for each annual estimate online: huduser.gov/portal/datasets/il.html

⁷ 2022 ACS 5-Year Estimates; Table B25009

⁸ 2022 5-Year Estimates, ACS (in 2022 dollars); B25064

Table 14: Rental Housing Affordable to Extremely Low- and Low-Income Households

	Extremely Low-Income (30% AMI)			Low-Income (60% AMI)		
	Affordable Monthly Housing Costs	Count of Units ¹	Percent of Rental Stock ¹	Affordable Monthly Housing Costs	Count of Units ²	Percent of Rental Stock ²
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%

2022 5-Year ACS; Table B25063. "Affordable" is calculated as 30% of the corresponding AMI in Table 12 divided by 12.

¹ Rent categories are inclusive up to \$799 (1-person), \$899 (2-person), \$1,249 (4-person).

² Rent categories are inclusive up to \$1,499 (1-person), \$1,999 (2-person), \$2,499 (4-person).

A Note on HUD AMI:

Table 14 may not be the most accurate depiction of local housing affordability. According to HUD, the Washington, DC metropolitan region AMI is \$154,700. While Frederick County is within HUD's DC region, Frederick County's median household income is \$115,724. Household income also varies depending on tenure status. Frederick County's median renter household income is \$65,632. Based on this, \$19,689 would be considered an extremely low-income renter household (30%) and \$39,379 would be considered low-income (60%). To be considered affordable, monthly housing costs should not exceed \$476 - \$952. While these calculations do not consider household size, they are significantly different than the affordable monthly housing costs determined in Table 14 using HUD AMI. This highlights the importance that the Housing Element and resulting goals and initiatives be specific in what is meant by "affordable housing" and for whom. It also suggests that while mandated by HB1045, HUD AMI may not be the appropriate income baseline for Frederick County at this time.

Affordable homeownership is also a concern in Frederick County. The median sales price in 2023 was \$456,299, a 1.1% increase from 2022.⁹

Table 15 calculates a hypothetical monthly principal and interest payment (\$2,780) for the median priced home and assumptions. Notably, this number is not a full accounting of the total monthly costs of homeownership. It does not include private mortgage insurance premiums (PMI), taxes, insurance, HOA fees, or utilities. Even without including these monthly costs, the principal and interest alone exceed the affordable threshold for a low-income household (60% AMI), which is \$2,243 a month for a 4-person household. Purchasing the median-priced home in Frederick County as a first-time homebuyer or a homebuyer that may have limited financial assets is out of reach for many low-income households and possibly even moderate-income households.

Table 15: Estimated Monthly Principal & Interest of 2023 Median Priced Home

Purchase Price: \$456,299	
Down Payment (3.5%)	\$16,000
Loan Principal	\$440,299
Interest Rate ¹	6.49%
Monthly Principal & Interest	\$2,780

¹ Author calculations of 2023 Home Mortgage Disclosure Act (HMDA) data. The rate shown was the average of originated 30-year mortgage loans for purchase of a home that will be occupied by the borrower(s).

⁹ Maryland Realtors, 2023 Year at a Glance: <https://www.mdrealtor.org/News-and-Events/Housing-Statistics>

Workforce Housing

HB1045 also added a requirement to examine workforce housing with different income ranges for renters and homeowners. As with low-income housing, the statute requires the use of HUD AMI.

Rental Workforce Housing

Rental workforce housing is affordable for a household earning between 50% and 100% AMI. Table 16 provides income thresholds for 50%, 80%, and 100% AMI by household size. For 50% AMI, affordable monthly housing costs range from \$1,354 - \$1,934. For 80% AMI, they range from \$1,713 - \$2,445. For 100% AMI, the range is \$2,141 - \$3,867. Table 17 estimates the amount of housing stock affordable to each group.

As with the discussion for affordable housing in the previous section, these income limits look different when calculated on Frederick County's median renter household income (\$65,632). 50% median income would be considered \$32,816 and 80% would be \$52,506. Affordable monthly housing costs would be considered from \$820 - \$1,641. While this does not consider household size, it may indicate constrained housing options for workforce households. With the median gross rent at \$1,633, only around half of rental units would be considered affordable for workforce households. This is quite different than Table 17's estimate that a family of four at 100% AMI essentially has complete housing choice in the rental market.

Table 16: Rental Workforce Housing Income Thresholds by Household Size

	50% AMI	80% AMI	100% AMI ¹
1-Person Household	\$54,150	\$68,500	\$85,620
2-Person Household	\$61,900	\$78,250	\$97,810
4-Person Household	\$77,350	\$97,800	\$154,700

¹ Source for 100% limits: <https://dhcd.maryland.gov/HousingDevelopment/Documents/prhp/2024-MD-Income-Limits.pdf>

Table 17: Rental Housing Affordable to Workforce Households (50%-100% AMI) by Household Size

	50% AMI		80% AMI		100% AMI	
	Affordable Monthly Housing Costs	Percent of Rental Stock ¹	Affordable Monthly Housing Costs	Percent of Rental Stock	Affordable Monthly Housing Costs	Percent of Rental Stock ¹
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%

2022 5-Year ACS; Table B25063. "Affordable" is calculated as 30% of the corresponding AMI in Table 16 divided by 12.

¹ "Percent of Rental Stock" is a range since the "Affordable Monthly Housing Cost" amount may fall within a wide-spread category.

Homeownership Workforce Housing

Homeownership workforce housing is affordable to a household earning between 60% and 120% AMI. Table 18 provides the income thresholds for 60%, 80%, 100% and 120% of AMI based on household size. Table 19 calculates the affordable monthly housing costs. For a 4-person household, affordable ownership payments range from \$2,321 - \$4,641. Table 11 suggests 81% of owner households pay less than \$3,000 per month in housing costs and around 68% pay less than \$2,500 per month. However, a household's monthly housing costs vary widely based on individual factors. In the hypothetical purchase scenario in Table 15, the monthly principal and interest payment was estimated at \$2,780. Like with low-income households, ownership for workforce households may similarly be challenging for asset-limited households.

The numbers are also challenging based on Frederick County's household median income of \$115,724. At 60% (\$69,434) a maximum affordable payment is \$1,736; at 80% (\$92,579) the maximum payment would be \$2,314 and at 120% (\$138,869) it is \$3,472.

Table 18: Ownership Workforce Housing Income Thresholds by Household Size

	60% AMI	80% AMI	100% AMI ¹	120% AMI ²
1-Person Household	\$64,980	\$68,500	\$85,620	\$129,950
2-Person Household	\$74,280	\$78,250	\$97,810	\$148,500
4-Person Household	\$92,820	\$97,800	\$154,700	\$185,650

¹ 100% limits 1- and 2-person households: <https://dhcd.maryland.gov/HousingDevelopment/Documents/prhp/2024-MD-Income-Limits.pdf>

² 120% CDBG-DR limits.

Table 19: Ownership Workforce Housing Affordable Monthly Housing Costs

	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

"Affordable" is calculated 30% of the income limited in Table 18, divided by 12.

Economic Influences on Housing Demand

COMMUTING PATTERNS

According to 2021 Longitudinal Employer-Household Dynamics (LEHD) data prepared by the U.S. Census Bureau's "OnTheMap" tool, Frederick County had an estimated 99,164 total jobs.¹⁰ Table 20 breaks down where workers who have a job in Frederick County live. Of the total jobs, almost half (48,017 or 48.4%) are filled by a Frederick County resident. Frederick County "imports" workers from many nearby communities. Primarily, workers coming into the County come from Washington County (8.8%) and Montgomery County (8.1%) and to a lesser extent Carroll County (4.3%) and Baltimore County (3.0%). Workers also come from other locations in Maryland (12.0%) and neighboring states such as Pennsylvania, West Virginia, and Virginia.

While almost half of jobs are filled by a County resident, Table 21 shows only around one-third of employed County residents also work here (36.5%). In other words, most County residents leave the County to go to work. The most common job destination is Montgomery County (24.4%). There is a significant drop-off in destinations after this with Howard County (4.2%), Baltimore County (4.0%) and Washington County (3.5%) rounding out the other top three spots. Around 14.3% of jobs are in another Maryland county, 6.8% in Virginia, and 2.9% in Washington, DC.

