



CARROLL COUNTY, MD

2024 Housing Study



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INTRODUCTION

Background

In 2024, Carroll County initiated the update to its Master Plan, which will set the framework for the future land use decisions of the County. Maryland's HB 1045, adopted in February 2019, requires jurisdictions in the state to include a housing element in all master plans written or updated after June 1, 2020.¹ The housing element must address affordable housing needs, including workforce housing² and low-income housing.³

The goals and strategies included in a jurisdiction's housing element should be tailored to the affordable housing needs of the area. In order to have the information needed to accurately inform this element, the County undertook the study contained within this report. It is designed to provide information about:

- The current state of the County's housing stock;
- The availability of housing in the County;
- The accessibility of housing to households of different sizes, incomes, and races;
- The adequacy of housing for meeting the need for safe, healthy, and stable living conditions;
- The affordability of housing for sale and rent
- The adequacy of the housing stock to needs created by employment growth in the future;
- The adequacy of the housing stock to meet the needs of an aging population and young adults; and,
- Recommended actions to address housing challenges derived from the assessments listed above, including recommendations related to land use policies and development regulations.

¹ Maryland House Bill 1045. (2019). Retrieved from: <https://legiscan.com/MD/text/HB1045/id/2034930>

² Workforce housing refers to housing that is affordable for a household with an aggregate annual income that is below 60% of the area's median income.

³ Low-income housing refers to housing for ownership that is affordable to a household with an aggregate annual income between 60% – 120% of the area's median income, or rental housing that is affordable to a household with an aggregate annual income 50%-100% of the area's median income.

The information and recommendations contained in this study will play a significant role in framing the discussions and deliberations related to housing in Carroll County and the required components of the Master Plan's Housing element.

Legislative Background

As of January 1, 2023, Maryland's HB 90 (2021) requires all housing elements for municipalities and non-charter counties to “affirmatively further fair housing.”⁴ HB 90 defines affirmatively furthering fair housing as, “taking meaningful actions... to:

- Overcome patterns of segregation;
- Foster inclusive communities free from barriers that restrict access to housing and opportunity based on protected characteristics;
- Address significant disparities in housing needs and access to opportunity;
- Replace segregated living patterns with truly integrated and balanced living patterns; and
- Foster and maintain compliance with civil rights and fair housing laws.”⁵

Jurisdictions may develop their own approaches for furthering fair housing as long as strategies include meaningful actions for addressing the issues outlined above. To meet these new requirements, Carroll County must take meaningful actions to overcome patterns of segregation and to promote inclusive communities that hold opportunity for all residents, regardless of their race, ethnicity, gender, religion, disability, national origin, and whether they have children.

This Housing Study meets both sets of requirements by detailing affordable and workforce housing needs, patterns of segregation and barriers to opportunity in Carroll County, as well as strategies the County can take to address housing needs and barriers to fair housing choice. The study utilizes input from residents and community stakeholders, as well as standardized sources of quantitative data, including figures from the Census, American Community Survey, and local sources. It details demographic trends; access to opportunity; characteristics of the county's housing stock; current housing market conditions; development trends; projected future housing needs; current County and municipal zoning, infrastructure, development policies and regulations; areas for new housing development; and policy and land use recommendations to address housing needs and barriers to fair housing choice.

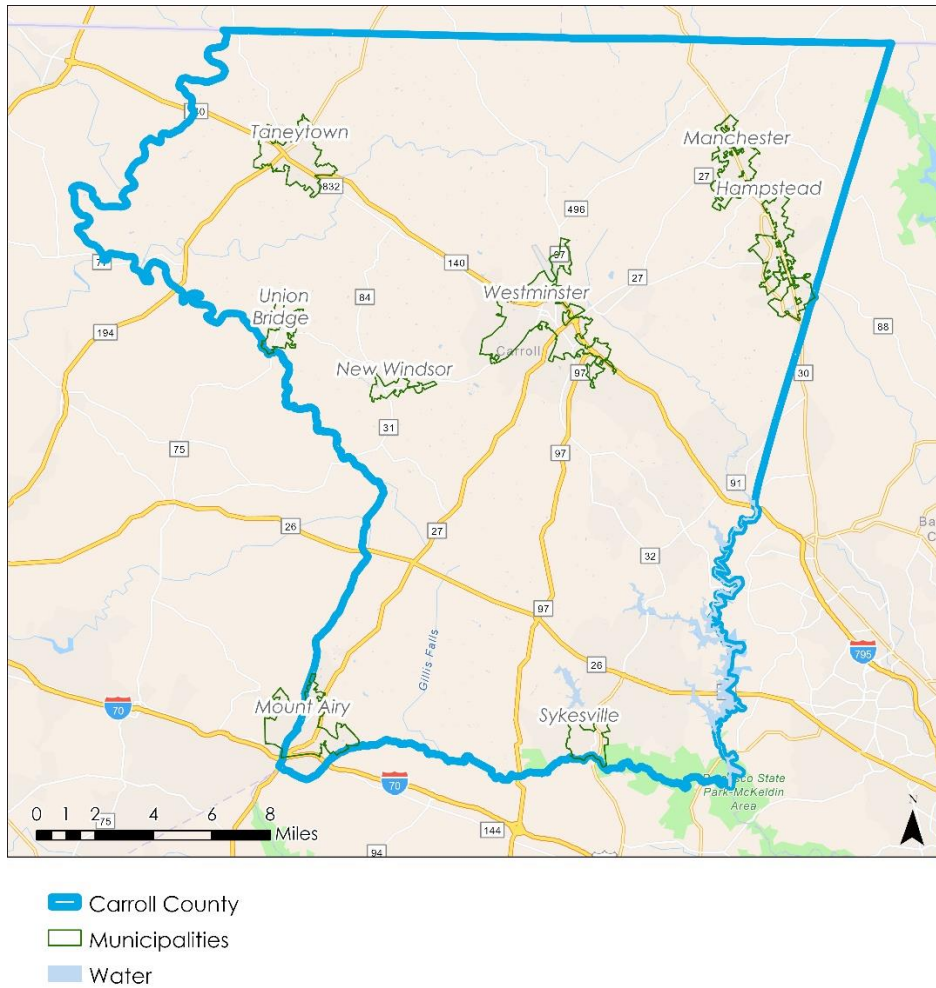
⁴ Maryland House Bill 90. (2021). Retrieved from: <https://legiscan.com/MD/text/HB90/2021>

⁵ Maryland House Bill 90. (2021). Retrieved from: <https://legiscan.com/MD/text/HB90/2021>

The Study Area

Carroll County is located in northern Maryland, northeast of the city of Baltimore and on the state's border with Pennsylvania. The county has eight municipalities: Hampstead, Manchester, Mount Airy, New Windsor, Sykesville, Taneytown, Union Bridge, and Westminster. Carroll County is also part of the greater Baltimore-Columbia-Towson, MD Metropolitan Statistical Area (MSA), a seven-county region in north-central Maryland that includes Anne Arundel County, Baltimore City, Baltimore County, Carroll County, Harford County, Howard County, and Queen Anne's County. Throughout this study, data is presented for Carroll County and for the comparison geography of the Baltimore-Columbia-Towson, MD MSA.

Figure 1: Carroll County Study Area Map



Definitions

Affirmatively Further Fair Housing

In keeping with current HUD regulations, Affirmatively Furthering Fair Housing (AFFH) is defined as “taking meaningful actions, in addition to combating discrimination, that overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected characteristics.” Specifically, this means “taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically

concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with civil rights and fair housing laws.⁶

Fair Housing Choice

This Housing Study uses the following definition of Fair Housing Choice:

“Individuals and families have the information, opportunity, and options to live where they choose without unlawful discrimination and other barriers related to race, color, religion, sex, familial status, national origin, or disability. Fair housing choice encompasses:

- (1) Actual choice, which means the existence of realistic housing options;
- (2) Protected choice, which means housing that can be accessed without discrimination; and
- (3) Enabled choice, which means realistic access to sufficient information regarding options so that any choice is informed. For persons with disabilities, fair housing choice and access to opportunity include access to accessible housing and housing in the most integrated setting appropriate to an individual's needs as required under Federal civil rights law, including disability-related services that an individual needs to live in such housing.”⁷

Impediments to Fair Housing Choice

As adapted from the HUD *Fair Housing Planning Guide*, impediments to fair housing choice are understood to include:⁸

Any actions, omissions, or decisions taken *because of* race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.

Any actions, omissions, or decisions which *have the effect of* restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

⁶ 24 CFR Part 5.151.

⁷ 24 CFR Part 5.151.

⁸ U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity. *Fair Housing Planning Guide: Volume 1 (Chapter 2: Preparing for Fair Housing Planning, Page 2-17)*. March 1996.

Protected Classes

The following definition of federally protected classes is used in this document:

Title VIII of the Civil Rights Act of 1968 prohibits housing discrimination based on race, color, national origin or ancestry, sex, or religion. The 1988 Fair Housing Amendments Act added familial status and mental and physical handicap as protected classes.

Affordable

Though local definitions of the term may vary, the definition used throughout this analysis is congruent with HUD's definition:

HUD defines as "affordable" housing that costs no more than 30% of a household's total monthly gross income. For rental housing, the 30% amount would be inclusive of any tenant-paid utility costs. For homeowners, the 30% amount would include the mortgage payment, property taxes, homeowners' insurance, and any homeowners' association fees.

Data Sources

Decennial Census Data

Data collected by the Decennial Census for 2020, 2010, and 2000 is used in this study (older Census data is only used in conjunction with more recent data to illustrate trends). This study uses several Census datasets:

2020 Decennial Census Demographic and Housing Characteristics File (DHC)

The 2020 Census Demographic and Housing Characteristics File (DHC) includes detailed data tables on the following:

- Subjects: Age, sex, race, Hispanic or Latino origin, household type, family type, relationship to householder, group quarters population, housing occupancy, and housing tenure
- Lowest level of geography: Varies, with many tables at the census block level
- Many of the DHC tables are also available for ZIP Code Tabulation Areas (ZCTA) generalized representations of U.S. Postal Service ZIP Code service routes.

2010 and 2000 Census Summary File 1 (SF 1)

This dataset contains what is known as “100% data,” meaning that it contains the data collected from every household that participated in the Census and is not based on a representative sample of the population. Though this dataset is broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block group level.

2000 Census Summary File 3 (SF 3)

Containing sample data from approximately one in every six U.S. households, this dataset is compiled from respondents who received the “long form” Census survey. This comprehensive and highly detailed dataset contains information on such topics as ancestry, level of education, occupation, commute time to work, and home value. The SF 3 dataset was discontinued for the 2010 Census, but many of the variables from SF 3 are now included in the American Community Survey.

American Community Survey (ACS)

The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with annually updated population and housing data throughout each of the 10 years between censuses. ACS data is compiled from an annual sample of approximately three million addresses rather than an actual count (like the Decennial Census's data) and therefore is susceptible to sampling errors, however, the sampled ACS data involves a much more detailed questionnaire and provides data for many more demographic and housing variables than the Decennial Census. ACS data is released in two different formats: single-year estimates and multi-year estimates. Because sampling error is reduced when estimates are collected over a longer period of time, 5-year estimates will be more accurate (but less recent) than 1-year estimates. The 2018-2022 ACS 5-year estimates are used most often in this housing study.

Center for Neighborhood Technology Housing + Transportation Affordability Index

The Center for Neighborhood Technology Housing + Transportation Affordability Index provides data for 220,000 neighborhoods to show how affordability is impacted when the traditional measure of affordability is expanded to include transportation costs.⁹

Comprehensive Housing Affordability Strategy (CHAS) Data

Comprehensive Housing Affordability Strategy data demonstrates the extent of housing problems and housing needs, particularly for low-income households. Estimates include the number of households that have certain housing problems and have incomes low enough to qualify for HUD's programs (30%, 50%, and 80 % of median income).

Home Mortgage Disclosure Act (HMDA) Data

The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home lending activities annually. The objectives of the HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

The national 2023 HMDA data consists of information for 10 million home loan applications reported by 5,113 home lenders including banks, savings associations, credit unions, and mortgage companies. HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and information about loan applicants such as sex, race, ethnicity, and income.¹⁰

HUD Affirmatively Furthering Fair Housing Data and Mapping Tool (AFFH-T)

HUD's AFFH Data and Mapping Tool provides a series of online, interactive maps and data tables to assist grantees in preparing fair housing analyses. Topics covered include

⁹ Center for Neighborhood Technology. (2019). Housing + Transportation Affordability Index. Retrieved from: <https://htaindex.cnt.org/>

¹⁰ Consumer Financial Protection Bureau. (2023). Mortgage data (HMDA). Retrieved from: <https://www.consumerfinance.gov/data-research/hmda/>

demographics and demographic trends; racial and ethnic segregation; housing problems, affordability, and tenure; locations of subsidized housing and Housing Choice Voucher use; and access to educational, employment, and transportation opportunities. This report uses HUD's latest data and maps, AFFHT0006, which was released in July 2020. HUD's source data includes the American Community Survey (ACS), Decennial Census / Brown Longitudinal Tract Database (BLTD), Comprehensive Housing Affordability Strategy (CHAS), Longitudinal Employer-Household Dynamics (LEHD), HUD's Inventory Management System (IMS) / Public and Indian Housing (PIH) Information Center (PIC), and others. For a complete list of data sources, please see HUD's Affirmatively Furthering Fair Housing Data and Mapping Tool Data Documentation available online at:

<https://www.hud.gov/sites/dfiles/FHEO/documents/AFFH-T-Data-Documentation-AFFHT0006-July-2020.pdf>

HUD Location Affordability Index

HUD's Location Affordability Index provides estimates of household housing and transportation costs at the neighborhood level along with constituent data on the built environment and demographics.¹¹

HUD School Proficiency Index

The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools.¹²

Longitudinal Employer-Household Dynamics Origin-Destination Employment Statistics (LODES)

LODES data provide a unique national source of fine-grained data over time by describing the number of jobs by place of work and place of residence. It includes tabulations for many characteristics of workers (race and ethnicity, education, income, and gender) and firms (industry, age, and size). This data is available through the U. S. Census OnTheMap tool at <https://onthemap.ces.census.gov/>.

¹¹ HUD Location Affordability Index. (2019). Retrieved from: <https://www.hudexchange.info/programs/location-affordability-index/>

¹² HUD School Proficiency Index. Retrieved from: <https://hudgis-hud.opendata.arcgis.com/maps/11a058178b9d471292ae2571e84d9ca8/about?layer=0>

Maryland Land Restoration Program Sites

The Land Restoration Program focuses on cleaning up uncontrolled hazardous waste sites throughout Maryland. This study uses data from Maryland's GIS Data Catalog to display locations of Land Restoration Program sites.

Trust for Public Land ParkServe Data

The ParkServe database maintains an inventory of parks for every urban area in the U.S., including Puerto Rico. ParkServe calculates a ten-minute walk service area for each park in the database by creating a half-mile 'walkable' service area from each of the park's public access points. To help planners prioritize where to address park access gaps first, TPL provides a prioritization index for all populated areas that are not within a 10-minute walk to a park. The prioritization index is calculated for census block groups and is based on a comprehensive index of six equally weighted demographic and environmental metrics.¹³

U.S. Environmental Protection Agency National Walkability Index

The National Walkability Index provides walkability scores based on a simple formula that ranks selected indicators from the Smart Location Database that have been demonstrated to affect the propensity of walk trips.¹⁴

Zillow Housing Data

This study uses housing data from Zillow to provide up-to-date estimates for typical home values and market rents. The Zillow Home Value Index (ZHVI) is a measure of the typical home value and market changes across a given region and housing type. It reflects the typical value for homes in the 35th to 65th percentile range. The Zillow Observed Rent Index (ZORI) is a smoothed measure of the typical observed market rate rent across a given region. ZORI is a repeat-rent index that is weighted to the rental housing stock to ensure representativeness across the entire market, not just those homes currently listed for-rent.¹⁵

¹³ Trust for Public Land. About ParkServe. Retrieved from: <https://www.tpl.org/ParkServe/About>

¹⁴ U.S. Environmental Protection Agency. Smart Location Mapping. National Walkability Index. Retrieved from: <https://www.epa.gov/smartgrowth/smart-location-mapping#walkability>

¹⁵ Zillow. Housing Data. Retrieved from: <https://www.zillow.com/research/data/>

HOUSING MARKET ANALYSIS

The availability of quality affordable housing plays a vital role in ensuring housing opportunities are fairly accessible to all residents. On the surface, high housing costs in certain areas are exclusionary based solely on income. But the disproportionate representation of several protected class groups in low- and middle-income levels can lead to unequal access to housing options and neighborhood opportunity in high-cost housing markets. Black and Hispanic residents, immigrants, people with disabilities, and seniors often experience additional fair housing barriers when affordable housing is scarce.

Beyond providing fair housing options, the social, economic, and health benefits of providing quality affordable housing are well-documented. National studies show that affordable housing encourages diverse, mixed-income communities, which result in many social benefits. Affordable housing also increases job accessibility for low- and middle-income populations and attracts a diverse labor force critical for industries that provide basic services for the community. Affordable housing is also linked to improvements in mental health, reduction of stress, and decreased cases of illnesses caused by poor-quality housing.¹⁶ Developing affordable housing is also a strategy used to prevent displacement of existing residents when housing costs increase due to economic or migratory shifts.

Conversely, a lack of affordable housing eliminates many of these benefits and increases socioeconomic segregation. High housing costs are linked to displacement of low-income households and an increased risk of homelessness.¹⁷ Often lacking the capital to relocate to better neighborhoods, displaced residents tend to move to socioeconomically disadvantaged neighborhoods where housing costs are most affordable.¹⁸

¹⁶ Maqbool, Nabihah, et al. "The Impacts of Affordable Housing on Health: A Research Summary." *Insights from Housing Policy Research*, Center for Housing Policy, www.rupco.org/wp-content/uploads/pdfs/The-Impacts-of-Affordable-Housing-on-Health-CenterforHousingPolicy-Maqbool.etal.pdf.

¹⁷ "State of the Nation's Housing 2015." Joint Center for Housing Studies of Harvard University, <http://www.jchs.harvard.edu/sites/default/files/jchs-sonhr-2015-full.pdf>

¹⁸ Deirdre Oakley & Keri Burchfield (2009) Out of the Projects, Still in the Hood: The Spatial Constraints on Public-Housing Residents' Relocation in Chicago." *Journal of Urban Affairs*, 31:5, 589-614.

Housing Supply Summary

This section discusses the existing supply of housing in Carroll County. It also reviews housing costs, including affordability and other housing needs by householder income. Homeownership rates and access to lending for home purchases and mortgage refinancing are also assessed.

TABLE 1. Housing Units by Occupancy Status

Carroll County	2000	2010	2020	2000 to 2020 Change
TOTAL HOUSING UNITS	54,260	62,406	65,793	21.3%
Occupied Housing Units	52,503	59,786	63,050	20.1%
Vacant Housing Units	1,757	2,620	2,743	56.1%
Vacancy Rate	3.2%	4.2%	4.2%	+1.0 points
Total Population	150,897	167,134	172,891	14.5%

Data Source: 2000, 2010, and 2020 U.S. Census, Tables H003, H1, P1, DP04.

The overall housing supply in Carroll County has increased by just over 20% in the last 20 years, outpacing the county's 14.5% total population growth over the same period.

TABLE 2. Housing Units by Structure

Units in Structure	Carroll County		Baltimore-Columbia-Towson, MD MSA	
	#	%	#	%
1, Detached	50,782	77.2%	542,777	45.6%
1, Attached	7,121	10.8%	335,084	28.1%
2 to 4	1,113	1.7%	22,306	1.9%
5 to 19	1,325	2.0%	30,243	2.5%
20 or more	1,006	1.5%	60,829	5.1%
Mobile Home	2,050	3.1%	88,656	7.4%
Other (RV, Boat, Van, etc.)	670	1.0%	25,923	2.2%
TOTAL	65,804	100.0%	1,190,378	100.0%

Data Source: 2018-2022 5-Year American Community Survey, Table B25024.

Occupancy has grown at a rate closely matching housing supply growth while vacancies have grown more quickly, gaining 1 percentage point in the past 20 years, or a 56.1% increase. This indicates that Carroll County likely has an overall adequate supply of existing housing based off its population size, and that any actual or perceived existing housing shortages are likely tied to factors such as affordability, housing condition, and unit type.

Variety in terms of housing structure type is important in providing housing options suitable to meet the needs of all residents, including different members of protected classes. Multifamily housing, including rental apartments, are often more affordable than single-family homes for low- and moderate-income households, who are disproportionately likely to be households of color. Multifamily units may also be the preference of some elderly and disabled householders who are unable or do not desire to maintain a single-family home.

TABLE 3. Housing Units by Size and Tenure

Number of Bedrooms	Carroll County		Baltimore-Columbia-Towson, MD MSA	
	#	%	#	%
OWNER-OCCUPIED HOUSING UNITS				
0 Bedrooms	26	0.0%	1,802	0.2%
1 Bedroom	337	0.6%	10,101	1.4%
2 or 3 Bedrooms	28,554	54.3%	439,996	59.8%
4 or More Bedrooms	23,663	45.0%	284,442	38.6%
TOTAL	52,580	100.0%	736,341	100.0%
RENTER-OCCUPIED HOUSING UNITS				
0 Bedrooms	350	3.3%	18,817	5.2%
1 Bedroom	2,769	25.8%	102,712	28.4%
2 or 3 Bedrooms	6,867	64.0%	216,207	59.7%
4 or More Bedrooms	752	7.0%	24,191	6.7%
TOTAL	10,738	100.0%	361,927	100.0%

Data Source: 2018-2022 5-Year American Community Survey, Table B25042.

NOTE: Total add to the total number of occupied housing units in each geography. Unoccupied units are not included in this table because tenure data is not available for these units.

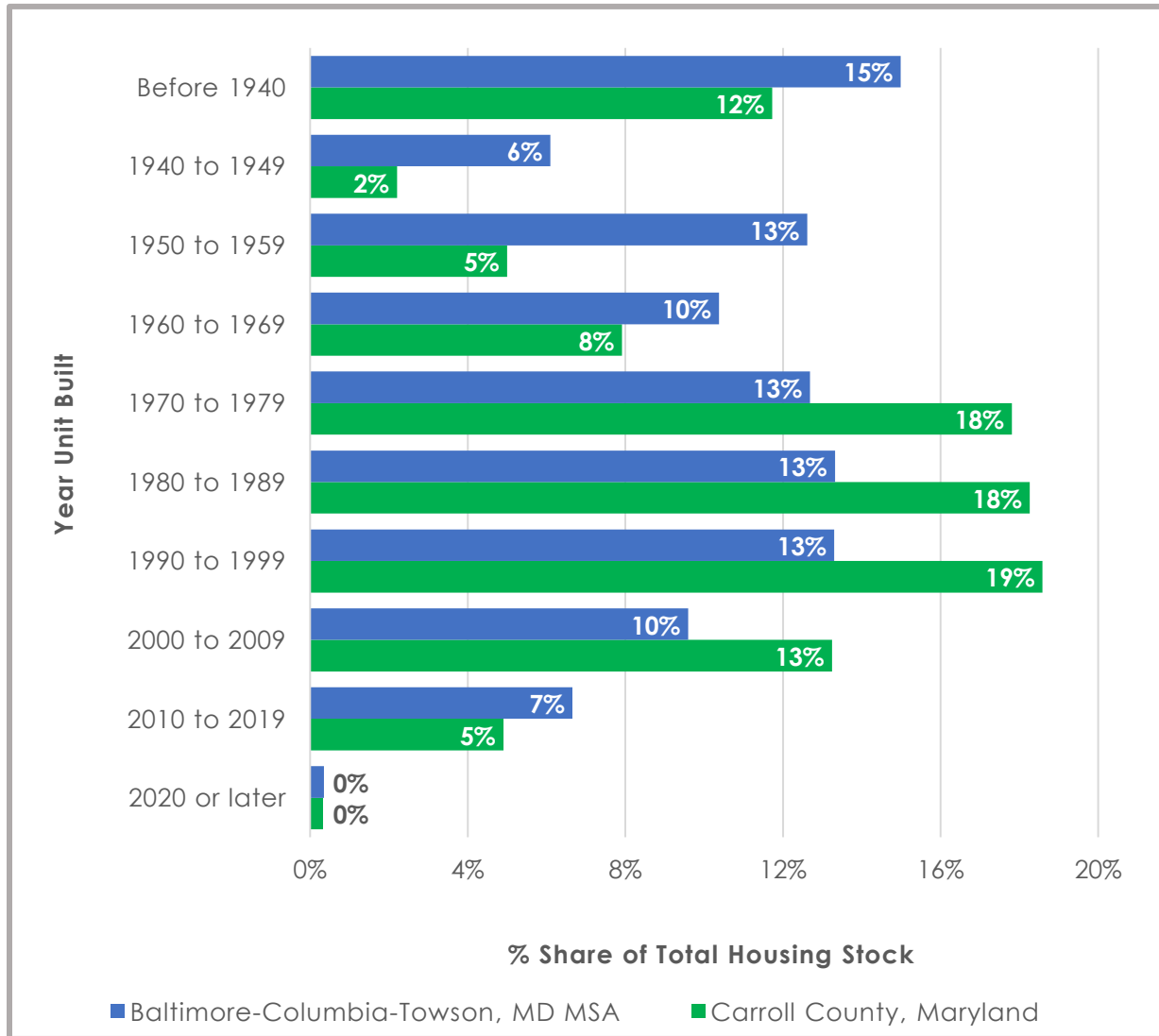
In both Carroll County and the broader Baltimore MSA, single-family detached homes are the most common housing type, though they make up a significantly larger percentage in the county (77%) than in the MSA (46%). The second most common type

in both areas are single-family attached homes, comprising approximately 11% of the housing stock in the county and 28% in the MSA. Mobile homes are the third most common type in both geographies, though they comprise a larger percentage in the MSA (7%) compared to the county (3%). Large multifamily apartments of 20 units or more make up 5% of the housing stock in the MSA and 2% in the county.

Availability of housing in a variety of sizes is important to meet the needs of different demographic groups. Neighborhoods with multi-bedroom detached, single-family homes will typically attract larger families, whereas dense residential developments with smaller unit sizes and fewer bedrooms often accommodate single-person households or small families. However, market forces and affordability impact housing choice and the ability to obtain housing of a suitable size, and markets that do not offer a variety of housing sizes at different price points can lead to barriers for some groups. Rising housing costs can, for example, lead to overcrowding as large households with lower incomes are unable to afford pricier, larger homes and are forced to reside in smaller units. On the other hand, people with disabilities or seniors with fixed incomes may not require large units but can be limited by higher housing costs in densely populated areas where most studio or one-bedroom units are located.

Two- or three-bedroom units are the most common unit type among owners and renters in both Carroll County and the greater MSA. However, there is a slight discrepancy between the prevalence of these units between owners and renters, with 64% of renters in two- or three-bedroom units compared to 54% of owners. Additionally, nearly all other owners live in units with four or more bedrooms (45%), while renters are dispersed among one-bedroom units (26%), studios/efficiency apartments (3%), and 7% live in four or more-bedroom units. In the greater MSA these patterns are similar, indicating that though renters tend to have access to a wider variety of unit sizes than owners do, there may be barriers for renter families who require larger units due to family size, intergenerational living, live-in aides, or other situations.

Figure 2. Age of Housing in Carroll County and MSA



Data Source: 2018-2022 American Community Survey 5-Year Estimates, Table B25034.

Assessing housing conditions in an area can provide a basis for developing policies and programs to maintain and preserve the quality of the housing stock. The age of an area’s housing can have a substantial impact on housing conditions and costs. As housing ages, maintenance costs rise, which can present significant affordability issues for low- and moderate-income homeowners. Aging rental stock can lead to rental rate increases to address physical issues or deteriorating conditions if building owners defer or ignore maintenance needs. Deteriorating housing can also depress neighboring property values, discourage reinvestment, and eventually impact the quality of life in a neighborhood. Additionally, homes built prior to 1978 present the potential for lead exposure risk due to lead-based paint or lead pipes carrying drinking water.

As shown above, Carroll County has a slightly lower share of housing units built before 1980 (45%) compared to the MSA (57%), though both percentages indicate housing stocks at greater risk to potential lead hazard. Approximately 19% of Carroll County's current housing stock was constructed after 2000, indicating a demand for more residential units and development similar to the county's population growth over the same time period.

When considering which housing types that the county needs more of, the most frequently identified needs were senior housing (29% of respondents indicated "much more is needed"), smaller houses, cottages, or townhomes (28%), and workforce apartments (24%). Survey respondents also exhibited a need for more accessible/assisted housing for people with disabilities (23%), supportive housing for people with special needs (20%), and small apartment buildings with 5-12 units (21%). With only minor differences (as discussed further in the Community Engagement Results section of this report) these responses were largely consistent across age groups and income levels. Over half of all survey participants indicated that there is no need for more luxury apartments (61%), large single-family homes (58%), and larger apartment communities (54%).

These responses, along with discussions between residents and stakeholders, reflect the county's need for increased affordable housing for low-to-moderate income households in a wider variety of housing types, with an emphasis on medium-density development. Survey results also reveal community support for housing directed towards the county workforce, seniors, and persons with disabilities in particular.

Figure 3. Percent of Survey Respondents to: “Which of the following housing types does Carroll County need more of? Please rate the extent to which you believe that more of the following housing types are needed.”

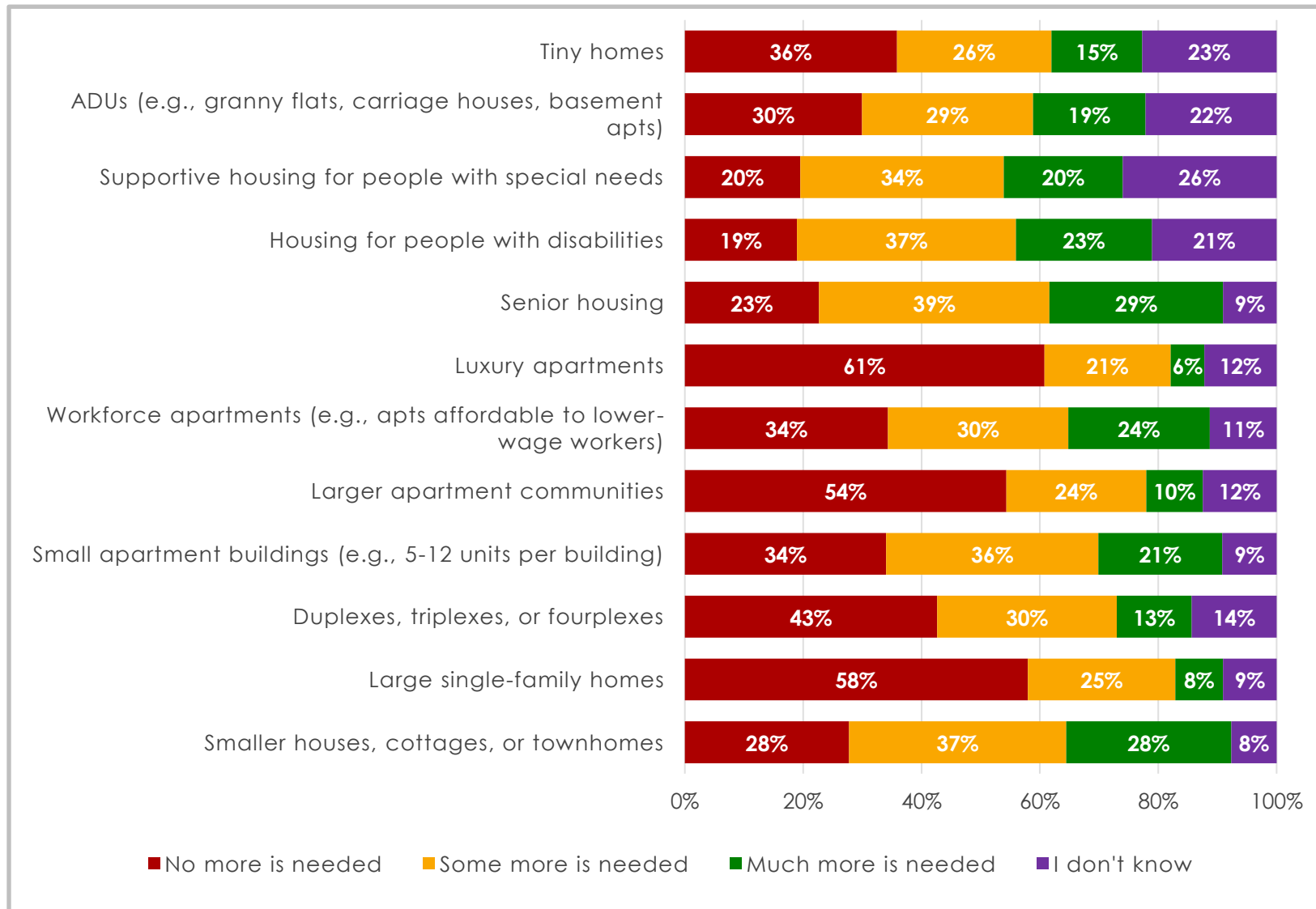
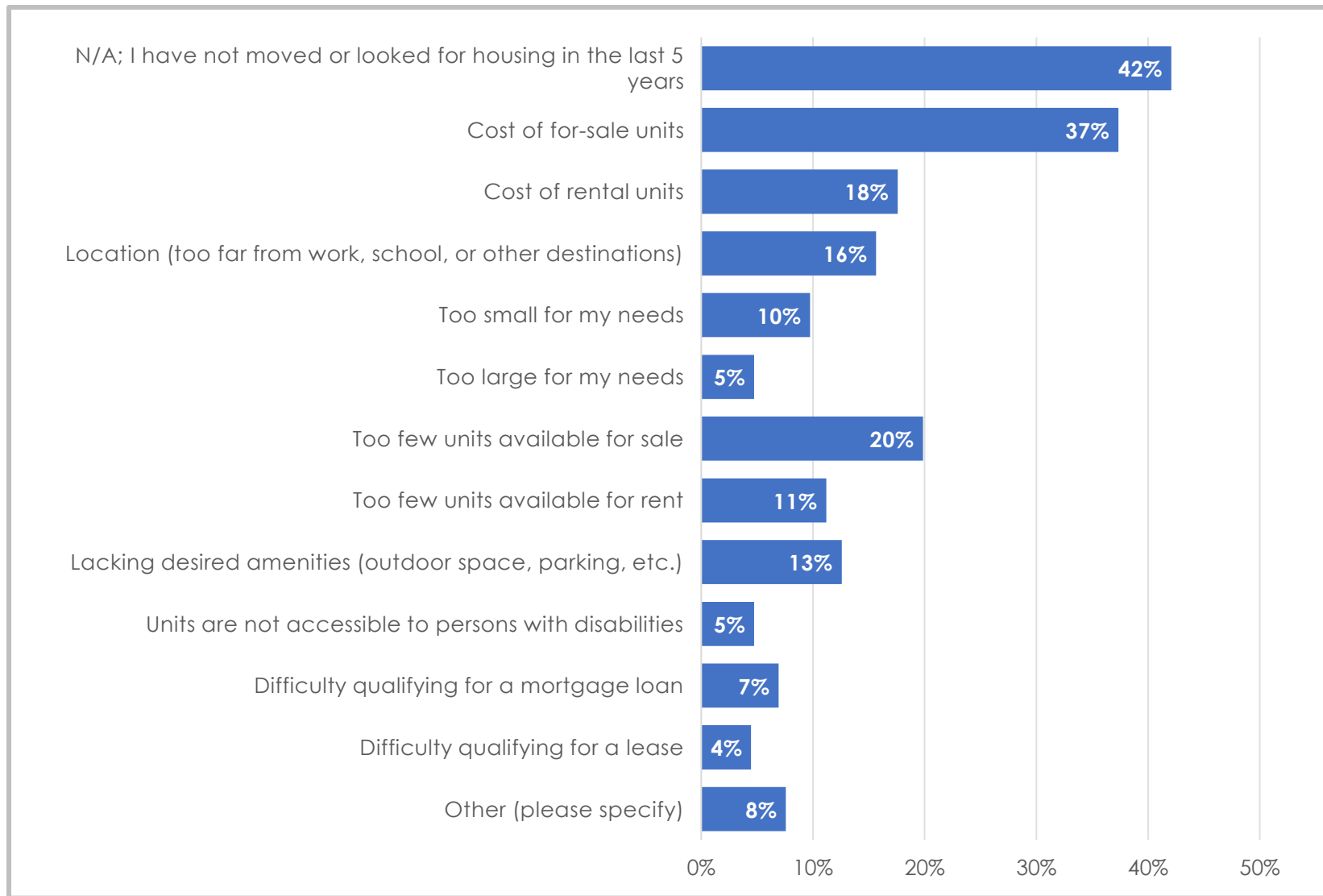


Figure 4. Percent of Survey Respondents to: “If you have moved or looked for housing in Carroll County in the last 5 years, which factors most limited the housing choices available to you? (Select up to three).”



Accessible Housing Supply

According to the U.S. Census Bureau, 12.9% of the U.S. population had a disability as of 2018-2022 American Community Survey 5-Year Estimates. Researchers have found an inadequate supply of housing that meets the needs of people with disabilities and allows for independent living. The U.S. Department of Housing and Urban Development identified that approximately one third of the nation's housing stock can be modified to accommodate people with disabilities, but less than 1% is currently accessible by wheelchair users.¹⁹

Identifying and quantifying existing accessible housing for all disabilities is a difficult task because of varying needs associated with each disability type. Unique housing requirements for people with an ambulatory difficulty may include accessibility improvements such as ramps, widened hallways and doorways, and installation of grab bars, along with access to community services such as transit. People with hearing difficulty require modifications to auditory notifications like fire alarms and telecommunication systems while visually impaired individuals require tactile components in design and elimination of trip hazards. Housing for people that have difficulty with cognitive functions, self-care, and independent living often require assisted living facilities, services, and staff to be accessible. Renters may face particular hardships with the costs of these types of home modifications as they could be required to pay the costs not just of the modifications, but also the costs of removing or reversing the modifications if they later choose to move.

Modifications and assisted living arrangements tend to pose significant costs for people with disabilities, who already experience more difficulty affording housing compared to populations with no disability. Studies have found that 55% of renter households that have a member with a disability have housing cost burdens, compared with 45% of those with no disabilities.²⁰

In Carroll County, an estimated 12% of the population has a disability, roughly in line with the rate for the greater Baltimore MSA and the national rate. Among seniors aged 65 or older, nearly one in three (31%) has a disability. The most common disability type in both

¹⁹ Chan, S., Boshier, L., Ellen, I., Karfunkel, B., & Liao, H. L. (2015). *Accessibility of America's Housing Stock: Analysis of the 2011 American Housing Survey*. U.S. Department of Housing and Urban Development: Office of Policy Development and Research.

²⁰ *America's Rental Housing 2017*. (2017). Joint Center for Housing Studies of Harvard University.

the county and MSA are ambulatory difficulties, which affect roughly 5% of Carroll County's population and 6% of the MSA's population.

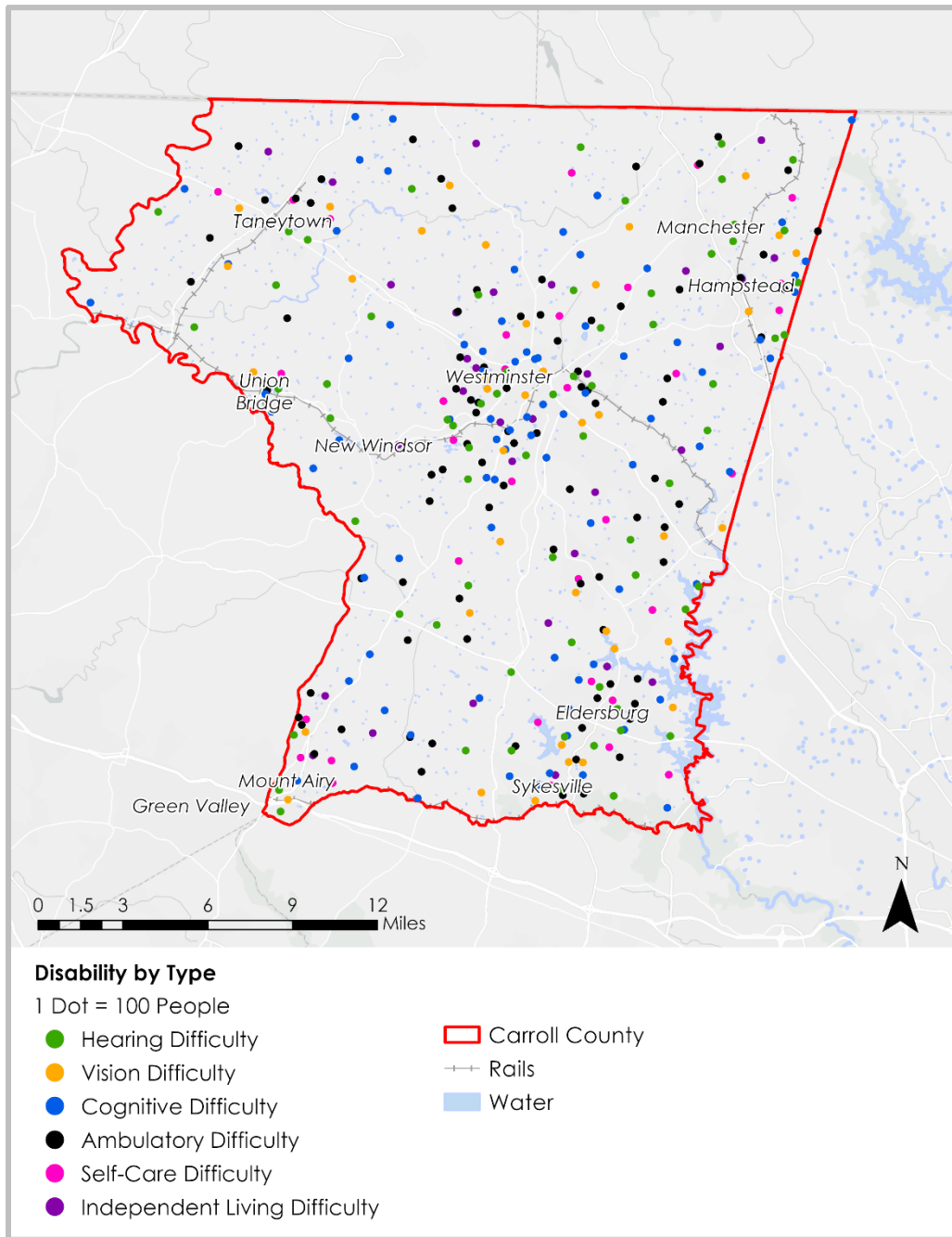
Table 4. Disability by Type

Disability by Type	Carroll County		Baltimore-Columbia-Towson, MD MSA	
	#	%	#	%
Hearing difficulty	6,342	3.7%	78,555	2.8%
Vision difficulty	3,994	2.3%	56,995	2.0%
Cognitive difficulty	8,231	4.8%	134,970	4.8%
Ambulatory difficulty	8,971	5.2%	164,186	5.9%
Self-care difficulty	3,234	1.9%	60,914	2.2%
Independent living difficulty	6,621	3.9%	117,900	4.2%
Total Population with a Disability	21,297	12.5%	338,136	12.1%

Data Source: 2018-2022 ACS 5-Year Estimates Table S1810

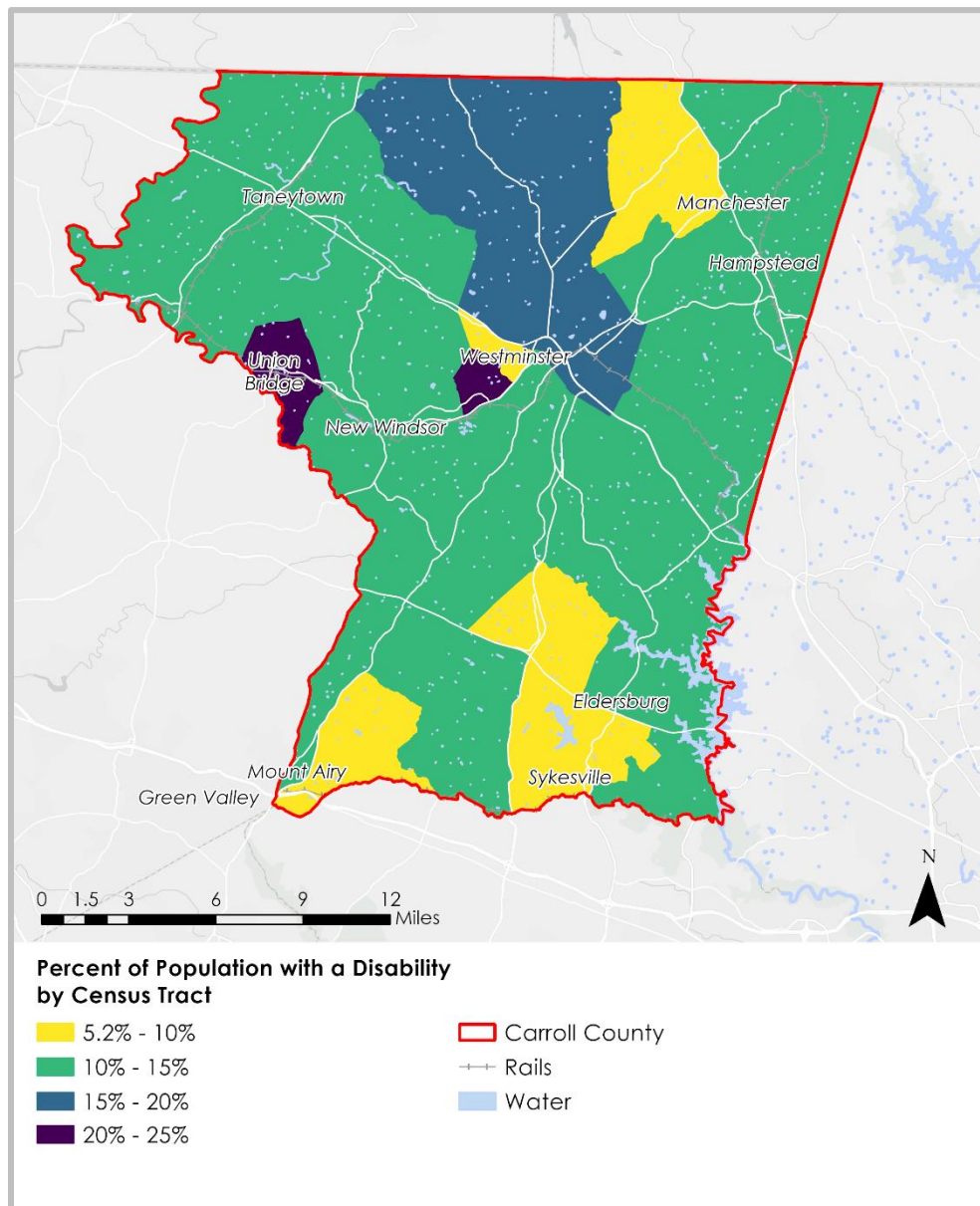
Figure 5 and Figure 6 below provide visualizations of the county's population with disabilities, with Figure 5 indicating the location of the population with disabilities by type and Figure 6 indicating the share of households in each census tract with a disability. The dot density map shows that no one type of disability is concentrated in a particular area, with a distribution similar to the overall population's. Figure 6 highlights two census tracts with a particularly high percentage of households with disabilities (more than 20% of households). Approximately one in five households residing in tracts 5077.03 and 5120 have a disability (21%). Tract 5077.03 is located in the more central area of the County, just west of the City of Westminster, while tract 5120 is even further west in Union Bridge.

Figure 5. Disability by Type



Data Source: 2018-2022 ACS 5-Year Estimates Table S1810

Figure 6. Percent of Population with a Disability by Census Tract



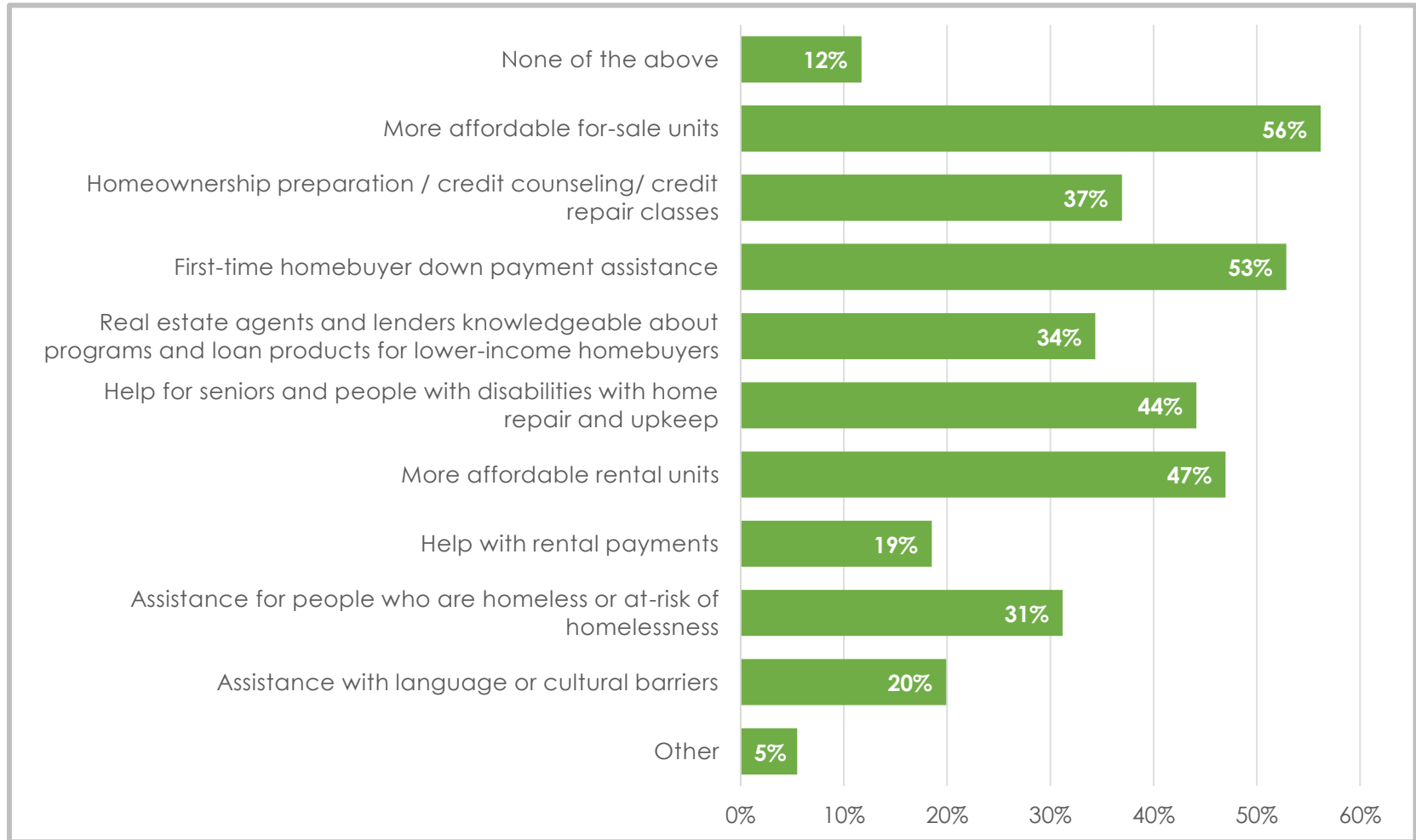
Data Source: 2018-2022 ACS 5-Year Estimates Table S1810

Responses to the Carroll County Housing Survey indicated community support for housing options targeted toward the unique needs of people with disabilities. Asked to rate the extent to which the respondent believed that more of certain housing types were needed (on a scale of “no more”, “some more”, and “much more” was needed, as shown in Figure 3), senior housing, accessible housing/assisted housing for people with disabilities, and supportive housing for people with special needs were the top 3 housing types with the highest weighted averages.

Additionally, when asked “What types of assistance may be helpful in making housing more attainable in Carroll County? Check all that apply” the most common answers

were: more affordable for-sale units (56%), first-time homebuyer down payment assistance (53%), more affordable rental units (47%), and help for seniors and people with disabilities with home repair and upkeep (44%). In addition to a need for more affordable housing overall, engagement participants frequently indicated a housing for seniors and persons with disabilities was a top housing need in the county.

Figure 7. Percent of Survey Respondents to: “What types of assistance may be helpful in making housing more attainable in Carroll County? Check all that apply.”



Although community support for housing types suitable for seniors and people with disabilities is compelling, searches for existing housing that would serve these populations did not find many available options.

In the following section focused on the county's supply of subsidized housing, Figure 8 indicates the location of HUD Section 811 Supportive Housing for Persons with Disabilities in the county. All three of the county's Section 811 housing developments are located in the southeast area of the county, within Sykesville or Eldersburg.

A search for affordable elderly and special needs housing using HUD's Resource Locator tool was conducted to identify affordable rental properties in Carroll County designed to serve people with disabilities. The search returned a total of eight properties in the county, with four in Westminster and four in Eldersburg/Sykesville. Together, the four properties in Westminster, consisting of Westminster Way, Westminster Overlook, Timber Ridge Apartments, and Bishop's Garth, offered 16 efficiency units, 273 one-bedroom units, and 18 two-bedroom units, for a total of 307 affordable accessible units. Out of all the four properties in the Eldersburg/Sykesville area, data regarding unit size was only available for one property, Schoolhouse Road, which offered a total of 26 three-bedroom units.

A point-in-time search on affordablehousing.com for rental units with accessibility features currently for rent in Carroll County returned two results, the Village House Senior Apartments and Spencer Village Senior Apartments in Sykesville, MD, both maintaining waiting lists. A similar search for affordable accessible housing using MDhousingsearch.org reported a total of 24 units. This count contained some units in the properties previously mentioned and some units that were not. Only two units out of these 24 were reported to have no waiting list, though their availability dates were outdated (2021 and 2023).

Table 5 below shows the share of HUD subsidized households with a disability. For all subsidized programs available in the county, the share of households with a disability was greater than the county's overall disability share (12%). More than one in three HCV households have a disability, suggesting that vouchers are a significant component of the area's supply of affordable and accessible housing. The lack of affordable, accessible units available in the private rental market and the high utilization of publicly supported programs among persons with disabilities demonstrate that the need for accessible housing options in Carroll County is not met by the current supply.