Households choose where to live based on many factors, including but not limited to the cost and of housing, housing type, commute time, proximity to amenities, or proximity to social networks. What is valuable to one household may not be valuable to another. A household's priorities can also change over time. A household may place high value on proximity to quality schools when they have young children, but when those children leave home, the household may decide to move and prioritize a different need (such as proximity to healthcare services or a retirement destination).

Nevertheless, ensuring a variety of housing options (both in cost of housing and the kind of housing available) and a variety of jobs are close to where people live are critical to reduce commuting times, transportation costs, and increasing choice in the housing market. In addition to the Housing Element, Frederick County is concurrently undertaking the Investing in Workers and Workplaces plan which considers economic development issues. Both plans will inform the other.

Table 20: Where Workers Employed in Frederick County Live

Worker's Home	Number of Workers	Share of Workers
Frederick County, MD (Live and work in Frederick County)	48,017	48.4%
<i>Worker Inflow</i>		
Washington County, MD	8,771	8.8%
Montgomery County, MD	8,055	8.1%
Carroll County, MD	4,264	4.3%
Baltimore County, MD	2,996	3.0%
Balance of Maryland	11,893	12.0%
Pennsylvania	5,472	5.5%
West Virginia	4,274	4.3%
Virginia	3,656	3.7%
All others	1,766	1.8%

2021 Longitudinal Employer-Household Dynamics (LEHD); accessed via OnTheMap.

¹⁰ In this context, "total jobs" refers to All Jobs as defined in OnTheMap: "All public and private sector jobs." Because a worker may have more than one job, "total jobs" is not synonymous with the number of workers.

Table 21: Where Workers Living in Frederick County Work

Job Location	Number of Jobs	Share of Jobs
Frederick County, MD (Live and work in Frederick County)	48,017	36.5%
<i>Worker Outflow</i>		
Montgomery County, MD	31,653	24.0%
Howard County, MD	5,458	4.1%
Baltimore County, MD	5,263	4.0%
Washington County, MD	4,601	3.5%
Balance of Maryland	18,786	14.3%
Virginia	8,906	6.8%
Washington, DC	3,764	2.9%
All others	5,198	4.0%

2021 Longitudinal Employer-Household Dynamics (LEHD); accessed via OnTheMap.

JOB AND WORKER CHARACTERISTICS

Frederick County has a diverse job base not overly reliant on one industry or even sector. Five industries make up over half of all jobs in the County: health care and social assistance; retail trade; professional, scientific, and technical services; educational services; and construction. Table 22 provides the Top 10 industries in the County by NAICS Industry Sector. The top 10 industries make up 87.7% of all jobs in the County.

Table 23 examines job earnings. The majority of jobs in the County pay more than \$3,333 per month (55.1%). However, 17.3% pay \$1,250 or less. This level of income may not provide enough to afford market-rate housing in the County and other household expenses. Even the next earnings band between \$1,251 and \$3,333 may face financial challenges. While Table 23 provides limited information since workers may have more than one job or may live in dual-income households, other studies have shown employed workers struggle affording basic needs. One example is the 2023 ALICE Report from the United Way. "ALICE" stands for Asset Limited, Income Constrained, Employed. Approximately 36% of households in Frederick County are estimated to struggle with affording necessities such as housing, food, transportation, and childcare.¹¹ The Housing Element should look at strategies to increase housing availability and affordability to reduce cost burden for these households.

Table 24 considers educational attainment of people working in Frederick County compared to workers who live in Frederick County (but may leave the County for work). This dataset calculates educational attainment for workers who are 30 years old or older. Workers living in Frederick County have slightly higher educational attainment than people employed in Frederick County, with a 5.1 percentage point higher share of workers with at least a Bachelor's degree.

Table 25 builds off the conclusions of the previous section and Tables 23-25. For jobs located in Frederick County, there is a relatively even split between jobs filled by a County resident or non-resident for the first two earning tiers (\$1,250 per month or less and \$1,251 to \$3,333 per month). However, for jobs paying more than \$3,333 per month, slightly more of those positions are filled by non-County residents. Workers whose job is outside Frederick County also are more likely to earn \$3,333 per month or more. It is evident that Frederick County is home to highly-qualified labor and this labor both lives in the County and commutes in from outside. However, this data may suggest while wages are attractive to non-County residents (causing worker inflow), workers who live in the County are drawn to work outside the County by even higher wages (causing worker outflow). It may also be a symptom of mismatches in the regional housing market (the "drive until you qualify" effect).

¹¹ <https://www.unitedwayfrederick.org/challenge-ALICE>

Table 22: Top 10 NAICS Industry Sectors in Frederick County

	Count	Share
Health Care and Social Assistance	13,313	13.4%
Retail Trade	12,690	12.8%
Professional, Scientific, and Technical Services	11,204	11.3%
Educational Services	10,656	10.7%
Construction	10,378	10.5%
Accommodation and Food Services	8,267	8.3%
Manufacturing	5,900	5.9%
Administration & Support, Waste Management and Remediation	5,442	5.5%
Public Administration	4,955	5.0%
Other Services (excluding Public Administration)	4,162	4.2%
Total (Top 10 Industries)	86,967	87.7%

2021 Longitudinal Employer-Household Dynamics (LEHD); accessed via OnTheMap.

Table 23: Jobs by Earnings

	Number of Jobs	Share of Jobs
\$1,250 per month or less	17,110	17.3%
\$1,251 to \$3,333 per month	27,395	27.6%
More than \$3,333 per month	54,659	55.1%

2021 Longitudinal Employer-Household Dynamics (LEHD); accessed via OnTheMap.

Table 24: Educational Attainment of Workers

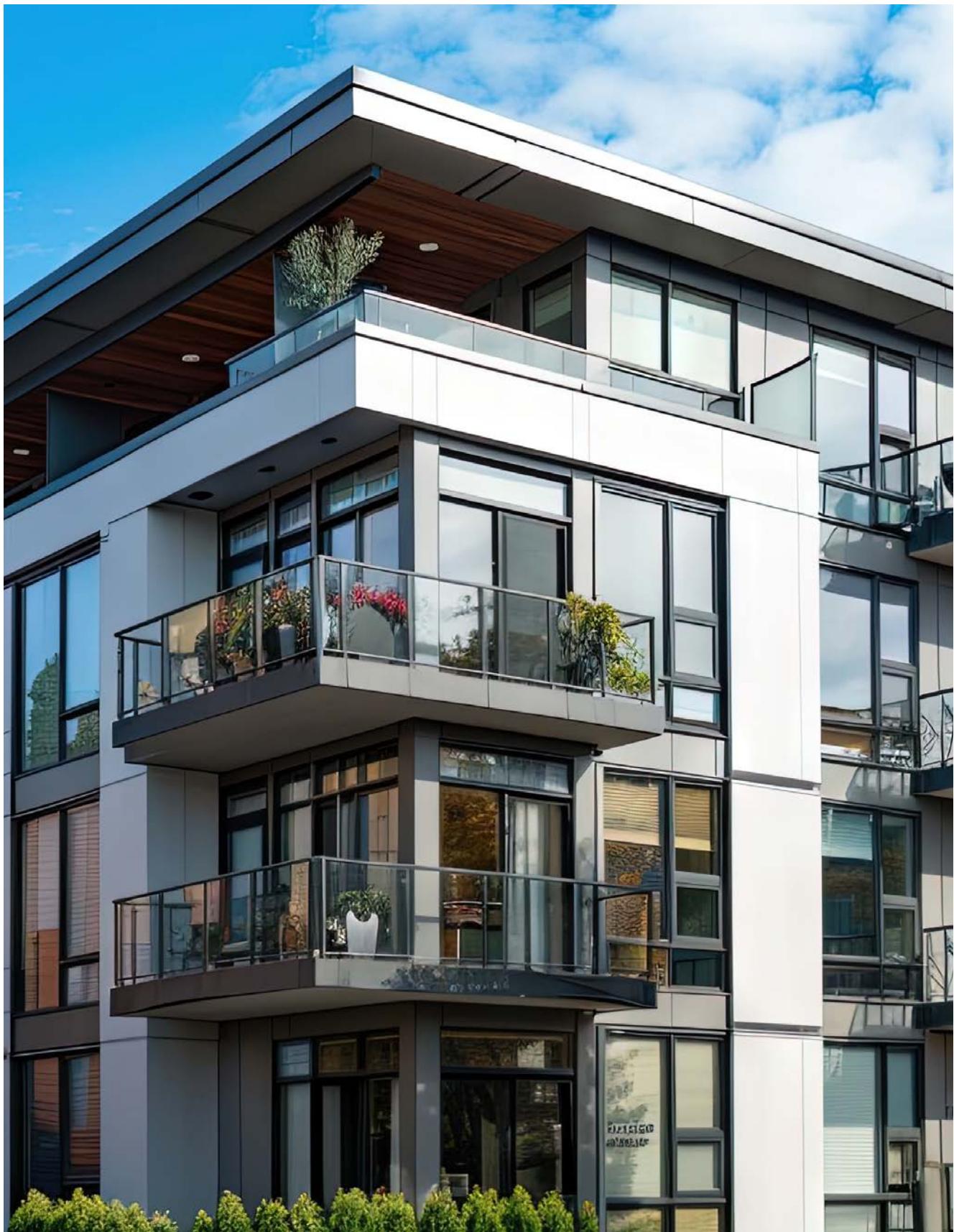
	Employed in Frederick County (Share)	Living in Frederick County (Share)
Less than high school	9.5%	8.7%
High school or equivalent, no college	20.7%	19.3%
Some college or Associate's degree	23.2%	22.6%
Bachelor's degree or advanced degree	24.8%	29.9%
Not Computed (aged 29 or younger)	21.8%	19.5%

2021 Longitudinal Employer-Household Dynamics (LEHD); accessed via OnTheMap. Unlike other OnTheMap tables in this Briefing Book, Table 24 is calculated on "Primary Job" in order to not double-count workers. "Primary Job" is a worker's highest paying job.

Table 25: 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%

2021 Longitudinal Employer-Household Dynamics (LEHD); accessed via OnTheMap.



Housing Trends

HOUSING COST BURDEN TRENDS

It is important to consider trends in addition to a snapshot in time of housing and demographic data. Table 26 looks at three ACS 5-Year Estimate windows (2012, 2017, and 2022) which captures data from 2008-2022. While at first median household income in the County appears to have increased, when adjusted for inflation there is only modest change. The 2012 median household income would be equivalent to \$108,204 in 2022 and the 2017 estimate would be \$114,403.¹² For renters, there has been a consistent trend of being cost burdened. On the other hand, for homeowners with a mortgage, the median percentage of monthly housing costs has decreased. This could be due to many factors, such as stricter mortgage qualification requirements after the 2008 financial crisis, refinances, and/or homeowners realizing equity gains in subsequent home purchases.

Table 26: Median Income and Housing Costs Trends, 2008 – 2022

	2012 5-Year	2017 5-Year	2022 5-Year
Median Household Income	\$83,706	\$88,502	\$115,724
Median Gross Rent	\$1,210	\$1,338	\$1,633
Median Gross Rent as a percentage of household income	29.4%	30.1%	28.9%
Median Owner-Occupied Housing Cost	\$1,607	\$1,578	\$1,846
Median Monthly Owner Costs as a percentage of household income (households with a mortgage only)	24.4%	22.1%	20.1%

ACS Estimates, table sources in row order: DP03, DP04, B25071, DP04, B25092.

Table 27: Share of Renters and Homeowners Who Are Cost-Burdened, 2008 - 2022

	2012 5-Year	2017 5-Year	2022 5-Year
Cost-Burdened Renters	48.3%	50.1%	47.2%
Cost-Burdened Owners (with mortgage)	34.1%	27.5%	22.8%
Cost-Burdened Owners (without mortgage)	14.2%	11.7%	9.0%

ACS Estimates; Table DP04

To provide more context, particularly to Table 27, recall Figure 7 which showed renter cost burden by income level. Although Table 27 suggests the overall rate of cost burden has not changed significantly over a ten-year span, Figure 8 shows a shifting degree of cost burden.¹³ In other words, households were already spending more than 30% of their income on housing from 2013-2017, but in 2018-2022 more households spent more than 50%. For higher income bands such as \$50,000 - \$74,999 and \$75,000 to \$99,999 the increase is more notable at the 30 – 49.9% level.

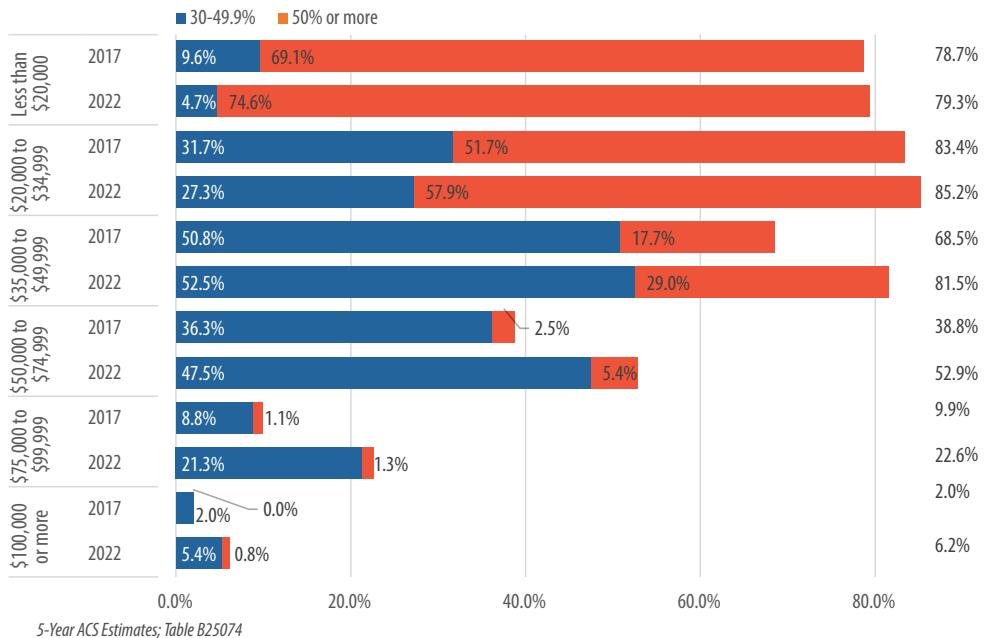
With an increase in the share of cost burdened renter households, it may seem inconsistent that the overall rate of cost burden decreased from 50.15 to 47.2% (Table 27). This can likely be explained by the fact that income level of renters has shifted. Figure 9 compares renter household incomes between the 2017 and 2022 estimates. The total number of renter households increased by approximately 836, or 3.6%. However, there

¹² Consumer Price Index (CPI) Inflation Calculator, comparing December 2012 and December 2017 to December 2022. <https://data.bls.gov/cgi-bin/cpicalc.pl>

¹³ Information was not tabulated for the 2012 5-Year Estimates because Table B25074's highest data value is for 35% or more of housing costs.