Table 5. Disability by Publicly Supported Housing Program Category

Program Type	Carroll County
	% of Households with a Disability
Housing Choice Vouchers	38%
Project Based Section 8	19%
Section 811/PRAC	89%

Supply of Subsidized Housing

Publicly supported housing encompasses several strategies and programs developed since the 1930s by the federal government to ameliorate housing hardships that exist in neighborhoods throughout the country. The introduction and mass implementation of slum clearance to construct public housing projects during the mid-1900s signified the beginning of publicly supported housing programs. Government-owned and managed public housing was an attempt to alleviate problems found in low-income neighborhoods such as overcrowding, substandard housing, and unsanitary conditions. Once thought of as a solution, the intense concentration of poverty in public housing projects often exacerbated negative conditions that had lasting and profound impact on their communities.

Improving on public housing's model of high-density, fixed-site dwellings for very low-income households, publicly supported housing programs have since evolved into a more multi-faceted approach overseen by local housing agencies. The Housing and Community Development Act of 1974 created Section 8 rental assistance programs. Section 8, also referred to as the Housing Choice Voucher (HCV) program, provides two types of housing vouchers to subsidize rent for low-income households: project-based and tenant-based. Project-based vouchers can be applied to fixed housing units in scattered site locations while tenant-based vouchers allow recipients the opportunity to find and help pay for available rental housing on the private market.

The Tax Reform Act of 1986 created the Low-Income Housing Tax Credit (LIHTC) program to incentivize the development of affordable, rental-housing development. Funds are distributed to state housing finance agencies that award tax credits to qualified projects to subsidize development costs. Other HUD Programs including Section 811 and Section 202 also provide funding to develop multifamily rental housing specifically for disabled and elderly populations.

The now-defunct HOPE VI program was introduced in the early 1990s to revitalize and rebuild dilapidated public housing projects and create mixed-income communities. Although HOPE VI achieved some important successes, the Choice Neighborhoods Initiative program was developed to improve on the lessons learned from HOPE VI. The scope of Choice Neighborhoods spans beyond housing and addresses employment access, education quality, public safety, health, and recreation.²¹

Current publicly supported housing programs signify a general shift in ideology toward more comprehensive community investment and de-concentration of poverty. However, studies have shown a tendency for subsidized low-income housing developments and residents utilizing housing vouchers to continue to cluster in disadvantaged, low-income neighborhoods. Programmatic rules and the point allocation systems for LIHTC are thought to play a role in this

²¹ Department of Housing and Urban Development. *Evidence Matters: Transforming Knowledge Into Housing and Community Development Policy*. 2011. www.huduser.gov/portal/periodicals/em/EM-newsletter_FNL_web.pdf.

clustering and recent years have seen many states revising their allocation formulas to discourage this pattern in new developments.²² The reasons for the clustering of HCVs are more complicated since factors in decision-making vary greatly by individual household. However, there are indications that proximity to social networks, difficulties in searching for housing, and perceived or actual discrimination contribute to clustering.²³ This section will review the current supply and occupancy characteristics of publicly supported housing types and their geographic distribution within Carroll County.

Supply and Occupancy

Residents of Carroll County can receive publicly supported housing through the City of Westminster's Housing Services department and Carroll County's Housing and Community Development department, which administer Housing Choice Vouchers (HCVs) to area residents. According to the most recent 2023 APSH data, Westminster Housing Services has 297 vouchers and Carroll County HCD has 796, for a combined total of 1,093 vouchers.

The HUD LIHTC database also indicates that there are approximately 699 LIHTC units in Carroll County. Of these units, approximately 677 remain set aside for low-income households. Combined, publicly supported housing units, including LIHTC units and HCV-supported units, make up an estimated 3.3% of all housing units in the county.

Table 6. Publicly Supported Housing Units by Program Category

Housing Units	Carroll County	
	#	%
Total housing units	65,793	
HCV program	1,083	1.6%
Project Based Section 8	375	0.6%
LIHTC program	699	1.1%

Source: 2020 Decennial Census H1; 2023 APSH; HUD User LIHTC Database

Table 7 below shows the racial and ethnic composition of publicly supported housing units, as well as estimates for the numbers of low-to-moderate income households in the county. Data provided in the table portrays how closely the publicly supported housing residency rate of several racial and ethnic groups compares to their share of the general population.

²² Dawkins, Casey J. *Exploring the Spatial Distribution of Low-Income Housing Tax Credit Properties*. US Department of Housing and Urban Development, www.huduser.gov/publications/pdf/dawkins_exploringliht_assistedhousingrcr04.pdf.

²³ Galvez, Martha M. *What Do We Know About Housing Choice Voucher Pro/gram Location Outcomes? A Review of Recent Literature*. What Works Collaborative, 2010. www.urban.org/sites/default/files/publication/29176/412218-What-Do-We-Know-About-Housing-Choice-Voucher-Program-Location-Outcomes-.PDF.

In Carroll County, white households make up the largest share of low-income households (~90% of all households earning < 80% AMI) in accordance with general population patterns by race and ethnicity. Closer examination of Table 7 reveals that white households are also notably the only racial/ethnic group in the county with shares in each low-income category that are lower than their share of the general population— all shares of non-white households in the presented income categories are higher than their share of the overall population, suggesting that non-white households in the county are disproportionately low-income compared to their white peers.

For example, Black households make up 2.8% of all households in the county and 4.1% of all extremely low-income households. Hispanic households comprise 2.5% of the total population but 5.2% of all extremely low-income households. Asian or Pacific Islander households make up 1.7% of the county's households and 2% of households earning less than 30% AMI. Meanwhile, white households comprise 91.5% of the county's total households and 87.7% of extremely low-income households. As such, non-white populations in Carroll County are slightly overrepresented in low-income households while white households are slightly underrepresented.

This trend continues when examining the share of publicly supported housing residents by race and ethnicity. White households make up the largest shares in each subsidized housing program, though each percentage falls below their share of the total population (91.5%). In comparison, Black households comprise more than 10% of publicly supported households in each program while making up 2.8% of the county's general population. Share differences are less pronounced among Hispanic and Asian/Pacific Islander households, but still exist. Hispanic households make up 3% of Project-Based Section 8 households, 4% of voucher holders, and 2.5% of the total population, while Asian or Pacific Islander households make up 8% of Other Multifamily participants and 1.7% of the total population. Asian or Pacific Islander households are slightly underrepresented in the Project-Based Section 8 and HCV programs, making up 1% of households in each category.

Table 7. Publicly Supported Housing Residents by Race/Ethnicity

Housing Type	Race/Ethnicity							
	White		Black		Hispanic		Asian or Pacific Islander	
	#	%	#	%	#	%	#	%
Project-Based Section 8	295	79%	52	14%	11	3%	4	1%
Other Multifamily	17	71%	5	21%	0	0%	2	8%
HCV Program	808	83%	107	11%	39	4%	10	1%
Total Households	57,560	91.5%	1,780	2.8%	1,545	2.5%	1,085	1.7%
0-30% AMI	5,000	87.7%	235	4.1%	295	5.2%	115	2.0%
0-50% AMI	9,995	89.6%	340	3.0%	520	4.7%	230	2.1%
0-80% AMI	18,385	90.1%	670	3.3%	655	3.2%	455	2.2%

Source: 2017-2021 CHAS, Tables 1 and 9; 2023 APSH

Note: Data presented are number of households, not individuals.

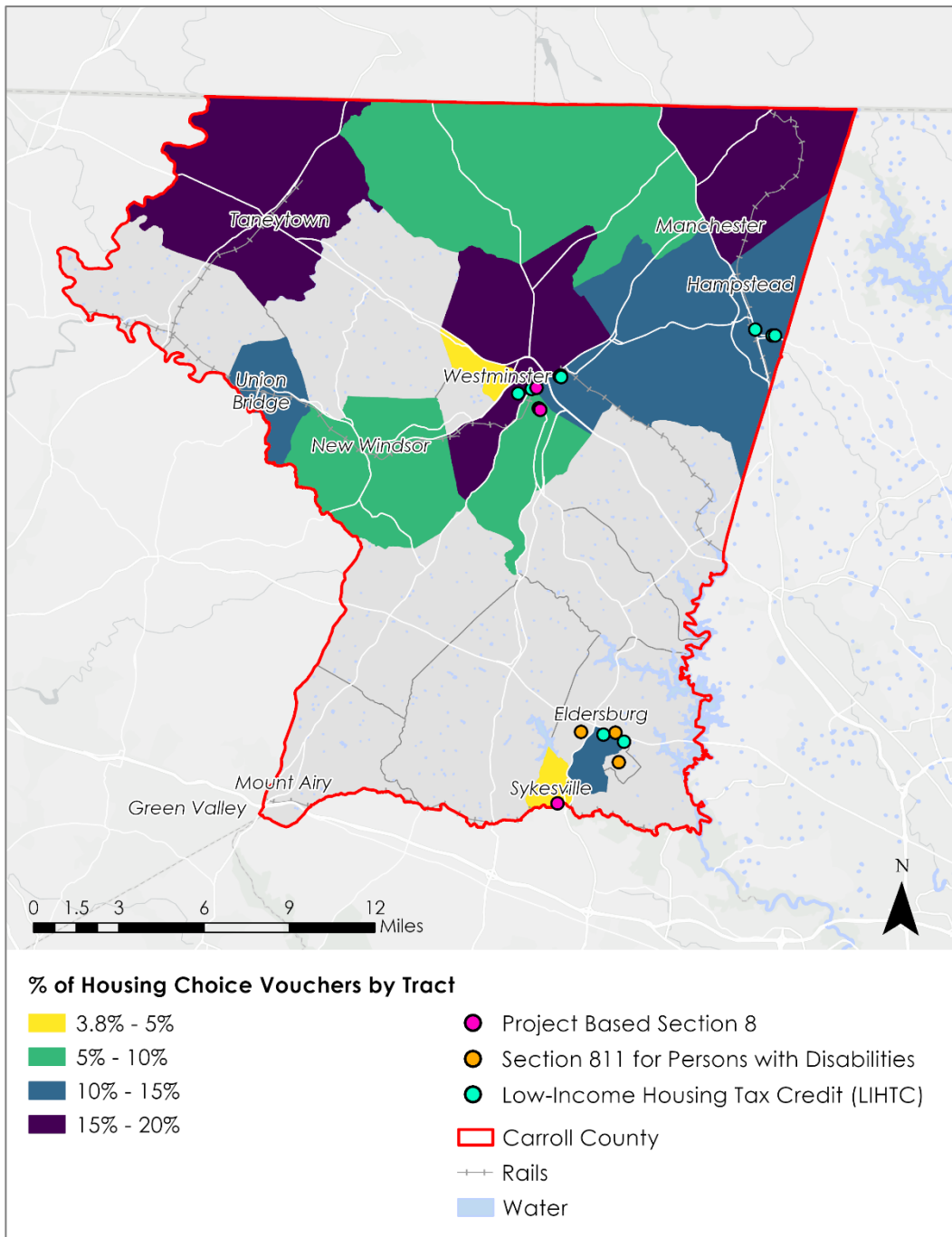
Geography of Subsidized Housing

The number of Housing Choice Vouchers (HCVs) in use per census tract is represented by the shading on the map below (Figure 8). HCVs are issued to households and may be used at a rental unit of the tenant's choosing to reduce the tenant's share of rent payments to an affordable level. HCVs are portable and their distribution throughout the city is subject to fluctuate based on the location preferences of individual voucher households and the participation of landlords in the HCV program.

Data from HUD's latest 2023 A Picture of Subsidized Housing (APSH) indicates that the greatest number of housing choice vouchers are in the northern and central regions of the county, with six (6) census tracts that contain a share of households with a voucher at 15% or more, denoted in dark purple. These tracts are located in the City of Taneytown, north of the City of Westminster surrounding the Carroll County Regional Airport and southwest of Westminster near Rolling Ridge and Canterbury, and northeast of Manchester. There are quite a few tracts where no voucher usage was reported – vouchers are most common in urban areas and municipalities.

Figure 8 also denotes the location of certain subsidized housing developments, including Project-Based Section 8 developments in pink, Section 811 Supportive Housing for Persons for Disabilities in orange, and Low-Income Housing Tax Credit (LIHTC) properties in aquamarine. As shown, these developments are clustered in three municipalities: Hampstead, Westminster, and Sykesville.

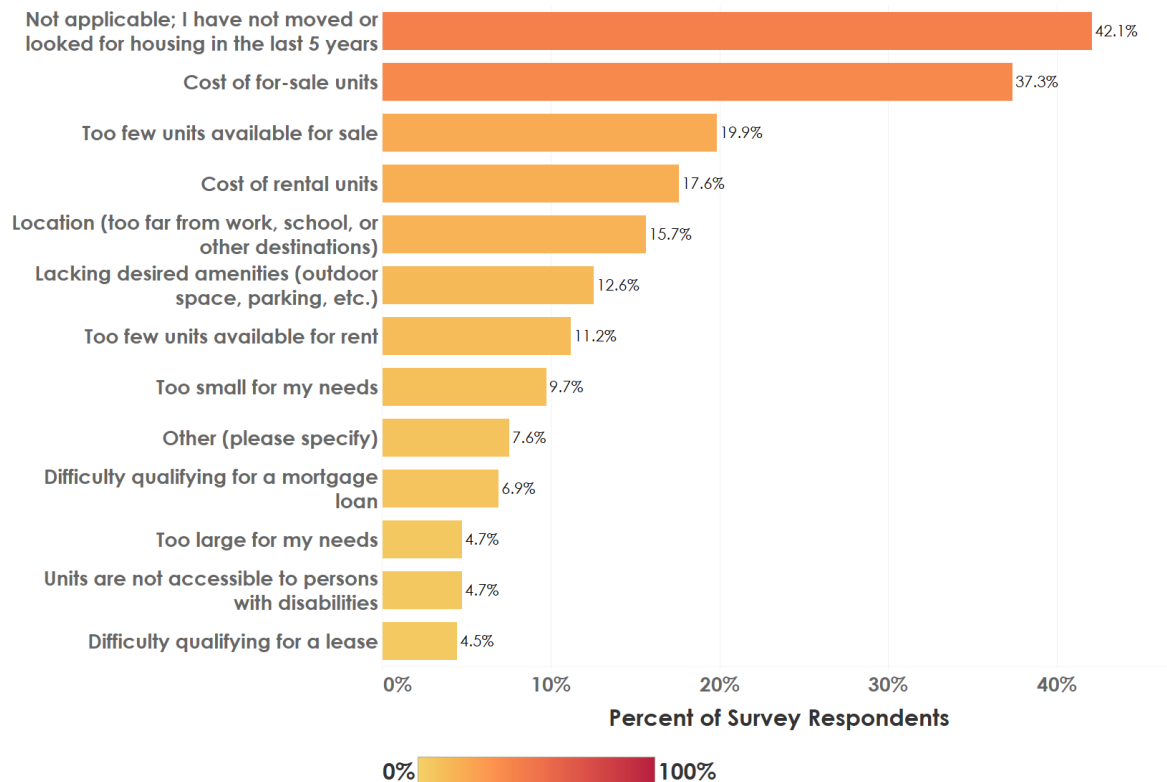
Figure 8. Publicly Supported Housing



HOUSING COSTS

Housing cost and affordability are another important area for examination, given Carroll County's low vacancy rates, large unit size, and newer housing stock – variables that may indicate less affordability for both rentals and for-sale housing. About 6 in 10 respondents to the housing survey (60.2%) noted a lack of affordable housing for families as a barrier to fair housing in Carroll County. When asked about factors that limit their own housing choices in the county, more than one-third of respondents (37.3%) noted the cost of for-sale units as a limiting factor. Other factors that commonly limit housing choice include too few units available for sale (selected by 19.9% of respondents), cost of rent for rental units (17.6%), and location (too far from work, school, or other destinations; 15.7%). When asked about the types of assistance that would make housing in Carroll County more attainable, 56.2% of respondents selected 'more affordable for-sale units,' and 52.9% selected 'first-time home buyer down payment assistance.'

Figure 9. Survey Responses- If you have moved or looked for housing in Carroll County in the last 5 years, which factors most limited the housing choices available to you? Select up to three.

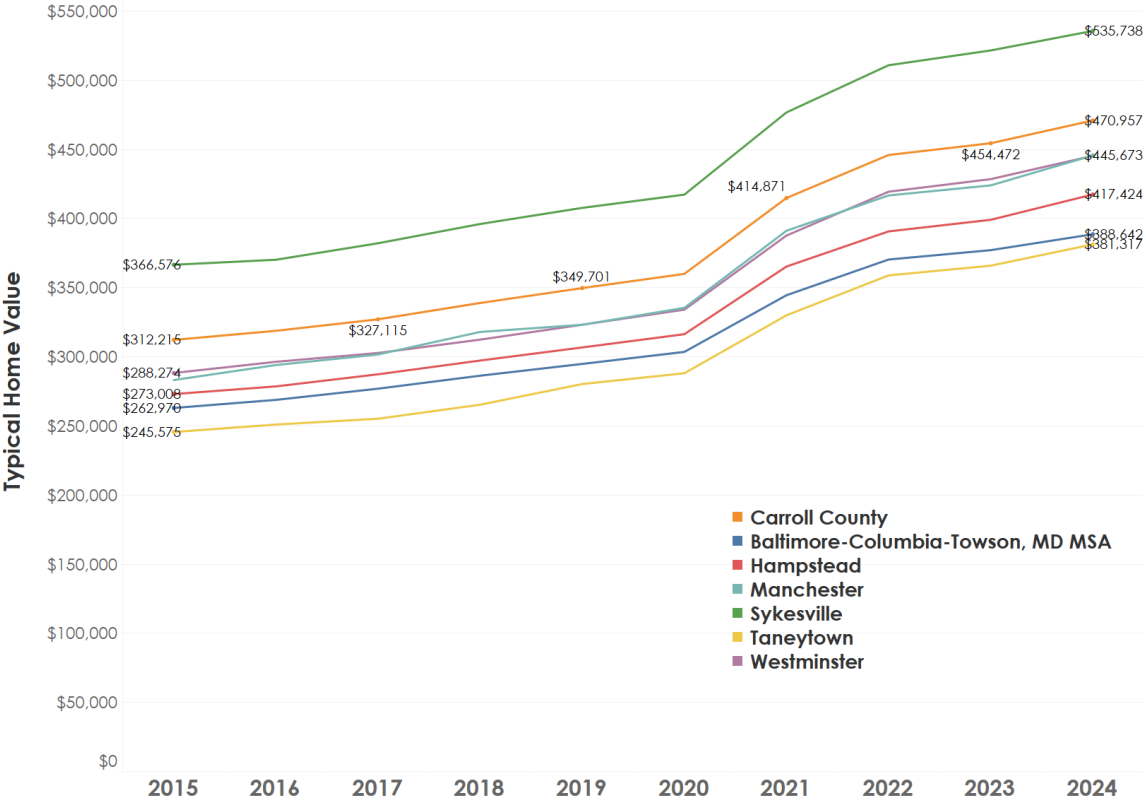


Homeownership Housing Costs

Typical Home Values

Home values in Carroll County, its municipalities, and the Baltimore-Columbia-Towson MSA have all trended upward since 2015, with the sharpest increases occurring from 2020 through 2021 (about 13% to 17% increases across the areas; see Figure 10). As of July 2024, the typical home in Carroll County was valued at \$470,957, a 50.8% increase over the typical value in July 2015 (\$312,215) and 21.2% higher than the typical home value in the MSA (\$388,642). The county's typical home value grew at a slightly faster rate than that of the MSA from 2015 to 2024 (50.8% and 47.8%, respectively). Home values in the municipalities of Hampstead, Manchester, Taneytown, and Westminster have trended lower than those in the town of Sykesville and Carroll County as a whole. As of July 2024, Sykesville had the highest typical home value of the county's municipalities for which data was available, at \$535,738. The typical home value in Taneytown (\$381,317) was the lowest of the municipalities, tracking closer to that of the MSA as a whole.

Figure 10. Typical Home Value, 2015-2024

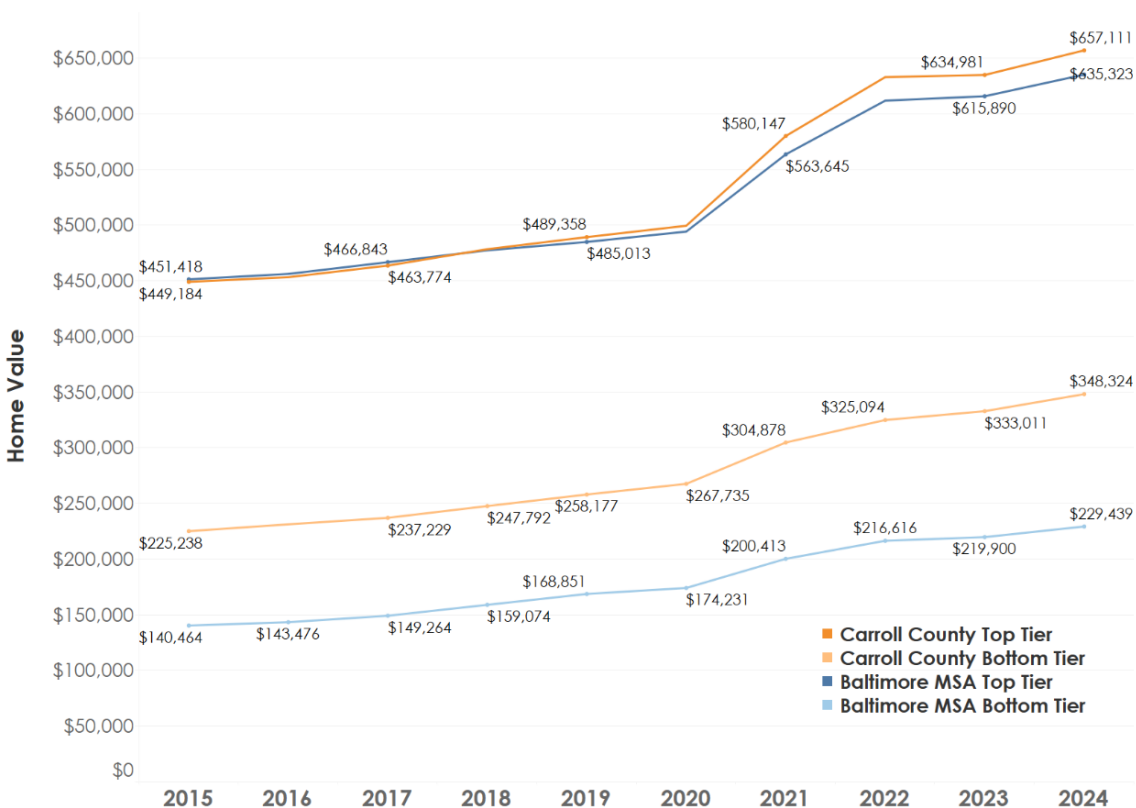


Data Source: Zillow Home Value Index (ZHVI). 2015-2024. ZHVI All Homes (SFR, Condo/ Co-Op) Time Series, Smoothed, Seasonally Adjusted. All estimates for July 30 of each year. Data not available for Mount Airy, New Windsor, and Union Bridge.

In addition to typical home values, Zillow identifies three market tiers — a bottom, middle and top, each roughly corresponding to one-third of the housing market. The bottom tier is defined by all homes falling between the 5th and 35th percentiles, and the top tier includes all homes that fall between the 65th and 95th percentile. In July 2015, typical housing values in Carroll County spanned from \$225,238 at the bottom tier to \$449,184 at the top tier. Housing values of the top tier in Carroll County closely tracked those in the MSA through 2020, after which they started to track slightly higher. Housing values at the bottom tier in the county have been about 50% to 60% higher than bottom tier housing values in the MSA as a whole since 2015 (see Figure 11). By July 2024, Carroll County's home values had increased by 54.6% at the bottom tier, to \$348,324, and by 46.3% at the top tier, to \$657,111. As of this most recent data, home values at the bottom tier in Carroll County were \$118,885 greater and values at the top tier were \$21,788 greater than those across the Baltimore-Columbia-Towson, MD MSA.

Whereas the Baltimore MSA offers some level of affordability for first-time homebuyers, pressures related to high housing prices may be extreme for first-time homebuyers in Carroll County, who already face challenges due to the county's limited supply of smaller starter homes.

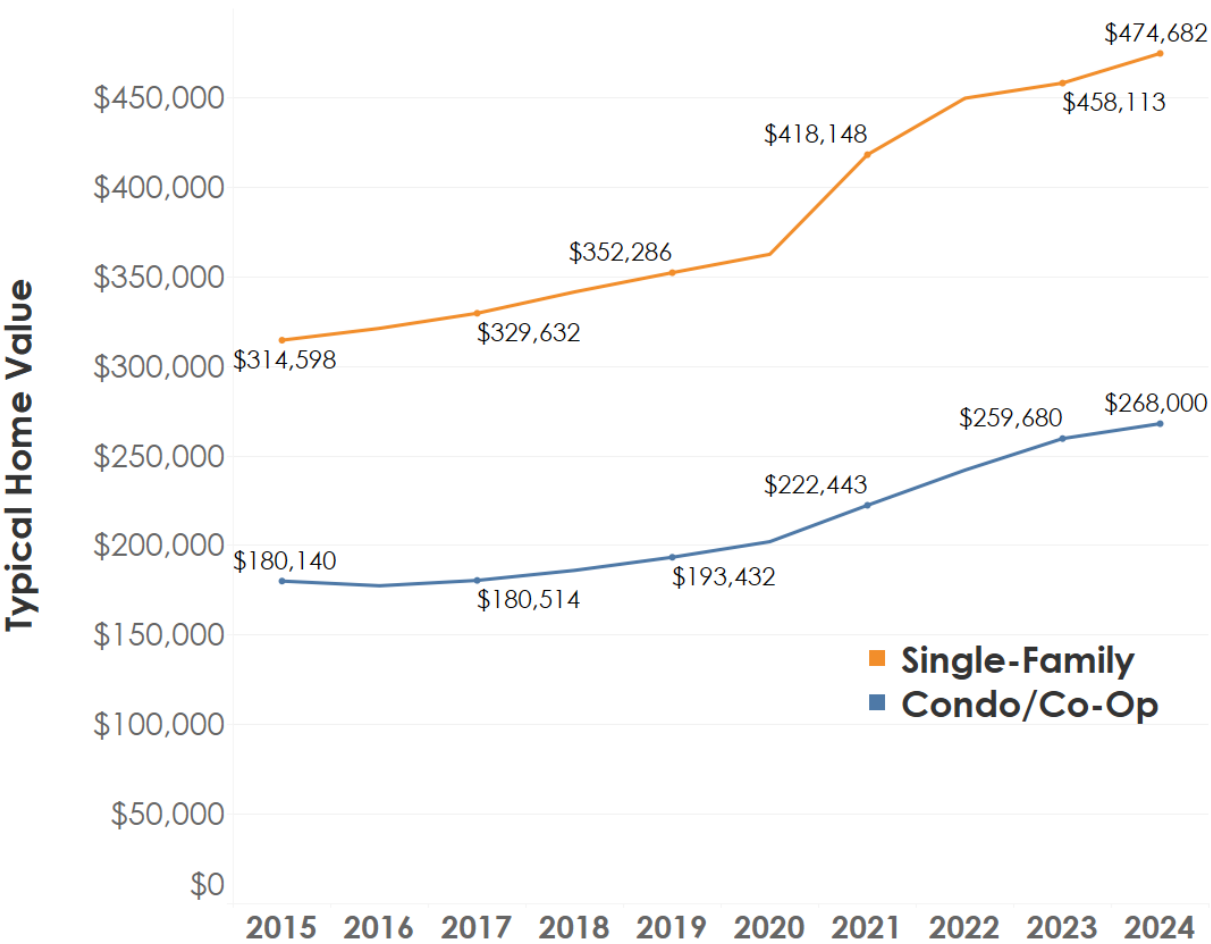
Figure 11. Bottom and Top Tier Home Values in Carroll County and Baltimore-Columbia-Towson, MD MSA, 2015-2024



Source: Zillow Home Value Index (ZHVI). 2015-2024. ZHVI Top Tier Time Series and Bottom Tier Time Series. All estimates for July 30 of each year.

From 2015 to 2024, the typical value of a single-family unit in Carroll County was consistently about 1.7 to 1.9 times that of a condo or co-op unit (see Figure 12). Typical single-family home values increased from \$314,598 to \$474,682, or 50.9%, from July 2015 to July 2024, while typical condo/co-op prices increased from \$180,140 to \$268,000, or 48.8%. Both single-family and condo/co-op units saw the greatest year-over-year percent increases in values from 2020 to 2021 (15.3% and 10.0%, respectively).

Figure 12. Single Family and Condo/ Co-Op Home Values in Carroll County, 2015 - 2024

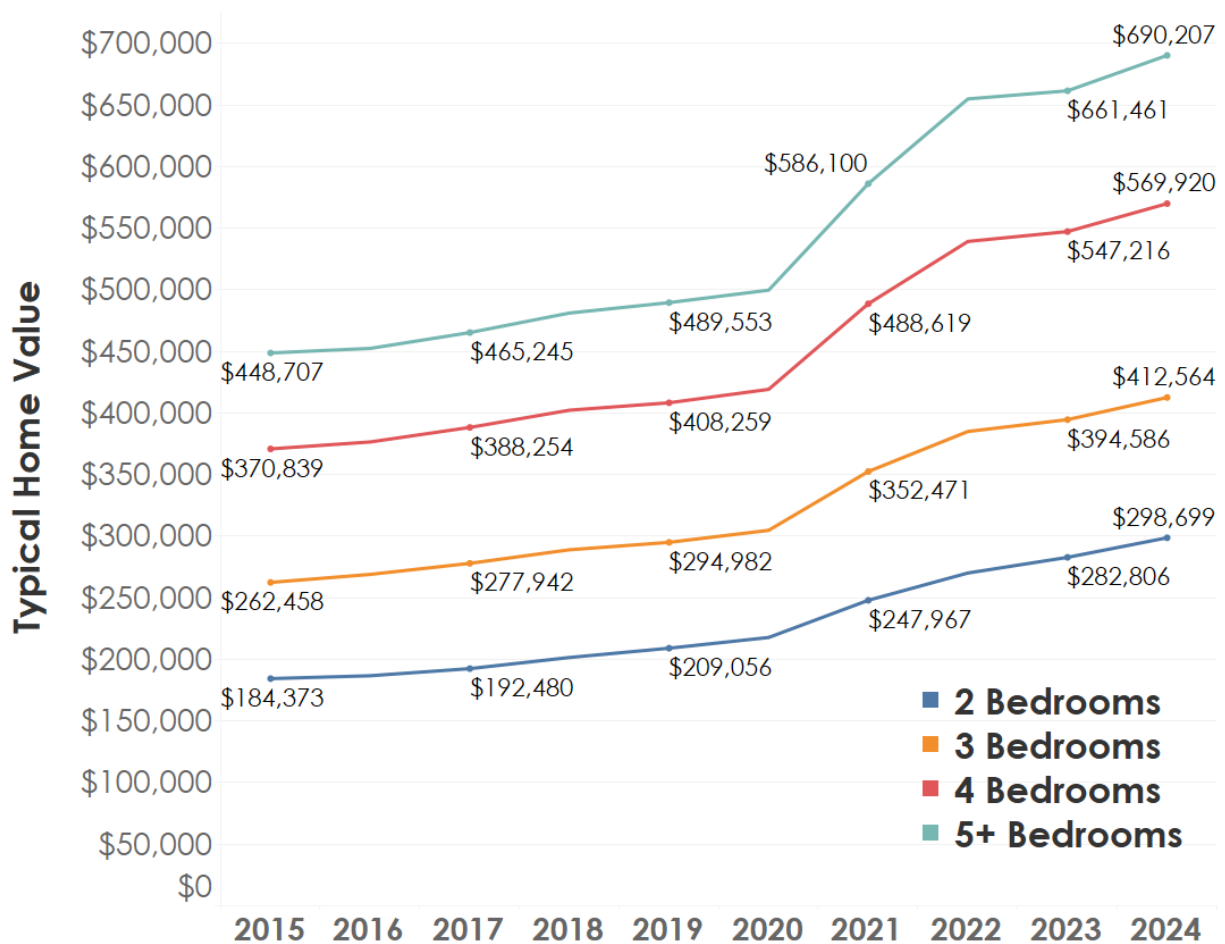


Source: Zillow Home Value Index (ZHVI). 2015-2024. ZHVI Single Family and Condo/Co-Op Time Series. All estimates for July 30 of each year.

While typical values for all homes in Carroll County have increased since 2015, units with five or more bedrooms saw the greatest increases in value (in dollars), followed by units with four bedrooms and those with three bedrooms (see Figure 13). The typical value for homes with five or more bedrooms increased from \$448,707 in 2015 to \$690,207 in 2024 (an increase of \$241,500 or 53.8%). The typical four-bedroom home increased in value from \$370,839 in 2015 to \$569,920 in 2024 (an increase of \$199,081 or 53.7%), and the value

of a typical three-bedroom home increased from \$262,458 in 2015 to \$412,564 in 2024 (an increase of \$150,106 or 57.2%).²⁴ Two-bedroom units saw the greatest percentage increase in value, with a 62.0% increase from 2015 to 2024. Typical values for homes in all bedroom categories increased most sharply from 2020 to 2021, with increases ranging from 13.9% for two-bedroom units to 17.3% for units with five or more bedrooms over their values in July 2020.

Figure 13. Typical Home Value by Number of Bedrooms, Carroll County, 2015-2024



Source: Zillow Home Value Index (ZHVI). 2015-2024. ZHVI 2-, 3-, 4- and 5+ Bedroom Time Series. All estimates for July 30 of each year.

²⁴ Analysis for units by number of bedrooms includes both single-family and condo/co-op units in Carroll County

Monthly owner and renter costs also provide insight into housing affordability in Carroll County. From 2018 through 2022, the median home value in Carroll County was \$390,200, 9.1% higher than the median value in the Baltimore-Columbia-Towson, MS MSA (\$357,800). An estimated 72.3% of Carroll County residents had a mortgage in 2022, a slightly higher share than that of the MSA (70.7%) and perhaps attributable to the county's newer housing stock. Homeowners in Carroll County with a mortgage paid a median of \$2,222 per month in housing costs, slightly higher than those with a mortgage in the MSA overall, whose median costs were \$2,148 (\$74 less). Housing costs for homeowners with mortgages in the county's municipalities ranged from \$1,690 in Union Bridge to \$2,440 in Mount Airy, a difference of \$750.

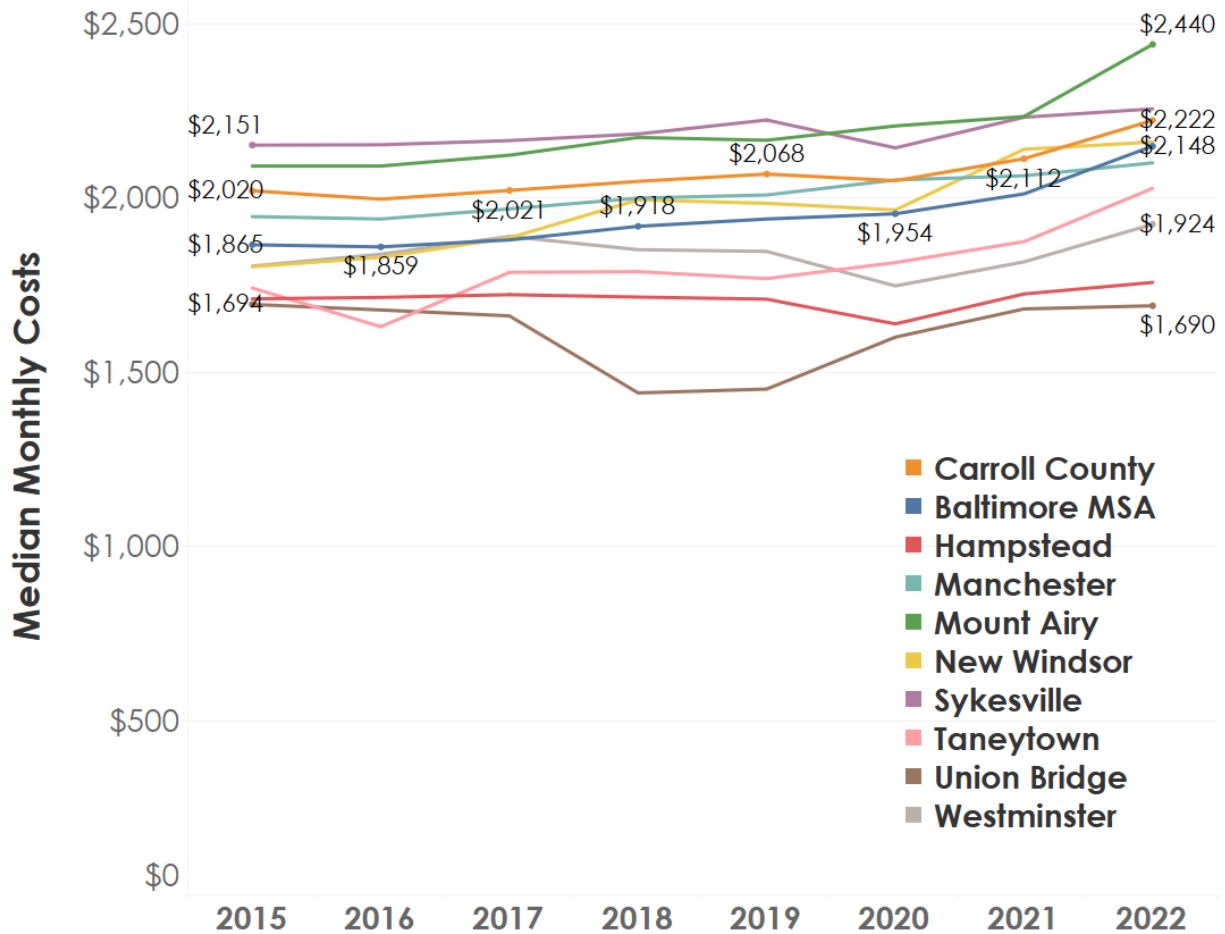
Median monthly costs for households without mortgages range from \$492 in Union Bridge to \$730 in Westminster, indicating that other monthly owner costs (e.g., utilities, insurance, etc.) are relatively similar across the region and that housing value is the primary driver of housing cost differences for homeowners in the region.

Table 8. Median Home Value and Monthly Owner Costs in Carroll County, its Municipalities, and the Baltimore-Columbia-Towson, MD MSA, 2018-2022

	Total Owner-Occupied Units	Median Home Value	With a Mortgage		Without a Mortgage	
			Share of Total	Median Monthly Owner Costs	Share of Total	Median Monthly Owner Costs
Carroll County, MD	52,580	\$390,200	72.3%	\$2,222	27.7%	\$647
Baltimore MSA	736,341	\$357,800	70.7%	\$2,148	29.3%	\$686
Hampstead	2,166	\$300,100	88.4%	\$1,757	11.6%	\$668
Manchester	1,714	\$345,400	65.4%	\$2,100	34.6%	\$577
Mount Airy	2,930	\$459,500	82.4%	\$2,440	17.6%	\$597
New Windsor	482	\$350,900	71.2%	\$2,160	28.8%	\$681
Sykesville	953	\$390,100	91.6%	\$2,255	8.4%	\$495
Taneytown	2,250	\$300,000	71.2%	\$2,027	28.8%	\$592
Union Bridge	278	\$240,200	77.7%	\$1,690	22.3%	\$492
Westminster	4,306	\$292,200	79.0%	\$1,924	21.0%	\$730

Data Source: 2018-2022 5-Year American Community Survey, Table DP04

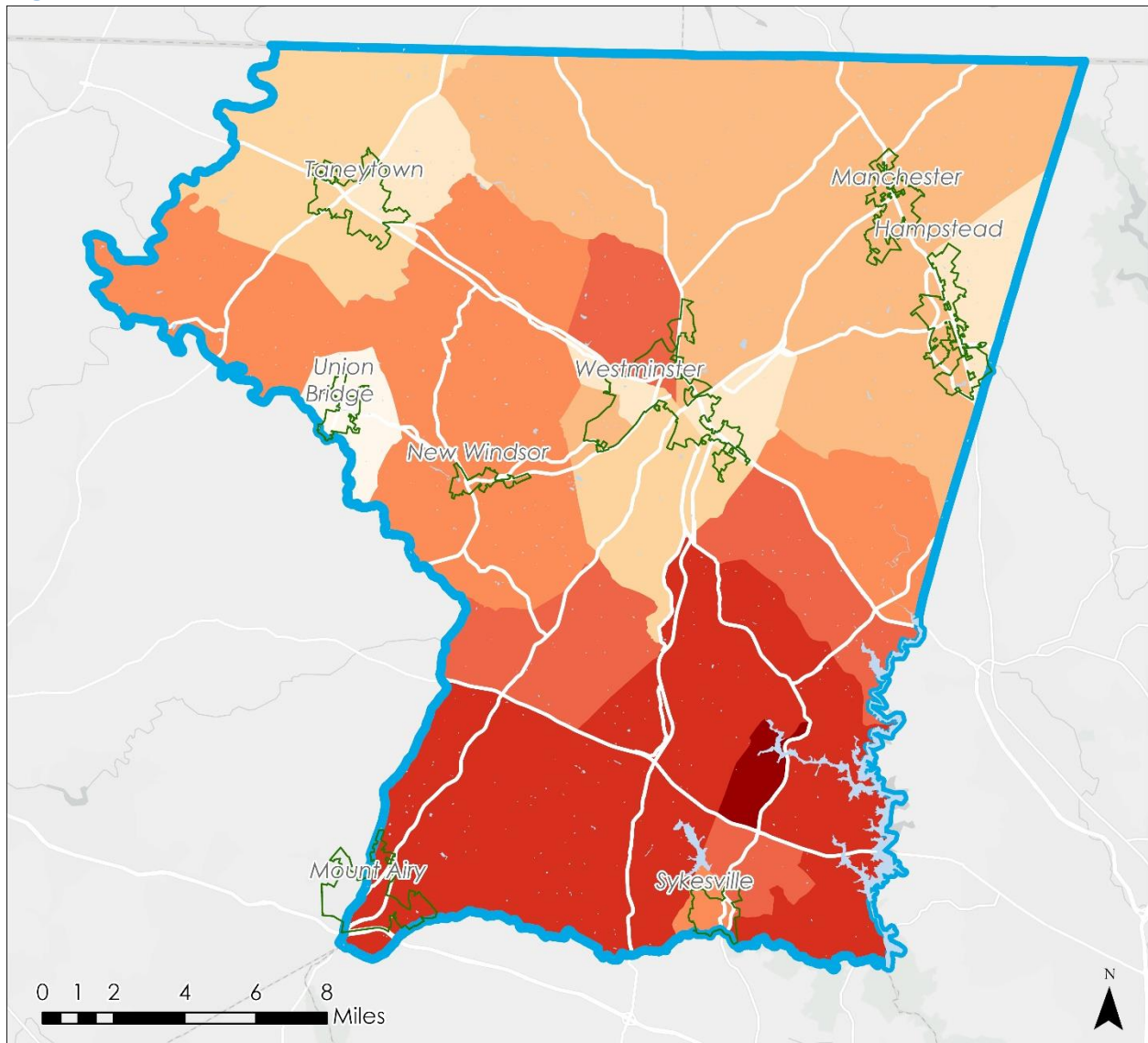
Figure 14. Median Monthly Costs for Homeowners with a Mortgage, 2015-2022



Data Source: American Community Survey Five-Year Estimates, 2011-2015 through 2018-2022

Median home values are highest in south Carroll County—including in Sykesville, Mount Airy, and surrounding areas—where they top \$475,000 in three census tracts. Home values are lowest in Union Bridge, located in the only census tract in the county with a median home value below \$300,000 (see Figure 15).

Figure 15. Median Home Value, Owner Occupied Units



-  Carroll County
-  Municipalities
-  Water

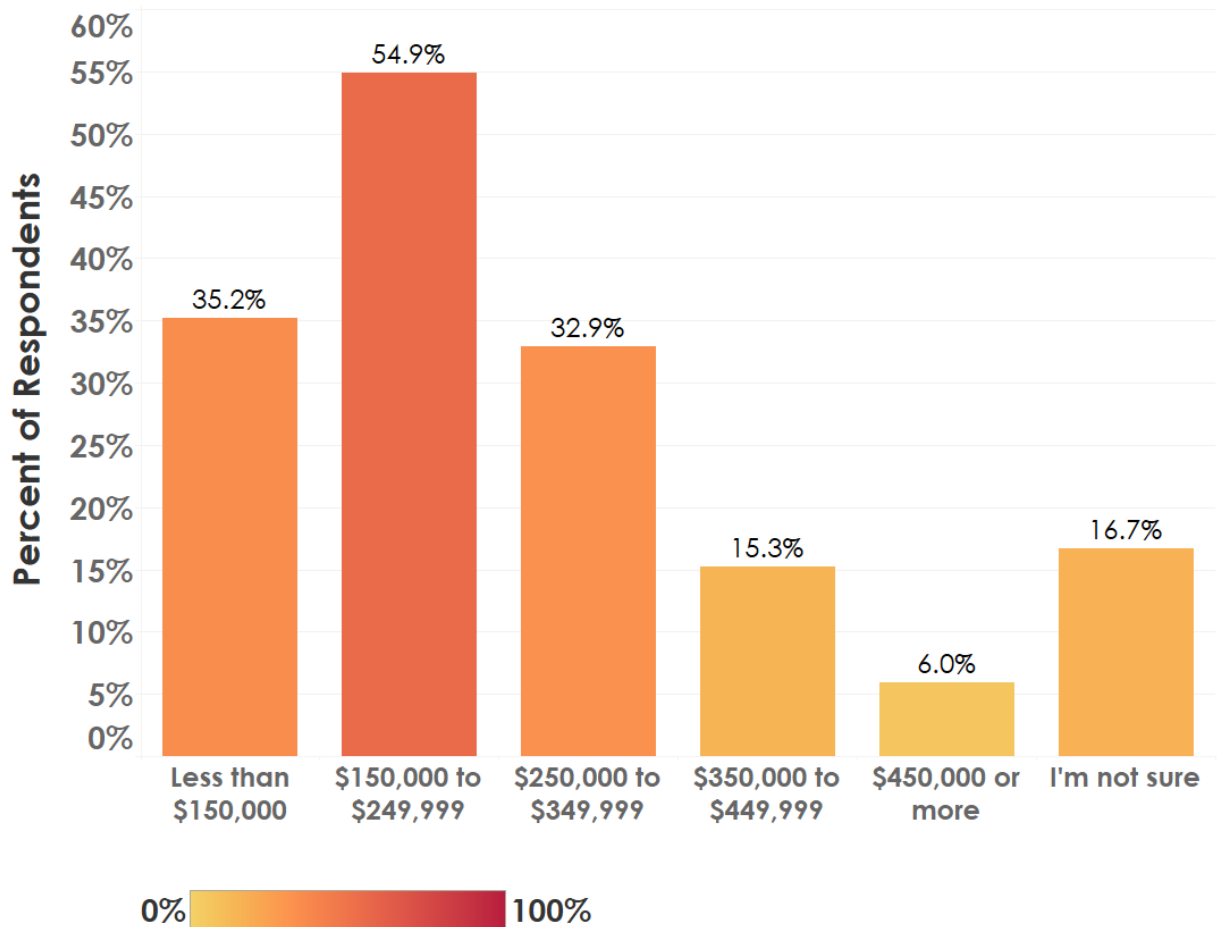
Median Home Value, Owner-Occupied Units

 \$260,000 - \$300,000	 \$375,000 - \$400,000
 \$300,000 - \$325,000	 \$400,000 - \$450,000
 \$325,000 - \$350,000	 \$450,000 - \$500,000
 \$350,000 - \$375,000	 \$500,000 - \$515,000

Data Source: American Community Survey Five-Year Estimates, 2018-2022

When asked about the price ranges with the greatest shortages of for-sale housing in Carroll County, most respondents to the housing survey noted a lack of housing in the \$150,000 to \$249,000 price range (54.9%). Respondents also noted shortages of housing for less than \$150,000 (35.2%) and in the \$250,000 to \$349,000 range (32.9%). Lower shares of respondents noted gaps in housing in the \$350,000 to \$449,000 range (15.3%) and in housing priced above \$450,000 (6.0%).

Figure 16. Survey Responses- In your opinion, what price range(s) have the biggest shortage of for-sale housing in Carroll County? Select up to two.



Rental Housing Costs

The county's median contract rent was \$1,105 as of the 2018-2022 American Community Survey five-year estimates, about 15% lower than the median contract rent in the MSA (\$1,299). Median contract rent in the county's municipalities ranged from \$697 in Taneytown to \$1,629 in Sykesville.

Table 9. Median Renter Costs in in Carroll County, its Municipalities, and the Baltimore-Columbia-Towson, MD MSA, 2018-2022

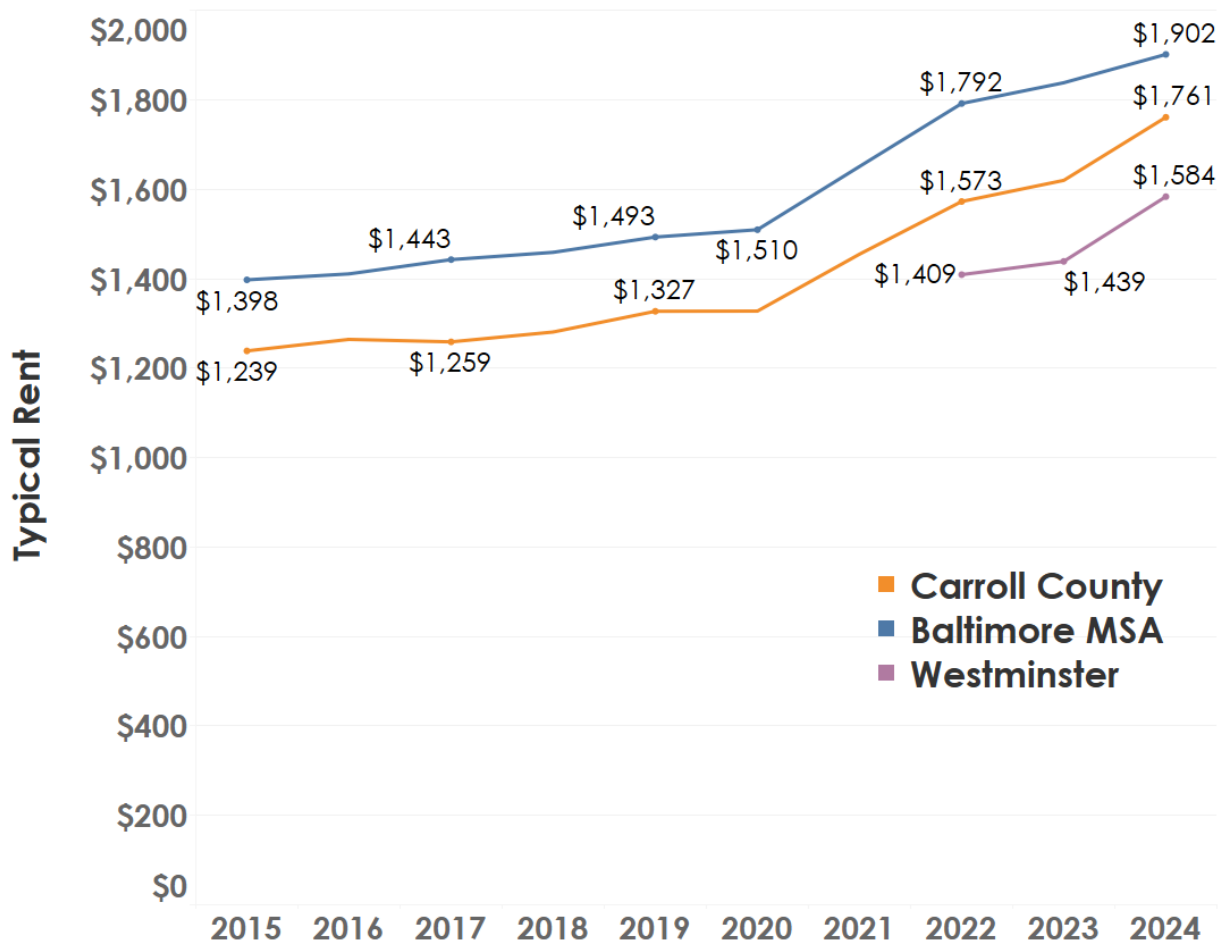
	Total Renter-Occupied Units	Percent Renter-Occupied Units	Median Contract Rent
Carroll County, MD	10,738	17.0%	\$1,105
Baltimore MSA	361,927	33.0%	\$1,299
Hampstead	569	20.8%	\$925
Manchester	362	17.4%	\$959
Mount Airy	319	9.8%	\$1,441
New Windsor	60	11.1%	Unavailable
Sykesville	456	32.4%	\$1,629
Taneytown	542	19.4%	\$697
Union Bridge	169	37.8%	\$870
Westminster	3,702	46.2%	\$1,200

Data Source: 2018-2022 5-Year American Community Survey, Table DP04

More recent data from Zillow indicates that rental rates have risen further since the 2018-2022 estimates, with typical rent in Carroll County at \$1,761, typical rent in the MSA at \$1,902, and typical rent in Westminster at \$1,584 as of July 2024 (see Figure 17).²⁵ The sharpest increases in rental rates in both the county and MSA occurred from 2020 through 2022.

²⁵ Data was not available in the Zillow Observed Rental Index (ZORI) for the other municipalities in Carroll County as of July 2024. Data for Westminster was only available for 2022 through 2024.