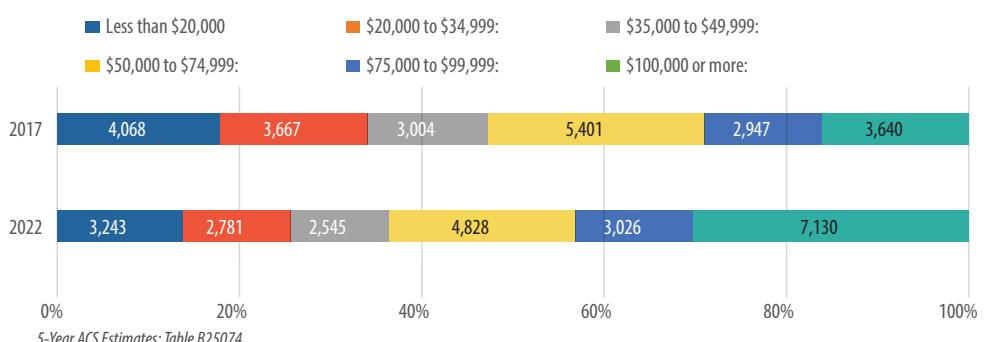
was a decline in the number and percent of households at all income levels under \$75,000 and significant growth in renter households earning \$100,000 or more. Because all but two income levels were reduced in number, it is unlikely that inflation is the sole cause of this shift. It may suggest displacement of lower-income renter households is occurring in the County.

Figure 8: Renter Cost Burden, 2013-2017 and 2018-2022



5-Year ACS Estimates; Table B25074

Figure 9: Renter Household Income, 2013-2017 and 2018-2022



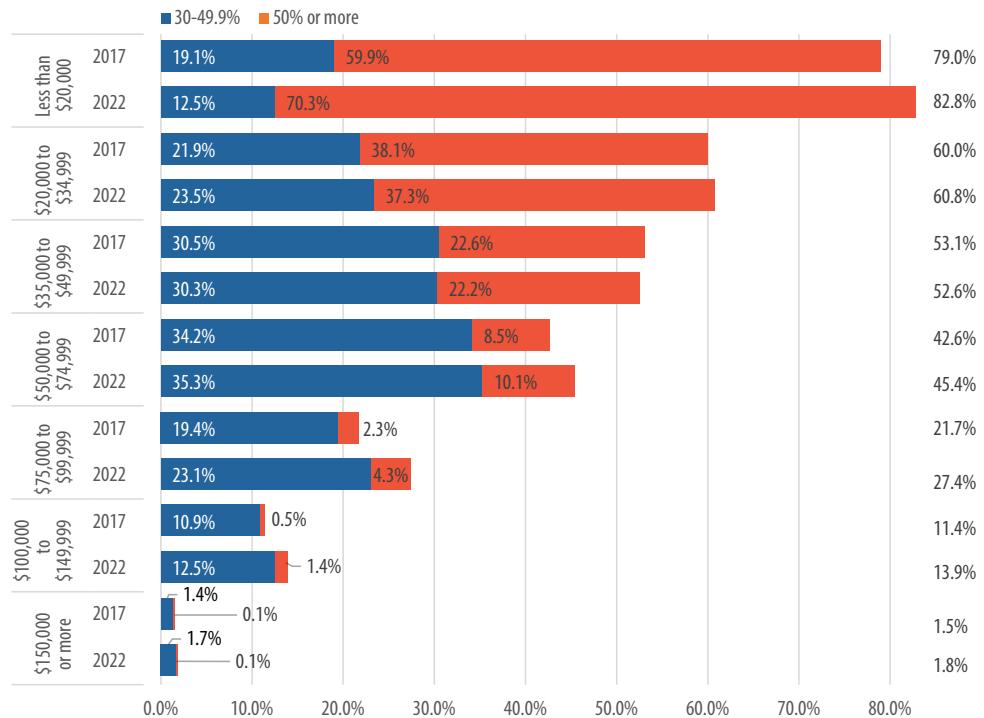
5-Year ACS Estimates; Table B25074

Owner-occupied households did not experience as much shift in the degree of cost burden as renters (Figure 10). Most income levels experienced an increase in cost burden. The largest increases were among households earning less than \$20,000 and \$75,000 to \$99,999. There were smaller increases in the \$50,000 to \$74,999 and \$100,000 to \$149,999 ranges. The largest change in households paying more than 50% of their income towards housing costs was in the less than \$20,000 range. Households earning \$75,000 - \$99,999 increased cost burden at both 30% and 50%.

Figure 11 shows a similar trend in the number and share of owner-occupied households at each income level as renter households in Figure 9. Unlike renter households, there was a notable increase in the number of owner-occupied households (9,043 or 13.4%). While owner-occupied

households already skewed towards the higher income ranges of \$100,000 and above in 2017, there has been particular growth in absolute terms and as a percentage in the \$150,000 and above range. The largest numerical and percent decrease was in the \$20,000 to \$34,999 band. The increase in owner-occupied households could be explained by the increase in housing units between the two surveys (new construction). Like with renter households, the shifting incomes suggest displacement of lower income households.

Figure 10: Homeowner Cost Burden, 2013-2017 and 2018-2022



ACS Estimates; Table B25095

Figure 11: Homeowner Household Income, 2013-2017 and 2018-2022



ACS Estimates; Table B25095

REAL ESTATE TRENDS

Table 28 combines year-end residential sales data for Frederick County from 2015-2023 as published by Maryland Realtors. From 2015-2019, the decrease in the median days on market even as the supply of homes for sale increased suggests the real estate market was becoming more competitive even before the COVID-19 pandemic. There are modest increases in the average and median sale prices year-over-year. The median sale price increased 20% over this time frame and the average increased 18%. Without adjusting for inflation, over the same period the median household income increased 23% and the average household income increased 18%.

The onset and after-effects of the COVID-19 are a different story. The competition for housing continued even with two more years of increases in the number of units sold and the number of new listings. Inventory markedly declined in 2022 and 2023 and this trend is continuing into 2024. The year-over-year increases in the median and average sale prices are more pronounced than 2015-2019 and cumulatively the median sale price increased 27% in four years and the average sale price increased 30%.

Table 28: Residential Sales Data, 2015-2023

	2015	2016	2017	2018	2019	2020	2021	2022	2023
New Listings	5,517	5,540	6,108	6,091	6,637	6,647	7,095	6,098	4,313
Units Sold	3,726	4,164	4,497	4,445	4,500	5,548	6,169	4,926	3,676
Median Days on Market	36	33	22	20	19	8	6	6	6
Median Sale Price	\$270,000	\$280,000	\$305,000	\$320,000	\$325,340	\$357,225	\$410,000	\$451,125	\$456,299
Average Sale Price	\$295,621	\$303,453	\$322,778	\$341,426	\$349,780	\$381,851	\$440,540	\$488,045	\$498,154

Compiled from Year-End Sales Data, 2016-2023 from Maryland Realtors: <https://www.mdrealtor.org/News-and-Events/Housing-Statistics>

Key Insights & Housing Element Planning Strategies

This Briefing Book has analyzed a significant amount of housing data. The bullet points below summarize key insights.

- Although the pace of change may feel rapid and recent, Frederick County has been consistently growing since the 1970s. The County is projected to continue to increase in population along with the greater Washington, DC region.
- The predominant housing type is single-family detached followed by single-family attached (townhomes). Smaller units with 1 or 2 bedrooms tend to be renter-occupied and larger units with 3 or more bedrooms tend to be owner-occupied. There is likely an inadequate range of housing types to promote housing choice for both renters and homeowners.
- Most residentially zoned land in unincorporated areas only permits low density housing types. It is not practical or desirable for future development to continue to be predominantly single family detached or attached dwellings.
- Overall, renters are more likely to experience housing cost burden than homeowners (paying more than 30% of income towards housing costs). However, households with lower incomes are highly likely to be cost burdened regardless of whether they rent or own.
- The cost of housing had been increasing prior to the COVID-19 pandemic. The pandemic and its after-effects have accelerated and intensified these increases.
- Half of all jobs in the County are filled by a County resident but most employed County residents leave the County for work.

To address these challenges, the Housing Element should look at the following.

- Increasing both the supply of housing and kinds of housing available to ensure residents can live in a home that meets their needs in a safe, quality neighborhood throughout all life stages.
- The Housing Element and Investing in Workers and Workplaces Plan should look at strategies to both increase employment options within the County and increase the supply of affordable housing. Creating a place where people live close to work can also reduce burdens on the transportation network.
- Residents enjoy living in Frederick County for quality public facilities and services. The County needs to ensure these facilities are maintained (and improved) along with a growing population.



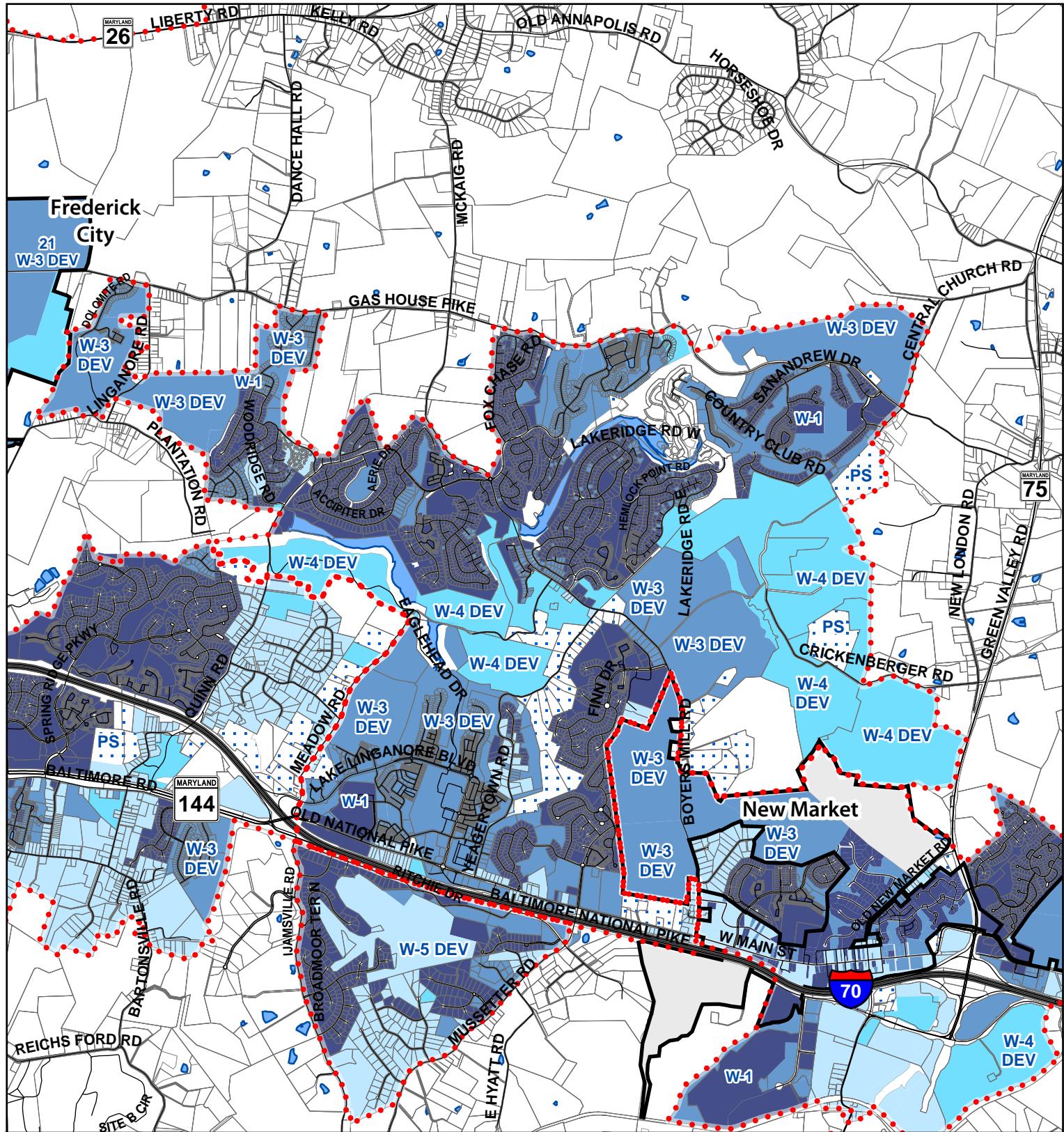




Division of
Planning and Permitting
Livable Frederick Planning and Design Office

Frederick County
Government *Maryland*

Appendix C - Water and Sewer Mapping



Current Water Service Areas

Linganore and Spring Ridge/
Bartonsville



Frederick County, Maryland
October 25, 2025

1.2 Miles

Community Growth Area

Water Service Areas

No Planned Service- No
Planned Service

Multi-Use (Private)

W-1- Connected

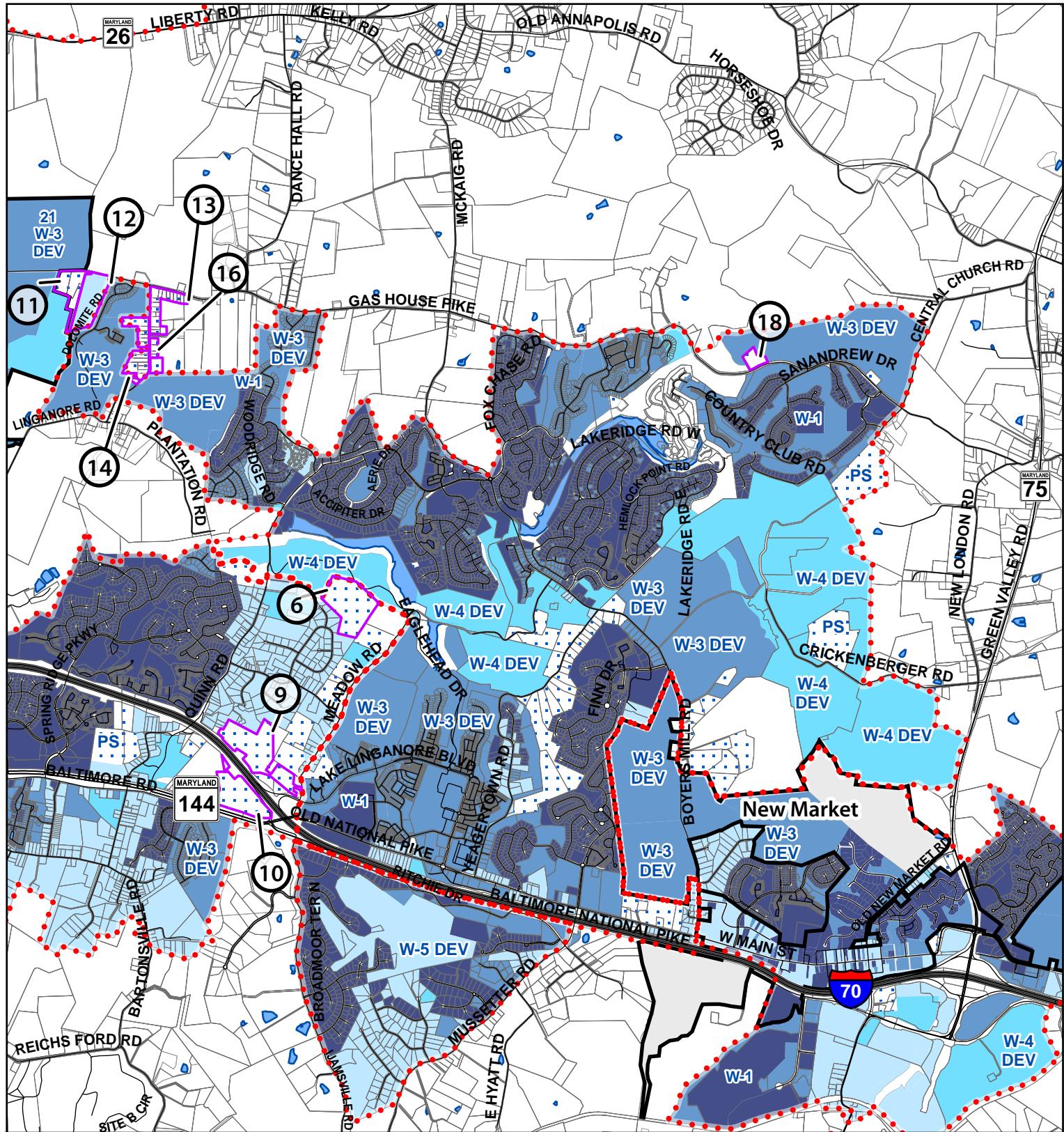
W-3- 1-3 Years

W-4- 4-6 Years

W-5- 7-10 Years

Planned Service- 11-20 Years

While efforts have been made to ensure the accuracy of this map, Frederick County accepts no liability or responsibility for errors, omissions, or positional inaccuracies in the content of this map. Reliance on this map is at the risk of the user. This map is for illustration purposes only and should not be used for surveying, engineering, or site-specific analysis. MAPID:570, Printed 10/29/2025