Figure 17. Typical Rent, Carroll County, Baltimore MSA, and Westminster, 2015-2024

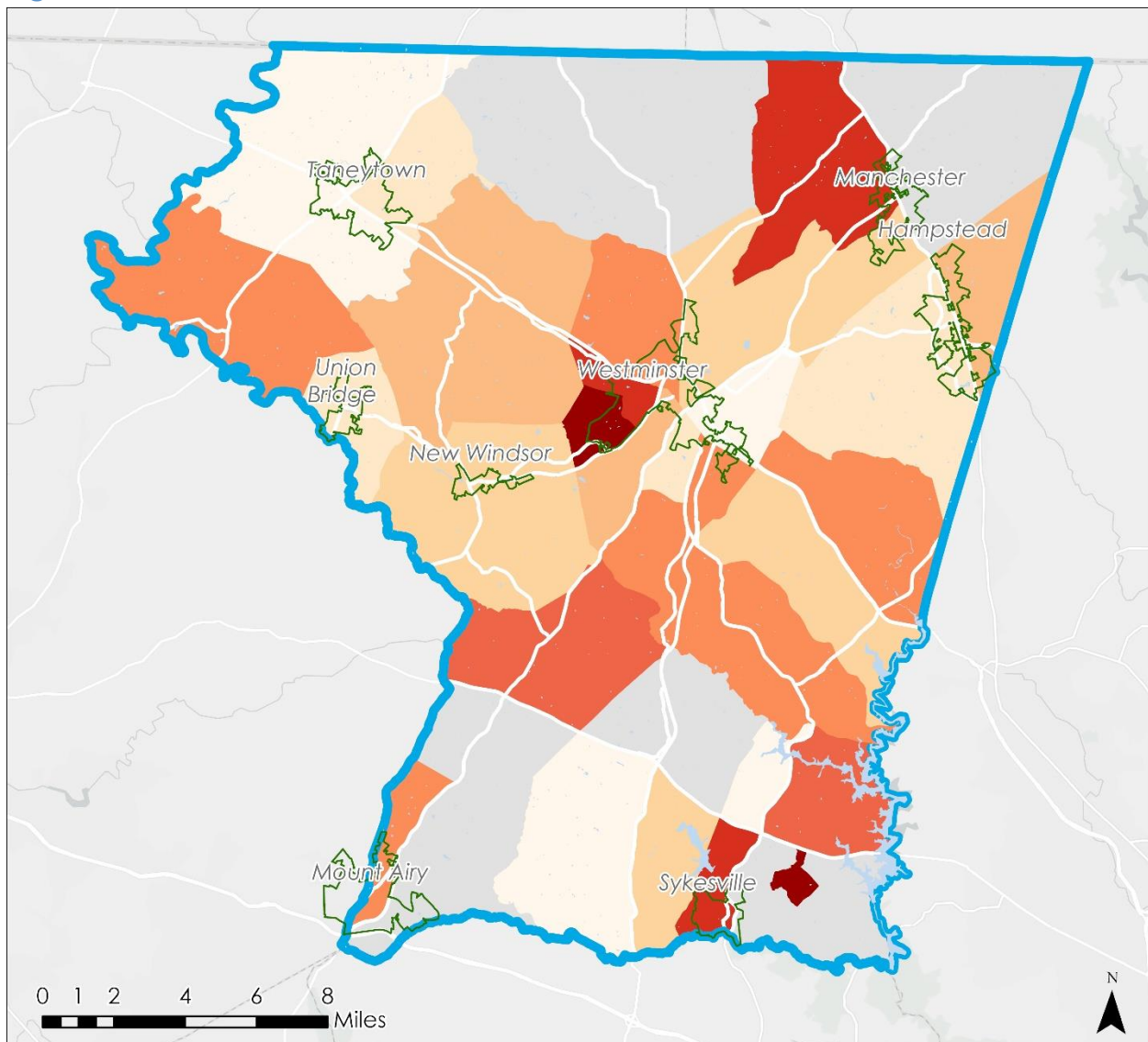


Source: Zillow Observed Rental Index (ZORI). 2015-2024. ZORI All Homes Plus Multifamily Time Series. All estimates for July 30 of each year.

Despite rising rental costs, typical rents are about \$460 less than monthly owner costs in the county. This factor alone may cause households with lower incomes in Carroll County to remain renters or to purchase homes in areas of the county where owner costs may be more affordable.

As of the 2018-2022 American Community Survey five-year estimates, median contract rent was highest in Westminster, Sykesville, and surrounding areas, where it ranged from \$1,624 to \$2,030 in five census tracts (see Figure 18).

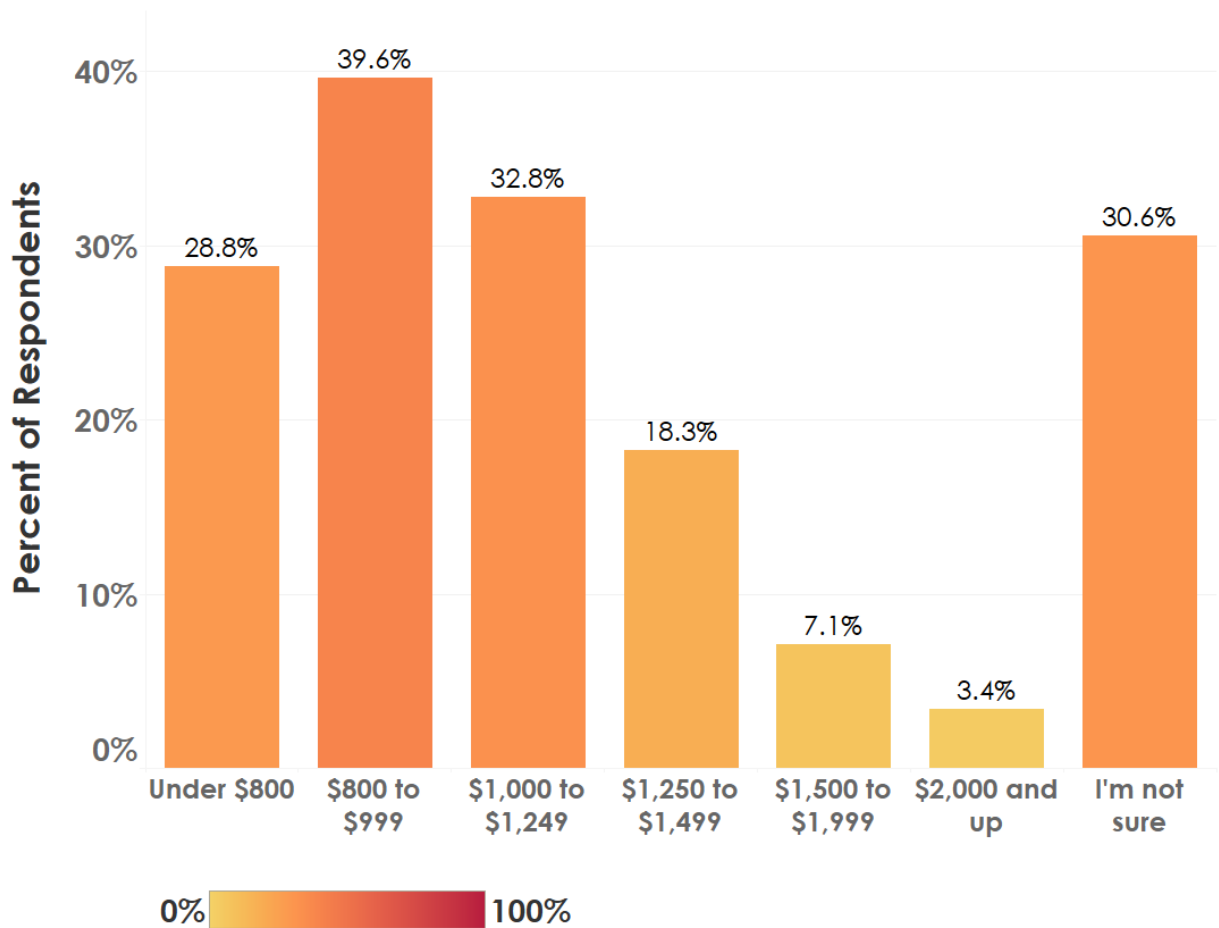
Figure 18. Median Contract Rent



Data Source: American Community Survey Five-Year Estimates, 2018-2022

When asked about the rental ranges with the greatest shortages of rental housing in Carroll County, respondents most often identified a need for rental housing in the ranges of \$800 to \$999 (39.6%), \$1,000 to \$1,249 (32.8%), and under \$800 (28.8%). Smaller shares of respondents indicated shortages of housing with rents in the ranges of \$1,250 to \$1,499, \$1,500 to \$1,999, and \$2,000 and above (18.3%, 7.1%, and 3.4%, respectively).

Figure 19. Survey Responses- In your opinion, what rental range(s) have the biggest shortage of rental housing in Carroll County? Select up to two.

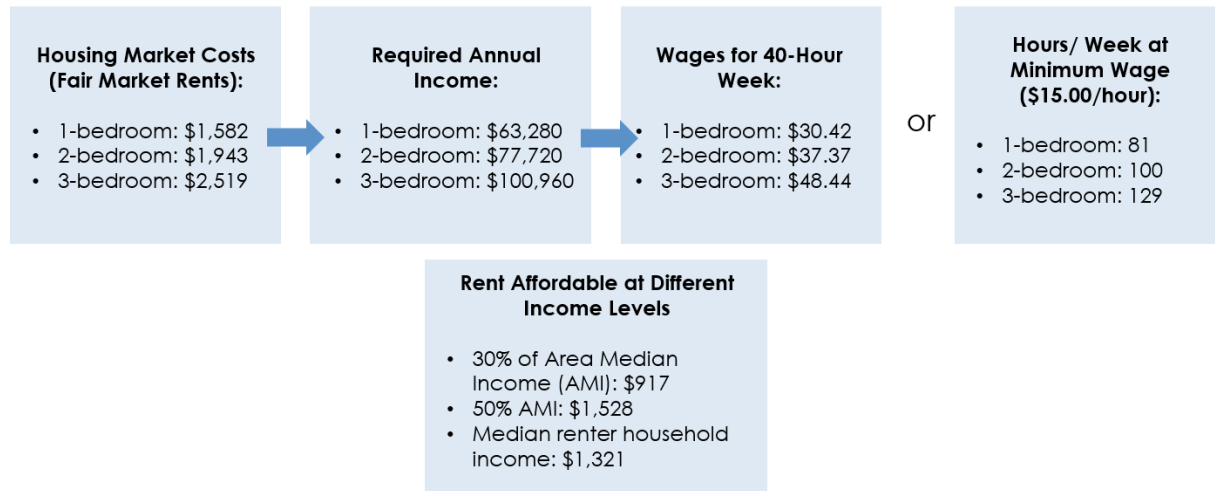


Stakeholders identified a need for housing that is both affordable and in good condition, particularly for low- and moderate-income households. The National Low Income Housing Coalition's annual *Out of Reach* report examines rental housing rates relative to income levels for counties throughout the U.S. The figure below shows annual household income and hourly wages needed to afford Fair Market Rents in Carroll County.

Maryland's minimum hourly wage is \$15.00, and the average hourly wage earned by renters in Carroll County is \$25.40. For housing to be considered 'affordable,' housing costs must not exceed 30% of a household's income. Using this threshold, Figure 20 calculates the annual and hourly incomes needed to afford rental units of various sizes, as well as the number of hours renter households would need to work per week at various wages to afford a unit. This figure shows that even one-bedroom units are unaffordable to renters earning Carroll County's average renter wage: such households would need to work 47.9 hours per week at that wage to afford a one-bedroom unit. These figures are significantly more extreme for renters earning minimum wage – such households would need to work 81 hours per week to afford a one-bedroom unit and 100 hours per

week to afford a two-bedroom unit. This level of cost burden means that Carroll County households—particularly those living on one income or with large family sizes—may face significant barriers in finding housing they can afford.

FIGURE 20. Required Income, Wages, and Hours to Afford Fair Market Rents in Carroll County, 2024



Data Source: National Low Income Housing Coalition Out of Reach 2024. <https://nlihc.org/oor/state/md>

Homeownership and Lending

Homeownership is vital to a community's economic well-being. It provides the opportunity to build wealth, is generally associated with higher levels of civic engagement,²⁶ and is correlated with positive cognitive and behavioral outcomes among children.²⁷

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968, along with continuing impediments to access, have had significant impacts on the homeownership rates of racial and ethnic minorities, particularly Black and Hispanic populations. The gap between the white and Black homeownership rate is the largest among racial and ethnic groups. In 2022, the U.S. Census Bureau reported a

²⁶ Manturuk K, Lindblad M, Quercia R. "Homeownership and civic engagement in low-income urban neighborhoods: a longitudinal analysis." *Urban Affairs Review*. 2012;48(5):731–60.

²⁷ Haurin, Donald R. et al. "The Impact of Homeownership on Child Outcomes." *Low-Income Homeownership Working Paper Series*. Joint Center for Housing Studies of Harvard University. October 2001, <http://www.jchs.harvard.edu/sites/default/files/liho01-14.pdf>.

25.4 percentage point gap in homeownership rate between white and Black households, representing a slight widening of the gap since 2002 (24.3 percentage points). Over the same period, the gap in the homeownership rate between white and Hispanic households narrowed from 24.7 to 21.8 percentage points.²⁸

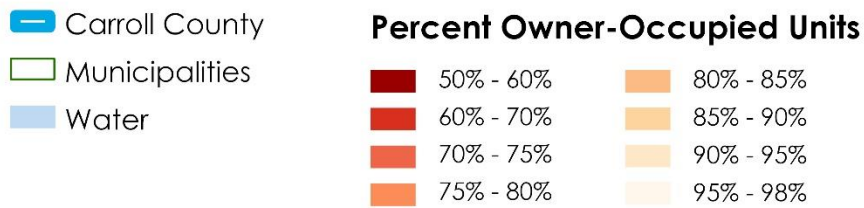
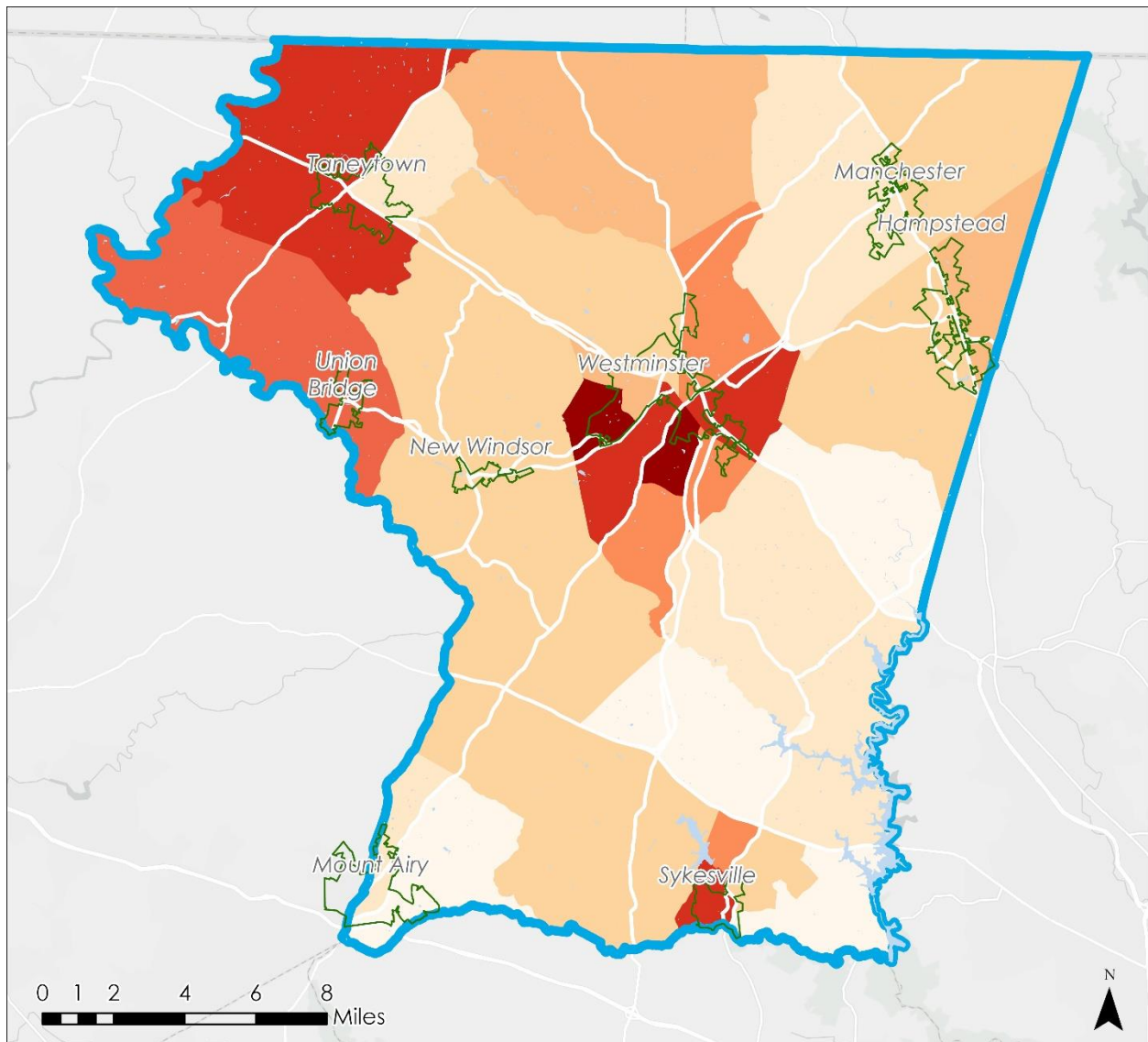
Homeownership trends have changed in recent years because of significant events in the housing market and labor force. The homeownership rate for Millennials (the generation born between 1981 and 1997) is eight percentage points lower than the two previous generations, controlling for age. This discrepancy can be attributed to a multitude of factors ranging from preference for urban areas, cost of education and associated debt, changes in marriage and childbearing patterns, rising housing costs, and the current supply of affordable housing.²⁹

The map that follows shows the homeownership rate by census tract in Carroll County. Homeownership rates are generally high across the county, with no census tracts with an owner occupancy rate below 50%. The homeownership rate is highest in parts of south and east Carroll County (including Mount Airy), topping 95% in five census tracts. The homeownership rate is lowest in parts of Westminster, Sykesville, Taneytown, and Union Bridge where it ranges from about 50% to 70% in seven census tracts.

²⁸ U.S. Census Bureau. Homeownership Rates by Race and Ethnicity of Householder: 1994 to 2017.

²⁹ Choi, Jung et al. "Millennial Homeownership: Why Is It So Low, and How Can We Increase It?" The Urban Institute. July 2018. www.urban.org/sites/default/files/publication/98729/millennial_homeownership_0.pdf.

Figure 21. Percent Owner-Occupied Units, Carroll County, 2018-2022



Data Source: American Community Survey Five-Year Estimates, 2018-2022

Mortgage Lending

Prospective homebuyers need access to mortgage credit, and programs that offer homeownership should be available without discrimination. The proceeding data and analysis assesses the degree to which the housing needs of residents are being met by home loan lenders.

The Home Mortgage Disclosure Act of 1975 (HMDA) requires most mortgage lending institutions to disclose detailed information about their home lending activities annually. The objectives of the HMDA include ensuring that borrowers and loan applicants are receiving fair treatment in the home loan market.

The national 2023 HMDA data consists of information for 10 million home loan applications reported by 5,113 home lenders including banks, savings associations, credit unions, and mortgage companies.³⁰ HMDA data, which is provided by the Federal Financial Institutions Examination Council (FFIEC), includes the type, purpose, and characteristics of each home mortgage application that lenders receive during the calendar year. It also includes additional data related to those applications including loan pricing information, action taken, property location (by census tract), and information about loan applicants such as sex, race, ethnicity, and income. 198 financial institutions reported HMDA data for Carroll County in 2022.

Applicants in Carroll County submitted a total of 2,634 home purchase loan application records in 2023. The following analysis looks at 1,678 applications in Carroll County in which the mortgage was applied for as a first lien, including conventional, FHA-insured, VA-guaranteed, and FSA / RHS-guaranteed loans for single-family homes. Within each record, some data variables are 100% reported— “Loan Type,” “Loan Amount,” and “Action Taken,” for example—but other data fields are less complete. According to the HMDA data, these records represent applications taken entirely by mail, Internet, or phone in which the applicant may have declined to identify their sex, race, and/or ethnicity. Records for applications with missing race and ethnicity data are included in a separate category entitled “No Race or Ethnicity Given.” This data does not include seller-financed loans.

Looking at first-lien applications completed in 2023, about two thirds of applications in the county were completed by white applicants (1,108 applications, or 66.0%). White applicants made up just under one-fourth (23.8%) of all completed applications (8,548 applications). Hispanic, Black, and Asian applicants each submitted about 5% to 7% of

³⁰ Federal Financial Institutions Examination Council. “FFIEC Publishes 2023 Data on Mortgage Lending.” July 11, 2024. <https://www.ffiec.gov/press/pr071124.htm>

applications (123, 97, and 84 applications, respectively). Smaller shares of applications were submitted jointly by applicants of different races, by Native American applicants, and by applicants of two or more minority races (46, 4, and 2 applications, respectively).

The tables that follow show loan approval rates for completed loan applications by race and ethnicity at various income levels in Carroll County.³¹ The Median Family Income in the Baltimore-Columbia-Towson, MD HUD Metro FMR Area is \$121,700, according to HUD's FY 2023 Income Limits. The income tiers below represent low-income applicants earning up to 80% AMI (\$97,360), middle-income applicants earning 80% to 120% AMI (\$97,360 to \$146,040), and high-income applicants earning more than 120% AMI (over \$146,040). In 2023, there were 33 applications for which income was not reported. These applications are included in the totals under "all applicants." Excluded from these figures are applications that were withdrawn or closed due to incompleteness such that no decision was made regarding approval or denial

³¹ The low-income category includes applicants with a household income at or below 80% of area median family income (MFI). The middle-income range includes applicants with household incomes from 81% to 120% MFI, and the upper income category consists of applicants with a household income above 120% MFI.

Table 10. Purchase Loan Approval Rates by Race and Ethnicity in Carroll County, 2023

Applicant Income		Applicant Race and Ethnicity								All Applicants
		Non-Latino							Latino/ Hispanic	
		White	Black	Asian	Pacific Islander	Native American	Two or More Races	Joint		
Home Purchase Loans										
Low Income	Completed Applications	347	19	18	0	3	1	6	44	504
	Denial Rate	4.9%	10.5%	22.2%	--	33.3%	0.0%	16.7%	6.8%	6.3%
Middle Income	Completed Applications	315	35	24	0	1	1	16	37	470
	Denial Rate	3.5%	11.4%	20.8%	--	0.0%	0.0%	0.0%	0.0%	4.3%
High Income	Completed Applications	438	42	40	0	0	--	24	41	676
	Denial Rate	4.3%	14.3%	7.5%	--	--	--	0.0%	9.8%	5.6%
All Applicants	Completed Applications	1,108	97	84	0	4	2	46	123	1,678
	Denial Rate	4.3%	13.4%	14.3%	--	25.0%	0.0%	2.2%	5.7%	5.6%

Note: "Completed applications" includes applications that were approved but not accepted, denied, and approved with a loan originated. It does not include applications withdrawn by the applicant or closed for incompleteness. "All applicants" includes records where race/ethnicity information was not provided by the applicant in a mail, internet, or telephone application. "All applicants" includes applicants where no applicant income was indicated.

Data Source: FFIEC 2023 Home Mortgage Disclosure Act Data. Accessed via www.consumerfinance.gov/data-research/hmda

Mortgage Denials

HMDA data indicates that 5.6% of first-lien mortgage applications for single-family homes in the county were denied in 2023. 6.3% of all applications from low-income earners were denied. Among middle-income earners, 4.3% of applicants were denied a loan, and 5.6% of applications from high-income earners were denied.

Looking at these figures by race and ethnicity, Asian and Black applicants were denied mortgages at significantly higher rates (14.3% and 13.4%, respectively) than the county's average rate of 5.6%. Native American applicants also experienced a higher rate of mortgage denial (25.0%), although total numbers of applicants were low (4). Hispanic applicants experienced denials at a rate similar to that of the county overall (5.7%). Joint applicants and white applicants in the county experienced the lowest rates of denial (2.2% and 4.3%). Applicants of two or more minority races also had low rates of denial (0.0%), although the total number of applicants was low (2). Overall, Asian and Black applicants in the service area were about three times as likely to be denied a loan as white applicants. Hispanic or Latino applicants were about 1.3 times as likely to be denied as white applicants.

Low-Income Applicants

6.3% of low-income mortgage loan applicants were denied a mortgage loan. Low-income applicants identifying as Native American, Asian applicants, joint applicants, and Black applicants experienced the highest rates of mortgage denial (33.3%, 22.2%, 16.7%, and 10.5%, respectively). Applicants of two or more races and white applicants were denied a mortgage at the lowest rates of all low-income applicants (0.0% and 4.9%).

Middle-Income Applicants

Middle-income applicants, earning between 80% to 120% MFI, were denied mortgages at a rate of 4.3%. At this income level, Asian and Black applicants were denied at higher rates (20.8% and 11.4%, respectively), while Hispanic/ Latino applicants, joint applicants, applicants of two or more races, and white households were least likely to be denied (0.0%, 0.0%, 0.0%, and 3.5%, respectively).

High-Income Applicants

At high incomes, 5.6% of applicants experienced a mortgage loan denial. At this income level, Black and Hispanic/ Latino applicants experienced denials at the highest rates (14.3% and 9.8%), while joint applicants and white applicants had the lowest rates of denial (0.0% and 4.3%, respectively).

Reasons for Denial

Reasons for denial are shown in Table 11. White applicants had the largest number of denials (48), followed by Black and Asian applicants (13 and 12, respectively). The primary reason for mortgage loan denial was the debt-to-income ratio (22 applicants). Other frequent reasons for loan denial include collateral (16 applicants), other reasons (16 applicants), and incomplete credit application (13 applicants).

These findings indicate disparities in access to mortgage loans in the service area, particularly for Black and Asian applicants. Denials based on a high debt-to-income ratio indicate that many applicants struggle with long-term financial instability, which creates additional barriers to accessing a mortgage. Denials based on collateral indicate that the value of a requested loan is high relative to the appraised value of a home, creating loan-to-value ratios that fall above lenders' thresholds. The data suggests that additional resources are needed to stabilize the path to homeownership, including support for homebuyer readiness classes or other pre-application assistance, down payment assistance programs, and wider-ranging social support for households to improve their chances of securing mortgage loans.

Table 11. Primary Denial Reason by Race and Ethnicity, Carroll County, 2023

Applicant Income	Applicant Race and Ethnicity								All Applicants
	Non-Latino							Latino/ Hispanic	
	White	Black	Asian	Pacific Islander	Native American	Two or More Races	Joint		
Denial Reason Provided									
Debt-to-income ratio	8	4	4	0	1	0	0	2	22
Employment History	2	1	1	0	0	0	0	0	5
Credit history	3	3	1	0	0	0	0	0	8
Collateral	9	1	0	0	0	0	0	2	16
Insufficient cash (down payment, closing costs)	2	0	3	0	0	0	0	1	7
Unverifiable information	2	3	0	0	0	0	1	0	6
Credit application incomplete	10	0	1	0	0	0	0	1	13
Mortgage insurance denied	0	0	0	0	0	0	0	0	0
Other	11	1	2	0	0	0	0	1	16
Reason not reported	1	0	0	0	0	0	0	0	1
Total denials	48	13	12	0	1	0	0	7	94

Data Source: FFIEC 2023 Home Mortgage Disclosure Act Data. Accessed via www.consumerfinance.gov/data-research/hmda

Note: Mortgage loan denial reason was provided for purchase loans only.

HOUSING NEEDS ASSESSMENT

Analysis of Existing Housing Needs

Housing cost and condition are key components of housing need. Housing barriers may exist in a jurisdiction when some groups have greater difficulty accessing housing in good condition and that they can afford. For example, when asked about the types of assistance that would make housing in Carroll County more attainable, 60.0% of respondents to the housing survey selected 'help for seniors and people with disabilities with home repair and upkeep'. Stakeholders who participated in this planning process also noted a need for smaller, lower-maintenance homes that allow residents to age in place.

To assess affordability and other types of housing needs, the U.S. Department of Housing and Urban Development (HUD) defines four housing problems:

- A household is **cost burdened** if monthly housing costs (including mortgage payments, property taxes, insurance, and utilities for owners and rent and utilities for renters) exceed 30% of monthly income.
- A household is **overcrowded** if there is more than one person per room, not including kitchen or bathrooms.
- A housing unit **lacks complete kitchen facilities** if it lacks one or more of the following: cooking facilities, a refrigerator, or a sink with piped water.
- A housing unit **lacks complete plumbing facilities** if it lacks one or more of the following: hot and cold piped water, a flush toilet, or a bathtub or shower.

HUD also defines four severe housing problems, including a **severe cost burden** (more than 50% of monthly housing income is spent on housing costs), **severe overcrowding** (more than 1.5 people per room, not including kitchens or bathrooms), **lack of complete kitchen facilities** (as described above), and **lack of complete plumbing facilities** (also as described above).

To assess housing need, HUD receives a special tabulation of data from the U. S. Census Bureau's American Community Survey that is largely not available through standard

Census products. This data, known as Comprehensive Housing Affordability Strategy (CHAS) data, counts the number of households that fit certain combinations of HUD-specified criteria, such as housing needs by race and ethnicity.

Of the four types of housing problems, Table 12 illustrates that cost burdens affect far more households than any of the others. Approximately 13% of Carroll County residents spend more than 30% of their income on housing expenses, while about 8% spend more than 50% of their household income on these expenses. Other housing needs impact significantly fewer households, less than 2% combined.

Renters are nearly four times as likely to face severe cost burdens as homeowners, with 21.2% of renters spending more than 50% of their income on housing compared to 5.8% of owners. Renter households are also more likely to be overcrowded and lack complete facilities. Approximately 40.9% of renters in Carroll County have housing needs compared to 18.6% of homeowners. Overall, this data indicates that affordability is the key housing need for many in the county, impacting more than 8,000 households (6,290 owners and 1,400 renters), or 13% of all households in Carroll County.

Table 12. Estimated Housing Needs by Type in Carroll County, 2017-2021

Housing Need	Owners		Renters		Total	
	Households	% of Owner Total	Households	% of Renter Total	Households	% of Total
Cost burden	6,290	12.1%	1,400	13.0%	8,200	13.0%
Severe cost burden	3,030	5.8%	2,275	21.2%	5,305	8.4%
Overcrowding	215	0.4%	200	1.9%	415	0.7%
Severe overcrowding	40	0.1%	4	0.0%	44	0.1%
Lacking complete facilities	150	0.3%	245	2.3%	395	0.6%
Households with needs	9,690	18.6%	4,400	40.9%	14,090	22.4%
Total households	52,155	--	10,755	--	62,905	--

Data Source: 2017-2021 Comprehensive Housing Affordability Strategy data, Tables 1, 3, 8, and 10, Retrieved from <https://www.huduser.gov/portal/datasets/cp.html>

Note: Households with a severe cost burden are a subset of households with a cost burden. Severely overcrowded households are a subset of overcrowded households. The number of total needs (i.e., sum of cost burdens, overcrowding, and lack of facilities) is greater than the total number of households with needs because some households have more than one of the housing problems.

To better understand how housing costs impact Carroll County households, Table 13 segments housing need by income level. This data shows that lower income households are heavily impacted by a lack of affordability. Of those with incomes under 30% of the median family income (MFI), nearly three-quarters of households (73.1%) have at least one housing problem, including 77.9% of homeowners and 68.8% of renters.

The rate of households with housing problems decreases as income increases, further supporting the prevalence of affordability challenges among housing needs in the county. Over half of all households earning under 50% MFI, considered very low-income by HUD Public Housing standards, have housing needs (52.9%).³² This share is identical to the percentage of all low-income households in the county (those earning 0% to 80% MFI) with housing needs (52.9%, or 10,810 households out of 20,440 total). At moderate incomes (81%-100% MFI), approximately one-in-four households have housing problems (26.1%).

Table 13. Estimated Housing Needs by Income Group in Carroll County, 2017-2021

Household Income	Owner Households			Renter Households			Total Households		
	With Needs	Total	% with Needs	With Needs	Total	% with Needs	With Needs	Total	% with Needs
0-30% MFI	2,100	2,695	77.9%	2,075	3,015	68.8%	4,175	5,710	73.1%
31-50% MFI	1,695	3,670	46.2%	1,200	1,800	66.7%	2,895	5,470	52.9%
51-80% MFI	2,970	7,190	41.3%	770	2,070	37.2%	3,740	9,260	40.4%
81-100% MFI	1,595	5,565	28.7%	190	1,280	14.8%	1,785	6,845	26.1%
101-120% MFI	605	5,435	11.1%	105	955	11.0%	710	6,390	11.1%
120-140% MFI	415	5,430	7.6%	50	545	9.2%	465	5,975	7.8%
Over 140% MFI	315	22,190	1.4%	25	1,115	2.2%	340	23,305	1.5%

Data Source: 2017-2021 Comprehensive Housing Affordability Strategy data, Table 11, Retrieved from <https://www.huduser.gov/portal/datasets/cp.html>

Note: Area Median Family Income (“MFI”) is calculated by the U.S. Department of Housing and Urban Development (HUD) by household size. For the Baltimore-Columbia-Towson, MD MSA (which includes

³² “HUD’s Public Housing Program” Rental Assistance, U.S. Department of Housing and Urban Development, modified 10/28/2021, www.hud.gov/topics/rental_assistance/phprog.

Carroll County), the median income for 2023 (calculated using 2021 ACS data) was \$121,700. For a four-person household, 50% AMI = \$60,850 and 80% AMI = \$94,650.

The difference between shares of owner households with needs and renter households with needs varies with each income category. Out of all owner households earning less than 100% MFI (low-to-moderate incomes), 43.7% have housing needs. For all low-to-moderate income renter households, 51.9% have housing needs.

A key question in housing affordability and equity is the prevalence of housing issues by householder race and ethnicity. Table 14 uses HUD's latest 2017-2021 CHAS data to examine housing need by tenure and race/ethnicity. Of the total 62,910 households in Carroll County, just under one-in-four (22.4%) have at least one housing problem (14,090 households with housing needs). Asian or Pacific Islander households were the racial/ethnic group with the highest total share of households with needs, with more than one-third of AAPI households experiencing housing needs (39.1%).

Renter households of every race and ethnicity were approximately twice as likely as owners to have housing needs, indicating the presence of affordability and housing condition issues among the county's rental units in particular. Approximately 40.9% of all renter households in the county had housing needs compared to 18.6% of owner households with needs. Of the 15 Native American renter households in the county, 100% had housing needs. Over two-thirds of Asian or Pacific Islander renter households (67%) and Hispanic renters (67.1%) had housing needs. White renter households had housing needs at a rate similar to that of all renter households (39.8%), while a slightly smaller share of Black or African American renter households had housing problems (31.1%).

For homeowners, housing needs were less prevalent, with 18.6% of all owner households experiencing housing problems. White owner households and Native American owner households experienced housing problems at lower rates than the overall owner percentage (18.3% and 10%, respectively), while the remaining racial/ethnic groups experienced housing problems at higher rates. Of these, Asian and Pacific Islander owner households experienced housing problems at disproportionately high rates (32.6% owner households with needs).

Asian and Pacific Islander households in Carroll County are the only racial/ethnic group to experience housing needs at disproportionately high rates when both owning and renting, suggesting that there may be certain cultural or language barriers in the county affecting this group's ability to access adequate affordable housing.

Table 14. Estimated Housing Needs by Race and Ethnicity in Carroll County

Householder Race and Ethnicity	Owner Households			Renter Households			Total Households		
	With Needs	Total	Share with Needs	With Needs	Total	Share with Needs	With Needs	Total	Share with Needs
All	9,690	52,155	18.6%	4,400	10,755	40.9%	14,090	62,910	22.4%
Non-Hispanic	9,410	50,990	18.5%	4,145	10,375	40.0%	13,555	61,365	22.1%
White	8,820	48,230	18.3%	3,710	9,330	39.8%	12,530	57,560	21.8%
Black or African American	215	1,105	19.5%	210	675	31.1%	425	1,780	23.9%
Asian or Pacific Islander	290	885	32.8%	134	200	67.0%	424	1,085	39.1%
Native American	4	40	10.0%	15	15	100.0%	19	55	34.5%
Hispanic	280	1,165	24.0%	255	380	67.1%	535	1,545	34.6%

Data Source: 2017-2021 CHAS data, Table 1, Retrieved from www.huduser.gov/portal/datasets/cp.html

Housing Need Projections

This section focuses on housing needs over the next 20 years based on population growth forecasts for Carroll County. While the previous data discussed existing needs related to affordability and other housing issues, here we turn to the need for development of new housing units through 2040.

Table 15 below estimates the need for new housing units in Carroll County over the next 20 years, based on current population estimates from the 2020 Decennial Census and projected population growth rates from the Maryland Department of Planning.³³ Based on these data, the city's 2020 population of 172,891 residents is forecast to grow by 10,799 residents over the next 20 years, reaching approximately 183,960 residents by 2040.

³³ "Maryland State Data Center." State Data & Analysis Center. Maryland Department of Planning, publication or revision date if available. Access date if no other date is available. URL .

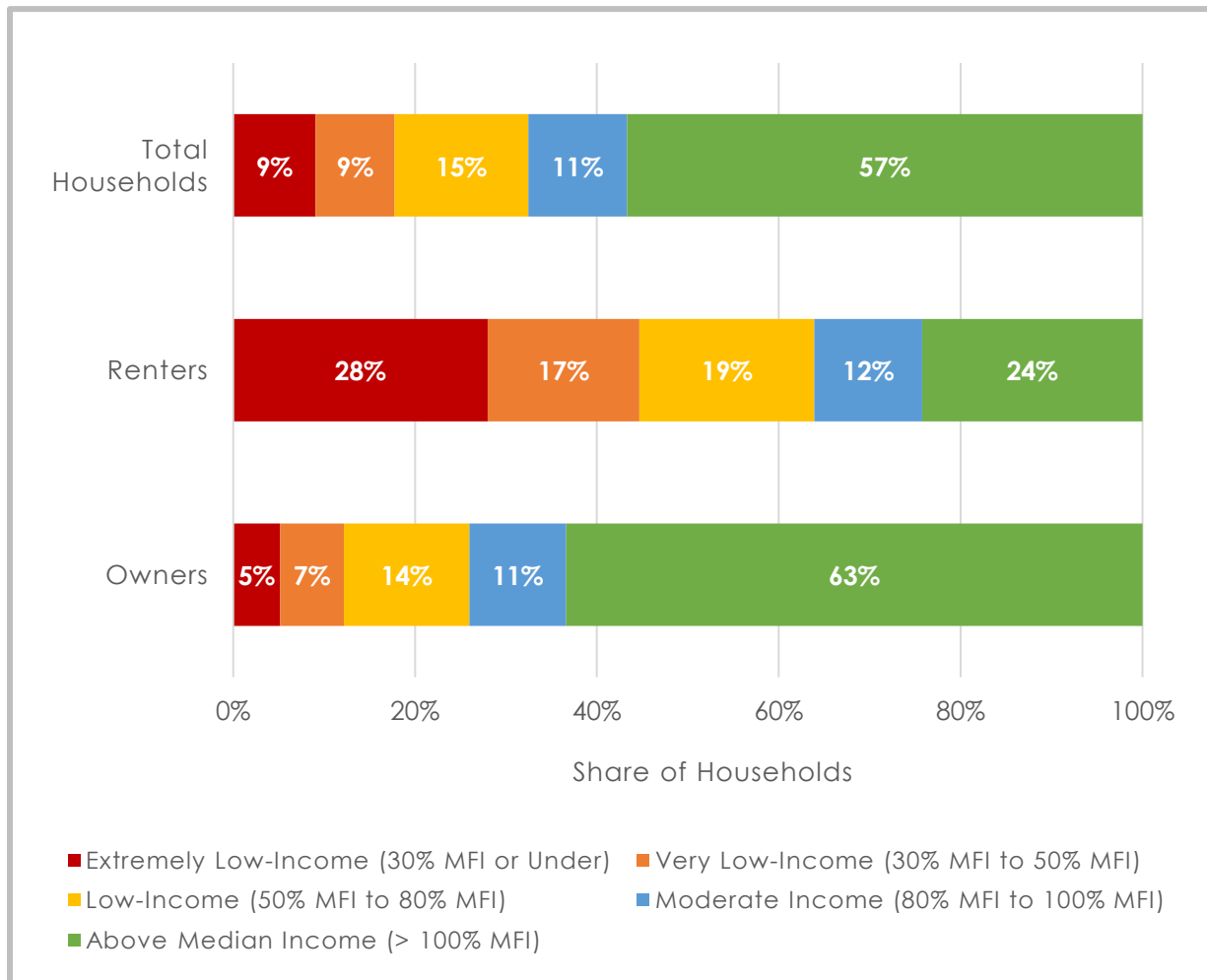
Assuming an average household size of approximately 2.68 people, this projected population growth translates to an additional 4,029 households by 2040. Assuming that the vacancy rate remains similar to the county's current vacancy rate of 3.78%, this projects a need for 3,877 new housing units over the next 20 years. This translates to an average yearly need for 194 new housing units.

Table 15. Projected 20-Year Housing Need in Carroll County

2020 Population ¹	172,891 residents
2040 Population Projection ²	183,960 residents
Projected Population Growth (2020-2040)	10,799 residents
Average Household Size ³	2.68 people per household
Projected Household Growth (2020-2040)	4,029 households
Vacancy Rate Assumption ⁴	3.78%
Projected Housing Units Needed (2020-2040)	3,877 housing units
Average Annual Housing Unit Production Needed	194 housing units
<ol style="list-style-type: none"> 1. From 2020 Decennial Census Demographic and Housing (DHC) Estimates, P1. 2. Projected growth rates based on population forecasts from the Maryland Department of Planning, planning.maryland.gov/MSDC/Pages/projection/projectionsbytopic.aspx. 3. Average household size in Carroll County from 2018-2022 American Community Survey 5-Year Estimates, Table S1101. 4. Based on the county's current vacancy rate from 2018-2022 American Community Survey 5-Year Estimates, Table B25002. 	

Comprehensive Housing Affordability Strategy (CHAS) data provides a breakdown of households in Carroll County by income level that can be used to segment projected future housing needs. Figure 22 below visualizes income levels for Carroll County households. As shown, slightly more than half (57%) of all county households have incomes above the Baltimore MSA's median income.

Figure 22. Share of Households by Income Level in Carroll County



Data Source: 2017-2021 HUD Comprehensive Housing Affordability Strategy (CHAS) data

Note: Area Median Family Income (“MFI”) is calculated by the U.S. Department of Housing and Urban Development (HUD) by household size. For the Baltimore-Columbia-Towson, MD MSA (which includes Carroll County), the median income for 2023 (calculated using 2021 ACS data) was \$121,700. For a four-person household, 50% AMI = \$60,850 and 80% AMI = \$94,650.

Table 16 segments projected future housing needs by household income level and tenure. Income level assumptions for projected future housing need are based on CHAS data for the county (shown in Figure 22) and assume that future housing development in the county will allow for additional affordability for low- and moderate-income households beyond what is currently available. Segmentation by tenure is based on homeownership rates in Carroll County by income level (also from CHAS data displayed in Figure 22).

As shown, the majority of projected future housing need in Carroll County (57% or 2,198 units) will be for units affordable to households with incomes at or above the area median family income. About 43% of projected future housing need will be for units affordable to households with low or moderate incomes, including a mix of rental and for-sale housing.

Table 16. Projected Future Housing Need by Income Level and Tenure

Household Income Band (MFI = Median Family Income)	Assumed % of Housing Need	20-Year Housing Need		
		Total	Owner	Renter
Extremely Low Income (30% MFI or under)	9%	351	166	185
Very Low Income (>30%-50% MFI)	9%	337	226	111
Low Income (>50%-80% MFI)	15%	570	443	127
Moderate Income (>80%-100% MFI)	11%	421	342	79
Above Median Income (>100% MFI)	57%	2,198	2,037	161
Total	100%	3,877	3,214	663

Data Source: Mosaic 20-Year Future Housing Need Projections; 2017-2021 Comprehensive Housing Affordability Strategy data, From <https://www.huduser.gov/portal/datasets/cp.html>

To accommodate the variety of new households anticipated, as well as to better serve existing households with difficulty affording their homes, Carroll County will need housing options diverse in type, tenure, and cost.

COMMUNITY PARTICIPATION PROCESS

Community Engagement Overview

An important component of the research process for Carroll County's Housing Study involved gathering public input regarding housing needs, conditions, preferences, and challenges in the county. Information collected through community engagement is a valuable complement to the analysis of quantitative data in that it surfaces issues that may not be evident in the data alone. Community engagement findings can also underscore the importance of certain housing issues or add nuance to them. Given the role community input plays in a project like this housing study, it is essential that the effort to collect input is broad, inviting participation by residents of diverse backgrounds and with varied housing experiences, including low-income households, people with disabilities, seniors, and others. The planning team used a variety of approaches to achieve meaningful public engagement with these residents and other stakeholders, including pop-up input and information tables at community festivals and carnivals, stakeholder and resident focus groups, interviews, and a community-wide survey.

Community Events

The planning team hosted pop-up information tables at events and in community gathering spaces across Carroll County to promote awareness of the Housing Study, encourage survey participation, and to collect input on housing challenges. Rather than scheduling community meetings that would be likely to attract only those residents with strong interest in housing issues, the County's approach instead took the planning process and engagement opportunities to a variety of festivals and carnivals where residents were already gathered as a way to engage with a true cross-section of residents. At the information tables, visitors could complete the survey (in hard copy or online using tablets), ask questions and share insight with the planning team, and participate in a dot voting exercise designed to rank the prevalence of a set of housing challenges. The planning team attended a total of 11 community events, including at least one in each of the county's municipalities and growth areas. The planning team engaged over 330 Carroll County residents through these interactive community events. Below is a list of the various community events where the County's housing study was represented:



Taneytown Community Resource Fair

April 18, 2024

Sykesville Art & Wine Festival

May 4, 2024

Veterans Celebration of Carroll County

May 5, 2024

50th Annual Hampstead Day Celebration

May 18, 2024

Westminster Farmer's Market

May 25, 2024

New Windsor Fire Department Carnival

May 25, 2024

Gamber & Community Fire Company Annual Fireman's Carnival

May 28, 2024

Union Bridge Firemen's Carnival

May 30, 2024

Mondays in Mt. Airy Food Trucks

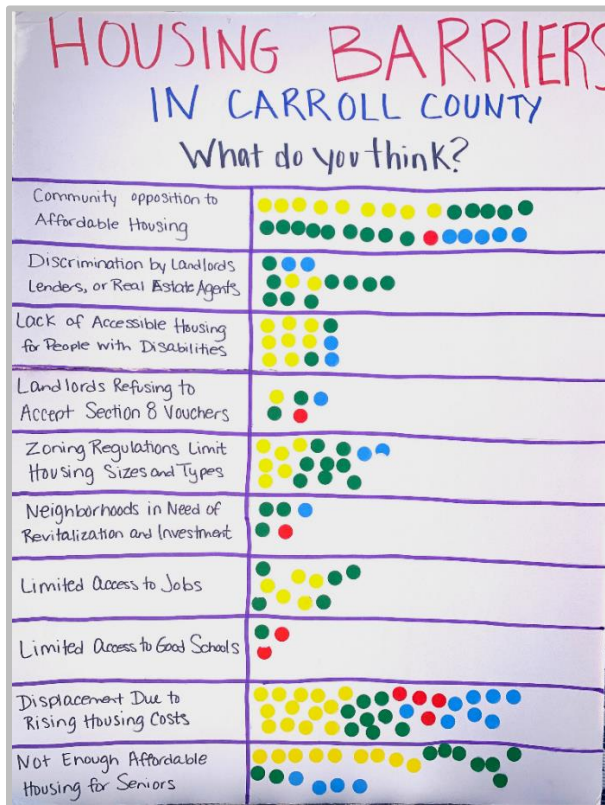
June 10, 2024

Countywide Virtual Community Meeting

June 17, 2024

Eldersburg Branch Library Pop-Up

July 11, 2024



One of the more popular input opportunities at the community events was a dot voting exercise wherein residents were given three dots and asked to use them to vote on the relative significance of a list of ten potential housing barriers. Considering votes accumulated across all the events, the top-ranked choice was community opposition to affordable housing (63 total votes), followed closely by displacement due to rising housing costs (61 votes). Insufficient affordable housing for seniors was also rated a top barrier by many residents, with 42 total votes. Neighborhoods in need of revitalization, landlords refusing to accept Section 8 vouchers, and limited access to good schools were ranked as the least significant housing barriers, each with 15 or fewer total votes.

Focus Groups

The planning team also engaged with residents and stakeholders representing a variety of perspectives through in-person focus groups and individual interviews. Focus group and interview participants represented a range of viewpoints, including affordable housing, fair housing, real estate, community development, education, health services, public services, homelessness, services for people with disabilities, special needs housing, and others.

Discussion topics included housing needs, barriers to housing, housing discrimination, access to opportunity, and fair housing resources. Focus group dates and times are shown below.

Focus Group #1: People with Disabilities

Date:	June 10, 2024
Time:	1:00 – 2:00 PM
Location:	The ARC 180 Kriders Church Road Westminster, MD 21158

Focus Group #2: Seniors

Date:	June 11, 2024
Time:	9:30 – 10:30 AM
Location:	Westminster Senior Center 125 Stoner Avenue Westminster, MD 21157

Focus Group #3: Circle of Caring

Date:	June 11, 2024
Time:	1:00 – 3:00 PM
Location:	Exploration Commons 50 E Main Street Westminster, MD 21157

Focus Group #4: Real Estate Agents

Date:	July 9, 2024
Time:	10:00-11:00 AM
Location:	Virtual, via Zoom

Community Survey

The fourth method for obtaining community input was a 20-question survey available to the general public, including people living or working in the County, and other stakeholders. The survey was available online and in hard copy in both English and Spanish, with physical copies distributed at in-person community events, stakeholder meetings, and senior citizen focus groups. A total of 1,464 survey responses were received.

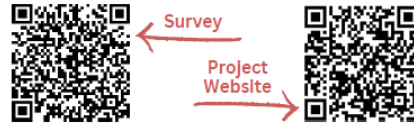
Publicity for Community Engagement Activities

The primary tool for raising awareness of the County's housing study and communicating opportunities for residents to get involved was a dedicated housing study webpage on Carroll County's website. The housing study page was prominently linked from Carroll County's homepage and the link was included in emails and printed handouts to encourage residents to visit the page and learn more. Because a large component of the engagement strategy involved bringing participation opportunities to existing community events and gatherings, the need for promotion of these opportunities was not prioritized, as engagement happened naturally with those residents already attending the events. To ensure participation of key stakeholders and resident constituencies, a list of potential stakeholders was developed by the planning team at the outset of the project and these individuals were invited via email to join focus groups or interviews.

Carroll County is developing a Housing Study that will analyze whether current housing options are affordable, accessible, and high-quality - as well as an assessment of the housing needed to meet future demand.

Your input can help inform strategic, actionable housing goals and priorities. Take the survey today and be entered to win a \$100 Visa gift card! Scan the QR codes to get started.

carrollcountymd.gov/housingstudy



COMMUNITY ENGAGEMENT RESULTS

The community participation process as described above resulted in broad community input from community events, focus groups, interviews, and survey responses. Listed below are summarized comments from interview participants and focus group attendees, as well as a summary of survey results. Note that these comments reflect sentiments expressed by individual stakeholders and county residents and do not necessarily reflect the views of the Carroll County government.

Interview and Focus Group Input

The following is a summary of input received through interviews with stakeholders and residents who participated in one of the four focus groups.

1. What parts of the county are generally seen as areas of opportunity? What makes them attractive places to live?
 - Some of the municipalities, especially Westminster, Mount Airy, and Sykesville, have more resources than unincorporated areas of the County.
 - People want to live near transit, but options are very limited within the County.
 - Many people want to live near good schools and shopping centers.
 - South Carroll County (Eldersburg, Sykesville) is a growth area, but there's not much affordable housing there; it can be hard to find landlords who will accept Section 8 vouchers there.
 - The southern parts of the County are desirable because there is better access to services and amenities. These areas also offer better access into Baltimore and Washington, D.C. for commuters with jobs there.
 - Westminster is the best-connected of Carroll County's municipalities and has been good about implementing accessibility infrastructure. The Downtown Business Association has been supportive of navigability on downtown sidewalks.

- For low-income residents, Westminster is often the choice because that's where most public assistance and non-profit resources are clustered.
- Taneytown, Union Bridge, and Hampstead are more affordable, but there are added transportation costs to living there because they are further away from many services and amenities.
- Manchester and Union Bridge are popular choices because they are more affordable.

2. What factors may prevent someone from being able to live in one of these areas?

- Price and availability are major factors – there aren't many for-sale homes in desirable areas.
- Cost. There are new senior developments, but they are not affordable, either due to the outright cost or high HOA fees.
- Some people are choosing to live in Pennsylvania rather than Carroll County because of the cost of housing.
- In many cases, the largest barrier is simply a lack of availability. Waiting lists for senior apartments are years long. Seniors have reported that there is a good chance they will not live long enough to rise to the top of the waiting lists they are on.
- Some of the more desirable areas of Carroll County don't have homes suitable for people with disabilities.
- There are not enough first-floor and accessible units to meet the needs of people with disabilities.
- There is not enough transit available between housing locations and services. For residents who no longer drive or don't have access to a car, increased transit availability would improve the variety of available housing options.
- Transportation is a major issue. People need to be able to access resources, support services, and employment. People leave the county because of the lack of transportation.
- Some people who work in Baltimore or Washington, D.C. may be limited by their commute.

- Walkability is important for people who are disabled and who cannot drive or afford to own a car.
- Ideally people would be able to stay in the community they know rather than have to move someplace else. Even if housing elsewhere may meet their needs better, it can be difficult to build a new support network in a new community.

3. What groups likely have the most difficulty finding housing in Carroll County?

- Seniors are aging in place by default; if there were more affordable options for downsizing, they would like to.
- People with disabilities who need first floor and/or accessible units have extreme challenges. These types of units just cannot be found in Carroll County.
- People who are transit dependent have an extremely difficult time finding housing with consistent transit access.
- Because of competition for limited affordable units, people with lower incomes and less stable job histories are the least likely to secure housing.
- A large percentage of the county's renters are cost burdened, which prevents them from being able to save up for homeownership.
- It is very difficult to find affordable housing for low-income residents in general. Even for those with some form of assistance, the assistance is not keeping pace with rising housing costs.
- People working in the County at average-wage or blue-collar jobs frequently struggle to find something affordable.

4. What does housing for [the population(s) named above] look like?

- For seniors, it is important to have housing with minimal accessibility barriers. Small, easy to maintain, no steps or stairs, no loft bedrooms.
- Accessibility features are important for seniors. Even if not needed currently, having them available makes the home more comfortable and usable in the future.
- Seniors need supportive services, such as help with mowing lawns, shoveling snow, and on-site laundry facilities.

- Housing for people with disabilities must include transportation connectivity. Transportation is key.
- Mixed use housing, with retail on the bottom floor and housing on upper levels, could be helpful.
- Mixed use development helps with the transportation needs by clustering uses close together in walkable communities. Affordable units for seniors can be included as an inclusionary zoning condition.
- Multigenerational housing options helps accommodate the diverse needs of changing families, including housing for early-career residents who may have trouble affording a home on their own and housing for seniors who cannot downsize because there are no affordable options to move into. These housing configurations can also help solve the need for affordable childcare.
- Many of the groups with the greatest housing challenges need or prefer apartments or townhomes to single family homes.
- Private landlords tend to be more flexible on things like credit checks and income than corporate landlords.