Proposed Water Service Areas

Linganore and Spring Ridge/
Bartonsville



Frederick County, Maryland
October 25, 2025

1.2 Miles

While efforts have been made to ensure the accuracy of this map, Frederick County accepts no liability or responsibility for errors, omissions, or positional inaccuracies in the content of this map. Reliance on this map is at the risk of the user. This map is for illustration purposes only and should not be used for surveying, engineering, or site-specific analysis. MAPID:570, Printed 10/30/2025

Community Growth Area

Water Service Change Area

Water Service Areas

No Planned Service- No
Planned Service

Multi-Use (Private)

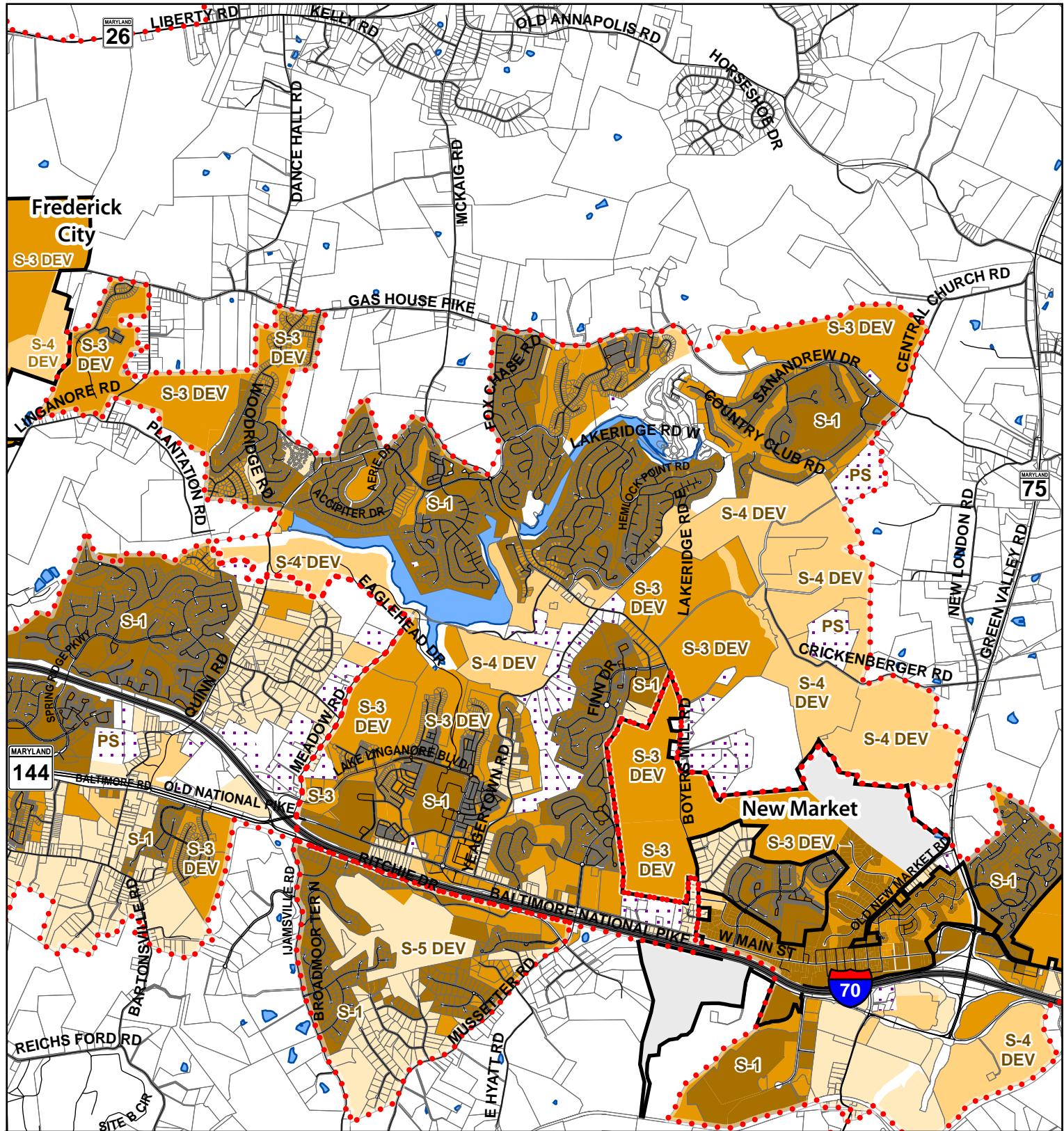
W-1- Connected

W-3- 1-3 Years

W-4- 4-6 Years

W-5- 7-10 Years

Planned Service- 11-20 Years



Current Sewer Service Areas

Linganore and Spring Ridge/
Bartonsville



Frederick County, Maryland
October 25, 2025

1.2 Miles

Community Growth Area

Sewer Service Areas

NPS- No Planned Service

M-U- Multi-Use (Private)

S-1- Connected

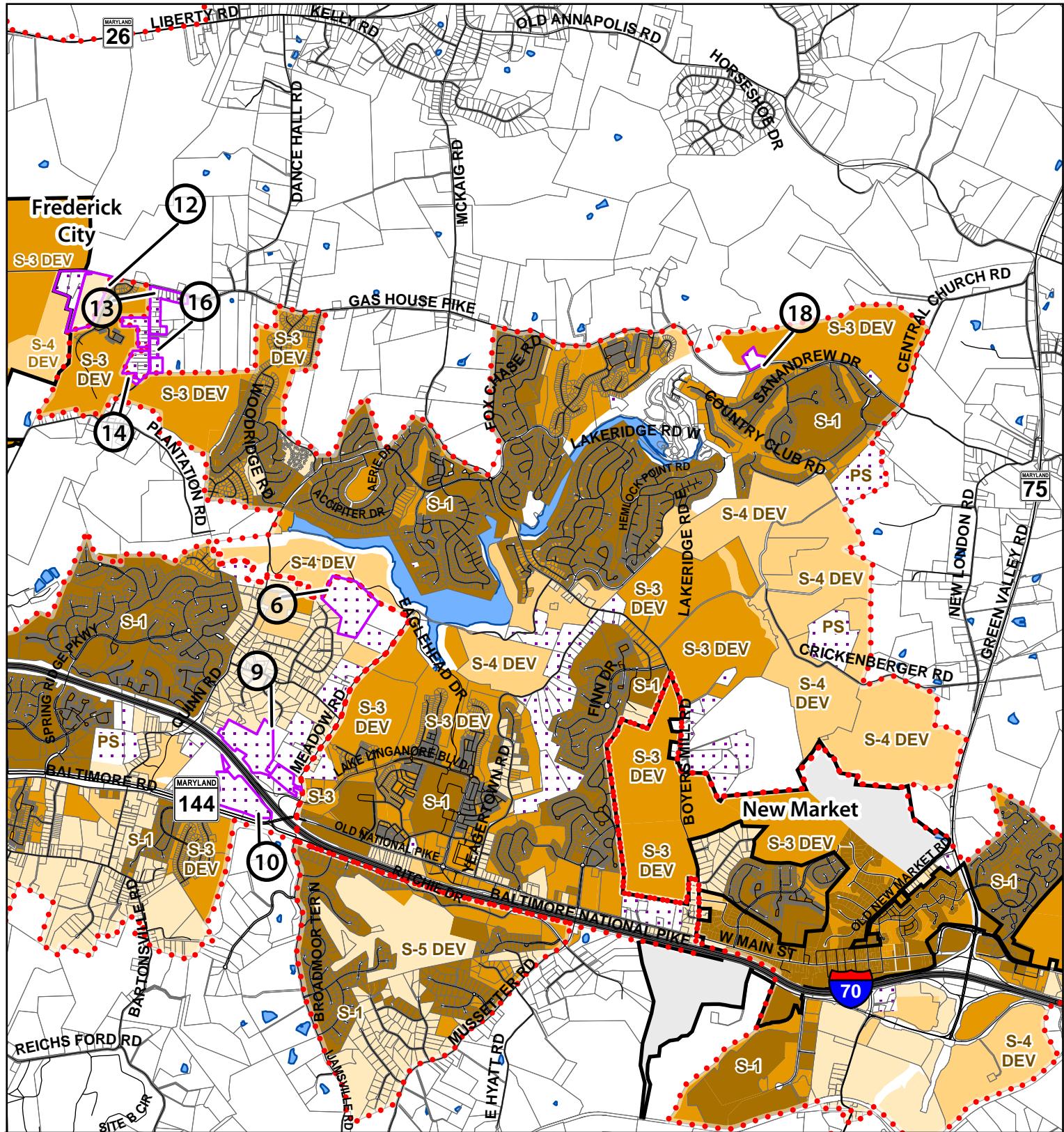
S-3- 1-3 Years

S-4- 4-6 Years

S-5- 7-10 Years

PS- Planned Service

While efforts have been made to ensure the accuracy of this map, Frederick County accepts no liability or responsibility for errors, omissions, or positional inaccuracies in the content of this map. Reliance on this map is at the risk of the user. This map is for illustration purposes only and should not be used for surveying, engineering, or site-specific analysis. MAPID:570, Printed 10/30/2025



Proposed Sewer Service Areas

Linganore and Spring Ridge/
Bartonsville



Frederick County, Maryland
October 25, 2025

1.2 Miles

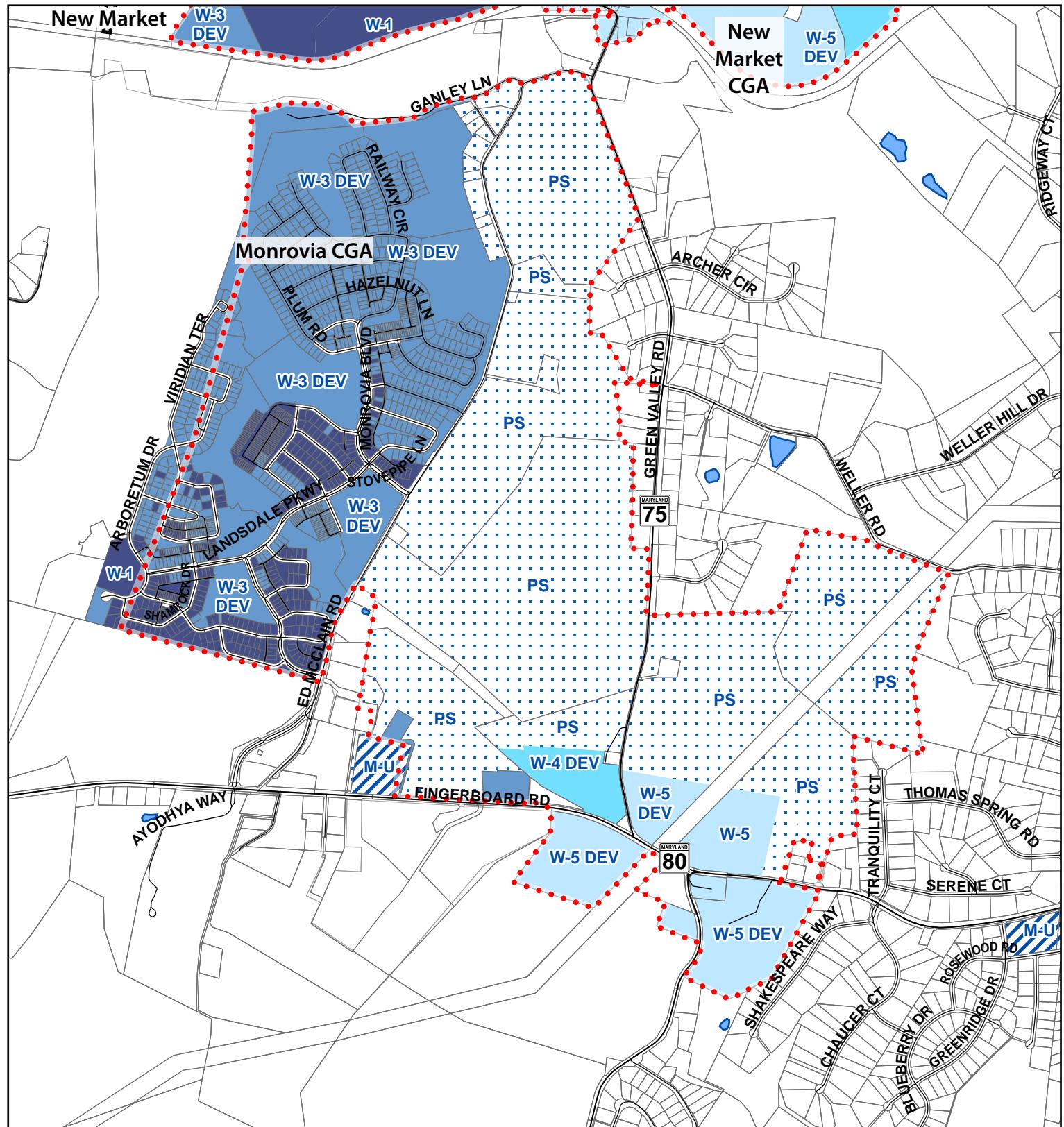
While efforts have been made to ensure the accuracy of this map, Frederick County accepts no liability or responsibility for errors, omissions, or positional inaccuracies in the content of this map. Reliance on this map is at the risk of the user. This map is for illustration purposes only and should not be used for surveying, engineering, or site-specific analysis. MAPID:570, Printed 10/31/2025

Sewer Service Areas

NPS- No Planned Service

M-U- Multi-Use (Private)

- S-1- Connected
- S-3- 1-3 Years
- S-4- 4-6 Years
- S-5- 7-10 Years
- Community Growth Area (Red Dashed Line)
- PS- Planned Service (Purple Dashed Line)



Current Water Service Areas Monrovia

Frederick County, Maryland
October 25, 2025

While efforts have been made to ensure the accuracy of this map, Frederick County accepts no liability or responsibility for errors, omissions, or positional inaccuracies in the content of this map. Reliance on this map is at the risk of the user. This map is for illustration purposes only and should not be used for surveying, engineering, or site-specific analysis. MAPID:570, Printed 10/29/2025