5. Are there areas of the county where this housing would best fit in?

- There are existing unused or underused facilities that could be converted to housing – some are County-owned. For example, the Pantherplex in Hampstead or the old armory which has now been demolished.
- A mixed-use development that brings together aging and disabled residents could work in Westminster near the distillery because there are not many neighbors to oppose it.
- Revitalization of existing development is the best place to start.
- Redevelopment of the mall in Westminster could be an opportunity for new housing.
- The Economic Development and Land Use Study's growth areas would be good places to start.
- Hampstead, Union Bridge, and Manchester have lower costs than some other municipalities but aren't convenient for commuting to Baltimore.

- Many people want more workforce housing in Westminster, but it is cost prohibitive to develop.
 - It's important to consider where resources already exist – not just utilities but also grocery stores and other shopping – when locating new housing.
6. What barriers exist to production of these housing types? What keeps the market from meeting these housing needs?
- Land cost and availability is a major issue, especially in the most desirable areas.
 - Access to utilities or utility expansion is an issue when attempting to expand into less developed areas – there is limited funding available to expand public utilities like water/sewer.
 - There is significant NIMBYism to low-income housing but also just to developing more housing in the County in general.
 - Many of the elected officials in municipalities are against building new housing.
 - The County has a very complicated and prohibitive permitting process that stalls a lot of new development.
 - Developing affordable, accessible housing isn't something that developers find profitable. Unless a nonprofit develops it, it won't get built.
 - Water infrastructure is a big capacity limitation. Even in the municipalities, all have infrastructure limitations. When rates go up to support infrastructure expansion, this reinforces NIMBY sentiments.
 - The County has surface water reservoirs, but concerns around agricultural contamination limit their usefulness.
 - Water availability is frequently cited as a limitation on new development but permits for upscale communities still get approved.
7. What opportunities could Carroll County leverage to encourage development of housing to meet these needs?
- The County can continue to provide real estate to facilitate housing development. The ARC has received two lots from the County that can be used for housing for residents with disabilities.

- Transit improvements, even just shuttle buses to shopping centers and grocery stores, would help seniors maintain their independence longer and allow their existing housing to serve their needs for longer, thus reducing the need for more new senior housing.
- Zoning changes may be necessary to allow or encourage development that isn't single family.
- Encouraging ADUs could be helpful.
- Support for a wider variety of housing types, to include tiny homes, condos, townhomes, modular, and mobile homes, would boost affordable homeownership opportunities.
- Zoning can both inhibit development or guide it forward. Political will is needed for more creative, forward-thinking zoning processes that aim to create the county Carroll wants to be, not maintain the county Carroll has always been.
- Developers are seeking profit, so they will only build what they can make money building. Tax incentives will be needed, and that will require leadership from County officials.
- There may need to be more affordable development incentives.
- Each of the county's eight municipalities should permit communities with mixed-use live/work housing options. These shouldn't be limited only to certain places.
- Universal design should be a policy priority in any publicly subsidized housing development.
- Consider the changing preferences of younger would-be homeowners: some are not looking for an acre of lawn to have to mow and would prefer a townhome or condo; others may be looking for a small-scale "farmette" with room for backyard chickens or a small vegetable garden.
- Collaborating with local non-profits is important and frequently overlooked.
- The County should adopt a housing first model that doesn't require participation in wraparound services in order to receive housing support.
- Instituting or expanding an affordability quota for all new developments would be helpful.

- The County should shift some of its focus from non-residential development to residential development – there is too much of a focus on business expansion without the housing to support it.

8. What would help build support within the community for these housing types?

- Engaging the community in an aggressive campaign and helping residents understand how they benefit from housing affordability within their communities will help mitigate the effects of NIMBYism.
- Education to combat NIMBYism would go a long way.
- People don't like to feel like they are being made to accept change; making sure the community feels like they are part of the decision to support different housing types is important.
- Visual communication of what affordable housing is and can look like can help break down stigma. A well-designed duplex can fit into a neighborhood just as well as a single-family home.
- There are attitudinal barriers at all levels, but it is more often neighbors (as opposed to elected officials) who oppose housing for people with disabilities. There are stigmas associated with group homes in Baltimore that bias residents against these housing types when proposed in Carroll County.
- Faith-based communities have deep roots among their members and some are already affordable housing providers. These organizations can help build support for housing equity initiatives and serve as conveners of conversations about housing needs and solutions.
- Landlords may be able to be persuaded to participate in housing voucher programs; they need more and better outreach regarding the benefits of renting to people with disabilities using a voucher.
- If the municipalities allowed ADUs that would help generate more interest in them.
- Getting the County and municipalities to pay attention to and collaborate with the Maryland governor's attempts to incentivize development is important.

Community Survey

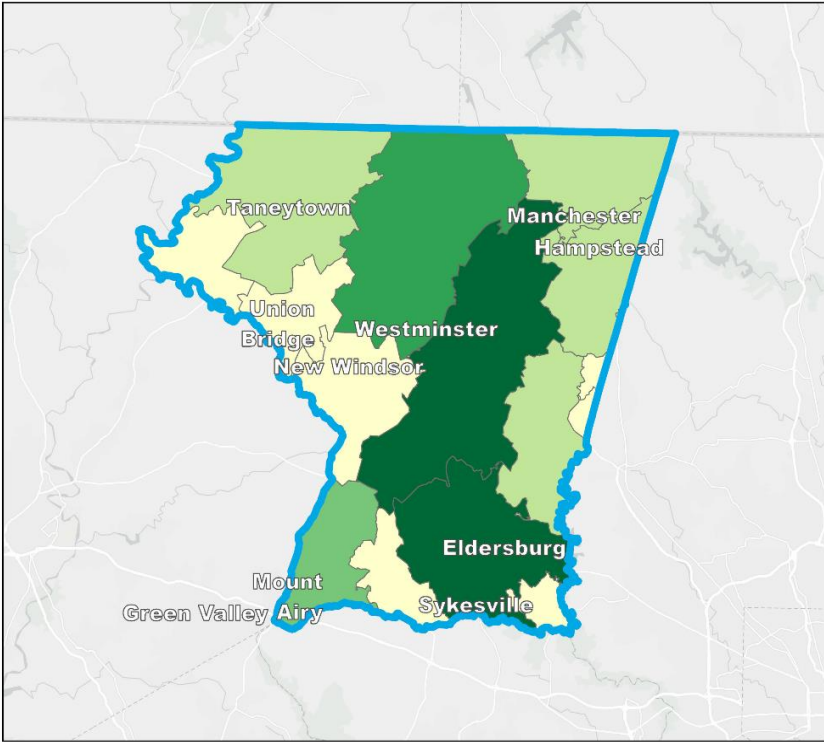
The following includes a sample of questions and responses from the community survey. A total of 1,464 individuals completed the survey, although some participants did not answer every question. Complete results are provided as an appendix to this report.

Participant Demographics

Location of residence

A total of 1,464 people responded to the Carroll County Housing Needs Survey. Of these respondents, 1,436 reported living in Carroll County, 12 reported living outside of Carroll County, and 16 declined to answer. Participants also provided their zip codes, and a map of responses by zip code is displayed below.

Figure 23: Survey Responses by Location

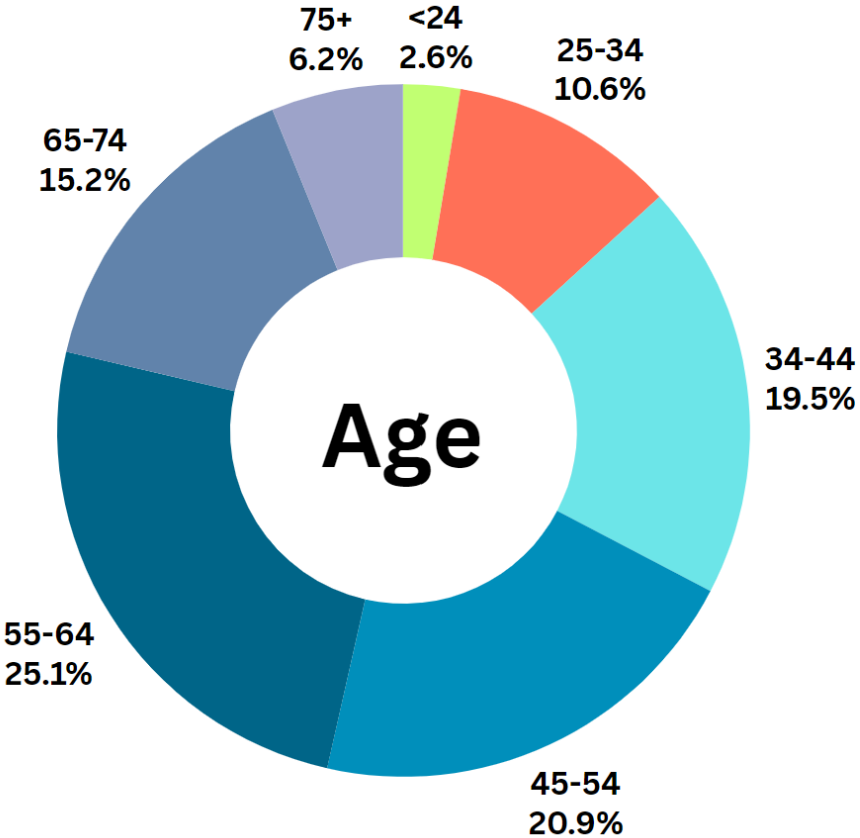


Survey Responses by Location
for residents within Carroll County who provided a zip code

- 50 or fewer
- 51-100
- 101-150
- 151-200
- More than 200
- Carroll County Boundaries

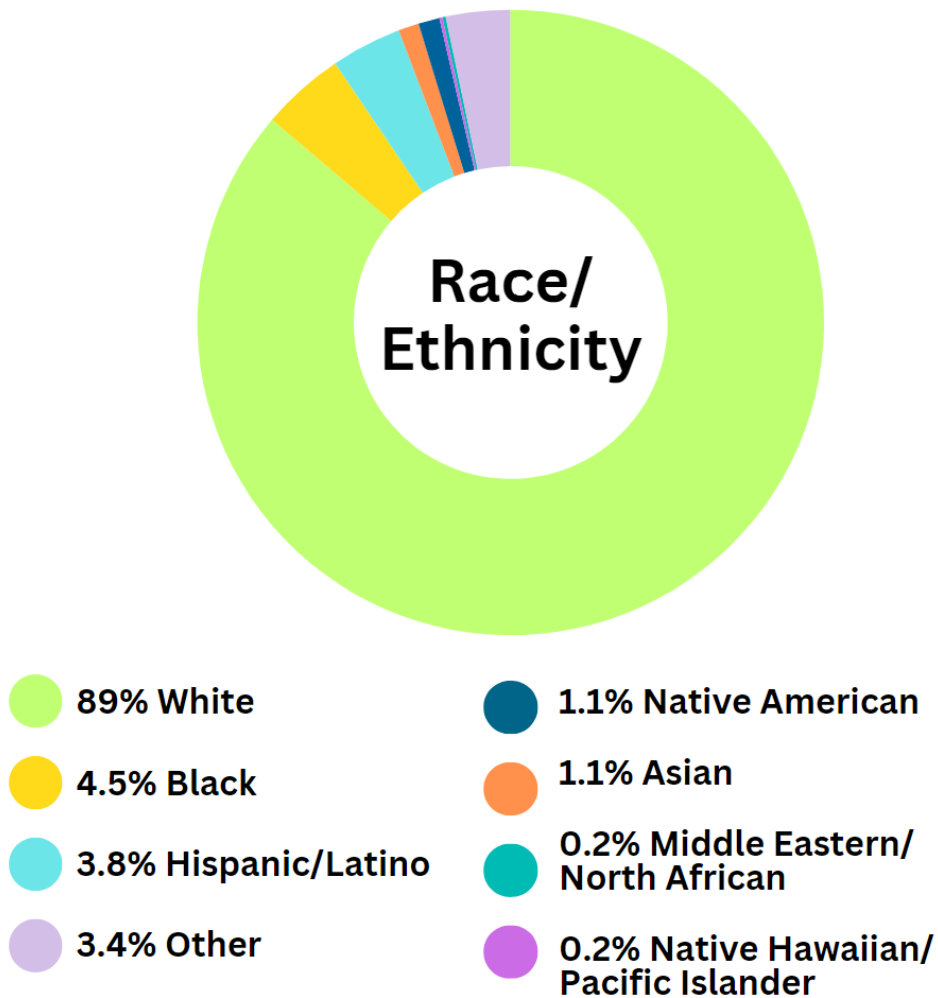
Age

1,218 respondents provided their age range for the survey, while 246 respondents declined to answer. The largest age group was 55-64, which comprised 25.1% of respondents, followed by age 45-54, which comprised 20.9% of respondents – almost 70% of participants were 45 or older, and only 13.2% of participants were under age 35. The least common age group was respondents under age 24 with 2.6% of respondents, followed by age 75+ with 6.2% of respondents.



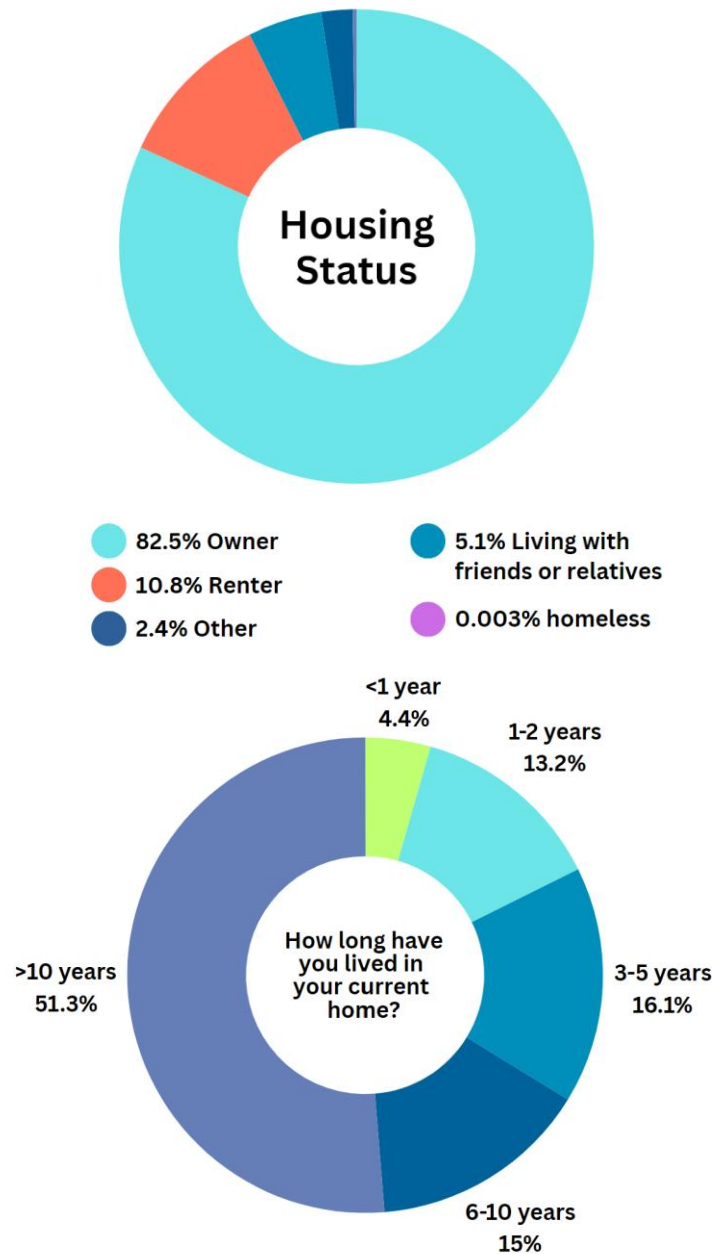
Race

1,166 respondents provided their race or ethnicity. White respondents comprised the overwhelming majority of participants at 89%, while Black residents comprised the next largest share at 4.5%. Other responses included Hispanic/Latino (3.8%), residents of other races (3.4%), Native American (1.1%), Asian (1.1%), Middle Eastern/North African (0.2%), and Native Hawaiian/Pacific Islander (0.2%).



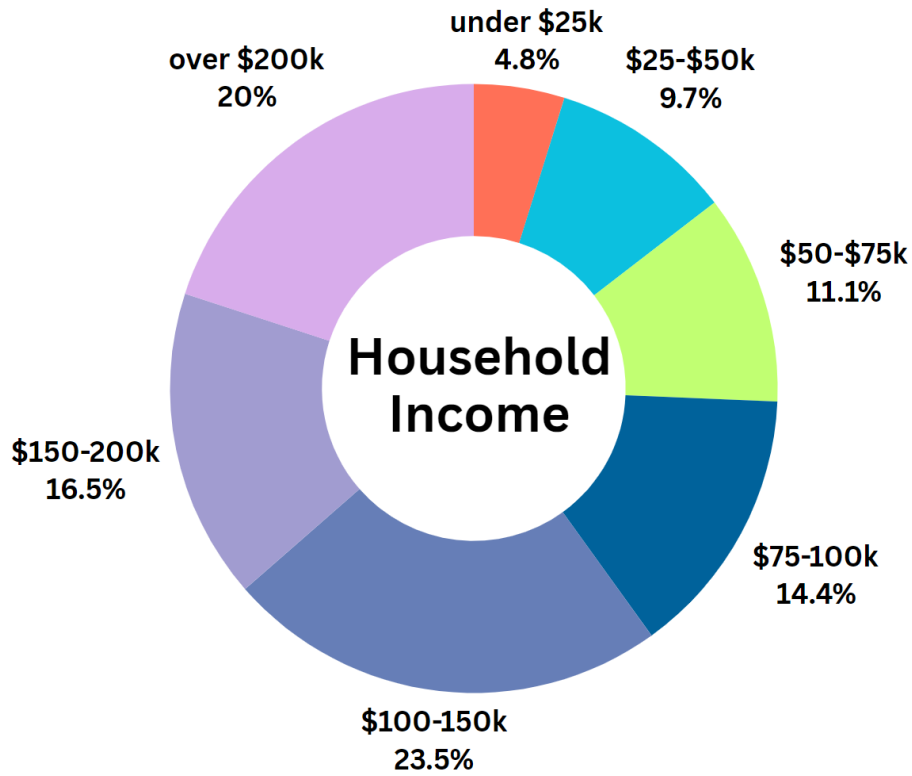
Housing status

Over 1,400 respondents answered questions about their housing status and how long they have lived in their current home. The vast majority – 82.5% - of all participants were homeowners, and most – 51.3% - had lived in their current home for more than 10 years. An extremely small number of participants reported that they were homeless; however, 5.1% of participants reported living with friends or relatives, which may include people who are considered to be homeless and are eligible for homeless services depending on the situation.



Income level

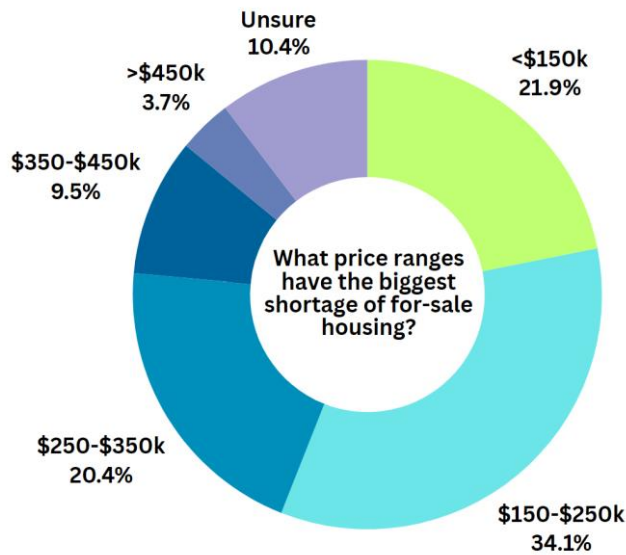
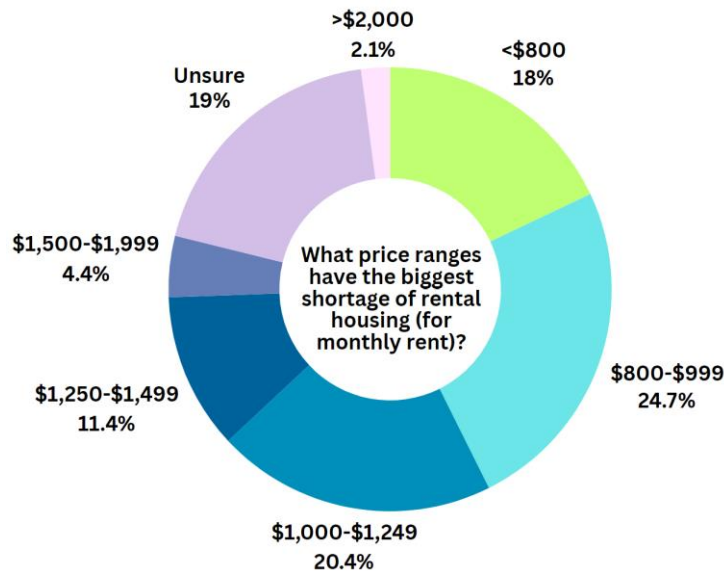
1,161 respondents listed their annual household income. The most common income brackets were households earning over \$200,000 per year and households earning between \$100,000 and \$150,000 per year. Households earning less than \$50,000 per year comprised only 14.5% of all respondents, but still account for 169 participants, indicating that there is a notable low-income group present in Carroll County.



Participants' Thoughts About Housing

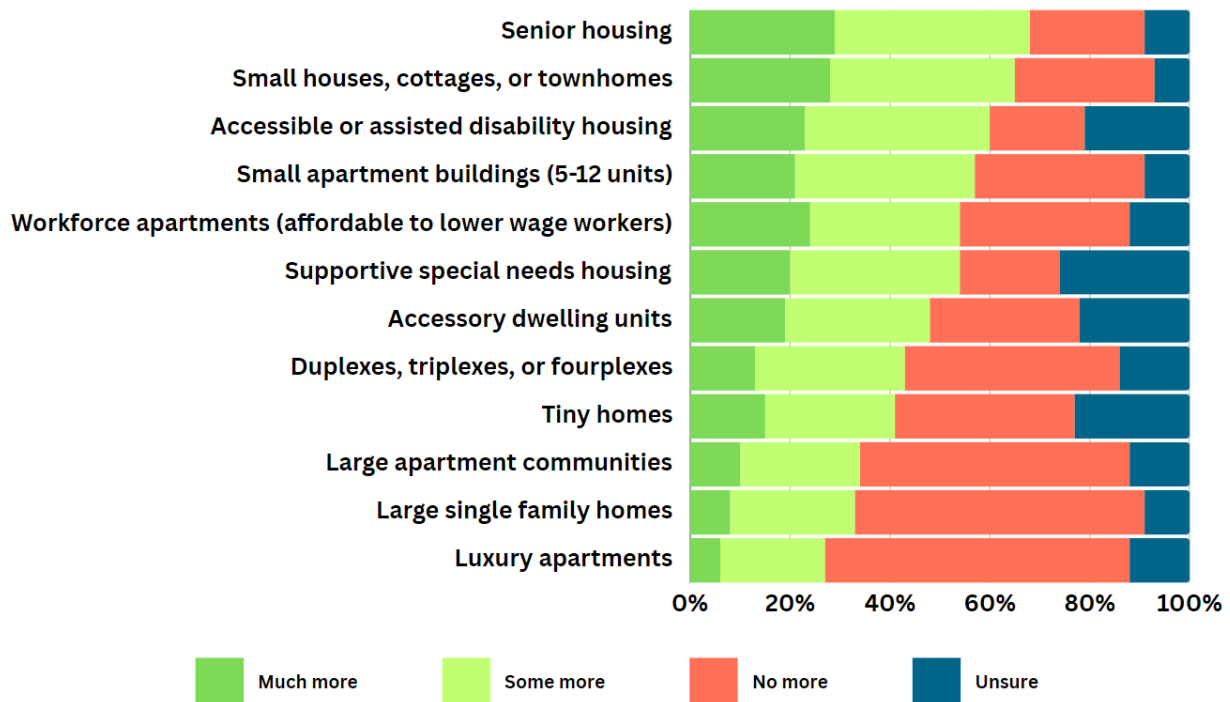
Shortages

More than 1,200 respondents answered questions about their thoughts on which price ranges for both rental and for-sale housing were most lacking in Carroll County. The ranges where participants indicated the largest shortages were for rental housing in the \$800-\$999/month price range and for-sale housing in the \$150,000-\$250,000 price range. The ranges where participants least felt there were shortages were for both high-end rental and high-end for-sale units.



Participants were also asked about which specific types of additional housing they felt were most needed within the County. The three housing types most listed as needed to some degree were senior housing, small housing such as cottages and townhomes, and accessible or assisted disability housing. The three housing types listed as least needed were luxury apartments, large single-family homes, and large apartment complexes. Respondents felt the most unsure about the need for supportive special needs housing, tiny homes, and accessory dwelling units (ADUs).

**How much more of these housing types is needed in Carroll County?
(by more needed)**



Opinions on most-needed housing types were remarkably consistent across demographic groups. Respondents aged 34 and under indicated the greatest needs were for workforce housing, supportive and accessible housing, and smaller housing types. Seniors aged 65 and over had similar thoughts, except that the most-needed category for that population segment was senior housing instead of workforce housing. When tabulated by income, these same five housing types, in slightly different orders of priority, made up the top four choices both among respondents with incomes under \$50,000 and those with incomes of \$100,000 or more.

Top Housing Needs: Differences by Age	
Age 34 and Under	Age 65+
1. Workforce apartments	1. Senior housing
2. Supportive housing for special needs	2. Accessible housing
3. Accessible housing	3. Supportive housing for special needs
4. Small homes, cottages, townhomes	4. Small homes, cottages, townhomes

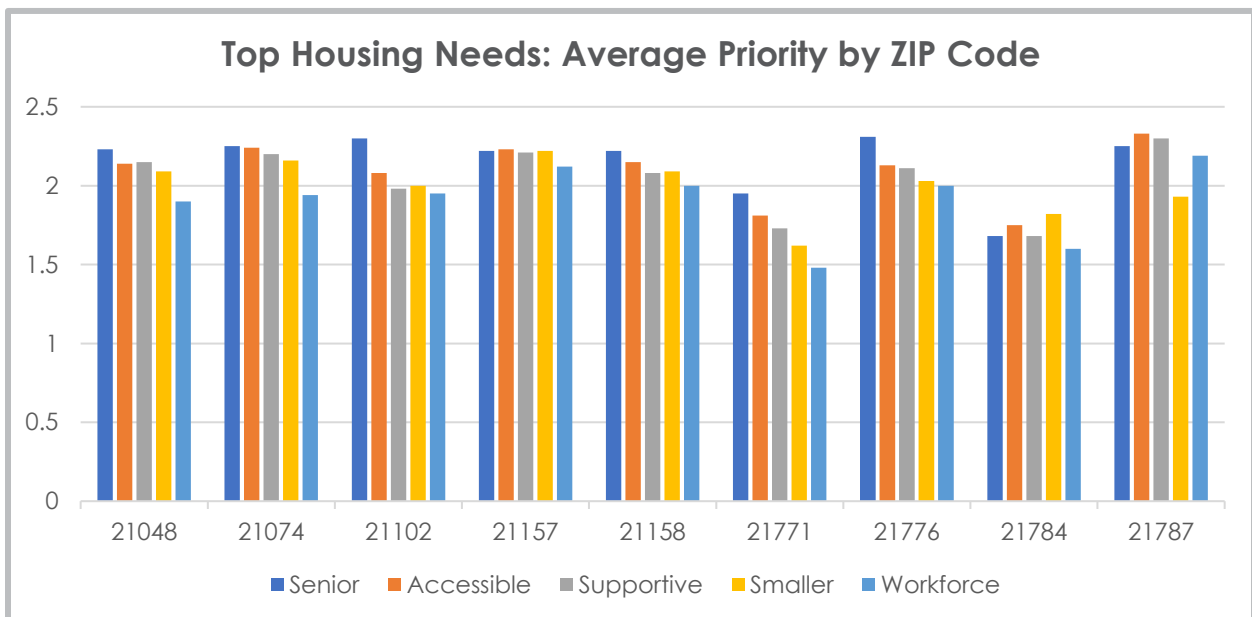
Top Housing Needs: Differences by Income	
Under \$50,000	\$100,000+
1. Workforce apartments	1. Senior housing
2. Accessible housing	2. Small homes, cottages, townhomes
3. Supportive housing for special needs	3. Accessible housing
4. Senior housing	4. Supportive housing for special needs

Additional analysis of geographical differences in the survey data reinforced the stability of these recurring top five housing needs when comparing responses from North Carroll County with those from South Carroll County. In this analysis, workforce housing was not among the top four housing needs in either portion of the county, but the other housing needs prioritized by various demographic segments of the survey sample (senior housing, supportive and accessible housing, and smaller housing types) persisted among the top four in both the north and south portions of Carroll County.

Top Housing Needs: Differences by Geography

North Carroll County	South Carroll County
1. Senior housing	1. Small homes, cottages, townhomes
2. Accessible housing	2. Senior housing
3. Small homes, cottages, townhomes	3. Accessible housing
4. Supportive housing for special needs	4. Supportive housing for special needs

Differences among ZIP codes are compared in the chart below. It is important to note that the comparison is of the average weighted priority (a score between 0 and 3) assigned to the top five housing needs identified by the survey overall. Respondents were asked to rank the need for more of 12 different types of housing; this data considers only relative differences among the five most-needed housing types. Some ZIP codes with fewer than 25 total survey responses are omitted from the analysis to avoid sampling error resulting from the small number of responses. Here again, in this analysis, Carroll County residents' desire for more senior, supportive, accessible, smaller-unit, and workforce housing is notably consistent across geographic regions of the county.



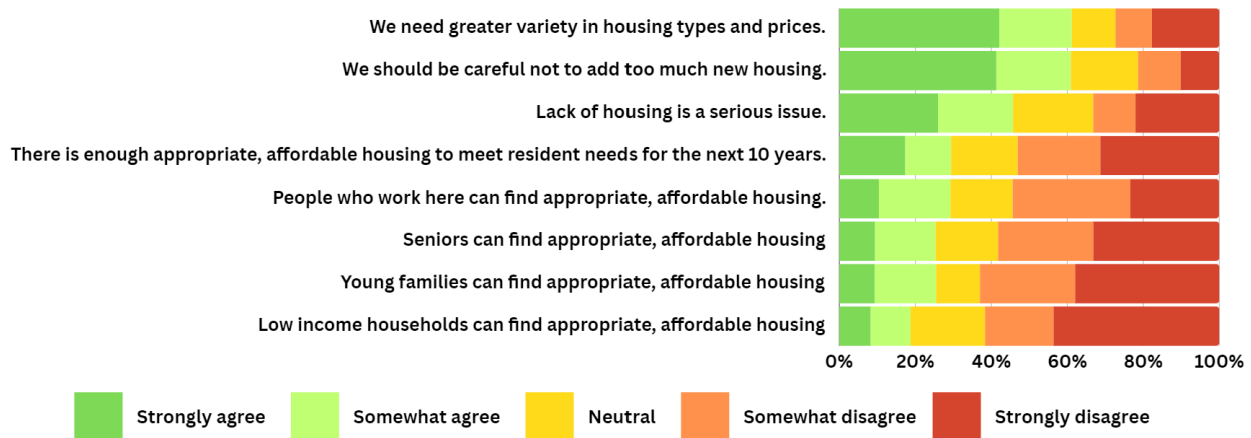
Note: These results omit the following ZIP codes because each had fewer than 25 survey responses: 21104, 21136, 21155, 21757, 21791, 21797.

Current & Future Priorities

Survey respondents were asked to rank how strongly they agreed with several statements about the current state of housing within the County. They were also asked several questions about what sorts of housing, development values, locations, and other relevant factors should be prioritized within Carroll County over the next 10 years.

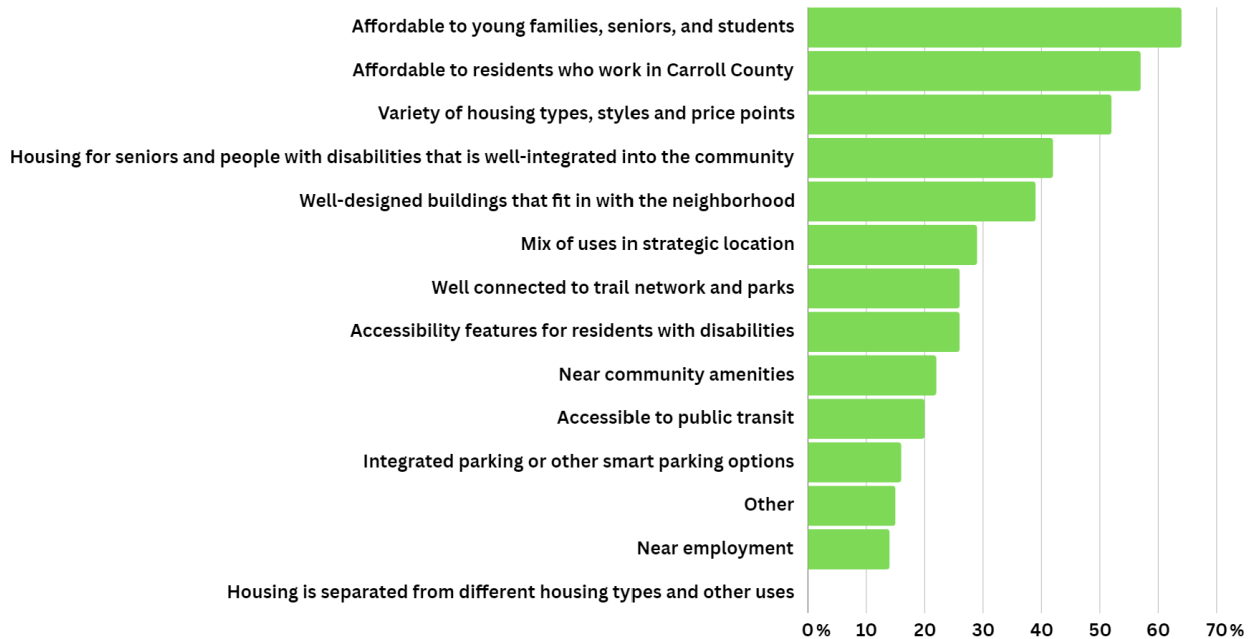
The two statements which over half of respondents agreed to some extent were “we need a greater variety in housing types and prices” and “we should be careful not to add too much new housing”. The third most agreed upon statement was “lack of housing is a serious issue”. The contradictory nature of these statements reflects a common phenomenon of NIMBYism – participants may agree that the County as a whole needs more housing, but are reluctant to have it impact them personally.

How much do you agree with the following statements about Carroll County?



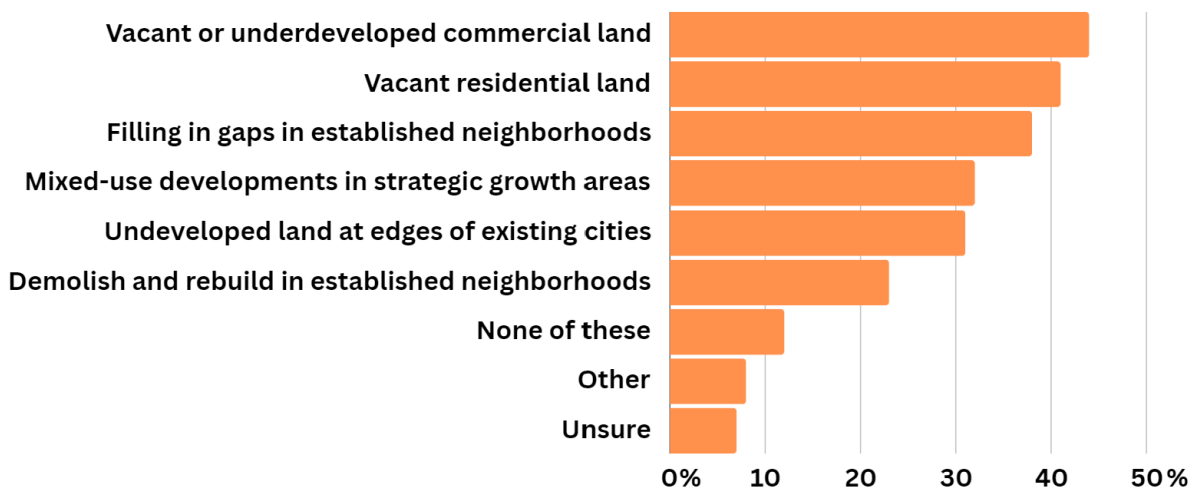
The top three development values residents wanted to prioritize were developing housing that is affordable to young families, seniors and students, developing housing that is affordable to residents who work within the County, and developing a variety of housing types, styles, and price points. The three development priorities residents felt should be least prioritized were housing that is separated from different housing types and other uses (no respondents selected this option), housing that is near employment, and housing with integrated parking or other smart parking options.

Which housing development values should be prioritized in Carroll County?



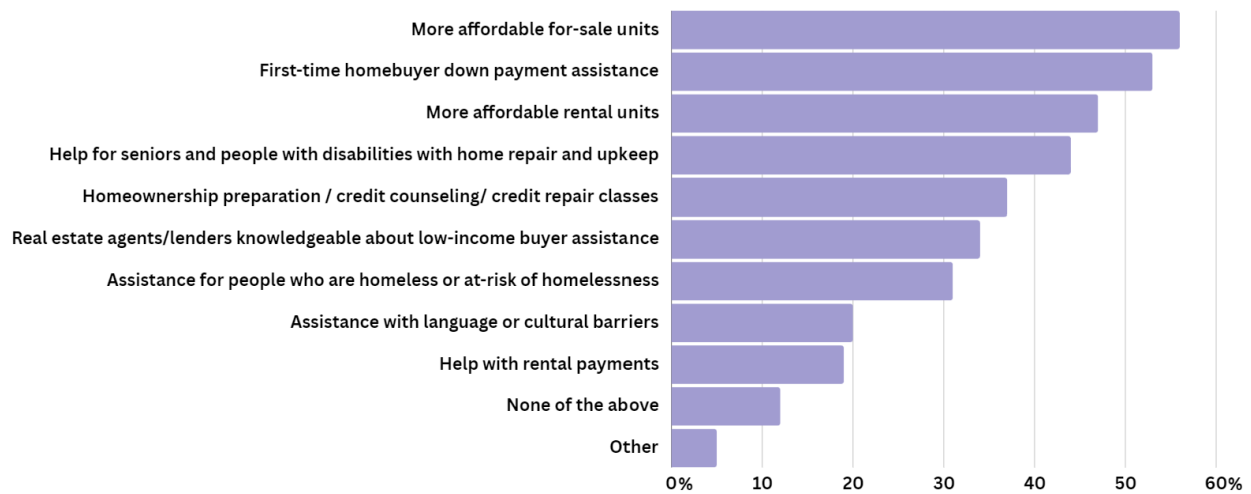
Survey participants were also asked about the best location for housing development over the next 10 years. Most residents thought that new housing development should be focused on vacant or underdeveloped commercial land, vacant residential land, and filling in gaps in existing neighborhoods. The least popular option presented was that of demolishing and rebuilding housing in established neighborhoods.

Where should new housing be built over the next 10 years?

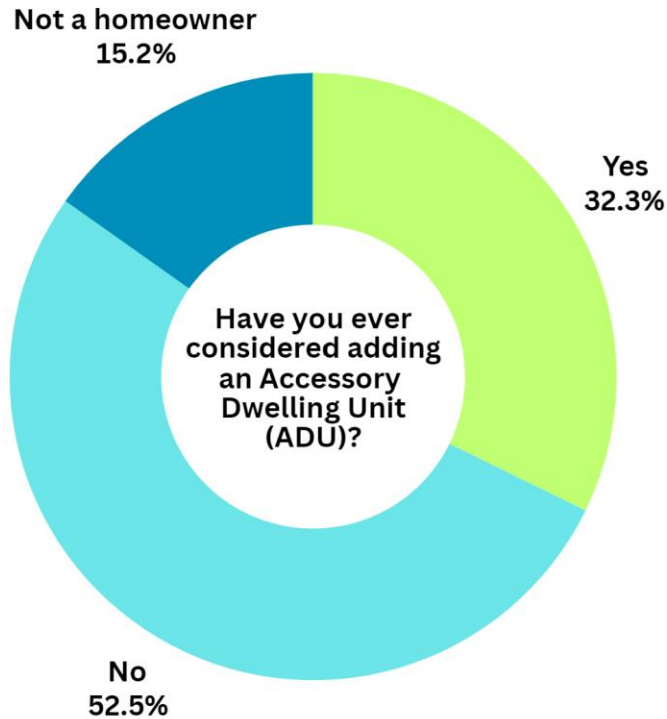


Finally, residents were asked whether they had thoughts on particular types of assistance that would make housing more accessible within Carroll County. The top three answers provided were more affordable for-sale units, first-time homebuyer down payment assistance, and more affordable rental units. This indicates a public concern that the largest barrier to housing access within the county is affordability.

What types of assistance would make housing more accessible?

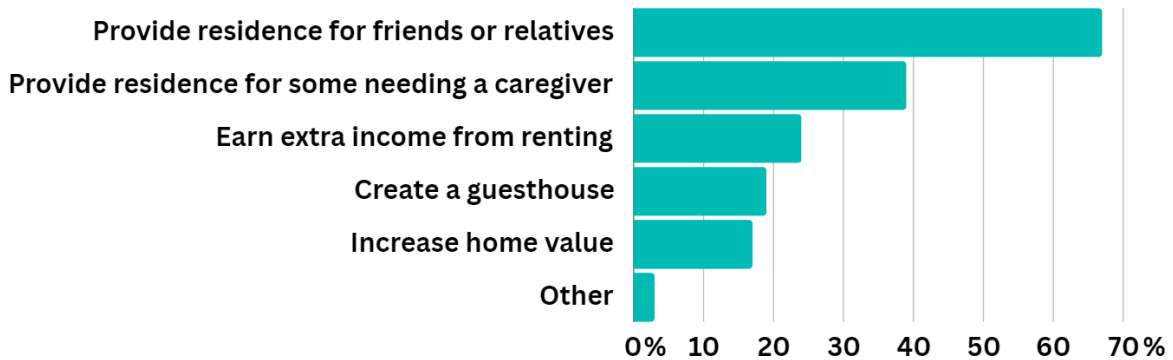


Homeowners who took the survey were also asked whether they had ever considered building an accessory dwelling unit, or ADU, on their property. Common types of ADUs include granny flats or above-garage apartments. Of the 1,277 participants who answered this question, about one third were homeowners who had considered adding an ADU. If controlling for only homeowners, around 38% of homeowners had considered adding an ADU.



When asked to share reasons for considering an ADU, the most commonly shared reasons were providing a residence for a friend, relative, or someone who needed a caregiver. Interests in earning extra income, adding to property value, or having a guest house were less common. This indicates that the substantial interest in ADUs in Carroll County is largely based around finding solutions for a housing shortage.

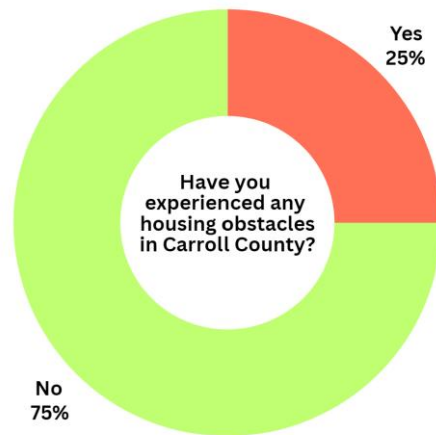
If you have considered adding an ADU, why?



Housing Barriers & Obstacles

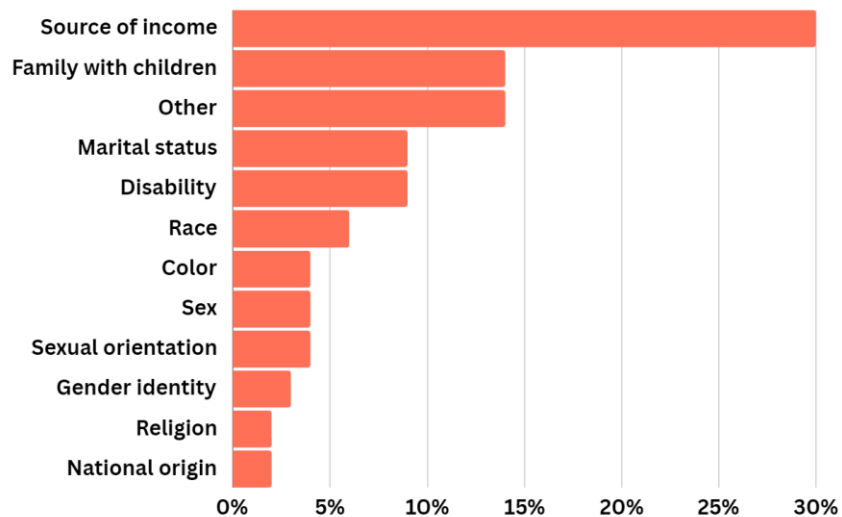
Among 1,098 survey respondents who answered a question about whether they had looked for housing in the County in the past 5 years, 636 reported that they had done so.

Among these, 25% reported experiencing one or more obstacles or barriers in finding suitable housing.



Participants who reported experiencing a barrier to housing also shared what types of obstacles they encountered. The most common obstacle reported was source of income discrimination, in which a landlord or real estate agent refuses to work with a family with a subsidized income. This most frequently takes the form of landlords refusing to rent to tenants with Section 8 or Housing Choice Vouchers. Source of income discrimination was more than twice as common as the next most frequently listed obstacles, impacting 166 participants.

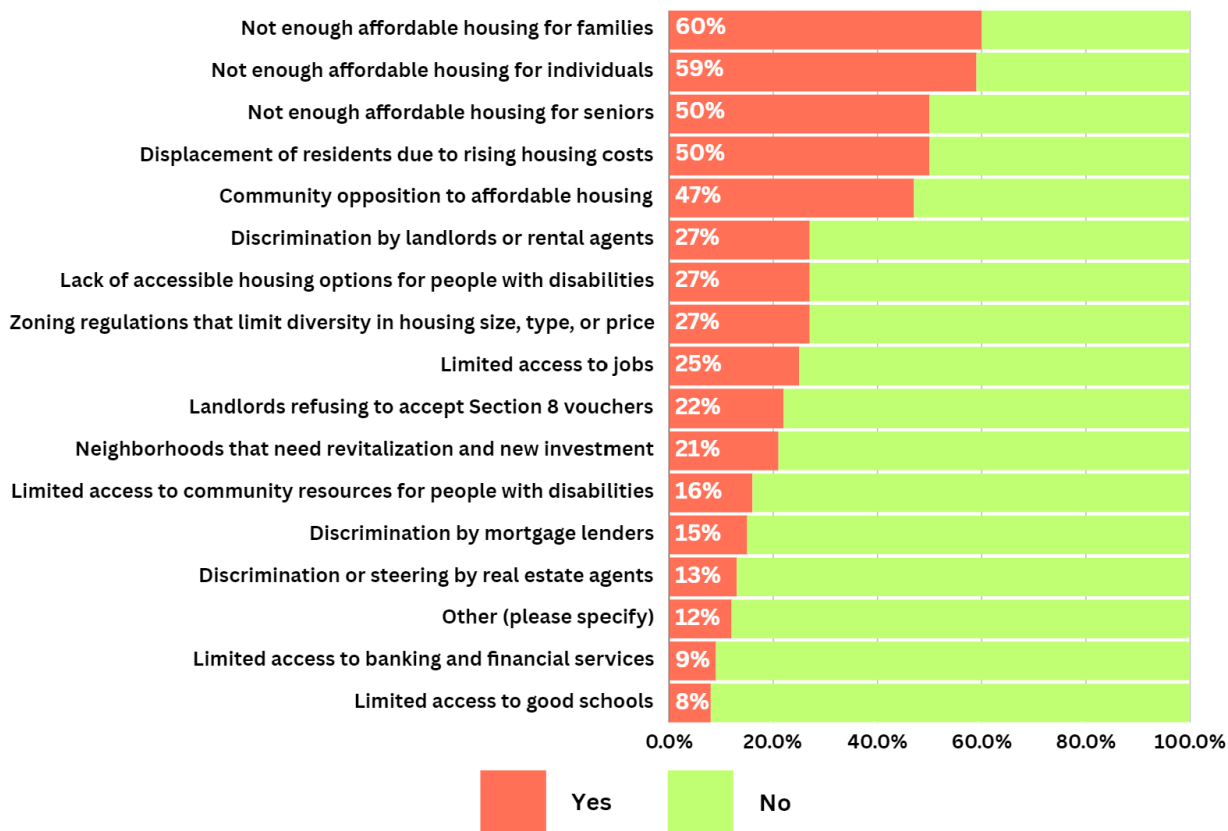
If you have experienced housing obstacles in Carroll County, what were they based on?



Participants were also asked about their thoughts on whether certain factors in general presented obstacles to fair housing access in Carroll County, regardless of whether they

themselves had personally experienced any obstacles. There were four factors agreed upon by 50% or more of participants as barriers: a lack of affordable housing for families, a lack of affordable housing for individuals, a lack of affordable housing for seniors, and displacement of residents due to rising housing costs. This again indicates a public concern that the largest barrier to housing access within the County is affordability.

Do you think the following are barriers to fair housing in Carroll County?

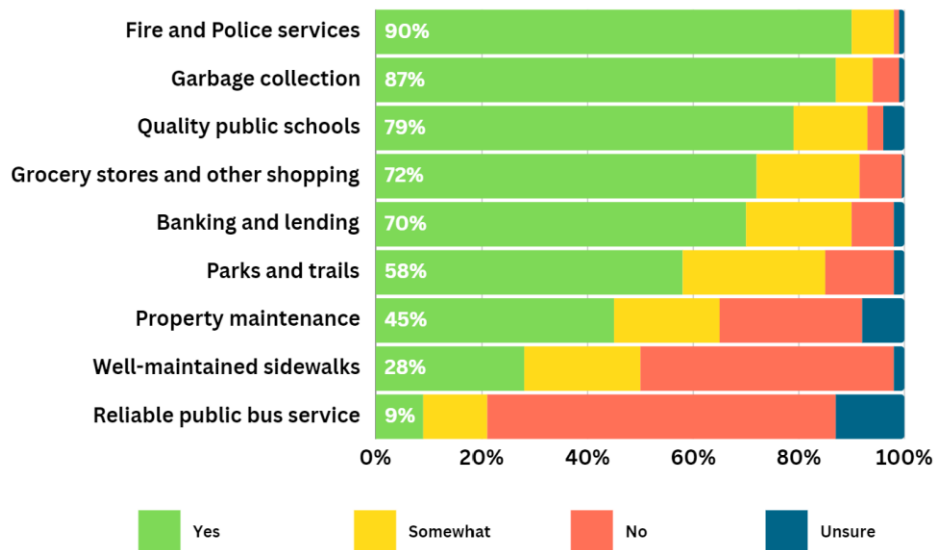


Access to resources

Finally, participants were asked about access to resources in their neighborhoods. Whether resources in a jurisdiction are equally accessible in all neighborhoods is a factor that greatly impacts fair housing, as a lack of resources like public transportation or good schools may mean that some residents are very limited in where within a jurisdiction they are able to live.

1,231 participants answered questions about which resources were available in their own neighborhoods. Most resources listed were readily available to half or more of participants, with only three – property maintenance, well-maintained sidewalks, and reliable public bus service – were available to less than half of participants. Notably, reliable public bus service was readily available to only 9% of participants.

Are these resources available in your neighborhood?



Responses by subgroup

In addition to assessing overall survey response, three minority subgroups were identified within the response pool who, for various reasons, may exhibit more or different housing obstacles than the overall group. These groups are participants under age 35, participants who are non-white, and participants who do not own their home. Responses by each subgroup are examined in this section.

Non-homeowners

261 of 1,464 respondents, or about 18%, did not own their own home. Thoughts from these participants differed from the overall survey responses presented above in the following ways:

- The most common length of time in their current home for this group was 3-5 years, as opposed to 10+ years for the group as a whole. Only 36% of participants who do not own their home had lived in their current home for longer than 5 years.
- The most commonly reported housing barrier for this group was cost of rental units, reported by nearly 70% of participants. In contrast, this barrier was reported by less than 20% of the overall survey group.
- The top choice for new housing by this group was affordable workforce apartments, which ranked fifth among all participants.

- The non-homeowner group was considerably younger overall than the homeowner group – 40% of the non-homeowner group was under age 35, compared to just 11% of the overall survey response pool.

Under age 35

161 of 1,464 respondents, or about 11%, were under age 35. Thoughts from these participants differed from the overall survey responses presented above in the following ways:

- This group was less likely to own their home than the survey pool as a whole – 44% of participants under 35 owned their home, in contrast with 83% of total participants.
- Participants in this group had lived in their current home for shorter time periods than the group as a whole – only 27% had lived in their current home for more than 5 years, in contrast with two-thirds of the overall group.
- Location was a major housing obstacle for participants in this group – more than one-third of participants in this age bracket listed it as an obstacle, and it was ranked the third largest obstacle for this group. In contrast, only about 16% of total participants listed this as an obstacle.
- The most desired type of assistance in this group was first-time homebuyer assistance – nearly three-quarters of participants under 35 listed this as an important type of assistance, in comparison to just over 50% of all participants.
- The top choice for new housing by this group was affordable workforce apartments, which ranked fifth among all participants.

Non-white

155 of 1,464 respondents, or about 10%, were non-white residents. Thoughts from these participants differed from the overall survey responses presented above in the following ways:

- This group was slightly less likely to own their home than the survey pool as a whole – 72% of non-white participants owned their home, in contrast with 83% of total participants.
- This group was more likely to believe that Carroll County already has an adequate housing supply than the survey pool as a whole – 34% of non-white participants believed that there is already enough appropriate, affordable housing within the County to meet resident needs over the next 10 years, in contrast with 27% of total participants.

- Like the other two sub-groups, the top choice for new housing by this group was affordable workforce apartments, which ranked fifth among all participants.
- In comparison with the other two subgroups considered, non-white residents were somewhat more aligned with the overall group than non-homeowners and residents under 35, especially in regard to income level and length of stay in their current home.

DEMOGRAPHIC PROFILE

According to 2022 ACS data, Carroll County's current population is estimated to be 173,225. Carroll County is part of the larger Baltimore-Columbia-Towson Metropolitan Statistical Area, or MSA, and comprises only about 6% of the MSA's population of 2,840,005. This section will examine demographics, past trends, and future projections for Carroll County's population.

Population Growth and Change

As shown in Table 17, Carroll County's overall population has grown by almost 15% since the year 2000. In addition to this overall growth, there have been shifts to the demographic makeup of the County, particularly in the areas of age, race/ethnicity, nationality, and language spoken.

Since the year 2000, Carroll County has become more racially and ethnically diverse. In 2000, 95.1% of the population was white; now, 86.8% of the population is white. This change is primarily comprised by the growth of Hispanic, Asian and Pacific Islander, Black, and other/mixed race communities within the County. In particular, the Hispanic population in the County has quadrupled since 2000, as has the population of other or mixed races, and the Asian or Pacific Islander population has nearly tripled. In contrast, the Native American population has declined in both number and population share during this time.

Numbers and population share of immigrants and residents with limited English proficiency have also grown rapidly over the past two decades – the share of residents born outside of the United States has more than doubled, and the share of residents with limited English proficiency has risen by about 50%.

Finally, there have been significant changes within the composition of age demographics within the County. While the overall population has grown by 15% since 2000, the number of children within the County has declined in the same time period. Similarly, the share of households with children has declined by nearly 10 percentage points during this time. This may indicate that families in the area feel less able to raise, house, or support children than in the past.

The Maryland Department of Planning and the Maryland State Data Center estimate that Carroll County's population will grow by an additional 6.3% in the next two decades, reaching a population of 184,150 by the year 2045. However, as shown in Tables 17 and

18, the population in 2022 had already outpaced the projected population for 2025. This indicates that Carroll County is currently growing at a faster rate than initially projected.

TABLE 17: Demographic Trends

Demographic Indicator	2000		2010		2022	
	#	%	#	%	#	%
Carroll County Population	150,897	100%	167,134	100%	173,225	100.0%
Race / Ethnicity						
White, Non-Hispanic	143,455	95.1%	152,428	91.2%	150,328	86.8%
Black, Non-Hispanic	3,400	2.3%	5,229	3.1%	6,339	3.7%
Hispanic	1,489	1.0%	4,363	2.6%	7,169	4.1%
Asian or Pacific Islander, Non-Hispanic	1,152	0.8%	2,449	1.5%	3,870	2.2%
Native American, Non-Hispanic	314	0.2%	288	0.2%	221	0.1%
Other, Non-Hispanic	1,087	0.7%	2,377	1.4%	5,298	3.1%
National Origin						
Foreign-Born	2,977	2.0%	5,798	3.5%	8,057	4.7%
LEP						
Limited English Proficiency	1,737	1.2%	2,674	1.6%	2,906	1.8%
Sex						
Male	74,470	49.4%	82,510	49.4%	86,406	49.9%
Female	76,427	50.6%	84,624	50.6%	86,819	50.1%
Age						
Under 18	41,784	27.7%	41,237	27.1%	37,568	21.7%
18 to 64	92,815	61.5%	104,088	68.3%	105,571	60.9%
65+	16,298	10.8%	21,809	14.3%	30,086	17.4%
Household Type						
Families with Children	22,255	42.4%	22,845	38.5%	20,954	32.7%

Data Sources: U.S. Census 2000 SF1 Tables P008, P012, and P019; SF3 Table PCT012; SF4 Table DP2; U.S. Census 2010 SF1 Tables P5 and P12; 2006-2010 5-Year American Community Survey, Tables DP02, S1601, and B05012; 2018-2022 5-Year American Community Survey, tables DP05, S1610, and B05012.

NOTE: All % represent a share of the total population within the jurisdiction or region for that year, except family type, which is out of total households. Limited English Proficiency is assessed for the population aged 5 years and older.

Table 18: Projected Population Change, Carroll County and Baltimore Region, 2025-2045

Area	2025	2030	2035	2040	2045
Carroll County	171,700	174,150	177,490	180,800	184,150
Baltimore Region	2,814,290	2,864,350	2,914,680	2,964,210	3,001,930

Source: Maryland Department of Planning & Maryland State Data Center, <https://planning.maryland.gov/MSDC/Pages/projection/projectionsbytopic.aspx>

Current Resident Characteristics

This section examines the current demographic makeup of Carroll County in order to better understand elements of population composition that may lead to differing housing needs. Demographic groups examined here include race and ethnicity, nationality of immigrants, languages spoken, age, sex, disability, and household composition, as displayed below in the multi-page Table 19. In order to contextualize Carroll County's demographics within the broader geographical area, we also examine the same groups for the Baltimore-Columbia-Towson MSA, which encompasses Carroll County.

TABLE 19: Demographic Overview

Demographic Indicator	Carroll County		Baltimore-Columbia-Towson MSA			
		#	%	#	%	
RACE / ETHNICITY						
Non-Hispanic		166,056	95.9%	2,655,460	93.5%	
White		150,328	86.8%	1,543,311	54.3%	
Black		6,339	3.7%	818,866	28.8%	
Asian or Pacific Islander		3,870	2.2%	165,401	5.8%	
Native American		221	0.1%	3,525	0.1%	
Two or More Races		4,438	2.6%	110,967	3.9%	
Other		860	0.5%	13,360	0.5%	
Hispanic or Latino		7,169	4.1%	184,545	6.5%	
TOTAL		173,225	100.0%	2,840,005	100.0%	
NATIONAL ORIGIN						
#1 Country of Origin	El Salvador	723	0.42%	India	25,934	0.91%
#2 Country of Origin	India	545	0.31%	Nigeria	21,398	0.75%
#3 Country of Origin	Korea	465	0.27%	China	19,633	0.69%
#4 Country of Origin	China	445	0.26%	El Salvador	17,264	0.61%
#5 Country of Origin	Philippines	440	0.25%	Korea	16,498	0.58%

Total Foreign-Born Population		8,057	4.7%	301,261	10.6%
LIMITED ENGLISH PROFICIENCY (LEP) LANGUAGE					
#1 LEP Language	Spanish	1,285	0.8%	43,557	1.6%
#2 LEP Language	AAPI Languages	798	0.5%	31,455	1.2%
#3 LEP Language	Other Indo-European Languages	672	0.4%	27,197	1.0%
#4 LEP Language	Other	151	0.1%	12,510	0.5%
Total LEP Population		2,906	1.8%	114,719	4.3%
DISABILITY TYPE					
Hearing Difficulty		6,342	3.7%	78,555	2.8%
Vision Difficulty		3,994	2.3%	56,995	2.0%
Cognitive Difficulty		8,231	4.8%	134,970	4.8%
Ambulatory Difficulty		8,971	5.2%	164,186	5.8%
Self-Care Difficulty		3,234	1.9%	60,914	2.1%
Independent Living Difficulty		6,621	3.8%	117,900	4.2%
Total Population with a Disability		21,297	12.5%	338,136	12.1%
SEX					
Male		86,406	49.9%	1,374,325	48.4%

Female	86,819	50.1%	1,465,680	51.6%
AGE				
Under 18	37,568	21.7%	620,628	21.9%
18 to 64	105,571	60.9%	1,576,531	62.0%
65+	30,086	17.4%	458,301	16.1%
HOUSEHOLD TYPE				
Married Couple, Children	15,684	24.8%	198,384	18.1%
Unmarried Couple, Children	1,040	1.6%	20,762	1.9%
Single Female Householder, Children	1,830	2.9%	61,440	5.6%
Single Male Householder, Children	788	1.2%	12,510	1.1%
Total Households with Children	20,863	32.9%	327,880	29.9%
Married Couple, No Children	23,601	37.3%	301,460	27.4%
Unmarried Couple, No Children	2,423	3.8%	48,330	4.4%
Single Female Householder, No Children	10,864	17.2%	275,924	25.1%
Single Male Householder, No Children	7,088	11.2%	179,458	16.3%

Total Households without Children	42,455	67.1%	770,388	70.1%
Households with One or More Members Aged 65+	20,643	32.6%	330,356	30.1%
Person Aged 65+ Living Alone	5,267	8.3%	88,355	8.0%
TOTAL HOUSEHOLDS	63,318	100.0%	1,098,268	100.0%

Data Source: 2018-2022 5-Year American Community Survey, Tables DP05, S1810, B05006, S1601, DP02.

NOTE: All % represent a share of the total population within the jurisdiction or region, except family type, which is out of total families. The most populous places of birth and languages at the city and regional levels may not be the same, and are thus labeled separately.

Race and Ethnicity

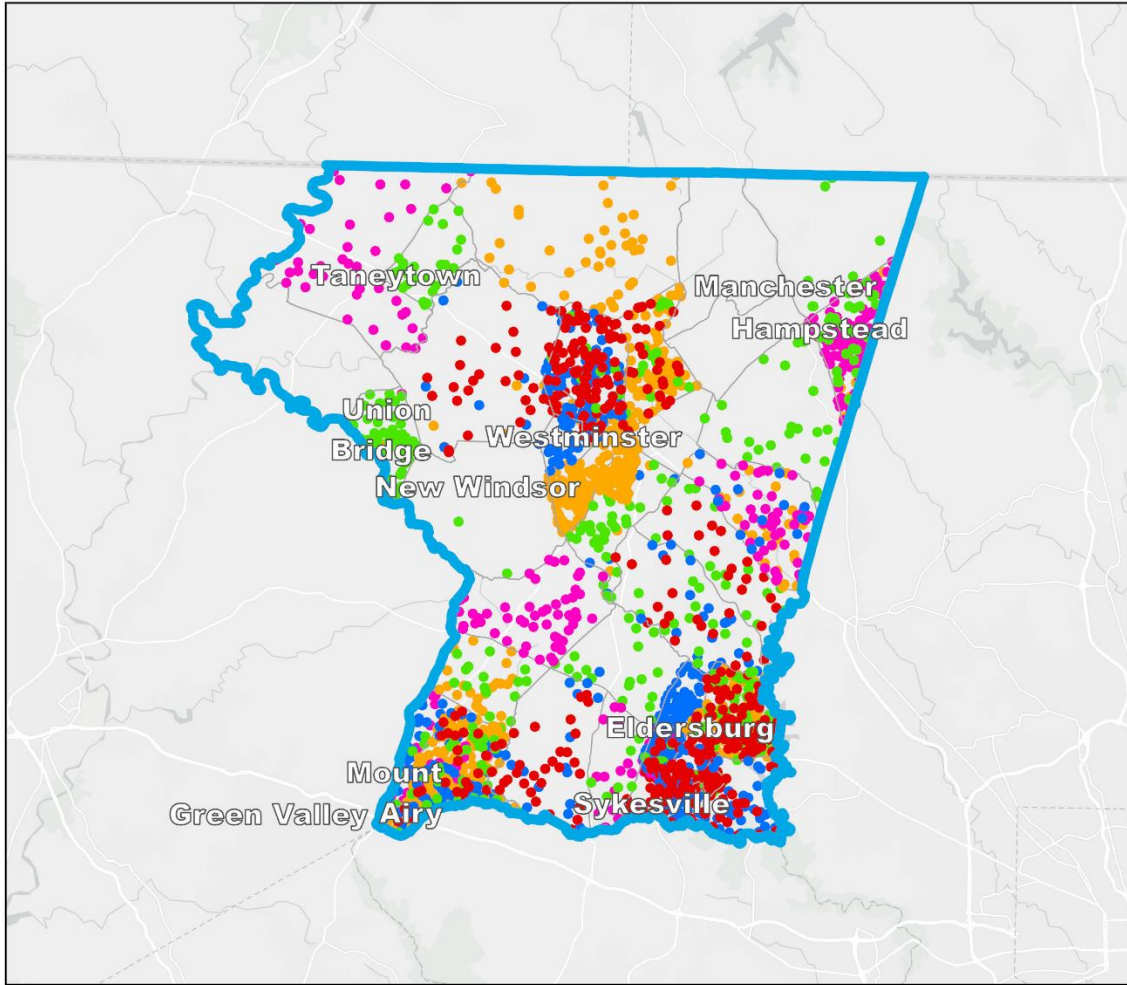
White residents comprise the large majority of Carroll County residents at 86.8% of the population, followed by Hispanic or Latino residents at 4.1% and Black residents at 3.7% of the population. This differs significantly from the composition of the greater MSA, where just over half of all residents are white and nearly a third are Black. Asian or Pacific Islander residents hold nearly double the population share in the MSA in comparison to the County – 5.8% vs 2.2%. Residents of two or more races are also less represented within the County, while Native American residents and residents of other races are equally represented. Overall, Carroll County is significantly less diverse than the broader MSA.

National Origin

About 4.7% of Carroll County residents are immigrants who were born outside of the United States. This is less than half of the 10.6% immigrant population share in the broader MSA.

Within Carroll County, the top five countries of origin for immigrants are El Salvador, India, Korea, China, and the Philippines. This differs from the MSA, where the top five countries of origin are India, Nigeria, China, El Salvador, and Korea. In both the County and the MSA, immigrants from any single country make up less than 1% of the total population.

As shown in the image below, most immigrant communities in Carroll County are clustered in or near its municipalities. Residents from El Salvador are most prominent in Westminster, while residents from China and India have communities in Westminster, Eldersburg, and Sykesville. Residents from Korea or the Philippines are less tightly clustered but still tend to gather near municipalities, especially Manchester and Hampstead. Immigrants in Union Bridge are almost exclusively Korean, while Mount Airy shows a fairly even blend of immigrants from all of the top five nationalities except the Philippines.



Top 5 Places of Birth for Immigrants, 2022

1 dot = 1 person

- China
- Korea
- India
- Philippines
- El Salvador

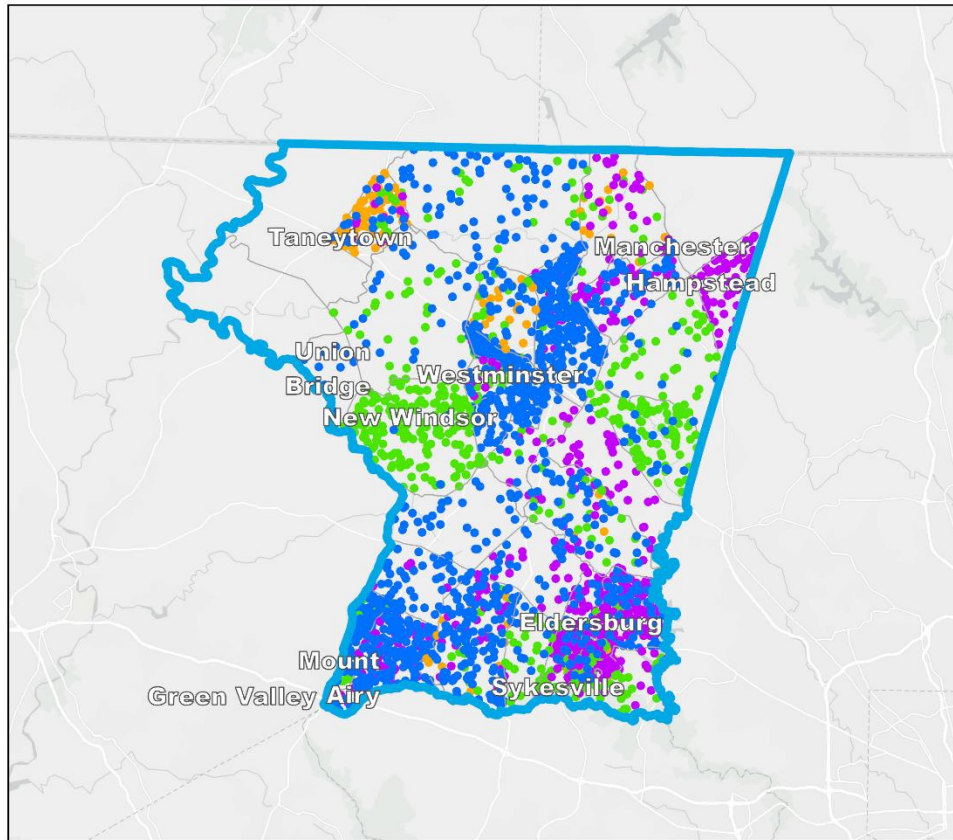
Source: 2018-2022 American Community Survey

Limited English Proficiency (LEP)

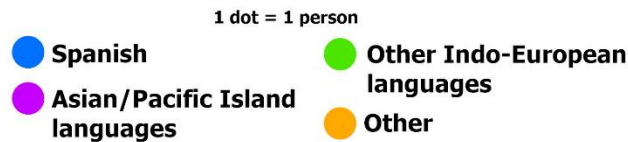
When residents report being able to speak English at a level less than “very well”, they are considered to have Limited English Proficiency. This is sometimes abbreviated to “LEP Residents”.

Within Carroll County, about 1.8% of the population has LEP. This is a smaller share than in the MSA, where 4.3% of the population has LEP. In both locations, Spanish is the most commonly spoken language by LEP residents, followed by Asian or Pacific Islander languages, other Indo-European languages, and other unlisted languages.

Residents who primarily speak non-English languages tend to cluster in communities with other residents who speak the same language. This is depicted in the map below, showing that there are large Spanish speaking communities in Mount Airy and Westminster; communities who speak Asian or Pacific Islander languages in Manchester, Hampstead, and Eldersburg, and communities who speak other Indo-European languages in New Windsor, Sykesville, and the eastern central portion of the County. These trends tend to overlap with the residential locations of immigrants in Carroll County, as shown in the map above.



Languages Spoken by LEP Residents, 2022



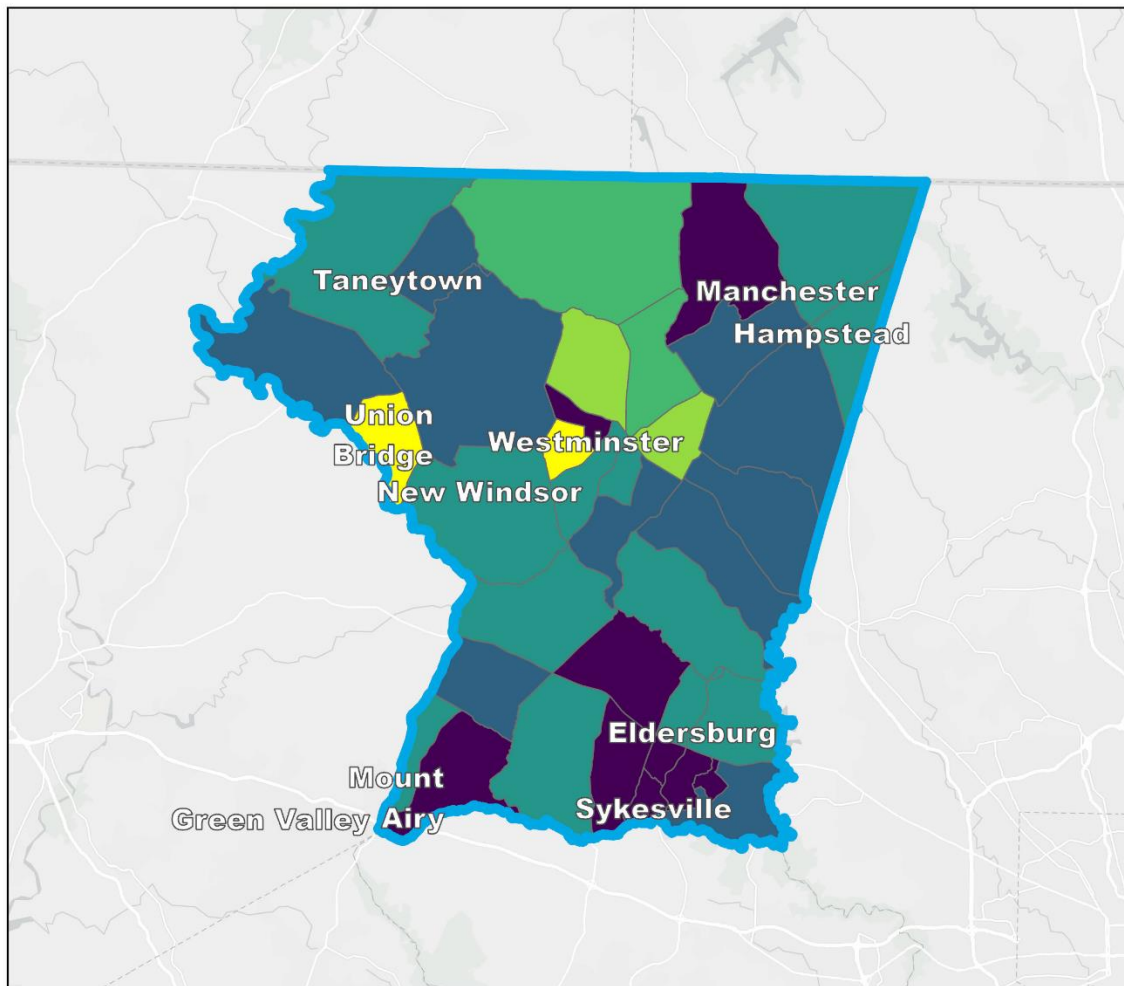
Source: 2018-2022 American Community Survey

Disability

Residents with a disability comprise around 12.5% of the population in Carroll County and 12.1% in the MSA. The County and the MSA closely share similar populations by disability type. The most common disability type is difficulty with ambulatory movement, comprising around 5.2% and 5.8% of the population in both the County and the MSA, respectively. Disabilities that typically require more extensive assistance, such as difficulties with independent living or self-care, make up 2-4% of the population in the County and the MSA. Approximately 4.8% of the population in the County and MSA have cognitive difficulty. Sensory disabilities such as hearing and vision difficulties impact

around 2-4% of the population in the County and the MSA, with the County having a notably larger share of residents with hearing difficulties (3.7%) than the MSA 2.8%).

Residents with disabilities are somewhat unevenly distributed throughout the County, as shown in the image below. In particular, areas of Union Bridge and Westminster have very high disability rates of more than 20%, while areas of Manchester, Eldersburg, Sykesville, and Mount Airy have lower than average disability rates.



Disability rate, 2022
by census tract



Source: 2018-2022 American Community Survey

Age

Just under 22% of the population in both the County and the MSA are children under age 18, 61-62% are working-aged adults (age 18-64), and 16-17% are elderly (aged 65 or over). Carroll County's population has been trending older over the past two decades, as the share of children declined from 27.7% and the share of elderly residents rose from 10.8%.

Sex

Population shares of male and female residents are virtually even in Carroll County (49.9% male and 50.1% female). There is slightly more variation within the MSA, where 48.4% of the population is male and 51.6% female.

Family Type

Households with children make up about 33% of all households in the County and 30% of all households within the MSA, while couples without children make up an additional 41% of County and 31% of MSA households. Nearly a third of all households in both the County and MSA have one or more members aged 65 or older, and elderly individuals living alone make up about 8% of households in both areas. Notably, single women living alone are a significant and growing demographic in both areas, comprising 17% of County and 25% of MSA households.

Racially and Ethnically Concentrated Areas of Poverty

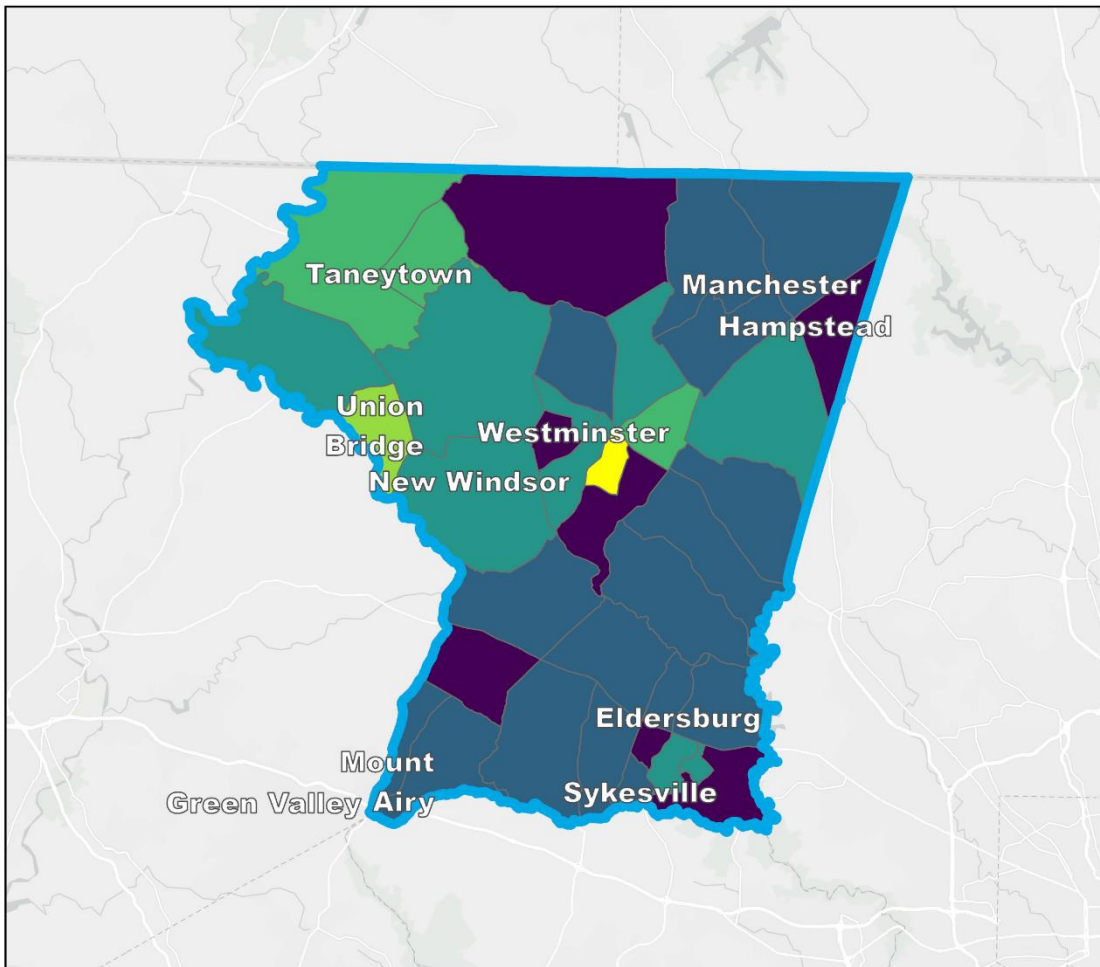
This study uses a methodology developed by HUD that combines demographic and economic indicators to identify racially or ethnically concentrated areas of poverty (RECAPs). These areas are defined as census tracts that have an individual poverty rate of 40% or more (or an individual poverty rate that is at least three times that of the tract average for the metropolitan area, whichever is lower) and a non-White population of 50% or more. Using a metric that combines demographic and economic indicators helps to identify a jurisdiction's most vulnerable communities.

The racial and ethnic composition of neighborhoods with concentrations of poverty is disproportionate relative to the U.S. population overall. According to the U.S. Department of Health and Human Services, Black and Hispanic populations comprise nearly 80% of the population living in areas of concentrated poverty in metropolitan areas, but only account for 42.6% of the total poverty population in the U.S. Overrepresentation of these groups in areas of concentrated poverty can exacerbate disparities related to safety, employment, access to jobs and quality education, and conditions that lead to poor health.

Identification of RECAPs is significant in determining priority areas for reinvestment and services to ameliorate conditions that negatively impact RECAP residents and the larger region. Since 2000, the prevalence of concentrated poverty in the United States has expanded by nearly 75% in both population and number of neighborhoods. The majority of concentration of poverty is within the largest metro areas, but suburban regions have experienced the fastest growth rate.

Due to Carroll County's primarily white population, there are no census tracts that meet the definition of a R/ECAP; however, poverty rates vary greatly across the County. The map below depicts this variation and, in particular, an unusually high poverty rate of over 20% just south of Westminster. In contrast, some areas near the edges of the County have poverty rates of 2% or less.

Figure 24. Poverty Rate in Carroll County



Poverty rate, 2022
by census tract



Source: 2018-2022 American Community Survey

Segregation and Integration

Communities experience varying levels of segregation between different racial, ethnic, and socioeconomic groups. High levels of residential segregation often lead to

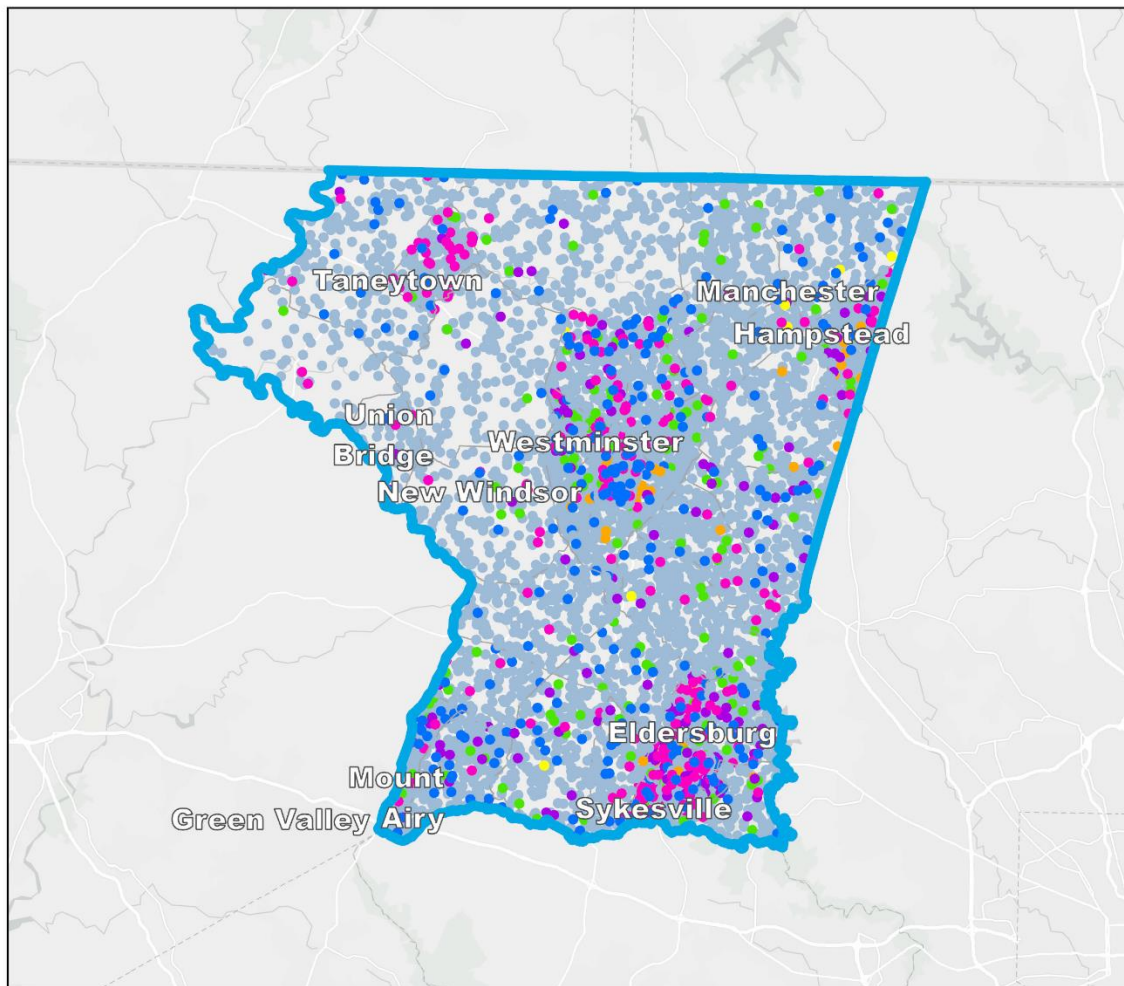
conditions that exacerbate inequalities among population groups within a community. Increased concentrations of poverty and unequal access to jobs, education, and other services are some of the consequences of high residential segregation.³⁴

Federal housing policies and discriminatory mortgage lending practices prior to the Fair Housing Act of 1968 not only encouraged segregation, but mandated restrictions based on race in specific neighborhoods. The Fair Housing Act of 1968 outlawed discriminatory housing practices but did little to address the existing segregation and inequalities. Other federal housing policies and programs, like Section 8 and HOPE VI, have been implemented in an effort to ameliorate the negative effects of residential segregation and reduce concentrations of poverty. Despite these efforts, the repercussions of the discriminatory policies and practices continue to have a significant impact on residential patterns today.

The maps in Figure 25 through Figure 27 illustrate patterns of segregation and integration by race and ethnicity in Carroll County through 2022. Although there are residents of all racial and ethnic groups in most parts of the County, there is some visible clustering of residents by race and ethnicity. In particular, Black residents are clustered near Taneytown, Westminster, Eldersburg, and Sykesville, and Hispanic residents are most prevalent near Westminster, Eldersburg, Sykesville, and Mount Airy. Residents of other races are scattered more evenly throughout the more populated areas of the County, while the more rural areas of the County further from the municipalities are almost exclusively home to white residents. Locations of clustering have remained relatively stable over time, although there is noticeable growth in number of non-white residents since 2000.

³⁴ Massey, D. (1990). *American Apartheid: Segregation and the Making of the Underclass*. *American Journal of Sociology*, 96(2), 329-357. Retrieved from <http://www.jstor.org/stable/2781105>.

FIGURE 25. Population by Race and Ethnicity in Carroll County, 2018 to 2022



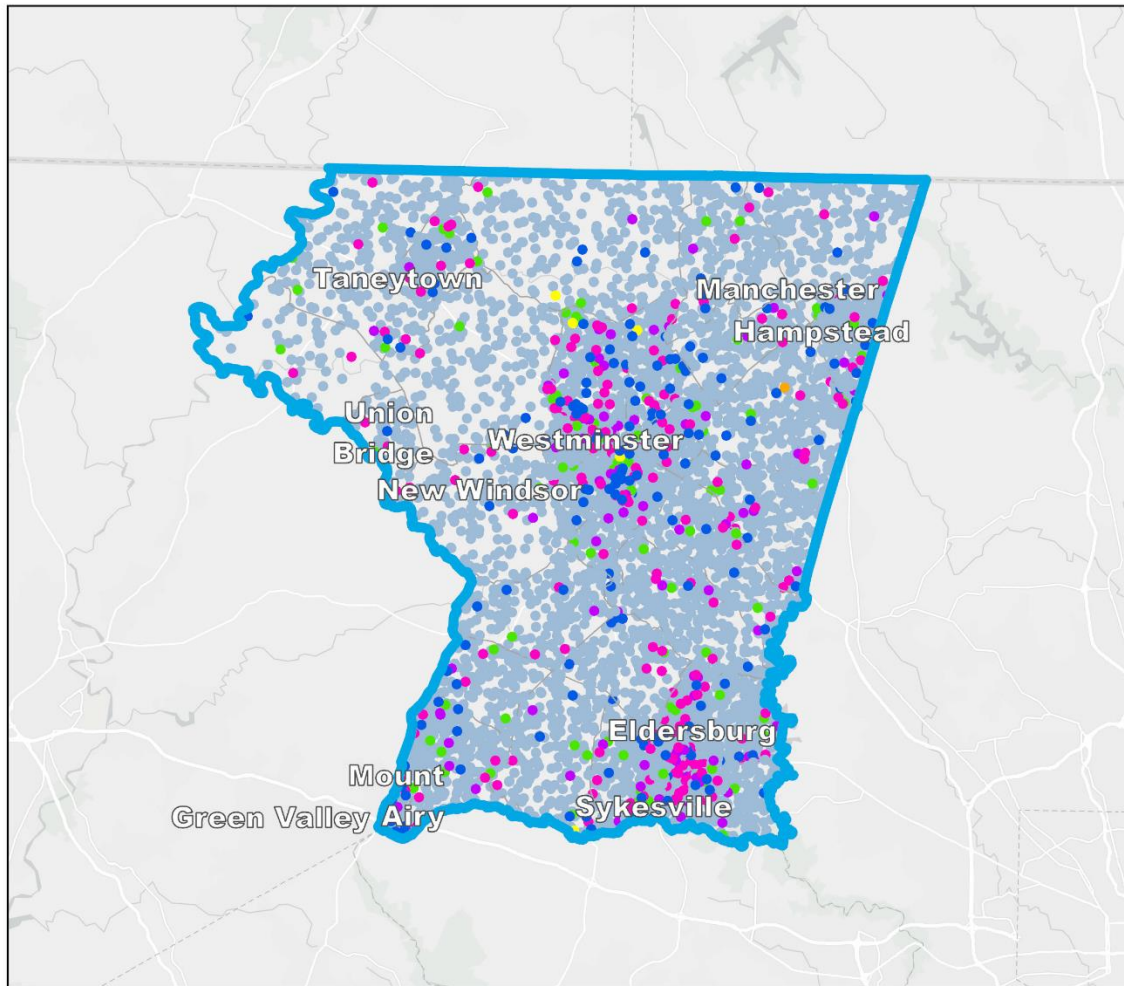
Race & Ethnicity, 2022

1 dot = 25 people

- | | |
|-----------------|---------------------------|
| White | Asian/Pacific Islander |
| Black | Other |
| Native American | 2+ races |
| Hispanic/Latino | Carroll County Boundaries |

Source: 2018-2022 American Community Survey

FIGURE 26. Population by Race and Ethnicity in Carroll County, 2010



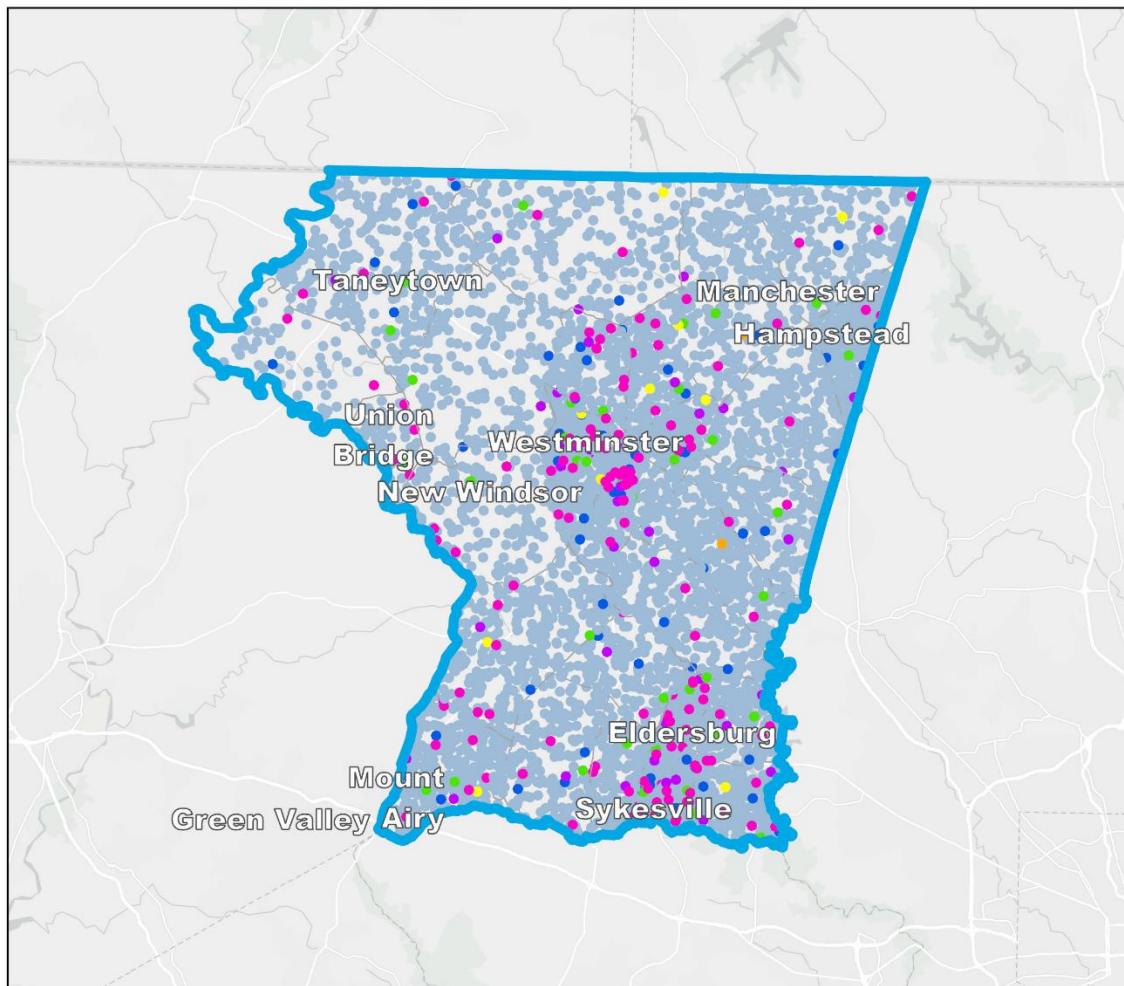
Race & Ethnicity, 2010

1 dot = 25 people

- | | |
|-----------------|---------------------------|
| White | Asian/Pacific Islander |
| Black | Other |
| Native American | 2+ races |
| Hispanic/Latino | Carroll County Boundaries |

Source: 2010 U.S. Census

FIGURE 27. Population by Race and Ethnicity in Carroll County, 2000



Race & Ethnicity, 2000

1 dot = 25 people

- | | |
|-----------------|---------------------------|
| White | Asian/Pacific Islander |
| Black | Other |
| Native American | 2+ races |
| Hispanic/Latino | Carroll County Boundaries |

Source: 2000 U.S. Census

Segregation Levels

In addition to visualizing racial and ethnic compositions of the area with the preceding maps, this study also uses a statistical analysis – referred to as dissimilarity – to evaluate how residential patterns vary by race and ethnicity, and how these patterns have changed since 1990. The Dissimilarity Index (DI) indicates the degree to which a minority group is segregated from a majority group residing in the same area because the two groups are not evenly distributed geographically. The DI methodology uses a pair-wise calculation between the racial and ethnic groups in the region. Evenness, and the DI, are maximized and segregation minimized when all small areas have the same proportion of minority and majority members as the larger area in which they live. Evenness is not measured in an absolute sense but is scaled relative to the other group. The DI ranges from 0 (complete integration) to 100 (complete segregation). HUD identifies a DI value below 40 as low segregation, a value between 40 and 54 as moderate segregation, and a value of 55 or higher as high segregation.

The proportion of the minority population group can be small and still not segregated if evenly spread among tracts or block groups. Segregation is maximized when no minority and majority members occupy a common area. When calculated from population data broken down by race or ethnicity, the DI represents the proportion of minority members that would have to change their area of residence to match the distribution of the majority, or vice versa.

Typically, the dissimilarity indices of an area are available over time for Black/White, Hispanic/White, and non-White/White pairings through HUD's AFFH mapping tool. However, due to its small size and rural nature, this data is not available for Carroll County. The Federal Reserve Bank of St. Louis maintains reports on non-White/White dissimilarity pairings across the U.S. since the year 2010. According to this source, the dissimilarity index for Carroll County between White and non-White residents has declined slightly from 27.4 in 2010 to 24.4 in 2022³⁵. By HUD standards, this DI value under 40 indicates that Carroll County has relatively low levels of residential segregation.

³⁵ <https://fred.stlouisfed.org/series/RACEDISPARITY024013#0>

Workforce and Employment Trends

Introduction

According to the 2023 Carroll County Economic Development and Land Use Study, there are 54,197 employees at over 6,200 businesses in Carroll County. Data from the 2020 Longitudinal Employer Household Dynamics data indicates that there is significant inflow and outflow of workers within the County – 70.7% of the Carroll County residents who participate in the workforce are employed outside of the county and 29.3% both live and work in Carroll County. Meanwhile, 54.7% of all those with jobs based in Carroll County live elsewhere and commute into Carroll County for work. About 86% of the county’s workers are employed in the private sector, while the remaining 14% are employed in the public sector (by the government).

Employment Sectors

The table below depicts employment by industry for both the public and private sector in Carroll County as of 2022. Approximately 86% of County workers are employed in the private sector, while 14% are employed in the public sector. The top three industries by number of workers within the County are Healthcare and Social Assistance, Retail Trade, and Construction, which together employ over 22,000 people, or 40% of the County’s workforce. Other industries that employ more than 5% each of the County’s workforce include local government, accommodation and food services, manufacturing, wholesale trade, and administrative/support/waste remediation services.

The least common industries for employment within the County are utilities, management of companies and enterprises, and information, which each employ less than one half of one percent of all workers in Carroll County. However, these industries still bring a combined \$7.7 million per quarter, or \$30.8 million per year, into the County through wages.

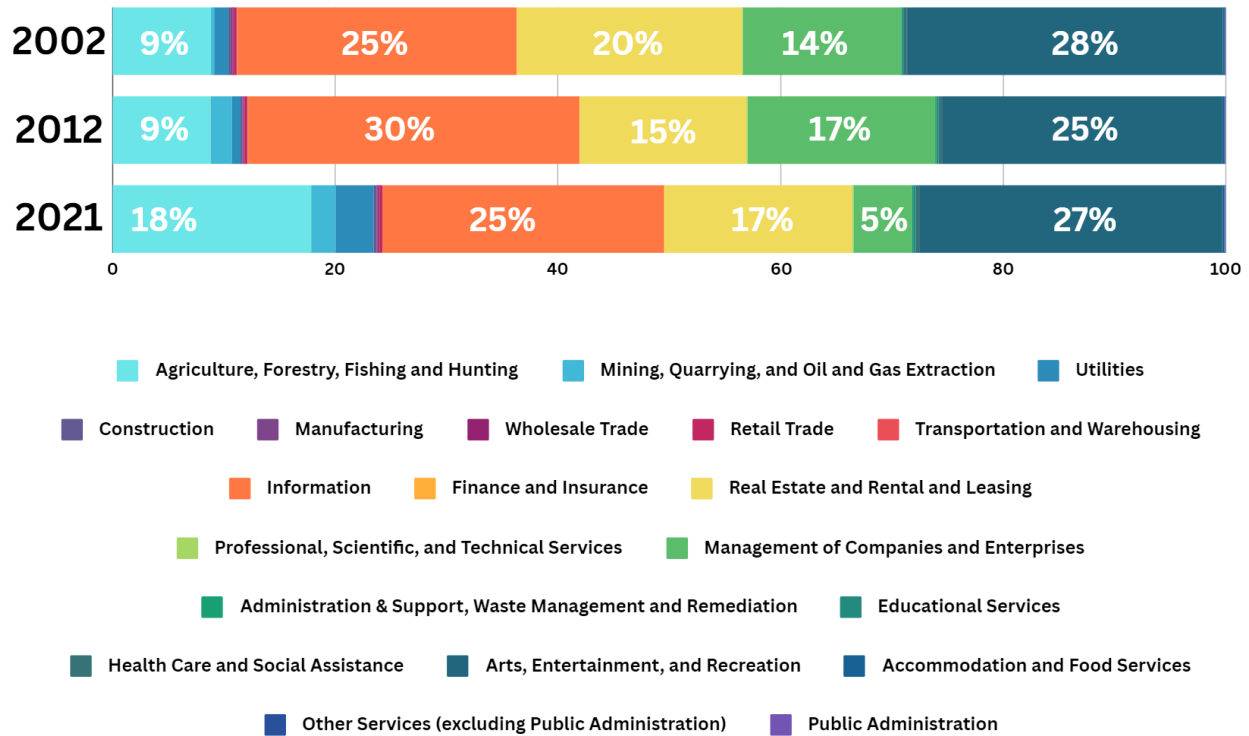
Table 20. Employment by Industry in Carroll County, 2022

Industry	Employment	Share	Total Quarterly Wages
Government	7,843	14%	\$127,130,425
Local	5,882	11%	\$85,920,358
State	1,266	2%	\$22,284,643
Federal	695	1%	\$18,925,424

Private Sector	48,007	86%	\$641,346,049
Health Care and Social Assistance	8,491	15%	\$117,699,753
Retail Trade	7,893	14%	\$70,633,652
Construction	6,135	11%	\$100,907,327
Accommodation and Food Services	5,098	9%	\$30,525,349
Manufacturing	3,652	7%	\$65,516,706
Wholesale Trade	3,159	6%	\$53,851,314
Administrative and Support and Waste Management and Remediation Services	3,107	6%	\$38,503,832
Professional, Scientific, and Technical Services	2,797	5%	\$61,925,304
Other Services (Except Public Administration)	2,081	4%	\$23,644,632
Educational Services	1,228	2%	\$12,781,989
Arts, Entertainment, and Recreation	1,022	2%	\$5,010,817
Transportation and Warehousing	990	2%	\$11,544,481
Finance and Insurance	951	2%	\$28,867,389
Real Estate and Rental and Leasing	440	1%	\$5,899,734
Information	231	0.4%	\$4,471,928
Management of Companies and Enterprises	123	0.2%	\$1,364,433
Utilities	78	0.1%	\$1,866,853
TOTAL	55,850	100%	\$768,476,474

Source: 2023 Carroll County Economic Development and Land Use Study

The graph below shows the shifts in employment by industry over time, with the top five industries highlighted. Over the past two decades, the largest changes have occurred within the agricultural, forestry, fishing, and hunting industry, which has doubled since 2002, and in the management of companies and enterprises sector, which has fallen from 14% to 5% since 2002.



Source: Census On The Map

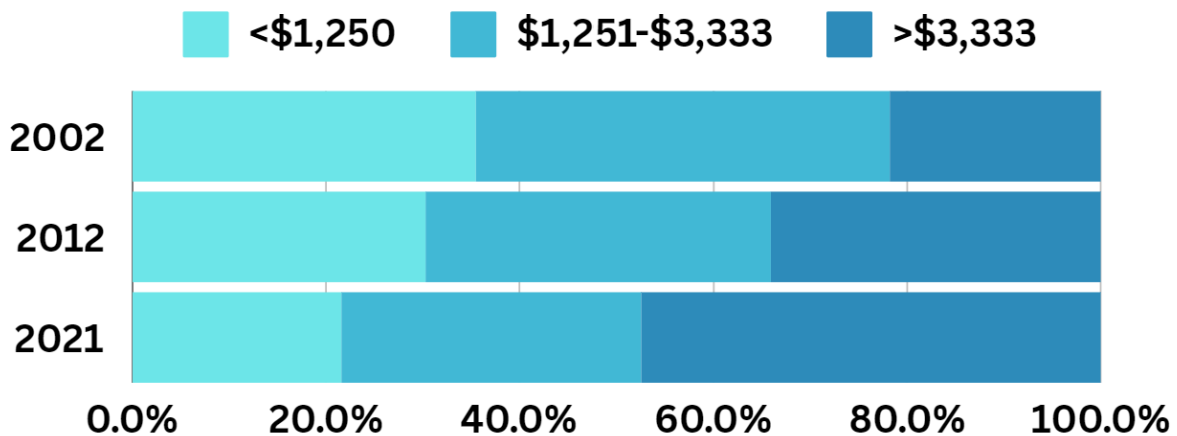
Jobs by Wage

As these shifts in industry sectors have occurred, the County has seen an increase in the numbers of jobs with higher wages, while the numbers of jobs with low and very-low wages have declined (see the graph below). Longitudinal Employer-Household Dynamics (LEHD) statistics track jobs in the wage categories of \$1,250 per month and below (\$15,000 per year and below); \$1,251 to \$3,333 per month (\$15,001 to \$39,996 per year); and \$3,333 per month and above (\$39,996 per year and above).

From 2002 to 2021, Carroll County gained an estimated 10,059 jobs with wages of \$3,333 per month and above, a 152% increase. The County lost an estimated 3,312 jobs with wages between \$1,251 and \$3,333 and 5,054 jobs with wages of \$1,250 per month and below. In 2021, jobs with wages above \$3,333 and constituted 47.5% of all jobs in the city.

Although not an exact indicator of living wages, the percentage of jobs that pay \$3,333 and above can be used to approximate the potential for households to be able afford

to support their families based on typical expenses, family size, composition, and location. However, in Carroll County, a household with two working adults and one child is estimated to require \$93,088 per year in income before taxes to afford basic expenses such as housing, food, childcare, medical care, transportation, taxes, and other expenses.³⁶ This means that the number of jobs paying more than \$3,333 per month, or \$39,996 per year, is not necessarily an adequate measure of jobs paying a living wage.



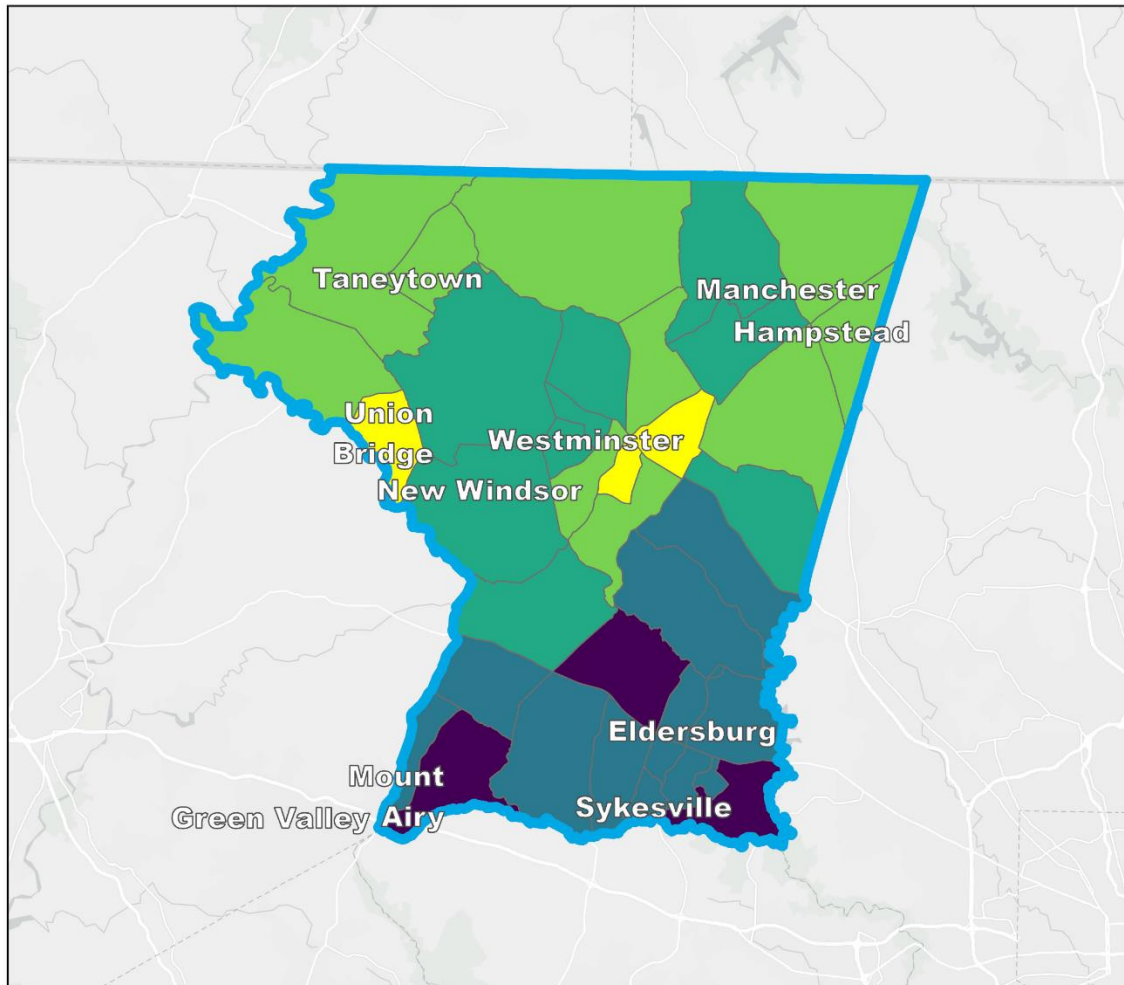
Source: Census On The Map

Income

Median Household Income, or MHI, within Carroll County varies significantly with factors like race, ethnicity, and location. The map below depicts MHI by census tract within the County, showing that areas in and near Westminster and Union Bridge have the lowest incomes in the County, while areas near Mount Airy, Sykesville, and Eldersburg have the highest income. In general, the southern portion of the County has higher median incomes than the northern portion. Notably, some areas with low incomes have overlap with areas with higher disability rates, higher rates of limited English proficiency, and higher immigrant populations, as depicted in the previous section.