a-66

 Community Growth Area

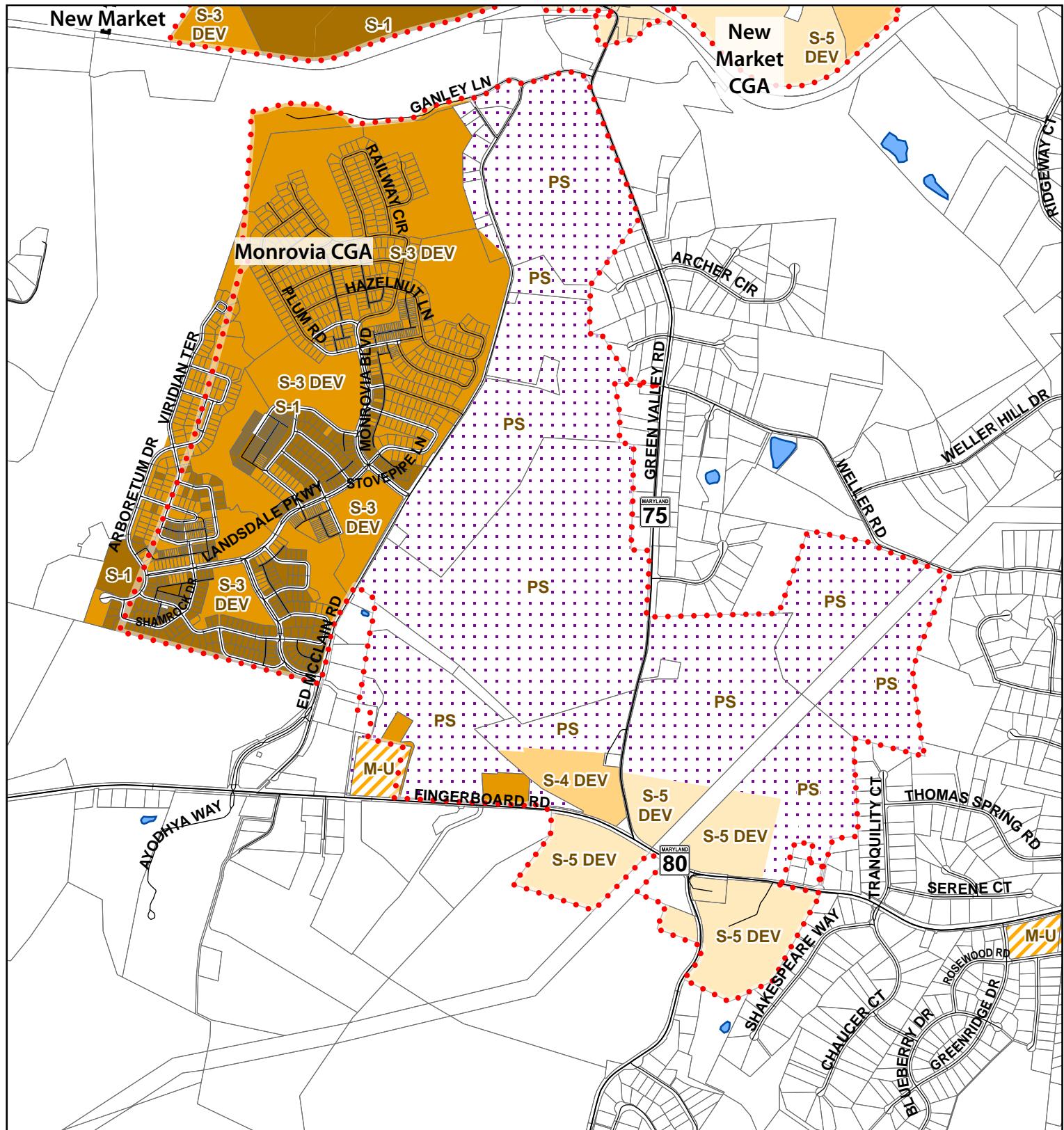
Water Service Areas

No Planned Service- No
Planned Service

Multi-Use (Private)

- W-1- Connected
- W-3- 1-3 Years
- W-4- 4-6 Years
- W-5- 7-10 Years
- Planned Service- 11-20 Years

Planned Service- 11-20 Years

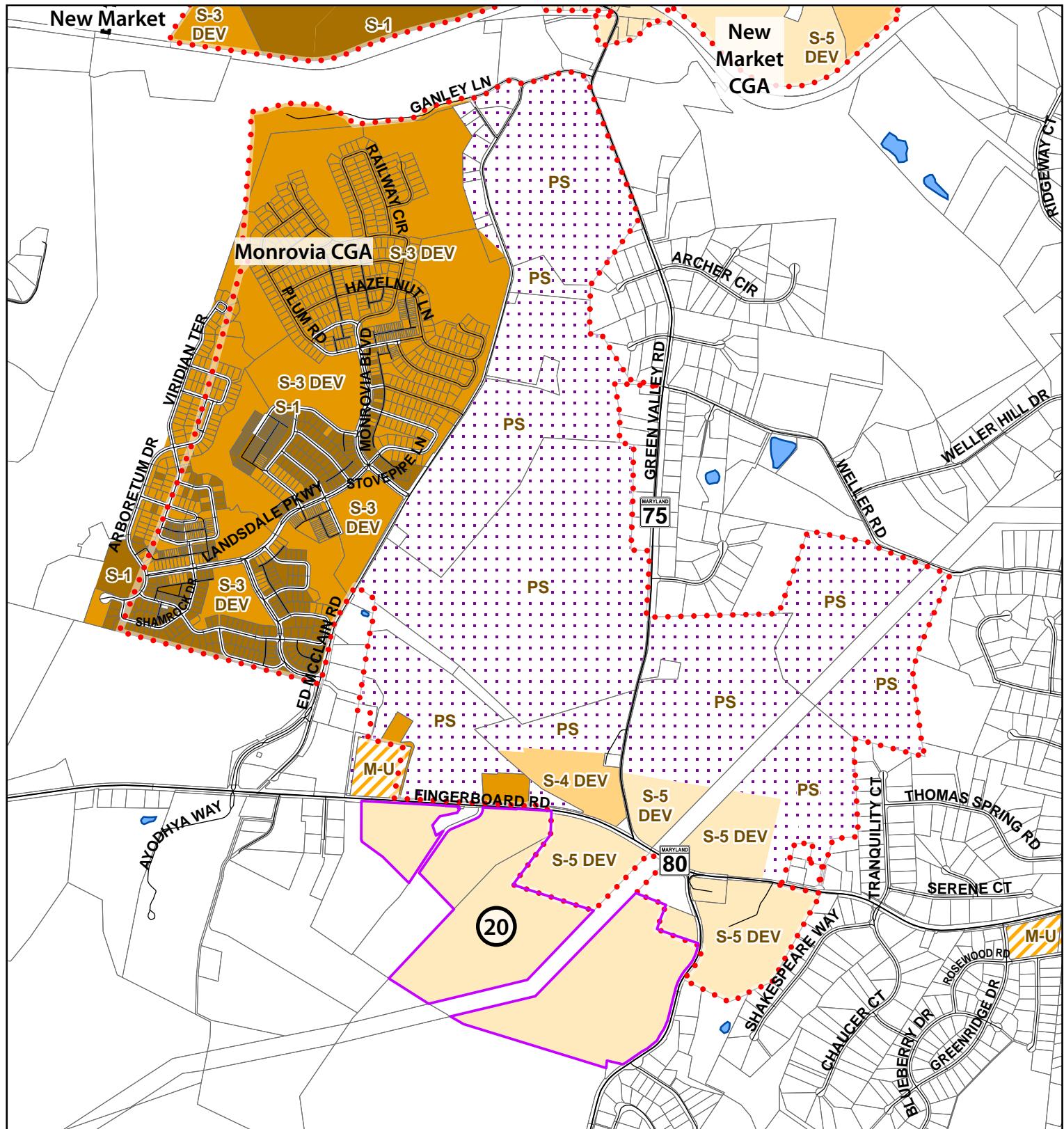


Frederick County, Maryland
October 25, 2025



0 0.125 0.25 0.5 Miles

While efforts have been made to ensure the accuracy of this map, Frederick County accepts no liability or responsibility for errors, omissions, or positional inaccuracies in the content of this map. Reliance on this map is at the risk of the user. This map is for illustration purposes only and should not be used for surveying, engineering, or site-specific analysis. MAPID:570, Printed 10/30/2025



Proposed Sewer Service Areas Monrovia

Community Growth Area

Sewer Service Areas

NPS-No Planned Service

M-U- Multi-Use (Private)

S-1- Connected

S-3- 1-3 Years

S-4- 4-6 Years

S-5- 7-10 Years

PS- Planned Service

Frederick County, Maryland
October 25, 2025



0 0.125 0.25 0.5 Miles

While efforts have been made to ensure the accuracy of this map, Frederick County accepts no liability or responsibility for errors, omissions, or positional inaccuracies in the content of this map. Reliance on this map is at the risk of the user. This map is for illustration purposes only and should not be used for surveying, engineering, or site-specific analysis. MAPID:570, Printed 10/30/2025



Division of
Planning and Permitting

Livable Frederick Planning and Design Office

Frederick County
Government *Maryland*