³⁶ MIT Living Wage Calculator. (2024). Living Wage Calculation for. Retrieved from: <https://livingwage.mit.edu/counties/24013>

Figure 28. Median Household Income in Carroll County



Median Household Income, 2022
by census tract



Source: 2018-2022 American Community Survey

Income levels also differ by race and ethnicity within the County, although not as significantly as in the MSA. The table below depicts MHLs in both the County and MSA by race and ethnicity. Most racial and ethnic groups within Carroll County have higher incomes than the same groups within the MSA, indicating that income levels within the

County overall are higher than in the MSA. Notably, significant discrepancies between the median household incomes between white and non-white residents in the MSA are greatly flattened within the County, while the incomes of white residents are nearly identical in both locations. This indicates that non-white residents need to earn much more than their counterparts in the MSA in order to afford to live in Carroll County – a discrepancy that does not exist for white residents.

Table 21. Median Household Income by Race/Ethnicity

Race/Ethnicity	Carroll County	MSA
White	\$112,052	\$110,939
Black	\$109,559	\$64,793
Hispanic	\$99,100	\$85,022
Asian/Pacific Islander	\$95,260	\$114,592
Native American	N/A	\$56,763
Other	\$80,441	\$67,457
2+ Races	\$141,518	\$97,464

Source: 2018-2022 American Community Survey

Employment Projections

According to the 2023 Carroll County Economic Development and Land Use Study, the Baltimore Metropolitan Council projects that Carroll County's employment base will grow by 11% by the year 2050. This is a slightly slower growth rate than the overall rate of 15% projected for the region. Overall, Carroll County is projected to add a total of about 3,600 workers between 2018 and 2028 – a projection that has implications for the housing needs of the County, especially as many residents who participated in the community feedback process noted a major need for workforce housing.

The 2023 Economic Development and Land Use Study notes that the County's key industries are likely to remain stable through 2028. The largest projected changes in industry within this time frame are among construction, accommodation and food service, health care and social assistance, and professional, scientific, and technical services, which are expected to grow by about 1% each. Projected change within key industries through 2028 is depicted in the table below.

Table 22. Employment Projections by Industry

Industry Sector	Projected change #	Projected change %
Construction	+629	+1.0%
Other services excl. public admin	+101	+0.3%
Retail trade	-10	-0.0%
Accommodation & food service	+678	+1.0%
Health care & social assistance	+753	+1.1%
Educational services	+176	+0.3%
Administration, Support, Waste Management, & Remediation	+161	+0.5%
Professional, Scientific, & Technical Service	+954	+1.1%
TOTAL*	+3,601	+0.5%

Source: 2023 Carroll County Economic Development and Land Use Study

* Total change in jobs across all industries, including those not highlighted in this table.

ACCESS TO OPPORTUNITY

Where people live shapes prospects for economic mobility and access to resources and services such as high-quality education; affordable transportation; a healthy environment; fresh, affordable food; and healthcare. However, neighborhood or housing choices are often limited by discrimination in housing markets or public policies that result in concentrated poverty, disinvestment, and a lack of affordable housing in neighborhoods with access to high-performing schools and jobs that pay living wages. In this way, limited housing choices reduce access to opportunity for many protected classes.

In addition to proximity, access to opportunity is also shaped by economic, social, and cultural factors. For example, residents may live in locations with high numbers of jobs but may be unable to obtain them due to gaps in education or skills, a lack of reliable transportation, or childcare needs.

The strategy to improve access to opportunity through housing and community development programs has been two-pronged. Programs such as tenant-based housing vouchers provide recipients with mobility to locate in lower-poverty areas, while programs such as the Community Development Block Grant and Choice Neighborhoods Initiative provide funds to increase opportunities in low- or moderate-income neighborhoods. The following sections detail access to opportunity in Carroll County, including employment and workforce development, education, transportation, low-poverty neighborhoods, environmental quality, fresh food, and healthcare.

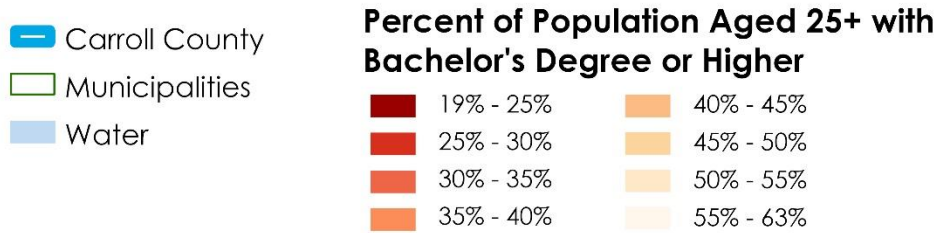
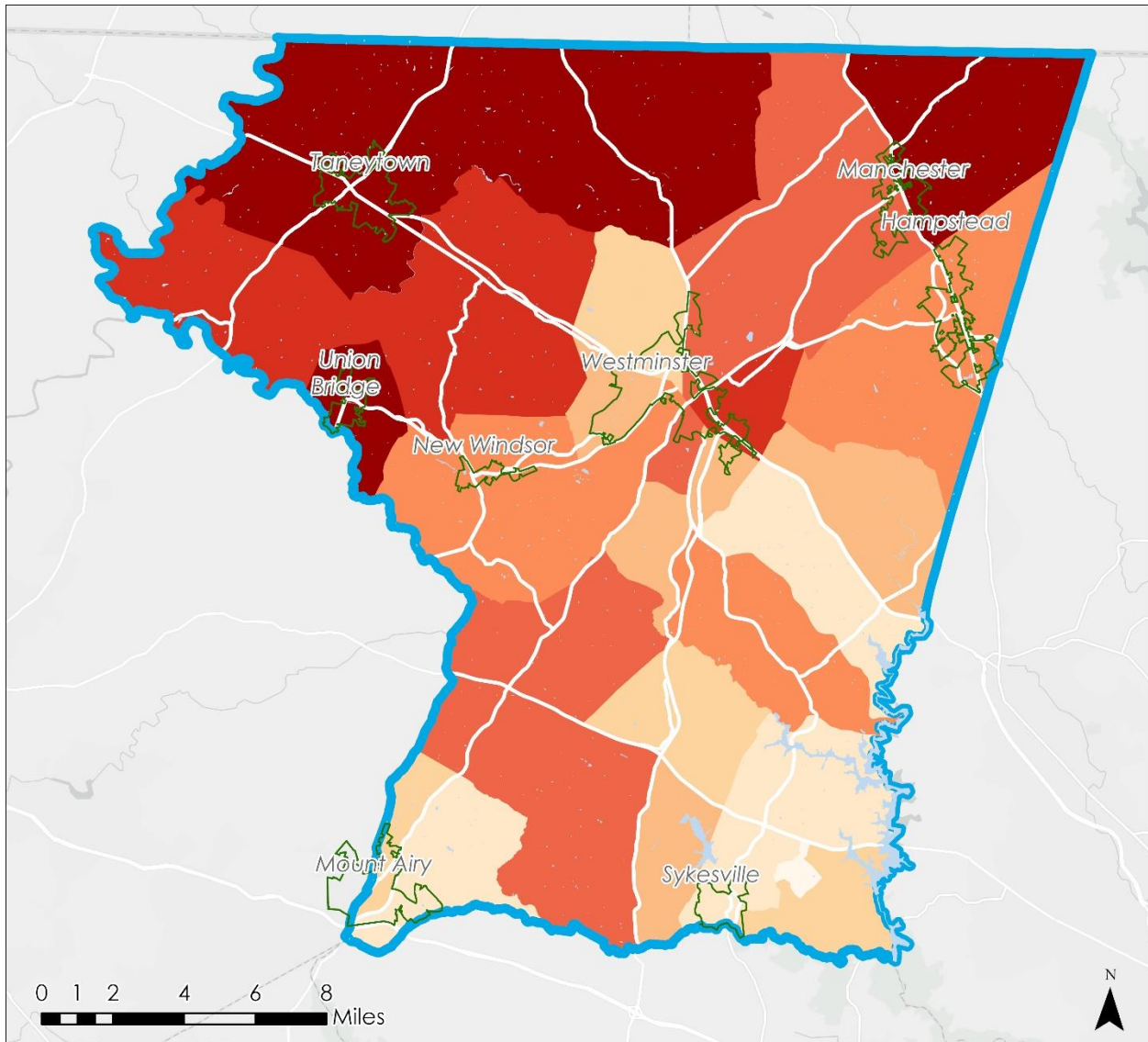
Employment and Workforce Development

Neighborhoods with high numbers of jobs nearby are often assumed to have good access to those jobs. However, other factors—transportation options, the types of jobs available in the area, or the education and training necessary to obtain them—may also shape residents' access to available jobs. For example, residents of a neighborhood in close proximity to a high number of living-wage jobs may not have the skills or education required for those jobs, and thus may continue to experience high levels of unemployment, work in low-wage positions, or need to commute long distances to access employment. Labor market engagement and jobs proximity, when considered together, often offer a better indication of how accessible jobs are for residents.

Labor Market Engagement

Educational attainment, labor force participation, and unemployment are indicators of residents' engagement with the labor market. In Carroll County, 38.8% of residents aged 25 and over hold a bachelor's degree or higher, a lower share than that of the Baltimore-Columbia-Towson, MD metropolitan area (42.6%) and the state of Maryland overall (42.2%). Geographic disparities in educational attainment exist, with the percentage of residents with bachelor's degrees or higher ranging from 19.5% to 62.4% across the county's census tracts. Residents of parts of south and east Carroll County—including Sykesville and Mount Airy—tend to have the highest levels of educational attainment. In eight census tracts in these areas, the share of residents aged 25 and over with a bachelor's degree or higher is above 50%. Educational attainment tends to be lowest in parts of north Carroll County, including census tracts in and around Taneytown, Union Bridge, and Manchester (see Figure 29). In five census tracts in these areas, the share of residents aged 25 and over with a bachelor's degree or higher is below 25%.

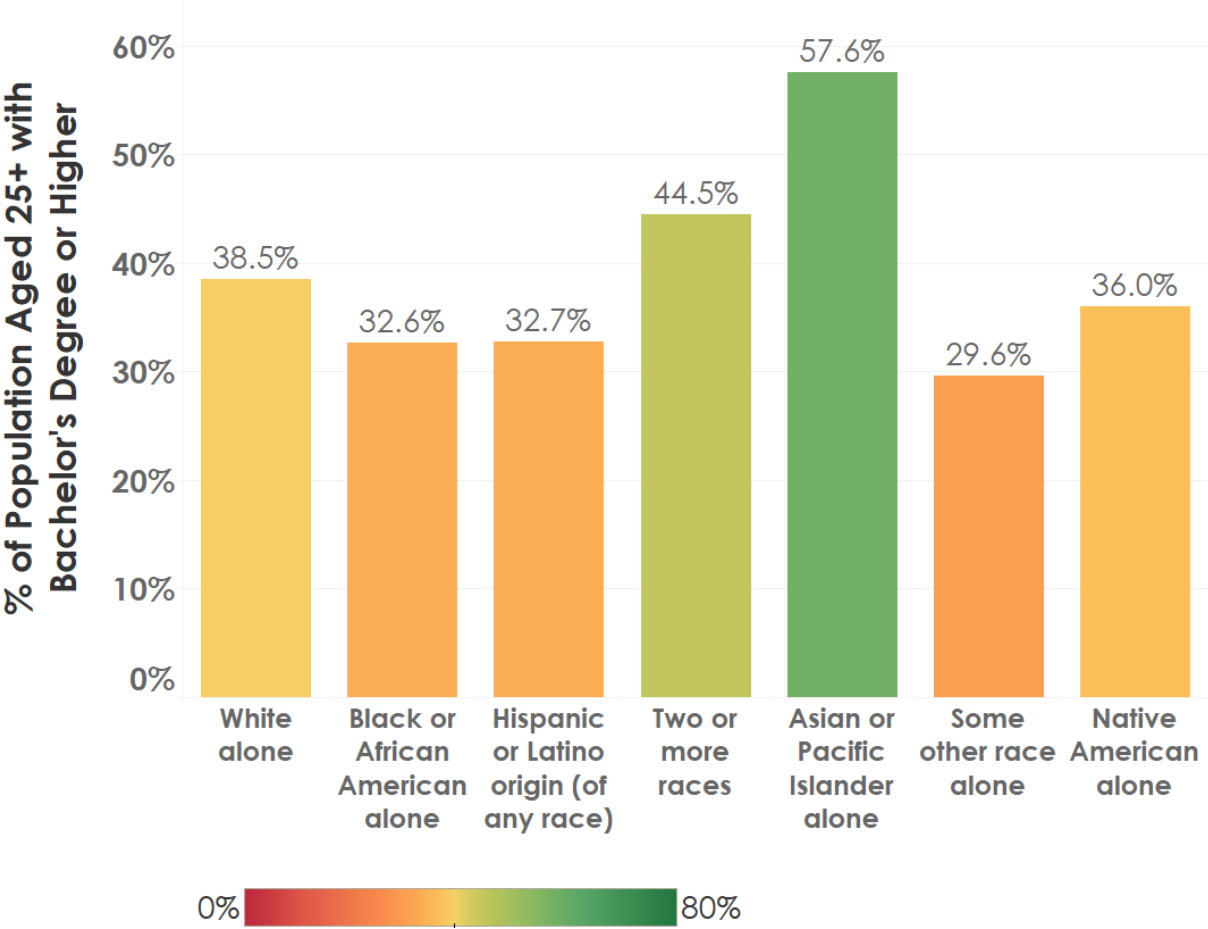
Figure 29. Educational Attainment, Carroll County, 2018-2022



Data Source: American Community Survey 5-Year Estimates, 2018-2022

Disparities in educational attainment also exist by race and ethnicity in the county. Asian or Pacific Islander residents tend to have higher levels of educational attainment (an estimated 57.6% have a bachelor's degree or higher), while residents identifying as 'some other race alone' are least likely to have higher levels of education (29.6% have a bachelor's degree or higher; see Figure 30).

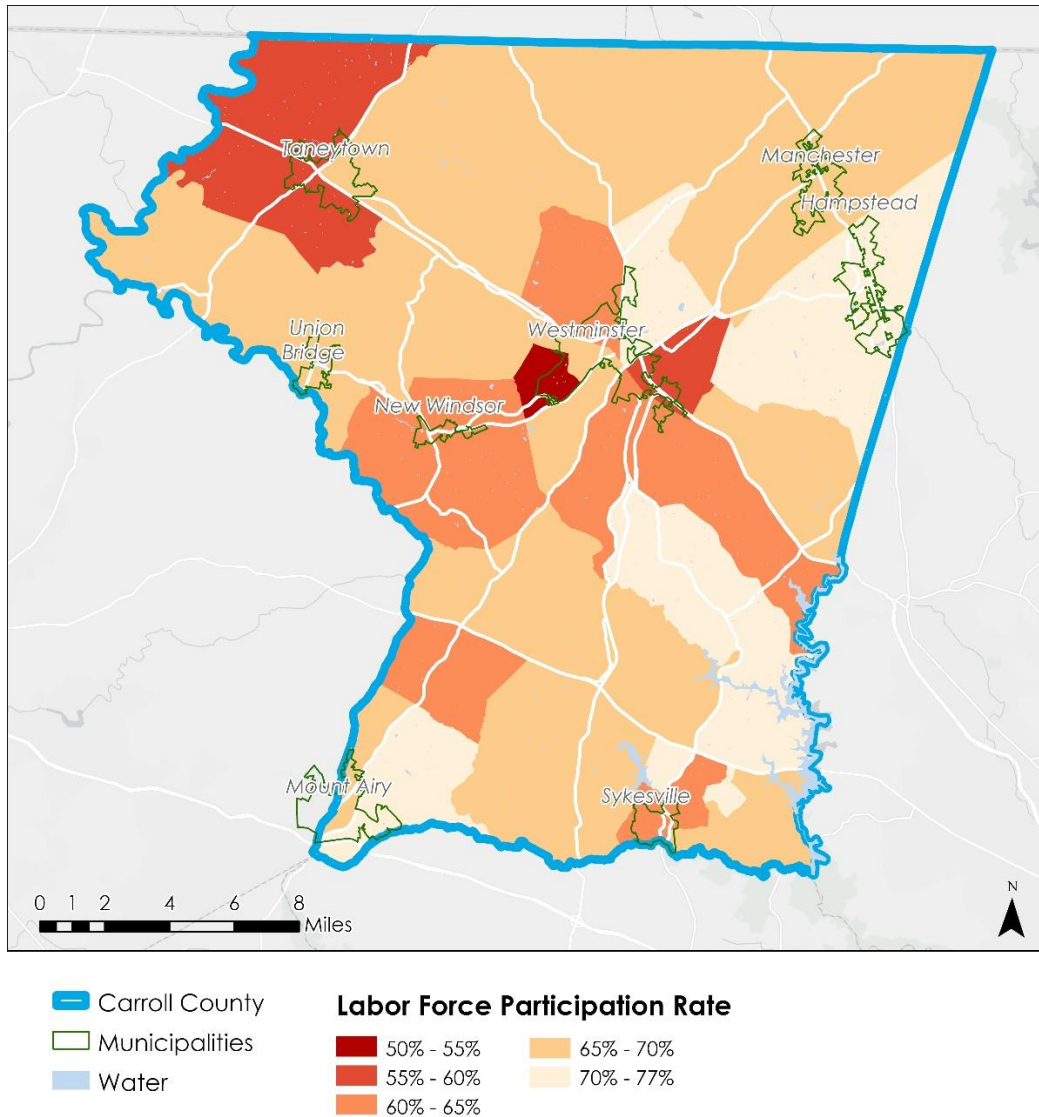
Figure 30. Educational Attainment by Race/Ethnicity, Carroll County, 2018-2022



Data Source: American Community Survey 5-Year Estimates, 2018-2022

An estimated 67.3% of the population aged 16 and over in Carroll County participates in the labor force, a share similar to those of the Baltimore-Columbia-Towson metropolitan area (66.5%) and the state of Maryland overall (67.2%). As with educational attainment, geographic disparities exist, with labor force participation rates ranging from 50.0% to 76.9% in census tracts across the county. Participation tends to be highest in south and east Carroll County, including areas in and around Sykesville, Hampstead, Westminster, and Mount Airy (see Figure 31). In eight census tracts in these areas, the labor force participation rate is greater than 70%. Parts of Westminster and Taneytown have the lowest labor force participation in the county: in three census tracts in these areas, the labor force participation rate falls between 50% and 60%.

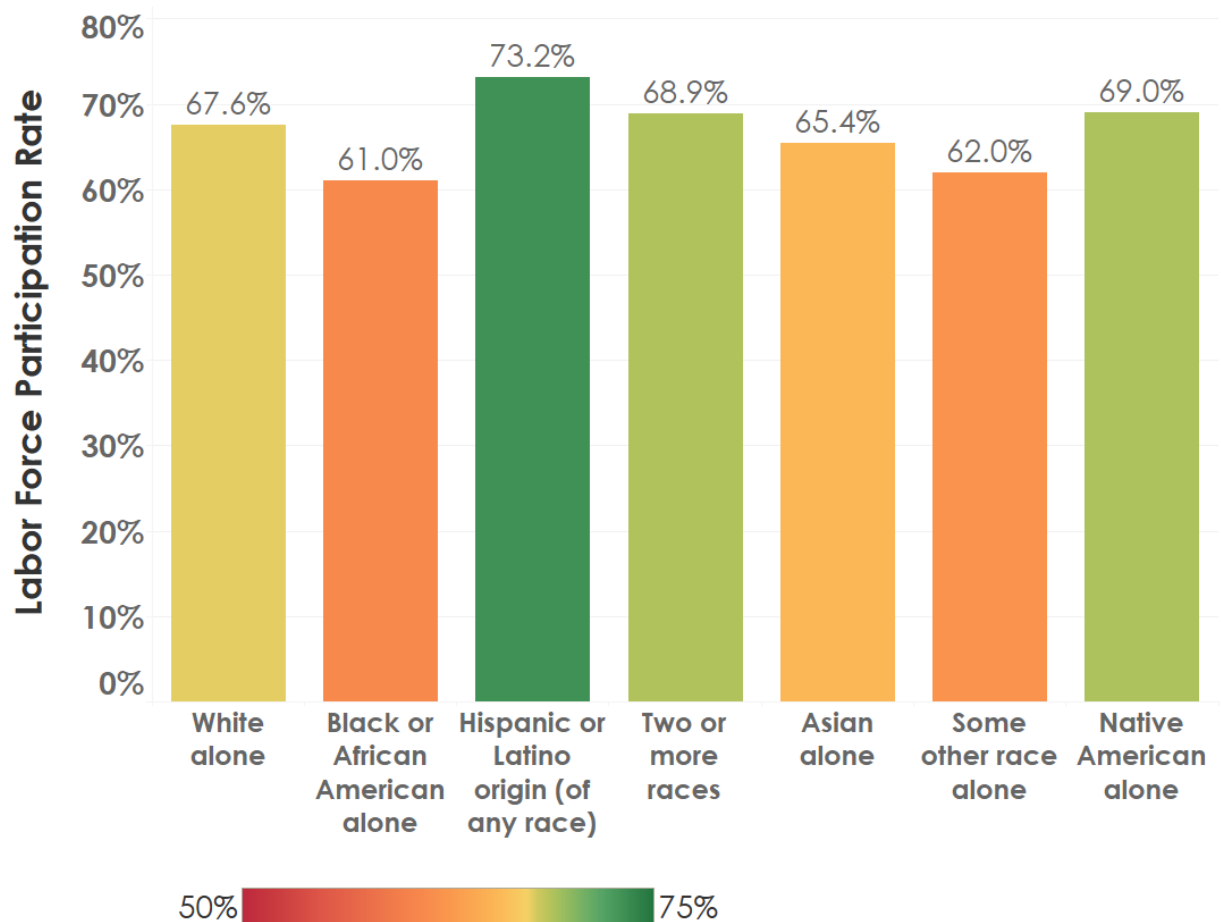
Figure 31. Labor Force Participation Rate, Carroll County, 2018-2022



Data Source: American Community Survey 5-Year Estimates, 2018-2022

Labor force participation is highest among Hispanic or Latino residents, 73.2% of whom participate in the labor force, and lowest among Black or African American residents, 61.0% of whom participate (see Figure 32).

Figure 32. Labor Force Participation by Race/Ethnicity, Carroll County, 2018-2022



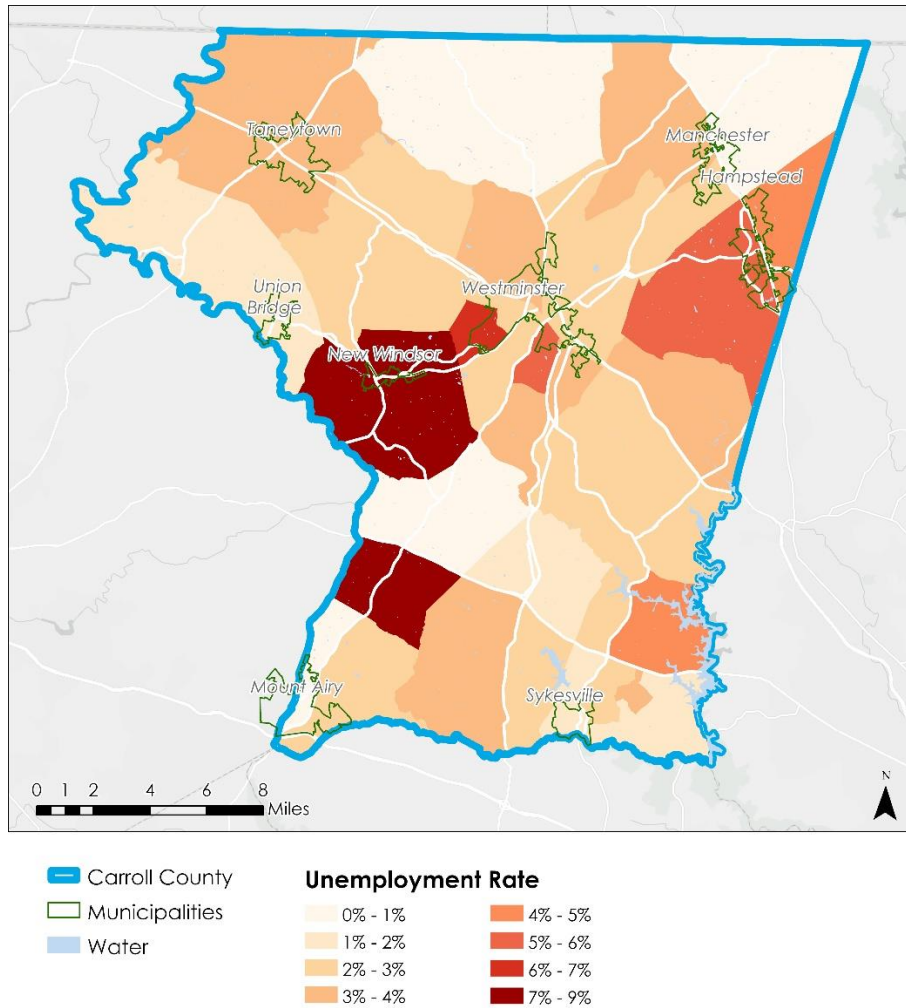
Data Source: American Community Survey 5-Year Estimates, 2018-2022

An estimated 3.1% of Carroll County residents were unemployed as of the 2018-2022 ACS five-year estimates, a lower share than that of the Baltimore-Columbia-Towson, MD metropolitan area (4.9%) and the state of Maryland overall (5.1%). More recent data from the Maryland State Archives shows the unemployment rate in Carroll County at 1.7% as of 2023.³⁷ As with educational attainment and labor force participation, unemployment varies by area, ranging from 0% to 8.8% in census tracts across the county. Census tracts with the lowest unemployment rates are dispersed throughout north, south, and west Carroll County (see Figure 33). In 10 census tracts in these areas, the unemployment rate is below 2%. Unemployment is highest in and around New Windsor, the area between

³⁷ Maryland State Archives. (2023). Maryland at a Glance. Unemployment. Retrieved from: <https://msa.maryland.gov/msa/mdmanual/01glance/economy/html/unemployrates.html>

New Windsor and Mount Airy, south Westminster, and west Hampstead (see Figure). In five census tracts in these areas, unemployment rates are greater than 5%.

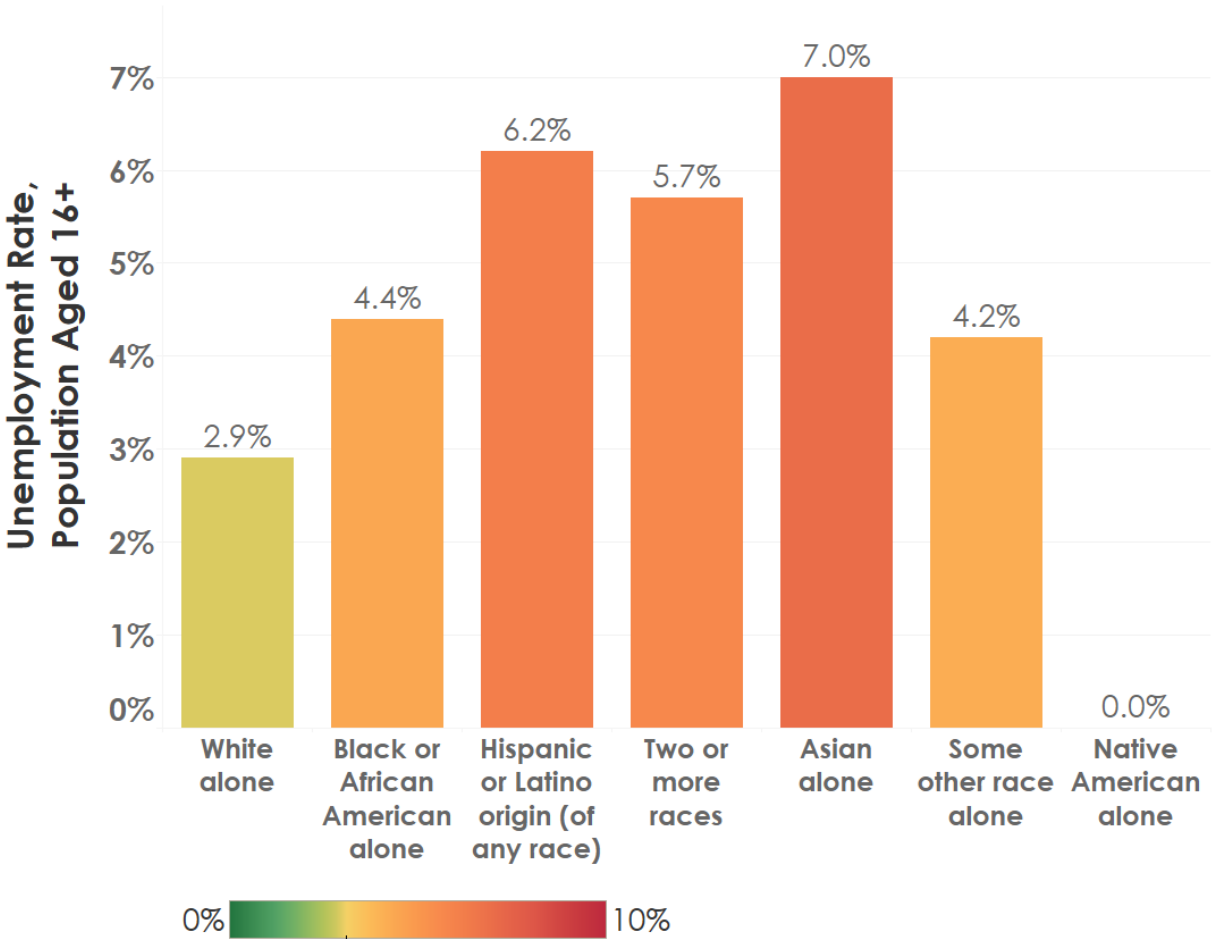
Figure 33. Unemployment Rate, Carroll County, 2018-2022



Data Source: American Community Survey 5-Year Estimates, 2018-2022

The unemployment rate is highest among Asian and Hispanic residents (7.0% and 6.2%, respectively) and lowest among Native American and white residents (0.0% and 2.9%, respectively; see Figure 34).

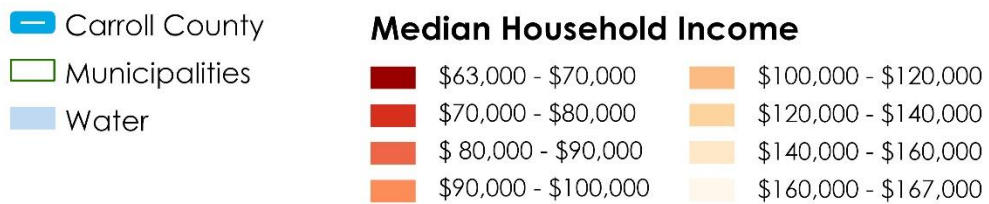
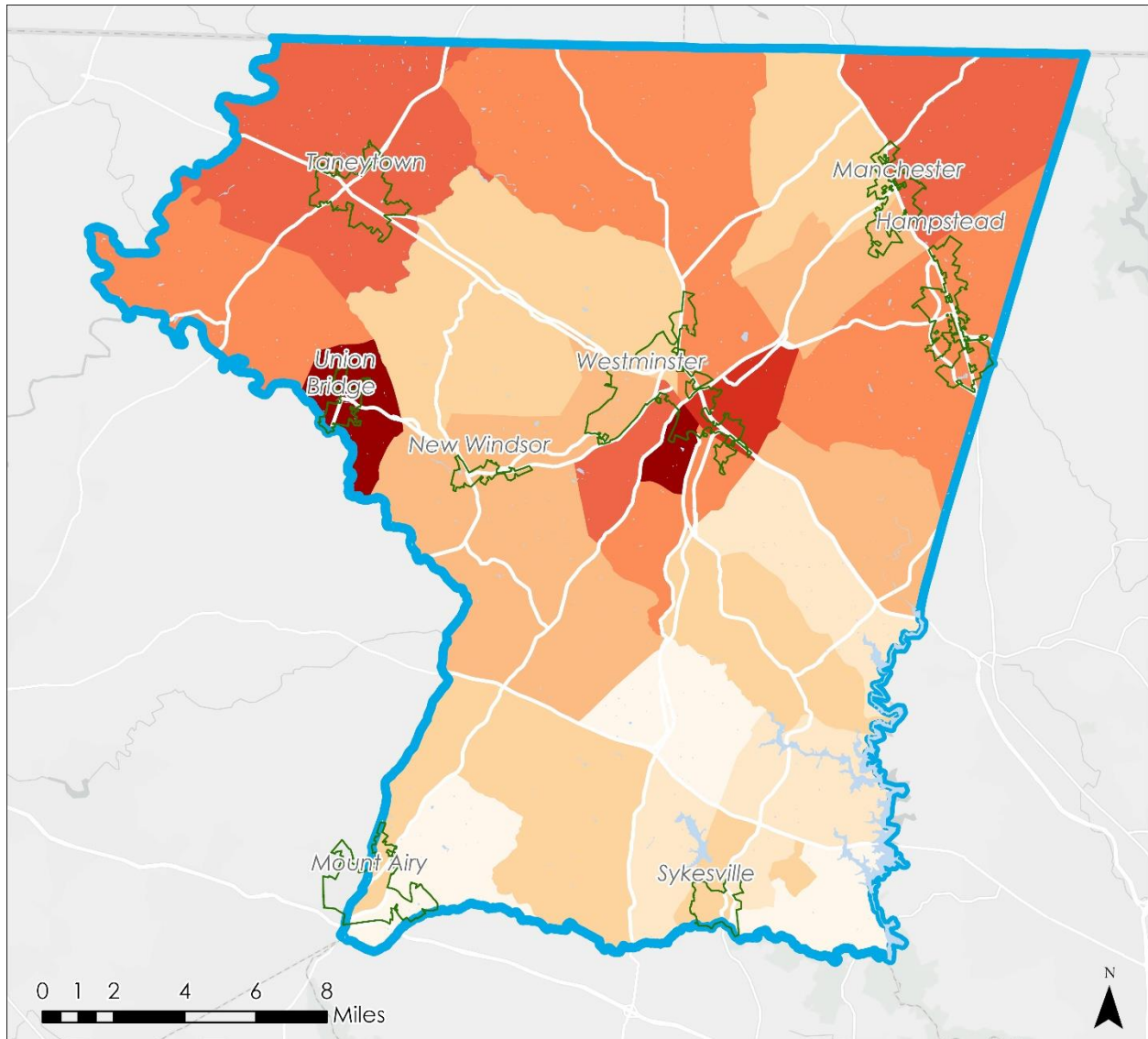
Figure 34. Unemployment Rate for Population Aged 16+ by Race/Ethnicity, Carroll County, 2018-2022



Data Source: American Community Survey 5-Year Estimates, 2018-2022

Household income is another indicator of access to employment and jobs that pay living wages. The median household income in Carroll County was \$111,672 as of the 2018-2022 American Community Survey five-year estimates, higher than that of both the Baltimore-Columbia-Towson, MD metropolitan area and the state of Maryland overall (\$94,167 and \$98,461, respectively). Median incomes are highest north and east of Sykesville and in Mount Airy, topping \$160,000 in three census tracts (see Figure 35). Median household incomes are lowest in Union Bridge and south/southeast Westminster, where they fall below \$75,000 in three census tracts.

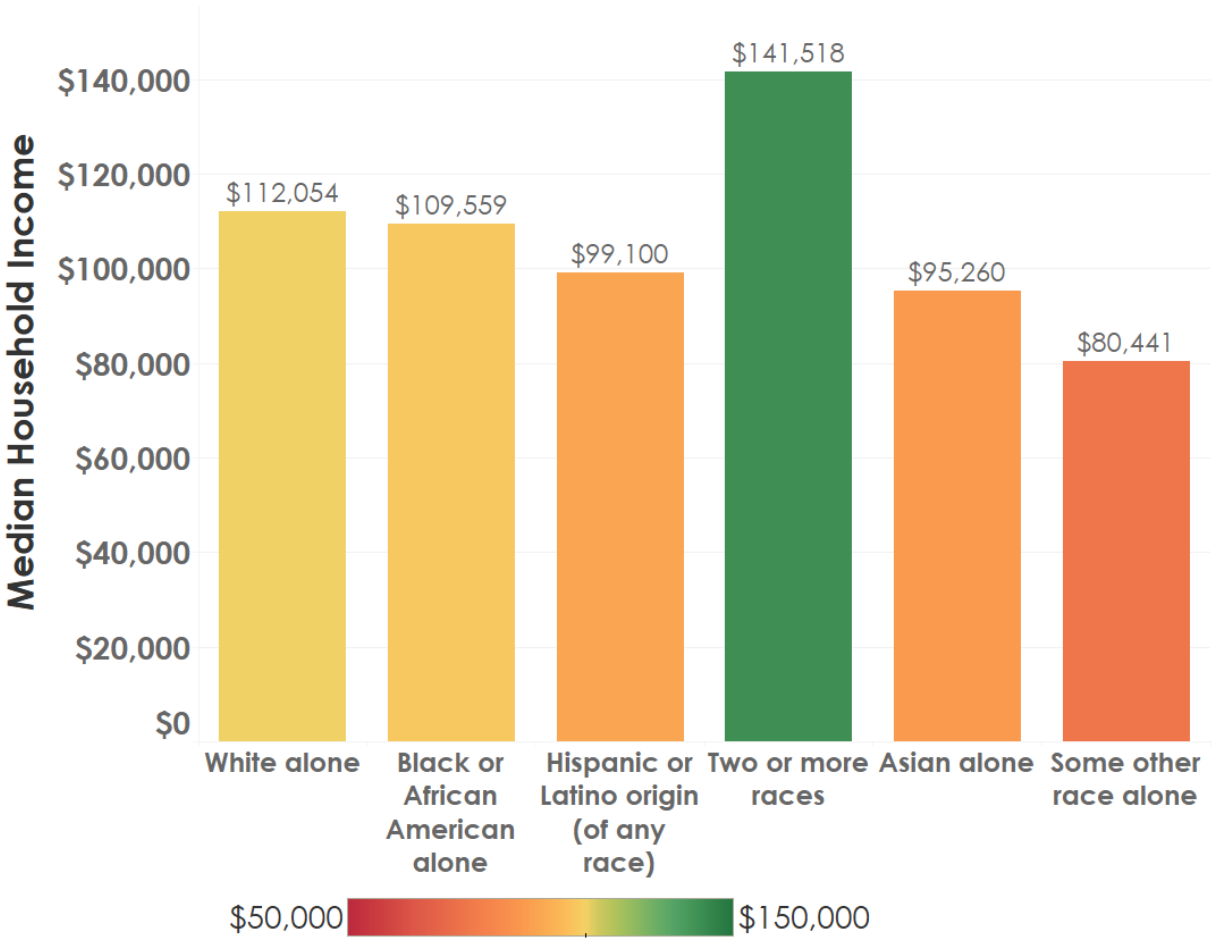
Figure 35. Median Household Income, Carroll County, 2018-2022



Data Source: American Community Survey 5-Year Estimates, 2018-2022

Median household incomes are highest for residents of two or more races, (\$141,518) and lowest for residents of some other race alone (\$80,441; see Figure 36).

Figure 36. Median Household Income by Race/Ethnicity, Carroll County, 2018-2022



Data Source: American Community Survey 5-Year Estimates, 2018-2022

Low median household incomes in many of the county's census tracts highlight the fact that a high proportion of households do not have sufficient incomes to afford basic needs. Costs for a family of two working adults and one child in Carroll County, including housing, childcare, healthcare, food, transportation, taxes, and other miscellaneous costs, are estimated at about \$7,757 per month (or \$93,088 annually).³⁸ Yet, 12.2% of primary jobs held by residents pay \$1,250 per month or less (\$15,000 or less per year), and

³⁸ MIT Living Wage Calculator. (2024 Update). Carroll County. Retrieved from: <https://livingwage.mit.edu/counties/24013>

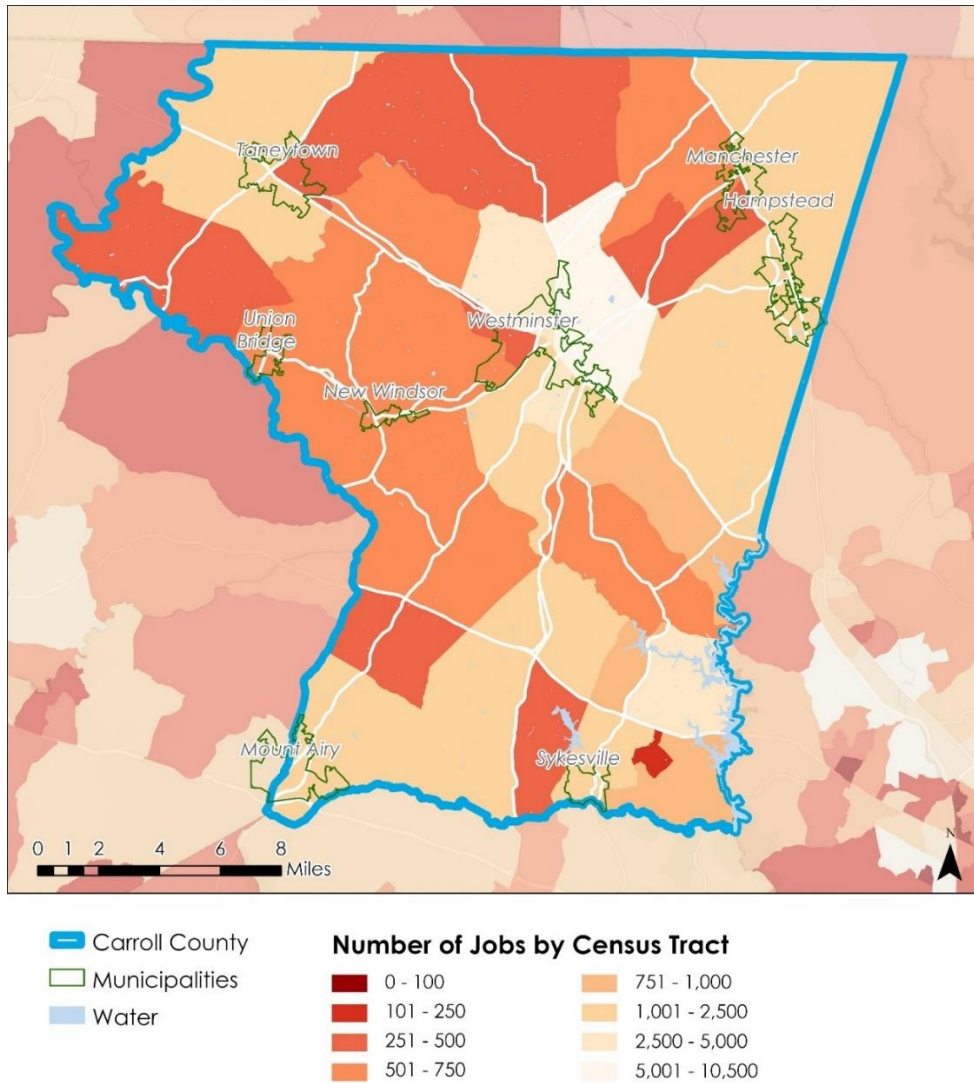
22.0% of primary jobs pay between \$1,251 and \$3,333 (between \$15,000 and \$39,996 per year).³⁹

Jobs Proximity

Jobs in the area are clustered in Westminster and southeast of Carroll County in Baltimore County (see Figure 37). Four census tracts that intersect the city of Westminster each provide about 3,000 to 7,000 jobs, and five census tracts just outside of Carroll County in Baltimore County each provide about 5,000 to 10,500 jobs. Census tracts in the county with the fewest jobs are clustered in north and south Carroll County, including in parts of Westminster, Taneytown, and Hampstead. Eight census tracts in these areas contain 500 or fewer jobs.

³⁹ U.S. Census OnTheMap. (2021). Retrieved from: <https://onthemap.ces.census.gov/>

Figure 37. Job Proximity, Carroll County, 2021



Longitudinal Employer-Household Dynamics data also indicates that a substantial share of workers living in Carroll County work outside of the county. Specifically, an estimated 78,439 employed residents live in Carroll County. These include 22,996 residents (29.3%) who both live and work in Carroll County and 55,443 residents who live in Carroll County but are employed outside of the county (70.7%). Similarly, of the 50,783 residents employed in Carroll County, 27,787 (54.7%) live outside of the county. The high level of commuting across jurisdictions indicates that a lack of public transportation is often a barrier for residents in accessing employment.

TABLE 23. Inflow and Outflow of Workers (Primary Jobs), Carroll County, 2021

Inflow and Outflow of Workers	#	%
LIVING IN CARROLL COUNTY	78,439	100%
Living in Carroll County but Employed Outside of the County	55,443	70.7%
Living and Employed in Carroll County	22,996	29.3%
EMPLOYED IN CARROLL COUNTY	50,783	100%
Employed in Carroll County but Living Outside of the County	27,787	54.7%
Employed and Living in Carroll County	22,996	45.3%

Data Source: Longitudinal Employer Household Dynamics (LODES) data, 2020

Education

School proficiency is an indication of the quality of education that is available to residents of an area. High-quality education is a vital community resource that can lead to more opportunities—such as employment and increased earnings—and improve quality of life. Public schools in Carroll County fall within the Carroll County Public Schools District, which includes 22 elementary schools, eight middle schools, seven high schools, a career and technology center, and alternative school options, serving more than 25,000 students.

The district is less diverse in race and ethnicity than the state overall. More than three-fourths (78.5%) of students attending Carroll County Public Schools are white, while Hispanic, Black, Asian or Pacific Islander, and Native American students make up smaller shares of the student population (up to 8.4%; see Table 24).

Shares of economically disadvantaged students and multilingual learners are both lower in the district than in the state of Maryland as a whole, while shares of students with disabilities are similar at the district and state levels (see Table 24). While shares of students who face economic and language barriers are low relative to those of the state overall, students whose families are economically disadvantaged still make up a significant share of the overall student population (22.9%), and schools with large shares of economically disadvantaged students may require additional supports for students to ensure their everyday needs are met.

The share of students who are proficient in English/ Language Arts is significantly higher in the district than in the state as a whole (62.8% and 48.0%, respectively). Graduation rates in the district are also higher than those in the state overall (95.0% and 85.8%, respectively; see Table 24). While these rates are high relative to those of the state overall, schools with

lower levels of proficiency may require further supports for students focused on meeting everyday needs and providing academic support.

TABLE 24. District Demographics and Performance

	Carroll County	State of Maryland
NUMBER OF STUDENTS	25,787	889,971
NUMBER OF SCHOOLS	39	>1,400
DEMOGRAPHICS		
White	78.5%	32.9%
Hispanic	8.4%	22.0%
Black/ African American	5.1%	32.7%
Asian/ Pacific Islander	3.7%	6.9%
American Indian/ Alaskan Native	0.2%	0.3%
Economically Disadvantaged	22.9%	38.9%
Multilingual Learners	< 5.0%	12.3%
Students with a Disability	12.1%	12.4%
Homeless	< 5.0%	1.6%
PERCENT PROFICIENT IN ENGLISH/ LANGUAGE ARTS	62.8%	48.0%
GRADUATION RATE	95.0%	85.8%

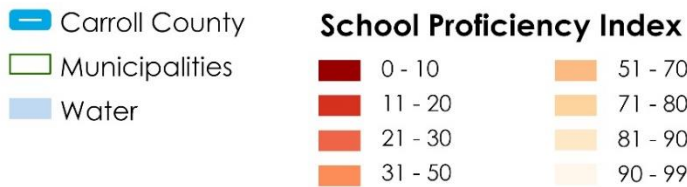
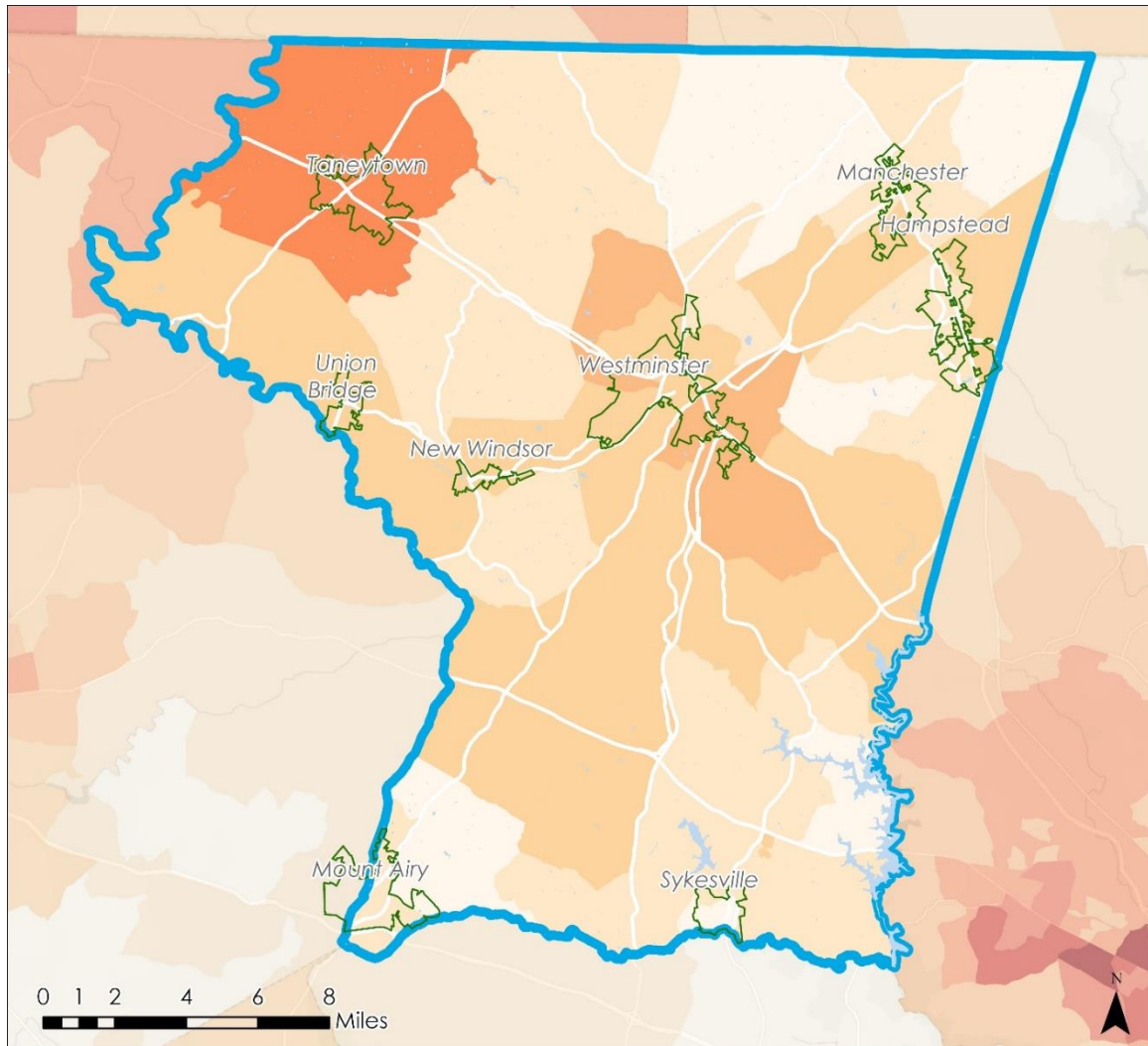
Source: Maryland State Department of Education, 2023

While this data points to relatively high levels of access to proficient schools across the county, analysis of school proficiency by geography details specific locations with lower- and higher-performing schools (see Figure 38). Block groups that rank highest on HUD's School Proficiency Index⁴⁰—indicating better access to proficient schools—are located throughout Carroll County, including in Mount Airy, Sykesville, and the northeast area of the county. 18 block groups in these areas have school proficiency index scores of 90 and above. 33 additional block groups across the county have index scores of 80 to 89. Block groups that rank lowest on the index are clustered in northwest Carroll County around Taneytown. Six block groups in this area have school proficiency index scores of 36, indicating low levels of access to proficient schools.

Stakeholder engagement on fair housing and access to opportunity indicates that disparities in access to proficient schools are less of a concern than other barriers to fair housing. Among survey respondents, 79.2% of respondents noted that they have access to quality public schools in their neighborhood, and just 7.5% indicated that limited access to good schools is a barrier to fair housing in Carroll County.

⁴⁰ The school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools. The school proficiency index is a function of the percent of 4th grade students proficient in reading (r) and math (m) on state test scores for up to three schools (i=1,2,3) within 1.5 miles of the block-group centroid. Values are percentile ranked and range from 0 to 100. The higher the score, the higher the school system quality is in a neighborhood.

Figure 38. School Proficiency Index, Carroll County



Source: HUD School Proficiency Index

While access to quality schools is high overall, low school proficiency index scores in parts of the county and the significant share of students who are economically disadvantaged point to a need for strategies to meet the needs of students. Approaches to education that seek to meet students' needs, such as the community schools model, may provide additional support to help students succeed in school, including:

- Expanded and enriched learning time, including after-school programs, summer programs, and culturally relevant, real-world learning opportunities;
- Active family and community engagement, including service provision and meaningful partnership with students, families, and community members;
- Collaborative leadership and practices, including coordination of community school services; site-based, cross-stakeholder leadership teams; teacher learning communities; and the ongoing sharing and use of early warning data; and
- Integrated student supports, mental and physical health care, nutrition support, and housing assistance, which are often provided through strategic community partnerships.⁴¹

Funding for similar programs that provide collaborative, integrated support for students can help increase access to proficient schools for residents who may lack the opportunity to move to higher-performing schools or zones.

⁴¹ Center for Universal Education at Brookings. (2021). *Addressing education inequality with a next generation of community schools: A blueprint for mayors, states, and the federal government*; Maier, Daniel, Oakes, and Lam. (2017). *Community Schools as an Effective School Improvement Strategy: A Review of the Evidence*. Learning Policy Institute and National Education Policy Center.

Transportation

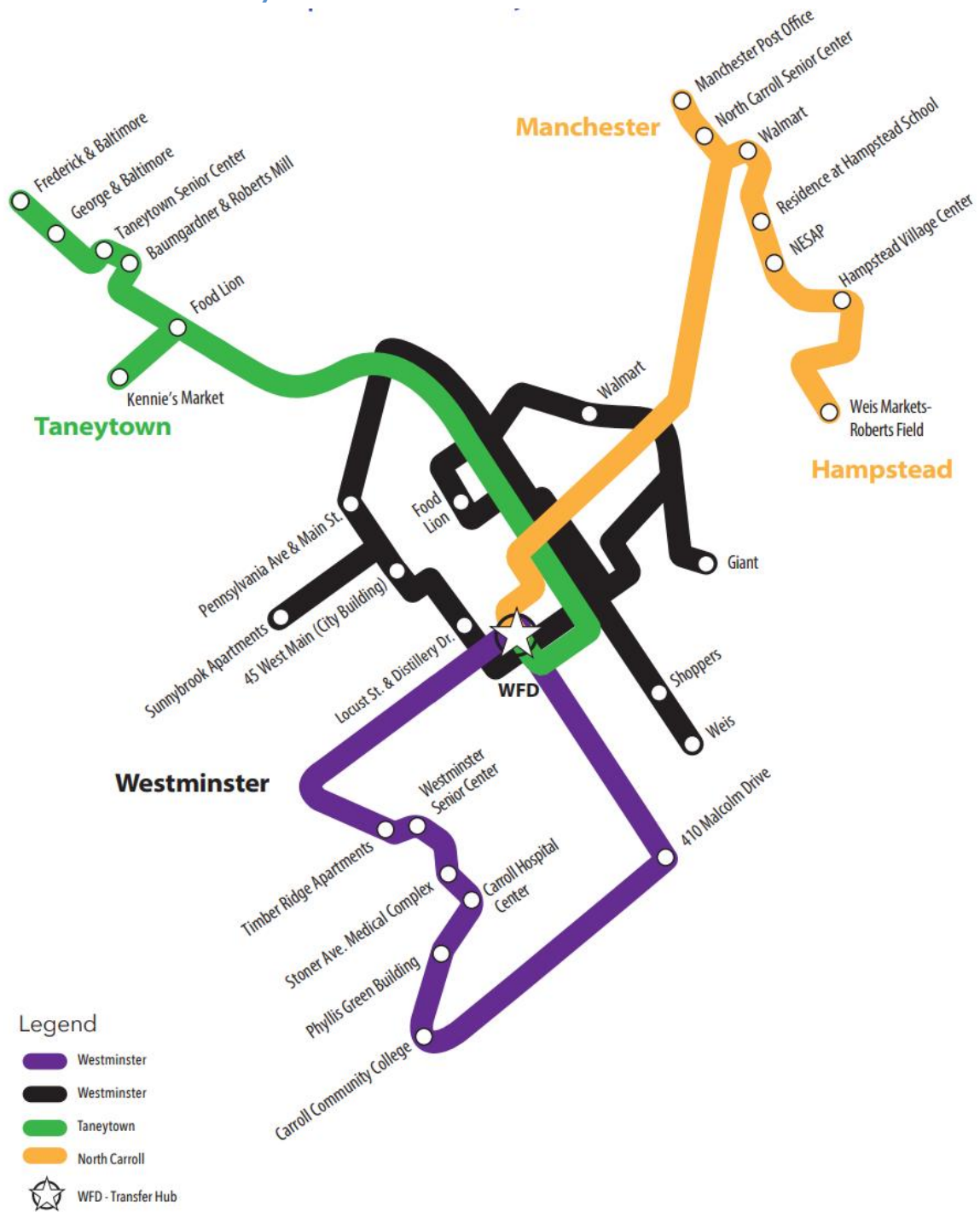
Affordable, accessible transportation makes it easier for residents to access a range of opportunities, providing connections to employment, education, fresh food, healthcare, and other services. Low-cost public transit can facilitate access to these resources, while a lack of access to affordable transportation poses barriers to meeting key needs, particularly in areas with low levels of walkability and a lack of access to vehicles.

Access to Affordable Transportation

Carroll Transit provides fixed-route and door-to-door transit in Carroll County. The fixed-route Trailblazer stops in Westminster, Taneytown, Hampstead, and Manchester, and costs \$2 per ride for most riders (fares for seniors, persons with a disability, and/or Medicare card holders are \$1 and college students receive a 50% discount on all transit services). All Trailblazer routes connect in Westminster (see Figure 39).

The county's door-to-door Demand Response Service operates from 7:00 am to 5:00 pm, Monday through Friday, with an average cost of \$4 and a maximum cost of \$9 for a one-way trip. Reservations are required for door-to-door service, and same-day options are based on availability. Reservations for dialysis, radiation, day programs, employment, routine doctor's appointments, and education may be scheduled for up to four weeks in advance, while other trips or appointments can be scheduled up to two weeks in advance.

Figure 39. Carroll County Trailblazer Routes

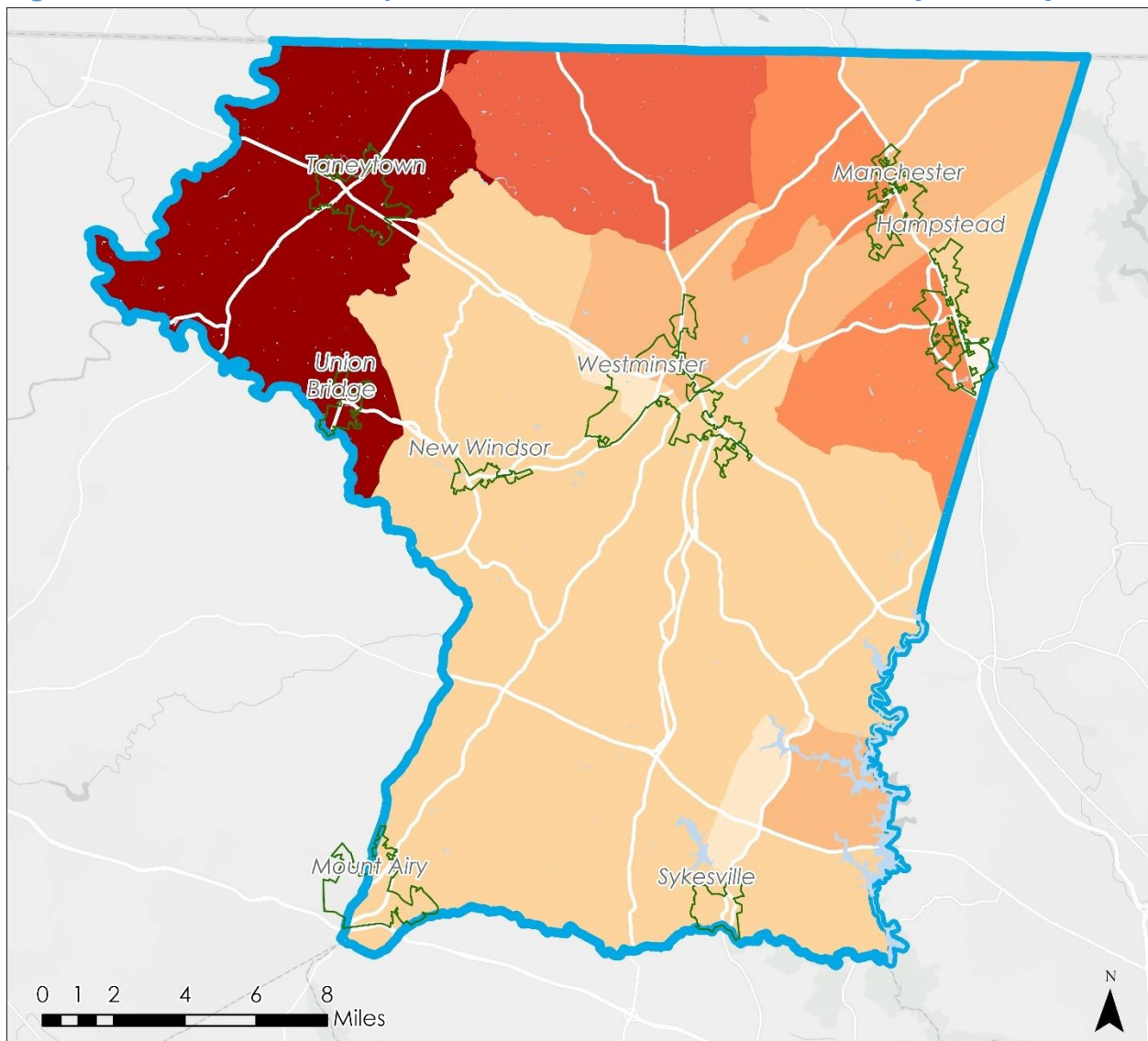


Source: Carroll Transit System

HUD's Location Affordability Index models the numbers of public transit trips for households by census tract. Estimates for moderate-income three-person households with income at 80% of the area median show that transit use is most common in parts of Hampstead, Westminster, and north of Sykesville in Eldersburg (estimated at 75 to 105 trips per year). Households in Taneytown, Union Bridge, and the surrounding areas use public transit less frequently (estimated at fewer than 10 trips per year; see Figure 40).

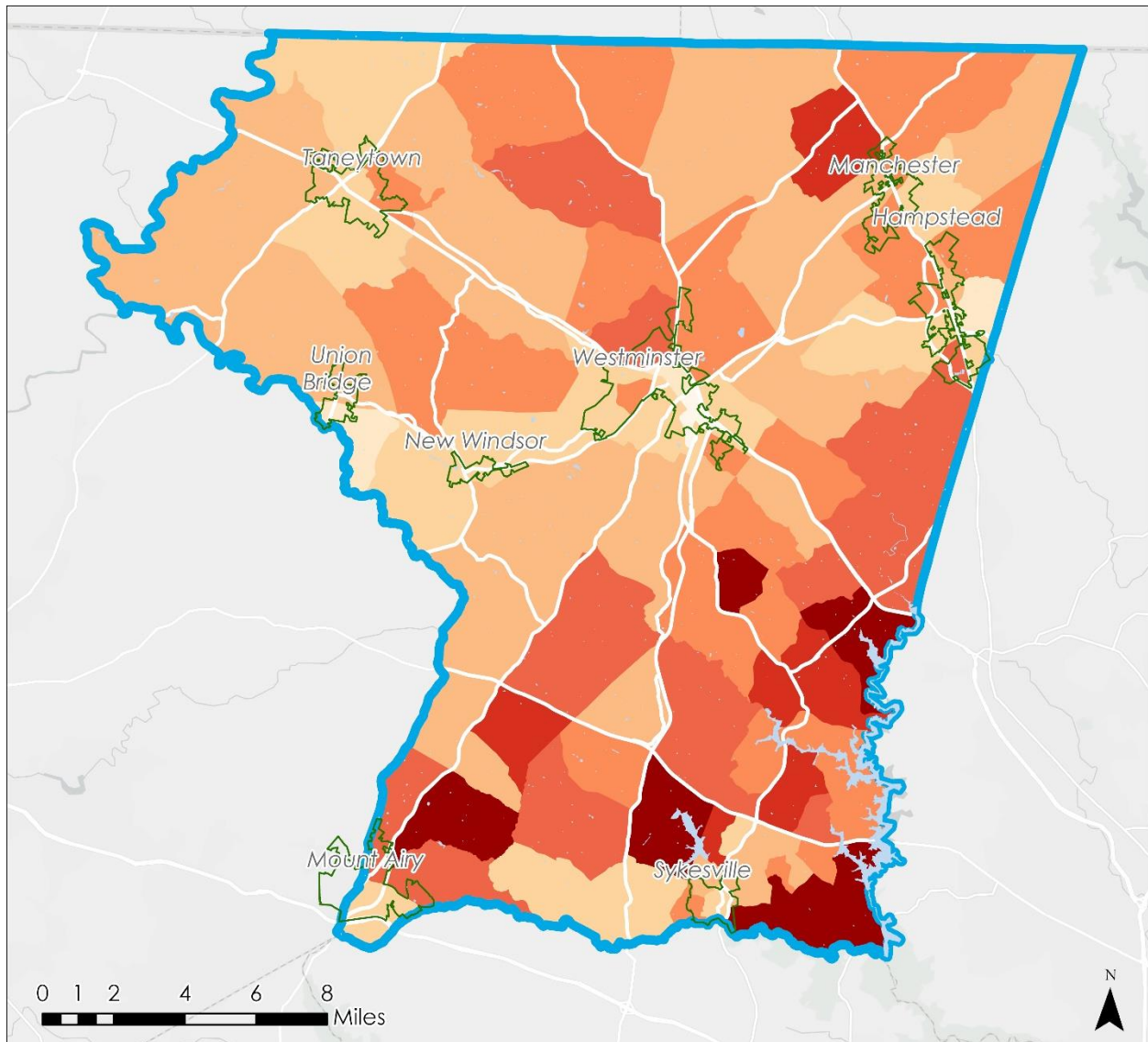
Considering transportation costs together with housing costs can provide an expanded view of a neighborhood's affordability. The Center for Neighborhood Technology sets an affordability benchmark for housing and transportation costs at no more than 45% of a household's income. Census tracts fall below this affordability threshold—indicating greater affordability—are clustered in and around Westminster, Hampstead, and Union Bridge. Combined housing and transportation costs tend to make up a greater share of household income in south Carroll County, including areas surrounding Mount Airy and Sykesville, which also have lower levels of access to transit. Outside of Westminster and other areas of the county that are served by transit, the combination of limited access to jobs and transit and higher shares of household income spent on transportation presents barriers to obtaining and maintaining employment and housing.

Figure 40. Annual Transit Trips for Moderate-Income Households (80% AMI)



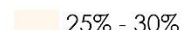
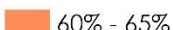
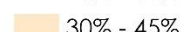
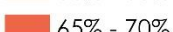
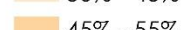
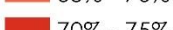
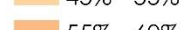
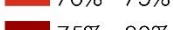
Data Source: HUD Location Affordability Index v.3

Figure 41. Housing and Transportation Costs as Percent of Income for Moderate-Income Households (80% AMI)



-  Carroll County
-  Municipalities
-  Water

Housing + Transportation Costs as % of Income for Regional Moderate-Income Households (80% AMI)

 25% - 30%	 60% - 65%
 30% - 45%	 65% - 70%
 45% - 55%	 70% - 75%
 55% - 60%	 75% - 83%

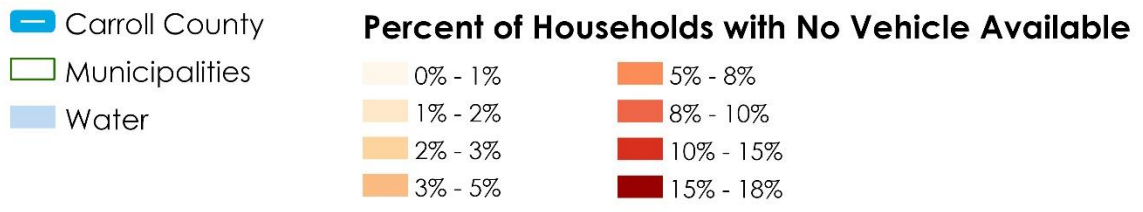
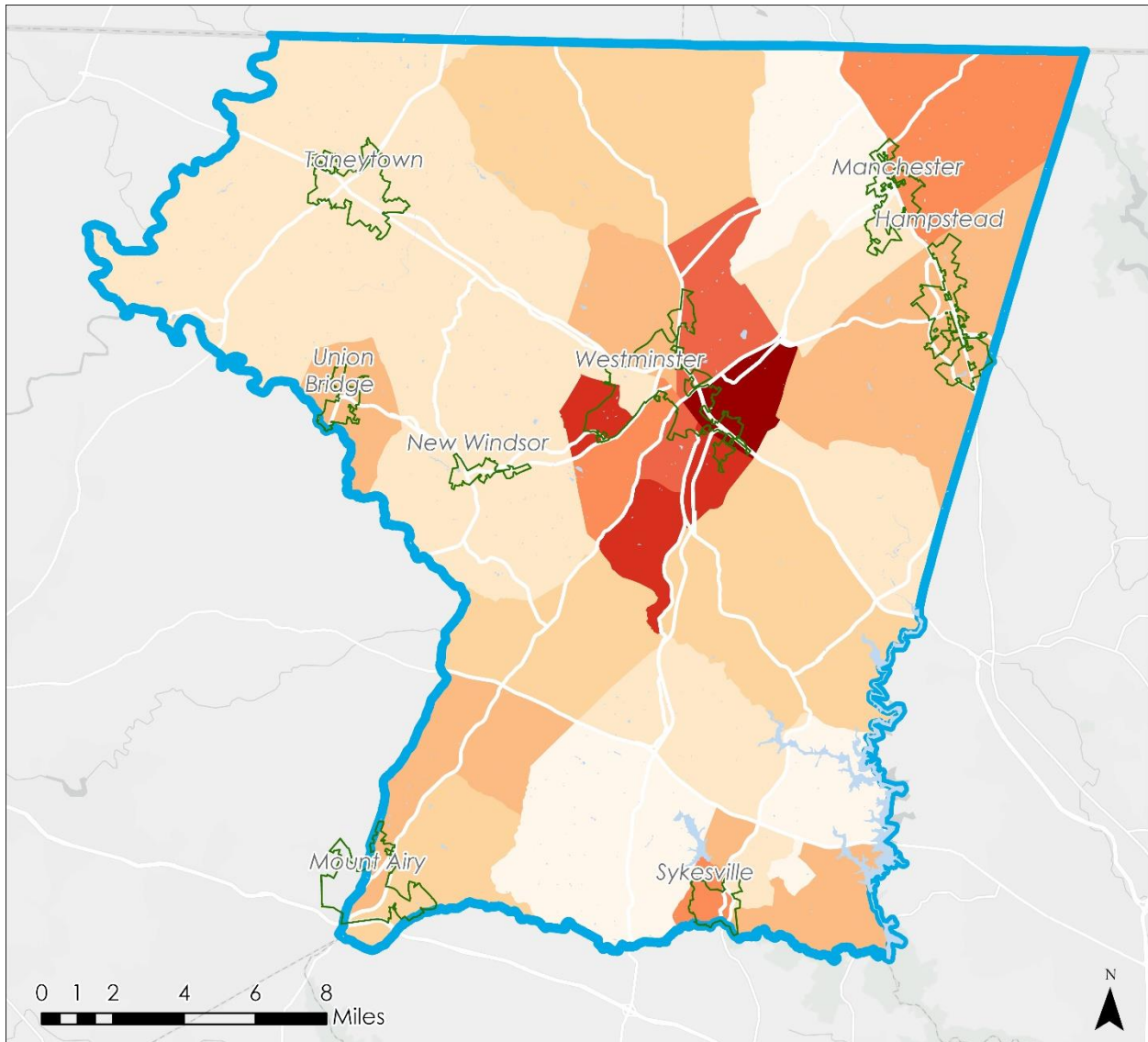
Data Source: Center for Neighborhood Technology Housing + Transportation Index (2019)

Vehicle Access

Access to vehicles also shapes residents' ability to connect to employment and education opportunities, resources, and services, particularly in areas with limited access to public transit. An estimated 4.0% of households in Carroll County do not have a vehicle, according to American Community Survey five-year estimates for 2018-2022. While vehicle access is high overall, disparities exist by geography and reflect access to bus service in the county. Vehicle access is lowest in and around Westminster, where about 10% to 18% of households do not have a vehicle in three census tracts. In contrast, across much of county, fewer than 3% of households do not have access to a vehicle (see Figure 42).

Residents and stakeholders who participated in this planning process emphasized that a lack of access to vehicles is often a barrier to employment for residents living in areas with low proximity to jobs and with limited access to public transportation. A lack of access to vehicles also creates barriers to accessing needed services in areas in which those services are not located within walking distance and transit access is limited. In this way, residents without access to vehicles often find their housing choices limited to locations where bus service is most accessible.

Figure 42. Vehicle Access, Carroll County, 2018-2022



Source: 2018-2022 American Community Survey

Walkability

Along with access to transit, low-cost transportation, and vehicles, walkability shapes the extent to which residents are able to access employment, resources, and services. Higher levels of walkability can also have positive impacts related to public health,⁴² conservation of natural resources, reduction of infrastructure costs,⁴³ and building of social connections.⁴⁴ The U.S. Environmental Protection Agency's Walkability Index measures the relative walkability of communities across the United States. The index is based on measures of the built environment that affect the probability of whether people walk as a mode of transportation, including street intersection density, proximity to transit stops, and diversity of land uses.⁴⁵ While the county as a whole has low levels of walkability, areas with above average walkability are clustered in Mount Airy, Westminister, and Hampstead (see Figure 43).

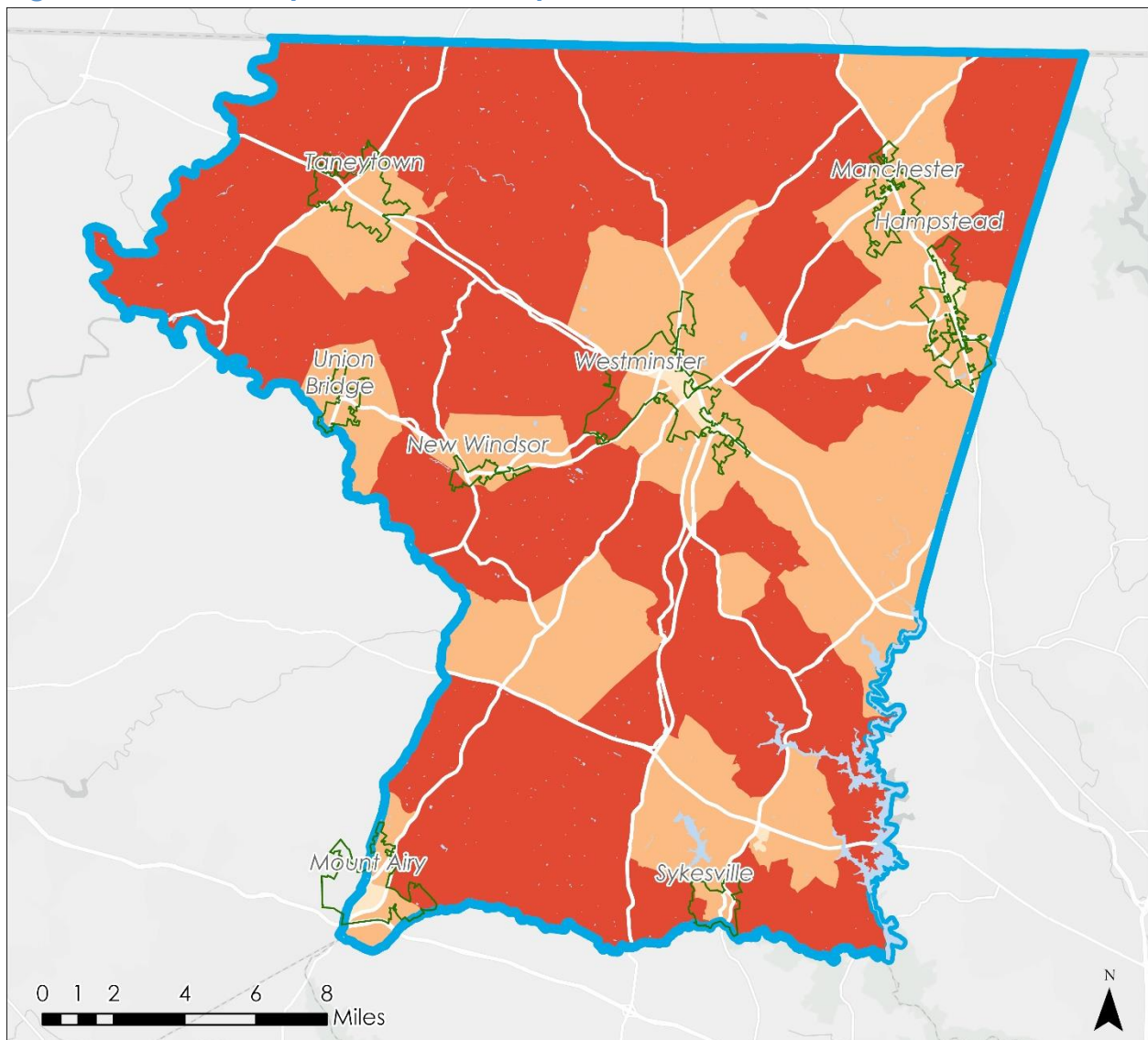
⁴² Younger, M., et al. "The Built Environment, Climate Change, and Health: Opportunities for Co Benefits." *Journal of Preventive Medicine* 35.1 (2008): 517-526

⁴³ EPA, *Smart Growth and Economic Success: The Business Case*.

⁴⁴ Leyden, K.M. "Social Capital and the Built Environment: The Importance of Walkable Neighborhoods." *American Journal of Public Health* 93 (2003): 1546-1551.

⁴⁵ U.S. Environmental Protection Agency. *Smart Location Mapping. Walkability Index*. Retrieved from: <https://www.epa.gov/smartgrowth/smart-location-mapping#walkability>

Figure 43. Walkability in Carroll County



- ▬ Carroll County
- ▬ Municipalities
- ▬ Water

Walkability Index Score

- 2.83 - 5.75 (Least Walkable)
- 5.76 - 10.50 (Below Average Walkable)
- 10.51 - 12.70 (Above Average Walkable)

Data Source: U.S. Environmental Protection Agency National Walkability Index

Low-Poverty Neighborhoods

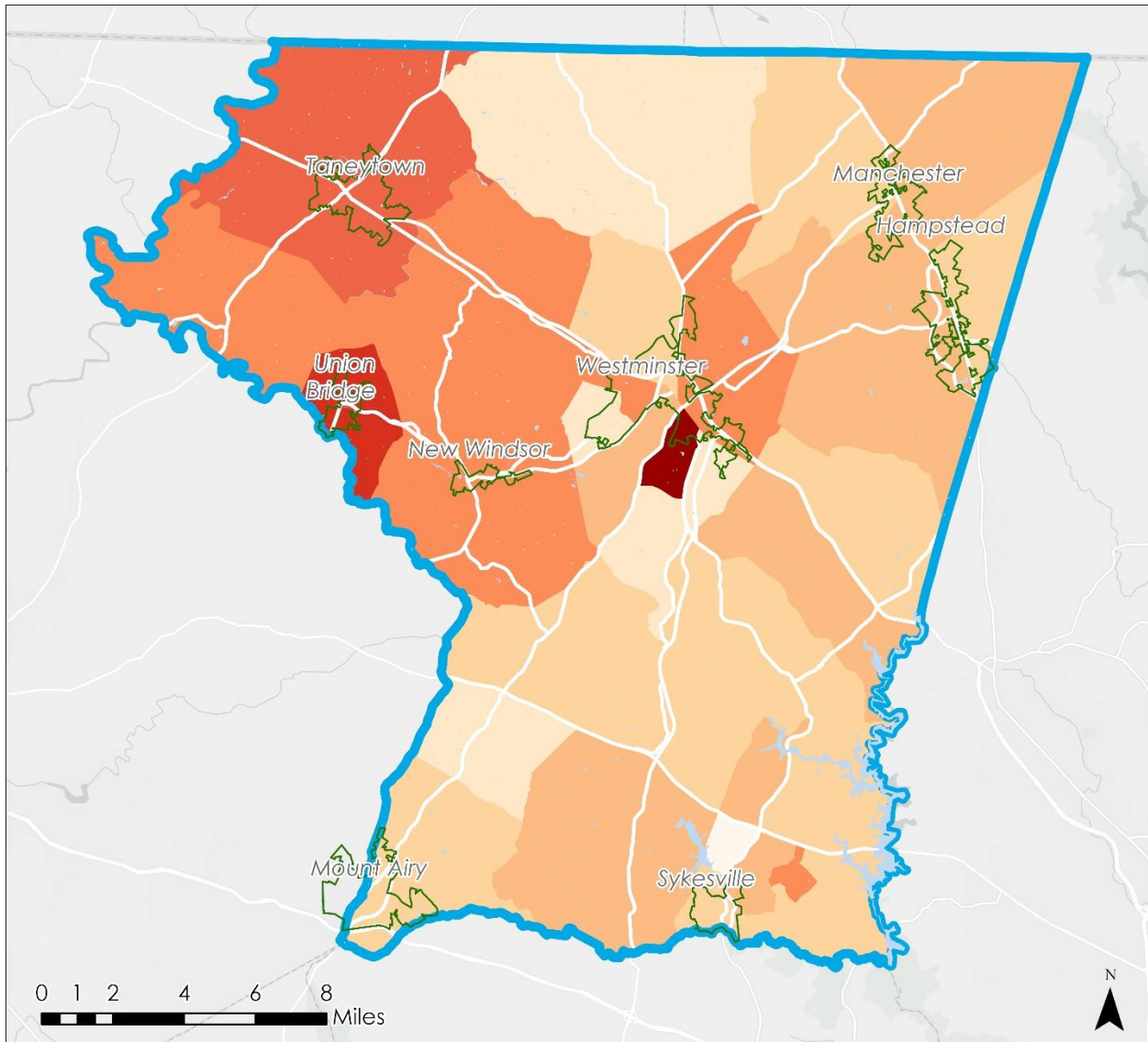
An estimated 5.1% of Carroll County's population was living below poverty level as of the 2018 through 2022 American Community Survey five-year estimates. Poverty rates are low (5% and below) throughout much of the county. Rates are highest in and around south Westminster, where an estimated 21.5% of residents were living below poverty level from 2018 through 2022. Union Bridge, Taneytown, and other areas of Westminster also have above average poverty rates (about 7% to 10% of residents live below poverty level).

Residents and stakeholders who participated in this planning process noted that housing choices for low-income residents in the service area are often limited to higher-poverty areas due to factors such as:

- limited availability of accessible housing for residents with disabilities,
- a lack of transportation options,
- limited availability of rental units, and
- a lack of landlords who accept Housing Choice Vouchers.

A general lack of affordable housing in the county limits lower-income residents' housing choices to areas with more affordable housing, which tend to also be areas with higher poverty rates. For residents who do not have access to vehicles in particular, housing choices are also often limited by inadequate transportation access, infrequent bus service, and travel times to places of employment. In this way, residents who rely on public transportation often must live near the county's limited bus routes or their places of employment, or else face long commutes to jobs.

Figure 44. Percent of Population Below Poverty Level, Carroll County, 2018-2022



Source: 2018-2022 American Community Survey

Environmental Quality

Environmental quality and access to environmental amenities shape the opportunities available to residents. Access to parks and greenspace can provide a range of environmental, social, and health benefits, including access to nature and recreation opportunities, cleaner air and water, alternative transportation options, improvements in physical and mental health and wellbeing, and opportunities for food production and other local economic development. At the same time, environmental hazards, such as poor air quality and toxic facilities, are associated with negative health effects, including increased respiratory symptoms, hospitalization for heart or lung diseases, cancer and other serious health effects, and even premature death. Certain population groups, such as children, have a greater risk of adverse effects from exposure to pollution.

Access to Parks

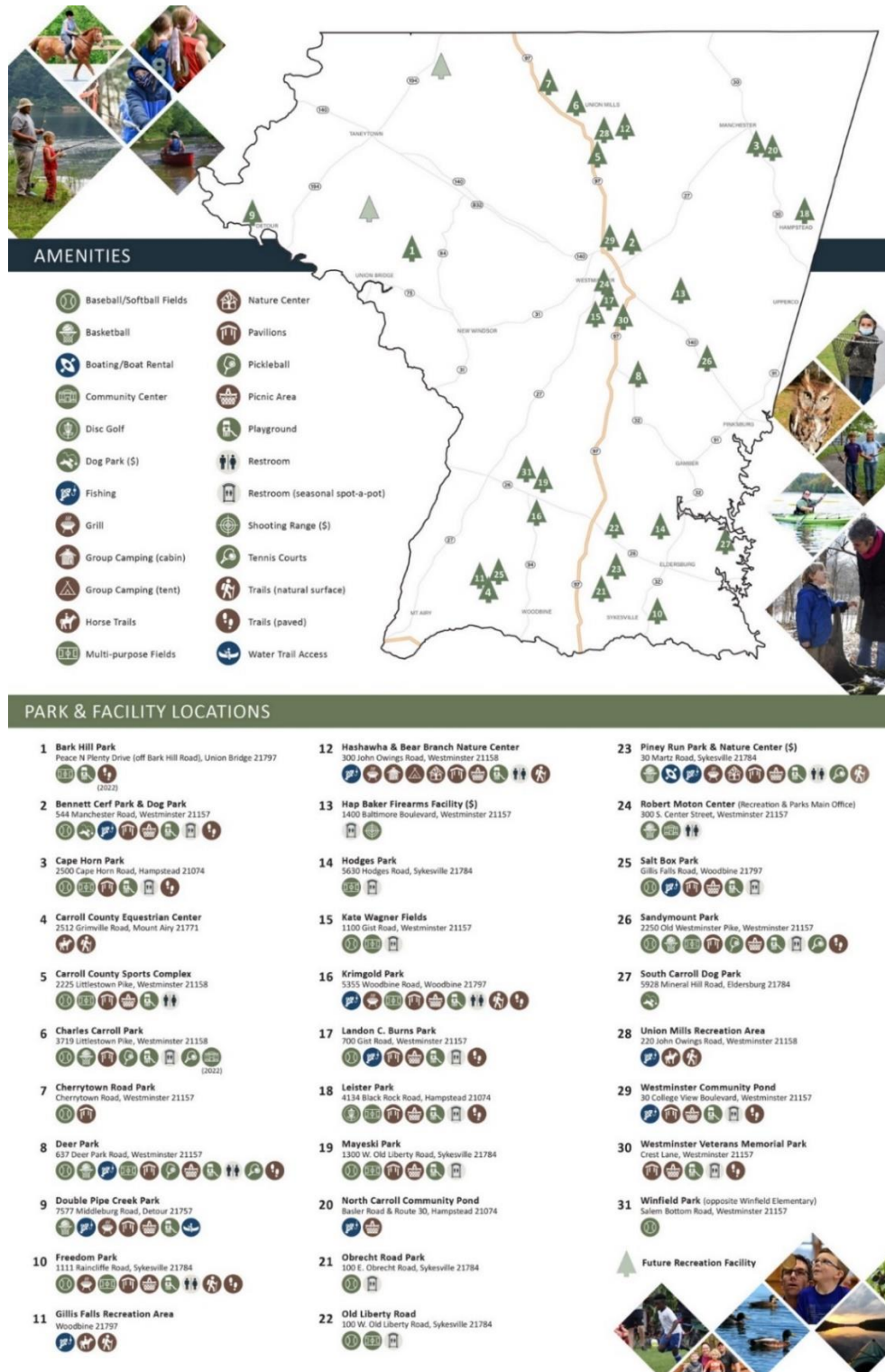
Parks are located throughout Carroll County and include those managed by the Carroll County Department of Recreation and Parks and the county's municipalities. The County's parks offer a range of facilities, including a sports complex, dog parks, nature centers, trails, community centers, and disc golf. The county's municipalities provide additional parks and recreation facilities, including playgrounds, parks and trails, pavillions, programming, and other amenities and services.

The Trust for Public Land estimates the need for parks by census block group based on population density, density of low-income households, density of people of color, rates of poor mental health and low physical activity, urban heat islands, and pollution burden.⁴⁶ Based on these factors, in Carroll County the need for parks is greatest in south Hampstead, south Manchester, central and north Mount Airy, central and south Taneytown, east Sykesville, and central Westminster (areas noted in red in Figure 46). There is also a large area with a high need for parks just north of the town of Sykesville in Eldersburg.

Community members reported relatively high levels of access to parks. About 58% of survey respondents indicated that they have access to parks and trails in their community; 27% said they 'somewhat' have access; and 13% noted that they do not have access to parks and trails.

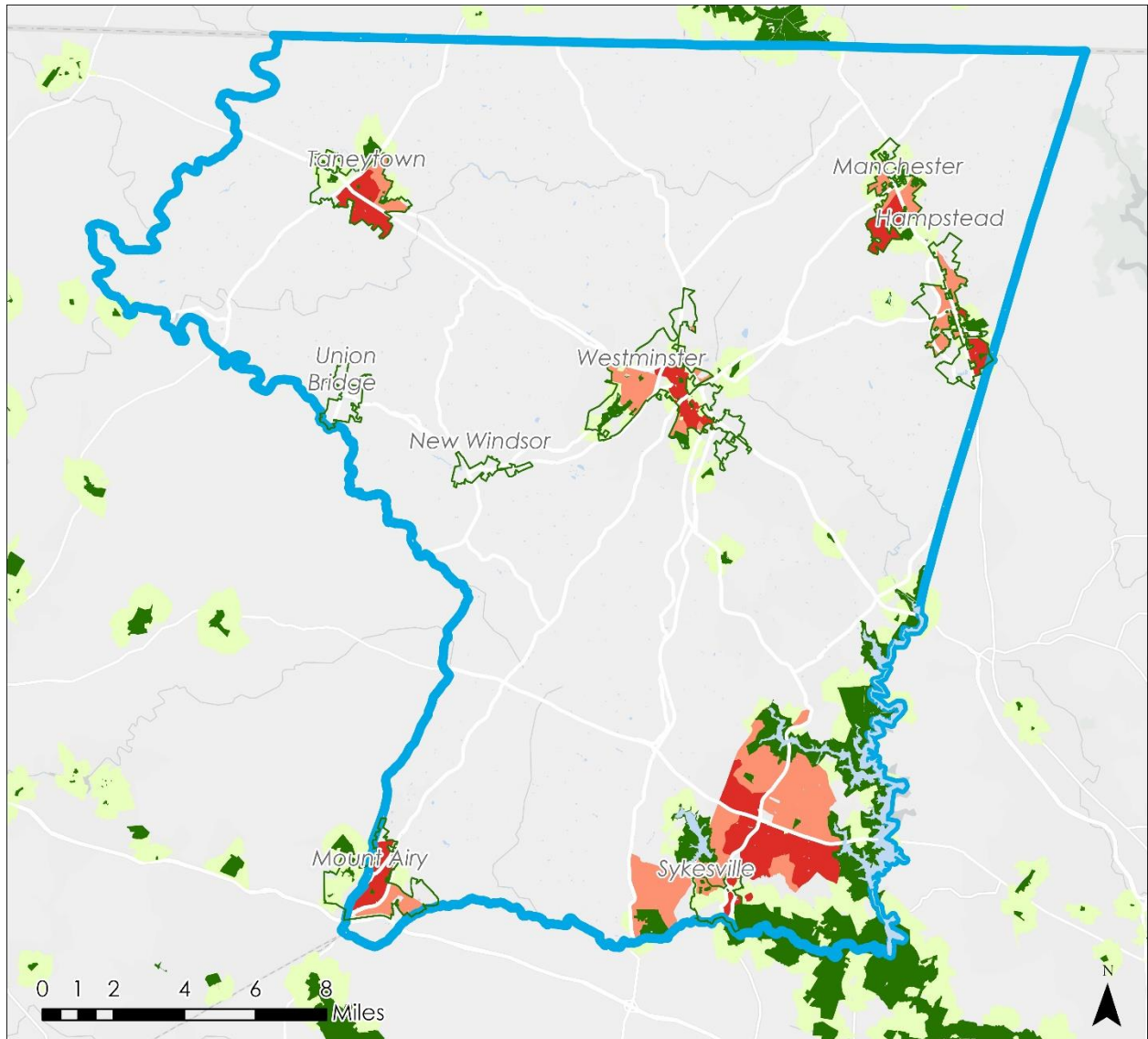
⁴⁶ Trust for Public Land. (2022). The ParkServe Database. Retrieved from: <https://www.tpl.org/ParkServe/About>

Figure 45. Facilities Operated by Carroll County Department of Recreation and Parks



Source: Carroll County Department of Recreation and Parks (2024)

Figure 46. Access to Parks in Carroll County, 2024



- Carroll County
- Municipalities
- Water
- Parks, Playgrounds, and Trails
- Areas Within a 10-Minute Walk of a Park
- Areas with Moderate Level of Need for Parks
- Areas with High Level of Need for Parks

Source: Trust for Public Land ParkServe, 2024

Environmental Hazards

Toxic sites may pose risks to residents living nearby and thus may constitute fair housing concerns if they disproportionately impact protected classes. The county does not have any Superfund sites, which the U.S. Environmental Protection Agency (EPA) defines as any land that has been contaminated by hazardous waste and identified by the EPA as a candidate for cleanup because it poses a risk to human health and / or the environment. The county has 52 sites in the Maryland Department of the Environment's Land Restoration Program, which focuses on cleaning up uncontrolled hazardous waste sites throughout the state.⁴⁷ These sites are clustered in the county's municipalities, including Westminster, Hampstead, and Taneytown. Three of the 52 sites in Carroll County are considered brownfield sites, defined as properties that contain or may contain a hazardous substance, pollutant or contaminant, complicating efforts to expand, redevelop or reuse them.⁴⁸ Brownfields in the county are located in Sykesville and Hampstead (see Figure 47).

Air pollution is another environmental hazard that may pose fair housing concerns if it disproportionately impacts protected classes. Poor air quality is associated with a number of human health effects, including heart attacks, asthma attacks, bronchitis, hospital and emergency room visits, work and school days lost, restricted activity days, respiratory symptoms, and premature mortality.⁴⁹ The EPA's Air Toxics Screening Assessment estimates health risks from air toxics. The most recent assessment uses data from 2020 to examine cancer risk from ambient concentrations of pollutants.⁵⁰ While most of Carroll County has low levels of cancer risk from air toxins—about 30 per million across the county's census tracts, parts of Hampstead have higher levels of risk of up to 90 per million, due in part to emissions of ethylene oxide from a commercial sterilization facility.⁵¹ Point sources of emissions are clustered in east and south Carroll County (see Figure 48).

⁴⁷ **Maryland Department of the Environment. Land Restoration Program.**

<https://mde.maryland.gov/programs/land/marylandbrownfieldvcp/Pages/index.aspx>

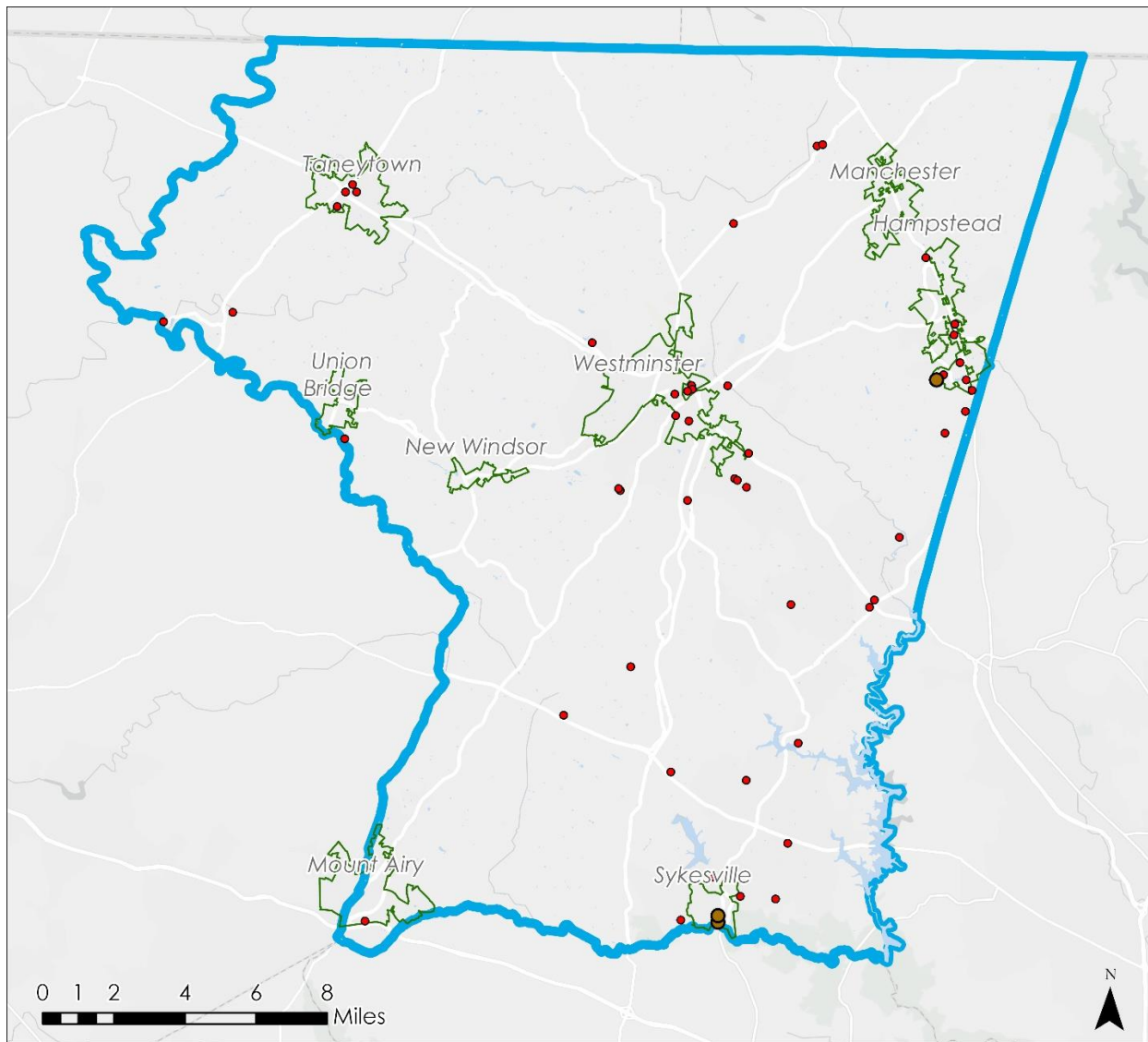
⁴⁸ **U.S. Environmental Protection Agency. Brownfields- About.** <https://www.epa.gov/brownfields/about>

⁴⁹ **U.S. Environmental Protection Agency. Air.** <https://www.epa.gov/report-environment/air>

⁵⁰ **U.S. Environmental Protection Agency. Air Toxics Screening Assessment. (2020).** Retrieved from: <https://www.epa.gov/AirToxScreen/airtoxscreen-mapping-tool>

⁵¹ **U.S. Environmental Protection Agency. Air Toxics Screening Assessment. (2020).** Retrieved from: <https://www.epa.gov/AirToxScreen/airtoxscreen-mapping-tool>

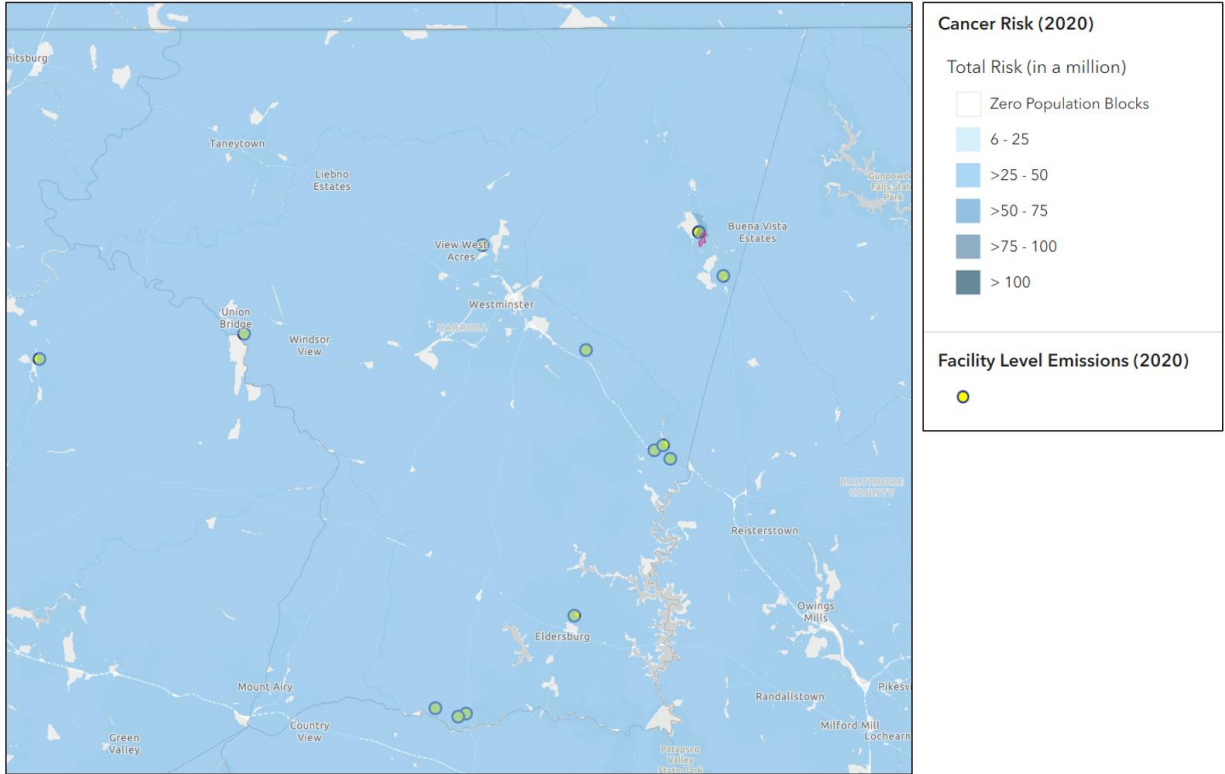
Figure 47. Land Restoration Program Sites and Brownfield Sites in Carroll County



- Carroll County
- Municipalities
- Water
- Maryland Land Restoration Program Sites
- Brownfield Sites

Data Source: Maryland's GIS Data Catalog

Figure 48. National Air Toxics Screening Assessment, Carroll County, 2020



Data Source: United States Environmental Protection Agency AirToxScreen Mapping Tool (2020)

THE INTERSECTION OF ZONING AND LAND USE PLANNING WITH AFFORDABILITY AND FAIR HOUSING CHOICE

From a regulatory standpoint, local housing development is shaped by a framework of both state-level enabling laws and county and municipal zoning ordinances, subdivision codes, and housing and building codes, in conjunction with comprehensive/master plans. At its best, a regulatory framework both protects the community's health and safety—by, for instance, separating residential uses from dangerous or incompatible land uses such as flood-prone areas, heavy industrial uses, slaughterhouses, landfills, and adult-oriented businesses—and enriches residents' lives by organizing housing and the built environment around access to public recreation and cultural spaces, transportation options, schools and job centers, commercial needs, and other features that serve the public good. Protecting and preserving rural agricultural and conservation land also are priorities enshrined in Maryland and Carroll County land use policies.

Maryland estimates that as of 2023, the state is experiencing a housing shortage of 96,000 units and that shortage is growing at an average of 5,600 units annually. This is not unique to the state. Following the financial housing market crash in 2008 and its upheaval of the homebuilding industry, a nationwide deficit in the housing supply has grown over the past two decades to an estimated 2-3 million housing units. Massive under-building (particularly at the entry-level and lower end of the market) year over year has not kept pace with population growth, shifting demographics, changing housing preferences, and the ordinary need for rehab or replacement of obsolete housing units. Then the COVID-19 pandemic induced a construction materials and labor shortage exacerbating the undersupply trend. The squeeze on the housing supply and sharp rise in housing construction costs and financing costs are more and more salient issues in our cultural and political consciousness, affecting many from rural towns to large metropolitan areas.

There are some development costs that local governments simply cannot control, such as building materials and labor cost inflation, supply chain disruptions, and financial

lending markets. But the zoning and land use framework also has a direct impact on local housing supply and affordability for renters and would-be homeowners and fair housing choice for protected class residents. Zoning determines where housing can be built, the type of housing that is allowed, and the amount and density of housing that can be provided, thus affecting housing supply. Zoning impacts raw land costs (via minimum lot size requirements) and building and carrying costs (via permitting, impact fees, and time for approvals).

As a non-charter county, Carroll County and its eight incorporated municipalities have adopted zoning codes and comprehensive plans as authorized by state enabling law (Division I of the Land Use Article, MD ANNOTATED CODE). In unincorporated Carroll County, the responsibility for implementing and enforcing the county zoning code, consistent with its comprehensive plan, is assigned first to the county Zoning Administrator, who has authority to interpret provisions of the zoning code and issue permits. Decisions regarding rezoning requests, amendments to the zoning code or map, and amendments to the master plan and future land use plan are made by the Board of County Commissioners following advisory recommendations by the Planning Commission and the public hearing process. Conditional use permit applications and variance requests are reviewed and decided by the Board of Zoning Appeals following the public hearing process. Within the incorporated jurisdictions, these same zoning and review powers are generally divided between their respective planning director or zoning administrator, Planning Commission, City or Common Council, and Board of Zoning Appeals.

The codes of ordinances—specifically the zoning codes—and master/comprehensive plans for Carroll County, Hampstead, Manchester, Mount Airy, New Windsor, Westminster, Sykesville, Taneytown, and Union Bridge were reviewed for analysis of potential regulatory barriers to fair housing and affordable housing development. Policy documents such as the *2023 Economic Development and Land Use Study*, the *Carroll County Master Plan*, and Maryland Department of Planning reports also informed the analysis and recommendations in the following sections.

New State-level Legislative Action Impacting Local Zoning

Land use and development authority entrusted to Carroll County and its incorporated municipalities is not unlimited as various state laws related to infrastructure and utilities, environmental protection, transportation management, supportive housing and residential care facilities, among others preempts local governing powers. And recently, as affordable housing shortfalls have worsened, the state legislature has begun to reckon with local regulatory barriers that can impact housing supply. A package of housing bills championed by the governor passed during the 2024 legislative session that overrides some local zoning authority to reduce regulatory barriers for middle and affordable housing; incentivize and help expedite affordable housing production; permit diversity of housing types and more density in more places; and support tenants' rights.

Most applicable to local zoning and land use controls, the **Housing Expansion and Affordability Act (HB 538)**, effective January 1, 2025, will impact the housing study jurisdictions in the following ways:

- **Manufactured and modular housing:** Local jurisdictions may not prohibit the construction of a new, prefabricated manufactured home or modular dwelling in a zoning district that otherwise allows single family residential uses. Jurisdictions still may require that manufactured homes meet HUD safety and certification standards and that modular homes meet building code standards, that the home is affixed to a permanent foundation, that the home otherwise complies with zoning regulations applied to site-built homes, and that the ownership interest of the home and the land are the same. (Mobile homes on wheels or temporary foundations excepted from this regulation.)

- **Affordable dwelling unit density bonuses and expanding missing middle housing:** The Act removes local government barriers that impact project costs and feasibility of certain affordable housing and promotes increased density for “qualified projects” as that term is defined (housing projects owned/developed by a non-profit; projects on formerly state or federal owned land⁵²; or transit-oriented projects within 0.75 miles of a rail station).
 - Statutory benefits to housing developers may include density bonuses exceeding the density permitted by local zoning and limits on the number of public hearings before approval.
 - Qualified projects owned by a nonprofit organization must be deed-restricted to include 25% of units that remain affordable (to households earning 60% or less of the area's median income) for a period of at least 40 years.
 - In single family zoning districts, a qualified project may include middle housing units—duplex, triplex, quadplex, townhouse, and cottage cluster housing types.
 - In multifamily or mixed-use zoning districts, a qualified project may consist of mixed-use and have a density limit that exceeds by 30% the density otherwise allowed in that zone.
 - In an area zoned for nonresidential use, a qualified project may consist of mixed-use development with density limits that do not exceed the highest

⁵² As of Sept. 1, 2024, DHCD had identified at least one qualifying formerly state-owned or federal campus property in Carroll County: Warfield Complex, 6933 Warfield Ave., Sykesville.

allowable density in the local jurisdiction's multifamily residential zones (subject to a public health assessment for residential uses).

- The bill also protects projects from local government measures that impose "unreasonable limitations," i.e. zoning or design regulations such as those related to height, setback, bulk, parking, loading, dimensions, area, or other requirements that, as applied to a qualified project, would have a substantial adverse impact on either 1) the viability or feasibility of the affordable development, 2) the degree of affordability, or 3) the allowable density or number of units.

Carroll County jurisdictions have an opportunity to work with these mandates and incorporate implementation measures into their respective zoning ordinances and planning policies. This is discussed further in the Recommendations subsection below.

Local Zoning Ordinance Review

Through zoning, local governments have broad control to regulate the location of permitted uses for land and buildings for business, industrial, residential, or other purposes; the height, number of stories, and size of buildings; lot coverage, the size of yards, setbacks, and open space of lots; population density; design and architectural standards; and historic, cultural, or architectural designations. Although comprehensive plans and zoning and land use codes play an important role in regulating the health and safety of the structural environment, overly restrictive codes can negatively impact housing affordability and fair housing choice within a jurisdiction. While it's difficult to quantify the exact dollar amount a particular regulation has on housing prices, academic and economic studies continue to find that restrictive zoning decreases the supply of housing, raises the cost of construction, and increases housing prices. Exclusionary zoning can take different forms but is understood to mean zoning restrictions which impose unreasonable residential design regulations that are not congruent with a legitimate government interest to protect the health and safety of residents, but rather have the effect of excluding certain people (disproportionately lower income households, racial minorities, and persons with disabilities) from neighborhoods or communities. Exclusionary zoning is a key factor in perpetuating housing inequality and entrenched segregation patterns. Exclusionary zoning policies that impose barriers to housing development by making developable land and construction costlier than they are inherently commonly include:

- Site and building requirements that mandate large minimum lot sizes, low-density allowances, large setbacks, wide street frontages, low floor area ratios, large minimum building square footage or large livable floor areas, restrictions on the number of bedrooms per unit, onerous minimum off-street parking requirements,

or low maximum building heights that deter affordable housing development by limiting its economic feasibility;

- Restrictive use provisions that exclude any specific form of housing, particularly medium density “missing middle” attached housing or higher density multi-family housing;
- Arbitrary or antiquated historic preservation standards that limit conversion, reuse, or rehab of properties to residential uses;
- Restrictions against residential conversions to multi-unit buildings;
- Lengthy permitting processes with high application fees;
- Excessive development impact or infrastructure fees;
- Restrictive definitions of family that impede unrelated individuals from sharing a dwelling unit;
- Administrative and siting constraints on group homes for persons with disabilities or restrictions making it difficult for residents with disabilities to locate housing in certain neighborhoods or to modify their housing to accommodate a disability;
- Restrictions on alternative sources of affordable housing such as accessory dwellings; tiny homes; zero-lot line homes; factory-built manufactured, modular, industrial homes; and mixed-use structures.

Because zoning codes present a crucial area of analysis for a study of impediments to fair housing choice and affordable housing supply feasibility, the latest available codes of ordinances—specifically zoning, building, subdivision, and other land use related ordinances—for Carroll County and the study area municipalities were reviewed and evaluated for the common exclusionary zoning barriers identified above.

The issues chosen for discussion show where local ordinances and policies could go further to protect fair housing choice for protected and disadvantaged classes and incentivize moderate- and low-income affordable housing, and yet still fulfill the zoning objective of protecting the public's health, safety, and general welfare including the County's priority for preserving agricultural and conservation lands.

Exclusionary Zoning

The *2023 Economic Development & Land Use Study (2023 EDLU Study)* found that rent prices in Carroll County have risen significantly more over the surveyed year than the average annual growth rate over the last decade and that the vacancy rate also was notably low. These measures indicate that housing supply is out of balance with housing demand, putting upward pressure on housing prices and giving tenants and home seekers less leverage and bargaining power. Zoning factors impeding housing supply should be part of the strategies to address affordable and accessible housing goals.

Each of the zoning codes reviewed generally operate under conventional, Euclidean zoning frameworks separating districts by broad use categories (residential, commercial, industrial, agricultural and conservation zones) and favoring low density, single-family only zoning of residential districts. The County's *Master Plan* uses a character-based approach for future land use planning, mapping extremely low-density agricultural/conservation areas, residential low-density areas, and Designated Growth Areas where new housing development at medium-density and higher-density would be suitable because of public water and sewer infrastructure capacity, access to transportation corridors, and proximity to commercial and job/industry centers. Seven of the County's eight municipalities make up a substantial portion of Designated Growth Areas (DGAs), with the exception of Sykesville. Countywide, for both unincorporated and incorporated land uses, approximately 64% of land in Carroll County is zoned agricultural; 21% conservation; 12% residential; 2% industrial; 1% commercial; and <1% other categories (including Employment Campus, Heritage, Mixed Use, PUD, and Residential Office zoning designations which generally permit more housing diversity and density than the conventional R districts).

Carroll County's share of land dedicated to residential uses is in line with its neighbor Frederick County, but less than Baltimore County's 24.3% or Harford County's 21.4%. Carroll County also has a smaller percentage of land dedicated to mixed zoning districts that would allow residential uses along with commercial uses (Employment Campus, Mixed Use, PUD, or Residential Office designations) than its neighboring counties. (See *2023 EDLU Study*, Table 26).

Residential subdistricts regulate the built environment through uniform minimum lot sizes, density maximums, lot widths or frontages, setbacks, lot coverage maximums, off-street parking minimums, and enumerating permitted and special/conditional uses for each zoning district including allowed housing types with some related recreational, educational, and accessory uses also permitted. The most common residential subdistricts across the various county jurisdictions are: R-40,000 (minimum lot size 40,000 sq. ft. or 1 detached single family dwelling per acre); R-20,000 (minimum lot size of 20,000 sq. ft. or 2 dwelling units per acre); R-10,000 (minimum lot size of 10,000 sq. ft. per single or two-family dwelling); and R-7,500 (minimum lot size of 7,500 sq. ft. for single or two-family dwellings or small-scale multifamily of 3 stories or less generally). As a mostly rural county, the *Master Plan* and *2023 EDLU Study* consider an R-7,500 zoning designation as "high density," though medium and high density are relative terms and can vary significantly depending on the local context. Most of the study area jurisdictions' codes and comprehensive plans contemplate some middle-density housing types (duplex, townhomes, garden apartments, and smaller lot single family detached) and mixed-use commercial + residential zoning designations that permit a variety of attached residential housing types in compatible commercial areas, though these may be conditional or special exception uses only or only allowed within a larger-scale planned development, which all have additional layers of discretionary review and thus cost to develop.

Moreover, R-7,500 or comparable residential subdistricts and overlay zones that permit less restrictive middle and higher density housing types and the mixed-use residential + commercial zones make up only a sliver of zoned land in the County. Even excluding Agricultural and Conservation zoning designations, which generally require at least 1- to 3-acre minimum lot sizes per dwelling, the *Master Plan* and respective zoning ordinances favor single-family detached homes on large lots. Data from the American Community Survey U.S. Census for 2023 (1 year estimate) showed that single-family detached housing units made up 79% of dwelling units in the County. The 1 housing unit per acre R-40,000 zone comprises the most land area of residentially zoned land while the R-20,000 zone contains the most number of lots. Even along the two major transportation corridors, R-40,000 zoning makes up 19% of zoned land within Baltimore Boulevard (MD 140) Corridor Area compared to R-10,000 and R-20,000 zoning at 5.7% and 9.7%, respectively, and none dedicated to R-7,500. Within the Liberty Road (MD 26) Corridor, R-7,500 zoning only accounts for 0.1% of the acreage, while lower density R-20,000 and R-40,000 zoning accounts for 43.2% of the zoned acreage.

While it must be acknowledged that with Carroll County being largely rural, septic system requirements and state health codes have a significant effect on where housing can be located, how dense it can be, and how large lots must be because of the lack of access to public water and sewer infrastructure. Agricultural, Conservation, and R-40,000 zoning areas generally are on private water/sewer septic systems without access to public infrastructure, while R-20,000, R-10,000, R-7,500 and comparable smaller-lot residential zones should be served by public systems. The County's 2023 *EDLU Study* growth scenarios analysis acknowledges that all MGAs/DGAs will need to be priorities for increased infrastructure capacity. The water/sewer constraints should be part of housing supply planning not used as another barrier to fair and affordable housing.

In the County's 2020 Master Plan, it acknowledges, "Currently, the County's Subdivision Regulations and Zoning Ordinance contain few opportunities for diversity in housing, particularly multi-family housing or a mixture of residential and other types of land uses within a development. Only two zones in the County—the R-10,000 and the R-7,500 zones—allow for multi-family or planned unit development (PUD) housing. At this time, very little acreage in either zone exists for future development. Only about 7,450 additional units may be developed at a relatively high density in the County and municipalities. Additionally, few incentives exist in the County to promote the provision of moderately-priced housing."

Within unincorporated Carroll County, townhomes and multifamily developments are only permitted within a Planned Unit Development in the R-10,000 and R-7,500 districts (other than in an age-restricted retirement development, which need conditional use approval in some districts). PUDs generally require a tract of land not less than 20 acres in a R-10,000 District and ten acres in a R-7,500 District. Two-family dwellings are allowed as a conditional use in the R-10,000 and R-7,500 districts or within an approved PUD in those

districts. While some older single family and two-family dwellings are permitted within rural village and commercial districts, new dwellings constructed after 2019 are not permitted within commercial districts except in the limited Employment Campus zoning district, which also allows two-family, townhomes, and multifamily. The EC district allows heights up to 60 feet, with other bulk requirements determined at the time of site plan approval. Residential uses in commercial districts must follow the bulk, lot, and density requirements for R-10,000 or R-7,500 zones, rather than permitting more density or mixed-use structures. Conversion of large single-family homes into two-family dwellings is permitted in some cases but the criteria seems arbitrary. For example, Carroll County's zoning code permits conversion of a building existing prior to August 17, 1965, to accommodate two families in the Heritage district and Mobile Home Park district only. Some lot and design flexibility may be found by utilizing cluster developments which allow for smaller minimum lots than the underlying base zoning (20,000 sq. ft. in the R-40k district, 10,000 sq. ft. in the R-20k district, and 7,500 sq. ft. in the R-10k district) but the gross number of subdivided lots may not exceed the base zoning density regulations and the remaining land must be maintained as open space or joint recreational areas. Maximum building heights are limited to 40 feet in R-7,500 zones and 35 feet in the other residential zones.

Hampstead's zoning code similarly divides residential districts into an R-120,000 district (for agricultural or conservation purposes) with a 3-acre minimum lot size, then follows the R-40,000, R-20,000, R-10,000, and R-7,500 template. Conversion of a single-family dwelling to a two-family dwelling may be approved as a conditional use in the R-40,000 and R-20,000 districts. Even in the R-10,000 and R-7,500 districts, two-family dwellings are not permitted by-right but as a conditional use. Single family detached, two-family units, townhouses, and multifamily garden apartments may be approved as part of a ten-acre minimum Planned Unit Development in the R-10,000 and R-7,500 districts. PUDs are meant to provide flexibility and variety in the design and management of various types of residential structures, but also require additional layers of Planning Commission review and the ability of a developer to assemble the required minimum acreage. PUD density cannot exceed 4 dwelling units per acre; single family lots must be a minimum of 7,000 to 7,500 sq. ft.; apartments require 3,000 sq. ft. per unit lot size; and townhomes 4,000-2,000 sq. ft. As of 2023 reporting, no land was actually zoned PUD in Hampstead. The code also contemplates some limited mixed-use zones: Residential Office (R-O) permits office uses compatible with single-family detached dwellings; in the R-B and B-L districts, R-10,000 uses are permitted with compatible low intensity business uses; in the B-L district multifamily dwelling units in a mixed-use property are not subject to the requirement to be in a PUD; and the Historic District allows for a mix of residential and commercial uses including conversion and alteration of a building to accommodate single-family, two-family or multifamily dwelling units. Height cannot exceed 50 feet in the jurisdiction. Within the city, off-street parking requirements are especially high for residential uses: 3 spaces per single or two-family dwelling; 2.5 spaces per townhome dwelling; and 2 spaces per condo and apartment unit.

Manchester follows a similar division of residential uses, while also including a R-15,000 district. However, Manchester may be one of the most restrictive in terms of housing type diversity or permission for multifamily development. Zoning revisions in 2001 and a 2013 code amendment (Ord. No. 130, Feb. 13, 2001; Ord. No. 214, Aug. 13, 2013) removed multifamily dwellings as a permitted use from all zoning areas and removed "multifamily" from the definition of "dwelling," reportedly due to a lack of sewer capacity to accommodate more EDUs than are in the planned development areas. The code amendments created some ambiguity in the district regulations, however, by maintaining multifamily in the purpose statement for R-7,500 but otherwise removing multifamily from the enumerated permitted by-right principal uses or conditional uses. Two-family (duplex) dwellings are permitted by-right in the R-10,000 district. Cluster developments for single family detached housing may be permitted on parcels of at least 10 acres (except in the R-7,500, B-L, and B-G districts) but overall density may not exceed the density allowed by the underlying zoning district.

As of July 2023, over 68% of the acreage in incorporated Manchester was zoned residential but none was zoned as mixed-use districts such as EC, Mixed Use, R-O, etc. or PUD, and no acreage was designated in the Future Land Use Plan of the 2023 EDLU Study for these uses. The Vacant Parcel Matrix in the 2023 *EDLU Study*, Table 27, shows that Manchester has very little vacant residential land available (compared to its 54+ acres of vacant commercial land), and accordingly more infill density and diversity of housing types will have to be permitted to accommodate increased population and housing supply needs.

Much of the County's business and employment sources are concentrated in and near Mount Airy, which also makes it a desirable place to live. **Mount Airy** uses different zoning classification labels but follows a similar template, with the single family detached residential districts being RE (stated purpose is to preserve existing low density neighborhoods with maximum density of 1.75 units per acre and the min. lot area required ranging from 14,000-18,000 sq. ft.); R1 (maximum density 1 unit per acre; min. lot area ranging from 18,000-24,000 sq. ft.); and R2 (maximum density allowed is 2 u/a; lot areas must average 16,000 sq. ft. but permitted within a range of 11,000, 13,000, and 20,000 sq. ft.). The purpose of the R3 district is to promote pedestrian-friendly neighborhoods of detached and semidetached (duplex) dwellings, at a maximum density of 3 units per acre and minimum lot areas for detached dwellings of 7,200 sq. ft. or for semidetached dwellings of 6,000 sq. ft., with lots averaging 9,000 sq. ft. The R5 district permits detached, semidetached, and townhomes and requires new developments to include a mixture of these housing type options—not less than 30% detached and not more than 40% semidetached and/or townhome with minimum lot sizes of 6,000 sq. ft. for detached single family dwellings, 4,000 sq. ft. for semidetached dwellings, and 2,000-3,000 sq. ft. per unit for townhomes. R7 permits these missing middle housing types as well as multifamily at densities up to 7 units per acre. In recent years, the zoning ordinance was amended to add mixed-use development districts of residential

and nonresidential uses together. The Downtown District and mixed-use district MXD permit a mixture of detached dwellings, semidetached dwellings, townhouses, and multifamily dwellings. However, only a small number of parcels are currently zoned for these mixed and diverse housing types and supply potential is limited by maximum height allowances of 40-50 ft; maximum density of 7 u/a; restriction of no more than 6 attached townhouses in a group; and off-street parking requirements. Much of the County's vacant residential land is found in Mount Airy, showing the potential for housing supply growth. Though in the Future Land Use Plan, less land is allocated for residential use and more for conservation designations. Accordingly, more density through infill development and preservation of vacant land for future housing development will have to be allowed to prevent further exacerbation of the housing supply shortfalls in the County.

For residential uses in the small city of **New Windsor**, the zoning ordinance and map divide the city into large lot, low density single family detached zones R-1 (minimum lot size 25,000 sq. ft.) and R-2 (minimum lot size 20,000 sq. ft.); medium density R-3 (minimum lot size of 10,000 sq. ft. for detached dwellings and 7,500 sq. ft. for two-family attached dwellings); and higher density R-5 (minimum lot size of 5,500 sq. ft for detached dwellings, 4,000 sq. ft. for two-family dwellings). The zoning code and comprehensive plan contemplate a mix of residential housing types including multifamily housing with conditional use approval in R-5 or as a permitted use in R-10 with a maximum density of 10 u/acre and minimum lot size of 4,000 sq. ft. per unit, and a mix of housing types with compatible businesses in the Village Center. In the village/town center character areas, conversion of commercial buildings for up to two dwelling units is possible with conditional use approval. Cluster developments with smaller lots in the low-density zoning districts that still maintain the underlying zoning density limits may be granted with Planning Commission approval.

Westminster has done some work to update its zoning and comprehensive planning for sites suitable for multifamily projects, infill redevelopment, and more diverse types of residential housing. The zoning code and map still maintain much low density, large lot single family detached zones for agricultural (minimum lot size 5 acres) and conservation purposes (minimum lot size 3 acres), R-20,000, and R-10,000 districts. Semidetached (2-family duplex) dwellings are a special exception in R-10,000, but all R-10,000 zones are eligible for consideration for reclassification to the PD-4 Zone, which are planned unit developments that allow attached, semi-attached, and multifamily dwellings up to three stories in height. Semidetached dwellings also are a special exception in the R-7,500 district with minimum lot sizes of 3,500 sq. ft. per unit, but R-7,500 parcels also are eligible for consideration for reclassification to the PD-4 and PD-9 Zones. The replacement or redevelopment of pre-1999 constructed multifamily in the R-7,500 districts may be approved for 20% more density. The MUI (mixed use infill) zone, B Business, N-C Neighborhood Commercial, C-B Central Business, and D-B Downtown Business zone allow more density, height, and mixture of housing and compatible nonresidential uses.

Multifamily dwellings may be permitted with a maximum density of 25 units per acre (significantly higher density than other study area jurisdictions) and the Planning Commission also may approve an increase in density of up to 20% of the maximum permitted density if consistent with the Comprehensive Plan and adequate public infrastructure. The City also may approve a neighborhood overlay zoning designation in certain older, established neighborhoods to allow a mixture of detached, attached, semi-attached, and multifamily infill housing options, with greater flexibility in density, configuration of lots, setbacks, coverage, height, required parking, etc. as determined by an approved, detailed site plan.

The Town of **Sykesville** is in the process of completing a zoning code update. Although some of the following zoning details could be obsolete by the time that update is finished in 2025, the Town's code, as currently adopted, was reviewed for the purpose of this housing study. Like many of the jurisdictions in the County, Sykesville divides residential zones into R-20,000, R-10,000, and R-7,500. Single family detached homes are the primary housing type, but conversion of an existing structure to a two-family dwelling may be approved in these districts. One- and two-family units, townhomes, and garden style multifamily apartments may be approved as part of a planned unit development's housing mix in these districts, but PUDs must normally be developed on tracts of land that are generally at least 10 acres but never less than 5 acres, and density is capped at 6 u/acre, which limits multifamily being adapted to infill redevelopment. A PUD and cluster developments can encourage less sprawl with smaller lots but overall, still must maintain the underlying zoning density limits. However, although the zoning ordinance contemplates PUD and some mixed-use residential, no acreage has been zoned for those uses according to the *2023 EDLU Study*, Table 24. The zoning code gives the Planning Commission authority to grant bonus density for cluster developments if certain criteria is met, but affordable housing or protected housing is not part of the qualifying considerations. In the B-L (Local Business) district, conversion or alteration of an existing building to apartments, with minimum living areas prescribed and a maximum height 2.5 stories/35 ft., is a permitted use. Otherwise, multifamily is not a permitted-by-right use in the city.

Taneytown follows the common R-40,000, R-20,000, R-10,000, and R-7,500 structure for Carroll County jurisdictions and also includes an R-6,000 district adjacent to the Central Business District that permits smaller (6,000 sq. ft.) single family detached lots, semi-detached units (4,000 sq. ft), attached (townhouse) housing (2,000 sq. ft), and garden apartments (2,500 sq. ft. per unit) with a maximum height of 35 ft. Special exception uses (approved by the Board of Zoning Appeals) in the R-7,500 district include conversion of a single-family detached dwelling to garden apartment dwellings (minimum lot size of 4,000 sq. ft per unit) or semidetached dwellings (5,000 sq. ft.). Conversion of single family detached to multi-unit dwellings also may be approved in the downtown business district. New garden apartments also are a special exception use in the R-7,500 district, with a lot area per dwelling unit of 4,000 square feet and a minimum site area for the project of

24,000 square feet up to four acres. The zoning code includes a community village classification like a planned unit development that may be approved by the Planning Commission in the R-7,500, R-10,000 and R-20,000 districts on parcels of at least 10 acres. A community village can include a mix of detached and attached dwelling types including quadruplex, townhouse, condominiums and apartments. The code regulates minimum floor areas for dwelling units: minimum of 1,000 sq. ft. for single family detached homes in the R-7,500 district; 1,200 sq. ft. in R-10,000; 1,600 sq. ft. in R-20,000; and 1,800 sq. ft. in R-40,000.

The town of **Union Bridge** divides its residential zones into three primary districts, R-20,000, R-10,000, and R-6,000, for single-family detached dwellings and also permits conversion of existing dwellings to two-family units in R-20,000 or three-family units (triplex) in R-10,000. The R-6,000 district also permits by right 2-family and semi-detached on smaller lots of 5,000 sq. ft. per unit. In R-10,000 two-family dwellings (one over the other) are allowed with conditional use approval and a minimum lot size of 5,000 sq. ft. per family or for semi-detached, 7,500 sq. ft. per family. To encourage a variety of housing uses while maintaining control over the city's architectural and character standards, all new developments in the R-6,000, R-10,000 and R-20,000 districts are subject to land use controls approved by the Planning Commission. Multifamily, two-family attached, townhouses, and condominiums can be part of the housing mix of new developments where at least 80% of new units are single family detached. The overall density must comply with the underlying zoning regulations for the district. Parcels that can accommodate 50 or more units must be divided into neighborhoods of 25 lots and clustered residential and mixed housing types may be approved. The local (BL) and general (BG) business districts also may permit R-6,000 residential uses with the ground floor of multistory buildings reserved for commercial uses and residential dwellings above. The maximum height is 3 stories/ 40 feet. Two off-street parking spaces per dwelling unit must be provided for dwelling units throughout the jurisdiction.

While recent comprehensive planning cycles have seen updates to include mixed-use zones, planned unit developments, and revitalization town center/downtown zones, nonetheless, current zoning and existing development patterns may artificially limit the housing supply and disproportionately reduce housing choice for moderate to low-income families, minorities, persons with disabilities on fixed incomes, families with children, and other protected classes by making the development of affordable housing cost prohibitive, especially within the predominately low-density, established single-family districts.

All the study area jurisdictions reviewed permit middle housing types and multifamily to various degrees but as described above, the feasibility and potential to add to the housing supply is limited by layers of special exception or conditional use permit processes, onerous off-street parking requirements, and limited vacant or infill parcels zoned to permit such uses. Middle housing, often referred to in planning as "missing

middle” because of the shortage in supply due to restrictive single-family zoning regulations and private restrictive covenants, is important because it can help address the shortage of unsubsidized, diverse housing options for low- to moderate-income households. Middle housing falls between single family detached units and high-density, high rise multifamily apartments and condominiums. But current zoning regulations generally limit housing diversity within the majority of residential zones and neighborhoods even within Designated Growth Areas; limit the potential for the market to respond to demand for more modest-sized, modest-priced homes; limit gentle density growth like accessory dwelling units, two-unit and three-unit attached housing, and conversion of large single-family homes or lots to more affordable multi-unit housing types compatible in scale with single-family neighborhoods.

Multifamily also is permitted to some degree in most study area jurisdictions but again is limited not by demand but by regulatory criteria such as low-density allowances and restrictive building and bulk standards; large site minimums or planned unit development criteria which do not work for infill development; or special exception or conditional use review processes, which increase development costs and risks.

Even where the rules seem to permit incremental density, middle housing, and multifamily housing, very little land is zoned for that development. For instance, according to the 2023 *EDLU Study* no unincorporated land is currently zoned as PUD (though it is allowed under the County's zoning code). In fact, Westminster is the only jurisdiction with acreage zoned PUD as of the 2023 *EDLU Study*. And some jurisdictions (e.g. New Windsor, Manchester, Sykesville, and Union Bridge) report no vacant residentially zoned land available, implying these jurisdictions are “built out” with no capacity for new housing development or new housing types as currently zoned. Thus, more density and infill development through rezoning will need to be accommodated where residential uses already exist and are permitted, and/or other zoning districts will need to be reallocated and rezoned to residential uses to prevent further exacerbating housing supply levels. Where housing development requires rezoning or planned rezoning (if first conforming lots can be located and/or assembled), the risk, time, uncertainty, and cost to developers, with a high burden of proof for the rezoning applicant, can significantly deter affordable housing development. The 2023 *EDLU Study* found the Freedom DGA contains the largest amount of developable land (and better public water/sewer availability) with Taneytown responsible for the second largest amount of developable land. Mount Airy has the largest amount of vacant residential land. The City of Westminster has the largest amount of vacant industrial land, Union Bridge the second largest amount of vacant industrial land, and the towns of Hampstead and Manchester contain the most amount of vacant commercial zoned land. While vacant or undeveloped land represents potential for rezoning and housing development, to save infrastructure development cost, minimize sprawl and environmental damage, and use land more efficiently, the County and study area municipalities are right to focus priorities on boosting the housing

supply first through infill development and redevelopment not on undeveloped land at the outer rim of their jurisdictions.

Alternative Housing Types: ADUs and Manufactured Housing

Manufactured housing refers to factory-built housing after June 15, 1976, constructed in accordance with HUD's Manufactured Home Construction and Safety Standards code ("HUD-code"), which sets minimum standards for size and quality of construction. The housing is then transported to be affixed to a permanent foundation on a parcel of land either rented separately or owned by the housing unit owner. HUD-code standards for manufactured housing have led to increased quality, safety, energy efficiency, aesthetic design, and longevity of this affordable housing type. Data from the U.S. Census Bureau, which tracks manufactured home sales and shipments, shows the average cost per square foot of a manufactured home to be roughly half the cost per square foot of a site-built home, and its significant cost advantages make it one of the largest sources of unsubsidized affordable housing in the U.S. Factory-built housing also can refer to modular or other industrialized housing governed by state building code standards. Both HUD-code and modular housing meet or exceed the safety standards of traditional site-built housing, yet outdated misconceptions lead to these housing types being treated as interchangeable with mobile homes, and the accompanying stigma creates barriers to utilizing manufactured home units as a source of affordable housing in many communities.

Carroll County's code of ordinances does not specifically provide for the siting of manufactured or other building code standard factor-built housing types, and neither do any of the municipal codes reviewed. But the County's is the only zoning code in the study area to allow mobile homes, if sited within a Mobile Home Park zoning district deemed appropriate and compatible within the existing neighborhood. However, the county zoning map currently does not designate any parcels or acreage for mobile home park use. Mobile homes and mobile home parks exist in Carroll County, but according to the County Planning Department, most of these parks or individual units pre-date the current zoning code and comprehensive plan and are allowed to continue only as non-conforming uses. In Hampstead, Sykesville, Taneytown, and Union Bridge "mobile home" is explicitly excluded from the respective code's definition of dwelling. Mobile homes are explicitly prohibited in Mount Airy and New Windsor, and Manchester does not permit mobile homes as permanent housing, only as a temporary use after a fire or disaster.

Local jurisdictions should incorporate provisions of the state's recently adopted **Housing Expansion and Affordability Act (HB 538)** regarding siting manufactured and modular housing in single family zoning districts to explicitly permit, provide guidance and design criteria for, and normalize these more affordable housing products.

The use of accessory dwellings (ADUs), either attached or detached, as an alternative housing type provides private market opportunities to incorporate smaller, more affordable housing units with “gentle density” and low impact to neighborhood infrastructure or traffic. ADUs create opportunities for intergenerational shared housing; accessible units for persons with disabilities in an integrated, community setting; affordable housing units in neighborhoods for small households that would otherwise be priced out; and income streams for homeowners. The Maryland Department of Planning recently issued the results of its study of ADUs in the state with recommendations for local planning authorities to expand their use. The *Accessory Dwelling Unit Policy Task Force Final Report* (May 31, 2024) found that ADUs in Maryland are a small, 1%-2% estimated potential, but essential part of filling a housing gap for small, one-to-two-bedroom households.

Regulation of ADUs within the study area jurisdictions is mixed—from generally permitted if meeting certain criteria to outright prohibited. Within unincorporated Carroll County, ADUs meeting certain regulatory requirements are permitted in the large lot Agricultural and Conservation districts and in the Residential districts. In the A and C districts, attached ADUs may be up to 1,000 sq. ft. and two-bedroom, with one additional off-street parking space per bedroom required. Detached ADUs only are permitted on lots of at least 3 acres. In the R districts, attached ADUs may be up to 800 sq. ft. and two-bedrooms but must provide two additional off-street parking spaces. Detached ADUs are not subject to livable floor area size limits but the lot or parcel must be large enough to be eligible to be subdivided to separate the detached ADU. The property owner must occupy either the principal dwelling or accessory dwelling.

In Union Bridge, ADUs are considered accessory uses in the R-20,000 district (thus not requiring Board authorization) but otherwise not legal in other zoning districts. In Mount Airy, attached accessory apartments are a special exception use in the RE, R-1, R-2, R-3, R-5, R-7, and C districts; family apartments (occupied by one or more persons having a parent-child or in-law relationship with at least one of the record owners of the property) are a special exception use in the RE, R2, R-3, R-5, and R-7 districts. However, the code also contains the provision that an accessory apartment must be converted from a structure that existed prior to October 8, 1951, and contain at least 1,800 square feet of gross floor area for conversion to be approved, which significantly limits its applicability to add gentle density.

ADUs are a conditional use in the R-1 and R-2 low-density zoning districts of New Windsor if the lot area per family and other lot/bulk requirements can be maintained. In Sykesville an accessory dwelling for a domestic employee or relative is a conditional use in the R-20,000 district, as well as housing of not more than four roomers or boarders by a resident family.

Hampstead's and Manchester's zoning codes both state that “no accessory building may be used for human habitation;” thus ADUs are illegal in these jurisdictions.

“Family” and Group Housing for People with Disabilities

It is common for local governments to use their zoning code's definition of “family” to limit the number of unrelated persons who may live together in a single-family dwelling, purportedly as a means of preserving the stable, traditional, and residential character of their neighborhoods. Unreasonably or arbitrarily restrictive definitions may limit housing for nontraditional households who, in every sense but a biological one, share the characteristics of a traditional family related by blood or marriage. Restrictive definitions of family also may have the effect of limiting fair housing choice for persons with disabilities who reside together in supportive or congregate living situations. Definitions of “family” that limit the number of unrelated persons who may reside together in single-family neighborhoods while theoretically permitting an unlimited number of persons related by blood or marriage may be subject to FHA liability. The Supreme Court has distinguished between local occupancy standards that “cap the total number of occupants [of a dwelling] in order to prevent overcrowding” as permissible and exempted from FHA scrutiny by Section 3607(b)(1), as opposed to local “family composition rules typically tied to land-use restrictions” which are not exempt from FHA scrutiny or its reasonable accommodation protections.⁵³ Definitions of “family” must be reasonable, equally applied, and not targeted towards protected class groups.

Carroll County's zoning code does not define “family” or “household” for purposes of limiting unrelated persons or persons with disabilities from residing together in a single dwelling unit. New Windsor's, Westminster's, Manchester's, and Mount Airy's respective zoning ordinances limit single family to “a group of not more than five persons not related by blood or marriage, living together as a single housekeeping group in a dwelling unit.” Sykesville has the most restrictive definition, limiting the number of unrelated residents to three per dwelling. Though these definitions are not facially discriminatory against a protected group, they do limit household compositions in a way not related to the safety standards of building code occupancy limits, and as applied, may have a disparate impact on group housing for persons with disabilities, especially if a request for a reasonable accommodation allowance to increase the number of permitted residents were denied by the local government.

A more equitable approach is to define a single family or household not in terms of blood or marriage or an arbitrary number of unrelated persons but in terms of a “functional family” or common household sharing common space, meals, and household responsibilities. Another option is to allow an administrative process for rebutting the

⁵³ *City of Edmonds v. Oxford House Inc.*, 514 U.S. 725 (1995).

presumption that a group exceeding the permitted maximum number of unrelated persons is not otherwise residing together as a single housekeeping unit and functional family. Better still, a more progressive land use and housing planning strategy is to leave maximum occupancy per dwelling as a matter of health and safety regulated by the building code rather than the zoning regulations, like Carroll County does, just as the zoning code does not limit the number of related household members residing together.

Amending the definition of family to make it more inclusive of nontraditional living arrangements or eliminating “family” definitions altogether and basing maximum household size on building code occupancy limits also legalizes lower-cost co-housing opportunities, where individuals may rent private bedrooms while sharing common spaces and household responsibilities with other tenants.

Importantly, none of the local definitions of “family” distinguish between or treat persons with disabilities differently because of their disability. Rather supportive housing for persons with disabilities is regulated by various use categories in the study area jurisdictions, but not uniformly. Local zoning ordinances should be more closely reviewed and updated to expressly align use definitions and the regulations for siting community based supportive housing for persons with disabilities used by state law. For example, under state law “alternative living arrangements” for up to 3 residents with developmental disabilities; “group homes” for 4-8 residents with developmental disabilities; and “small halfway houses” for 4-8 residents with substance-related disorders are deemed conclusively single-family dwellings and should not be subject to special exception, conditional use, or other differing treatment for purposes of zoning.

Carroll County enumerates certain types of supportive housing facilities under “group living” including assisted living for 8 or fewer residents as a permitted use in all residential districts); assisted living for more than 8 residents, continuing care retirement homes, and nursing homes as conditional uses in all residential districts; and drug treatment facilities, which are prohibited in all residential districts. These broad categories could treat housing for persons with disabilities less favorably than similarly situated housing for groups of unrelated, nondisabled households. For example, under the FHA, a qualifying disability includes drug addiction (other than addiction caused by current, illegal use of a controlled substance) and alcoholism and it is discriminatory to deny the right to site a residential treatment program in a residential zone because it will serve individuals with alcohol or other drug problems. Moreover, among the municipal jurisdictions too, there are not consistent definitions or allowances for the various types of supportive, family-like (as opposed to institutional) housing for persons with disabilities. For example, convalescent homes, nursing homes, assisted-living facilities, residential drug treatment/sober homes, alternative living, and group home uses all show up in different ways among the zoning codes, some as special exception or conditional uses in some residential districts, prohibited in others, treated with different lot or density standards compared with other residential uses in the same districts, or not explicitly contemplated

at all. And the various use categories and allowances do not all align with state definitions for licensed and unlicensed residential facilities, creating ambiguity about whether such uses would be legal in the jurisdiction which can have a chilling effect on siting such housing. Each jurisdiction's zoning ordinance should be further reviewed and updated to be consistent with state law and aligned with the Fair Housing Act and DOJ/HUD zoning guidance to expressly permit community-based, residential supportive housing for persons with disabilities to be permitted-by-right uses in all single-family and multifamily districts in the same manner as other housing.⁵⁴

Fair housing under the FHA also may mean the opportunity for a person with a disability to be granted a reasonable accommodation—i.e. a change, exception, or adjustment to a rule, policy, practice, or service. For example, as mentioned above, where not explicitly permitted in a residential zoning district, a housing provider may need to pursue a reasonable accommodation to site a group home for persons with disabilities requiring personal care support. While the study area jurisdictions have variance and special exception procedures, these are not interchangeable with an administrative reasonable accommodation review process, which none of the jurisdictions have adopted. Although the FHA does not require a specific process for receiving and deciding requests for reasonable accommodation, as a matter of equity, transparency, and uniformity, it is advisable that local jurisdictions adopt a reasonable accommodation ordinance and a standardized process to address land use regulations' impact on housing for persons with disabilities. Model ordinances are available that have been approved by HUD or the DOJ as part of fair housing settlement or conciliation agreements. These model ordinances include a standardized process, including information and forms at relevant public-facing departments such as the planning, building inspections, and community development departments and online on the jurisdiction's website, so that there is transparency and equality in how requests are treated. Model ordinances give the director of planning or zoning administrator, or her designee, the authority to grant or deny reasonable accommodation requests without the applicant having to submit to a variance or special exception public hearing process. Relevant officials and decision-makers should be routinely trained regarding fair housing rights and the reasonable accommodation process. The evaluation and decision-making process should include safeguards to protect confidential information regarding a person's disabilities.

⁵⁴ JOINT STATEMENT OF THE DEPARTMENT OF JUSTICE AND THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT: GROUP HOMES, LOCAL LAND USE, AND THE FAIR HOUSING ACT, updated Aug. 6, 2015, available at <https://www.justice.gov/crt/joint-statement-department-justice-and-department-housing-and-urban-development>. JOINT STATEMENT: STATE AND LOCAL LAND USE LAW AND PRACTICES AND THE APPLICATION OF THE FAIR HOUSING ACT, November 10, 2016, available at <https://www.justice.gov/opa/file/912366/dl>.

Inclusionary Zoning and Incentives

Inclusionary zoning is a catch-all planning term for a set of policies or tools to boost the production of affordable housing by requiring (mandatory) or encouraging (voluntary) housing developers to set aside a certain percentage of newly constructed market-rate dwelling units to be affordable to low- or moderate-income households (or other special needs populations such as seniors or persons with disabilities). Inclusionary zoning can be applied jurisdiction-wide or in certain neighborhoods or corridors where more affordable housing is needed and would be advantageous to fair housing planning goals. When it works well, inclusionary zoning increases the total supply of affordable housing while equitably dispersing those affordable units into mixed-income, higher opportunity communities rather than concentrating lower-income housing in underinvested communities with entrenched poverty, low-performing schools, and fewer job, transportation, and commercial services, which historically has been a struggle for state and federal housing programs like the Housing Choice Voucher Program and LIHTC program. In exchange for setting aside units for low- or moderate-income qualifying families and capping their rent or sales price below market, the developer may receive an increase in density above local zoning limits; concessions related to height allowance, floor area ratios, reduced lot coverage limits or setbacks, reduced off-street parking minimums; and/or reduced or waived permit and review fees and streamlined or priority application review, etc., without triggering discretionary review or having to apply for variances or special/conditional use permits. When effective, inclusionary zoning can both help boost the aggregate number of affordable units and act as a desegregation tool that helps keep high-opportunity areas affordable for a greater socioeconomic swath of the population, including workforce and moderate-income teachers, public safety workers, healthcare workers, and the like.

While zoning reforms that reduce restrictive land use requirements can play a meaningful, if incremental, role over time in increasing housing supply, they cannot guarantee outcomes or housing production. Zoning reforms in tandem with incentives, concessions, and subsidies have greater potential to help produce, protect, and incentivize affordable housing.

Maryland state law allows local jurisdictions as part of their zoning powers to adopt inclusionary zoning laws to promote affordable housing for individuals and families with low or moderate incomes by (1) imposing inclusionary zoning and awarding density bonuses to create affordable housing units; and by (2) restricting the use, cost, and resale of housing that is created through inclusionary zoning to ensure that the affordable housing production purposes are carried out. MD. LAND USE CODE § 7-401 (2023).

None of the study area jurisdictions have adopted comprehensive inclusionary zoning or mandatory or voluntary incentives to boost affordable or protected class housing. In Carroll County, however, impact fees may be waived by the Board of County

Commissioners for projects owned by nonprofits, projects creating workforce or affordable housing, or other projects deemed to provide public benefits. The County could strengthen this development concession and make it less risky for developers by using objective rather than subjective criteria and an administrative rather than public hearing decision process.

Priority Funding Areas (PFAs), Designated Growth Areas (DGA), and major transportation corridors already have been identified by the County and local jurisdictions as opportune locations to concentrate future growth and investment and these could be the first areas to apply inclusionary zoning incentives, development concessions, and public subsidies to boost mixed-use, mixed-income, and affordable housing development.

Recommendations

For decades, sprawl (spreading out development to accommodate single-family only zoning) has been the solution for affordability. But as available land within reasonable commuting distances to jobs, schools, and services is built out and the cost of vehicle transportation increases, affordability depends more and more on building up and on infill redevelopment on smaller lots closer to economic centers. As Carroll County's population is projected to continue growing and competition for the current housing stock increases, the dominance of low-density, single-family detached land designations—through municipal zoning or private deed restrictions in planned communities—limits the supply of housing overall causing an increase in costs for renters and homebuyers, disproportionately reducing housing choice for moderate to low-income families, minorities, persons with disabilities on fixed incomes, families with children, and other protected classes. Rather than putting the onus of costly rezonings, special exceptions, variances, or large-scale planned developments for specific parcels on affordable housing developers, reasonable reforms to address exclusionary zoning can be made by each study area jurisdiction, based on priorities identified in the *Carroll County Master Plan* and *2023 Economic Development and Land Use Study* as well as policies and practices from the Maryland Department of Planning, HUD Exchange land use and zoning resources, and industry best practices, as described below.

Regulatory Reforms to Reduce Exclusionary Zoning Barriers

- Incorporate the **Housing Expansion and Affordability Act (HB 538)** into the local zoning code.
 - The Act does not mandate or specify a certain technical process for local jurisdictions to approve qualified projects, giving local planning authorities discretion to determine their own process to comply with the requirements outlined in the Act.

- Maryland's Department of Housing & Community Development encourages jurisdictions to submit requests for state guidance on local zoning code modifications at:
<https://dhcd.wufoo.com/forms/HB538-Questions>
 - In single family zoning districts, a qualified project may include middle housing units—duplex, triplex, quadplex, townhouse, and cottage cluster housing types; in multifamily or mixed-use zoning districts, a qualified project may consist of mixed-use and have a density limit that exceeds by 30% the density otherwise allowed in that zone; in an area zoned for nonresidential use, a qualified project may consist of mixed-use development with density limits that do not exceed the highest allowable density in the local jurisdiction's multifamily residential zones (subject to a public health assessment for residential uses).
 - Create an administrative review process for qualified projects to present requests for adjustments to height, setback, bulk, parking, loading, dimensions, area, or other requirements that as applied to a qualified project, would have a substantial adverse impact on either 1) the viability or feasibility of the affordable development, 2) the degree of affordability, or 3) the allowable density or number of units.
 - Adopt local ordinances to expand the parameters of "qualified project" so that more affordable housing or income classes could be supported.
 - DHCD encourages jurisdictions to submit requests for state guidance on local zoning code modifications, including types of guidance documents.
- Upzone more corridors and acreage—focusing first on the identified PFAs, DGAs, and major transportation corridors—to zoning districts that allow **by-right** a greater diversity of housing types such as duplex, multiplex, townhome, rowhome, cottage courts, etc. in areas currently limited to single-family detached homes on large lots or underutilized commercial and office zones. Incremental upzoning can fit the context of the community and by-right permissions create a faster, more predictable process than special exception or conditional use discretionary reviews.
- Reduce minimum lot sizes and setbacks.
- Upzone more acreage to medium and high density multifamily and mixed-use zones with increased height allowances.
- Adopt *minimum density* requirements for new developments, especially in Designated Growth Areas and transportation corridors.

- Reduce off-street street parking requirements and allow developers to incorporate off-street parking based on their own assessment of market demand to reduce artificially adding to housing costs unnecessarily.
- Permit by-right conversion of large, single-family detached dwellings to 2-family, 3-family, or small-scale multifamily dwellings compatible with the character of surrounding homes. Neighborhood compatibility can be addressed with regulations focused on form and scale such as floor area ratio and/or maximum width and depth rather than density alone.
- In jurisdictions with minimum living areas, remove these minimum living area/floor areas for residential uses from zoning regulations and leave this to the building codes to regulate based on safety standards to allow more modest sized affordable homes and alternative housing like tiny homes, modular and factory-built homes, and accessory dwelling units.
- Reconsider or study whether underutilized or vacant commercial, office, and industrial zoned acreage is the best use of this land and consider rezoning to mixed-use or residential zoning. Rather than putting the burden and risk of costly rezonings for specific parcels on affordable housing developers, municipalities can proactively upzone vacant parcels, and add density minimums not just maximums, to preserve them for future housing development.
- Purchase underutilized and vacant land and reserve it for future affordable housing development.
- Because public water and sewer is a constraint for more density and more housing, study and implement a public water/sewer impact fee assessment. Section 20-702 of the Maryland Local Government Article permits commissioner counties like Carroll County to “impose development impact fees to finance any of the capital costs of additional or expanded public works, improvements, and facilities required to accommodate new construction or development.” Public water/sewer impact fee waivers or sewer hookup reimbursements could be given to developments that include set asides for affordable or protected-class housing.
- For housing for persons with disabilities, zoning ordinances should be updated to be consistent with state law and align with the Fair Housing Act to be expressly permitted uses in all single-family residential and multifamily districts in the same manner as other housing.

Adopt Inclusionary Zoning and Development Incentives

Zoning reforms—reducing regulatory barriers and upzoning to allow more density and diversity of housing types—allow for the potential for a more diverse and affordable

housing supply but cannot guarantee outcomes. For example, PUD zoning is allowed in many of the study area jurisdictions but little land has actually been rezoned for such projects. Also, many of the study area zoning codes allow conversion of an existing large single-family dwelling to a two-unit dwelling for gentle density increases, but the expertise and financing needed to make it happen may be a barrier for many homeowners. Inclusionary zoning incentives (either mandatory or voluntary), technical support, and public-private partnerships can be part of making affordable housing projects feasible and sustainable long-term.

- At a minimum, incorporate the **Housing Expansion and Affordability Act (HB 538)** mandates into the local zoning ordinance, including density bonuses exceeding the density permitted by underlying zoning limits and the act's limits on the number of public hearings for “qualified projects” as that term is defined in the statute and use HB 538 as a starting point for building affordable housing incentives into the zoning code and comprehensive plans.
- Adopt standardized (administrative rather than discretionary) and expedited design, permitting, and platting review processes for affordable housing proposals with technical assistance from relevant planning and engineering departments and an outreach strategy to promote it among developers and affordable housing nonprofits. Expedited permitting and zoning approvals can be tier-based with higher priority given to desired housing development like infill, housing for persons with disabilities or seniors, extremely low-income, etc.
- An inclusionary zoning ordinance may offer a sliding scale of incentives or concessions based on a specified number or percentage of affordable units developed; or, as an alternative, allow a developer to contribute to a housing trust fund or other in lieu payments. Besides expedited reviews, there is a menu of other incentives and development concessions that local jurisdictions can offer in exchange for income-restricted or special needs units that are substantially greater than what developers could achieve by-right under the applicable zoning district regulations: density bonuses; flexibility in site development standards related to setbacks, lot coverage, minimum lot size, and maximum building height; reduced parking requirements; municipal loans; tax abatements/exemptions; and variances for other development or design standards that reduce construction costs and increase efficiencies in the development of multifamily units.
- Affordable housing approvals and inclusionary zoning programs should include mechanisms to protect the long-term affordability of the designated units such as deed restrictions or covenants; ground leases; first-right-of-refusal to purchase to an affordable housing nonprofit, the County or city, local land bank, or public housing authority; and shared equity resale formulas.

- Include in development or community benefits agreement or other incentives offered a condition that the approved properties may not refuse to rent to voucher holders and units must be offered to potential residents regardless of source of income.
- To save infrastructure development cost, minimize sprawl and environmental damage, and use land more efficiently, target incentives to the DGAs, PFAs, and transportation corridors identified in the *2023 EDLU Study*.

Remove Barriers to ADUs and Manufactured and Modular Housing Types

Where permitted, ADUs are typically undertaken by homeowners without experience in design, permitting, and construction. For an ADU program to be successful, the County and study area jurisdictions should provide technical and planning support, uniform relief from regulatory barriers and targeted tax incentives, grants, or low-interest financing or other incentives.

- Allow accessory dwelling units by right and incentivize their development with programs that offer construction grants or low interest/no interest loans; technical assistance with the design (pre-approved plans or templates that fit with the community character), construction, and permitting processes; and fee waivers, grants, or tax incentives in exchange for affordability pledges.
- Adopt best practices identified by the *ADU Task Force Final Report*:
 - Permit one internal or attached ADU by-right on any lot in which a single-family residential unit is similarly permitted by-right.
 - Permit detached ADUs by-right on any lot in which a single-family residential unit is similarly permitted by-right, but with additional conditions to ensure that the ADU massing is subordinate to that of the primary dwelling unit.
 - Permit ADUs ministerially by the local zoning administrator after submission of a permit application, plot plan, or location survey.
 - For ADU's constructed on a site with an existing home and adequate on-street parking in the neighborhood, remove requirements for an additional parking space.
 - Do not count ADUs against dwelling unit density limitations if they are within the primary dwelling or an approved residential accessory structure, are 1,500 square feet or less, the property owner lives in the primary unit, and if on septic, approved by the county health department.
 - The *AARP Model State Act and Local Ordinance* recommends that impact fees should not be imposed on an ADU less than 750 square feet, and that

impact fees for ADUs larger than that should be charged proportionately in relation to the size of the primary dwelling unit.

Regarding manufactured housing and HB 537, local zoning should explicitly incorporate HB 537 and define single family dwelling units to include HUD certified manufactured housing or building code standard modular housing. Jurisdictions still may require that manufactured homes meet HUD safety and certification standards and that modular homes meet building code standards, that the home is affixed to a permanent foundation, that the home otherwise complies with zoning regulations applied to site-built homes, and that the ownership interest of the home and the land are the same.

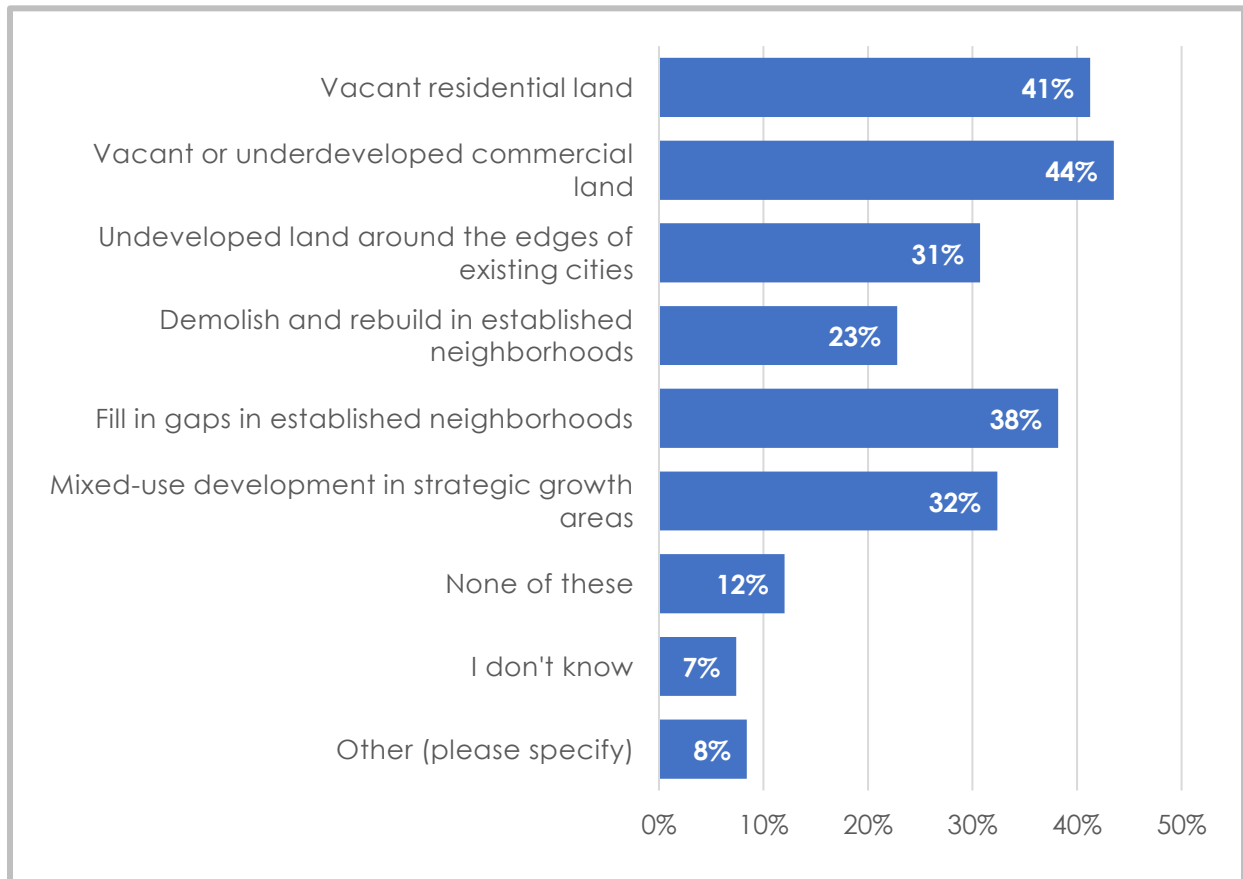
- Adopt an equal use ordinance to allow HUD-code manufactured homes that are compatible in exterior aesthetics with the surrounding neighborhood to be permitted equally with site-built single-family homes.
- Designate new sites for rezoning to permit manufactured and modular home parks and permit such housing by-right at greater densities in these areas.

HOUSING MARKET OUTLOOK

The Carroll County 2023 Economic Development and Land Use Plan included four distinct growth scenarios (Scenario A, Scenario B, Scenario C, and Scenario D) to reflect varying levels of growth intensity that the county could pursue. Community engagement efforts during this process revealed that the majority of Carroll County residents and stakeholders (~78%) supported a growth scenario most closely aligned with Scenario C, which reflected moderate levels of growth. Overall, there was a general understanding among community members that growth is necessary. However, such growth should be carried out in a manner that balances fiscal spending and returns and maintains the existing rural character of the county.

When considering the most appropriate location for new residential development, participants in the survey associated with this housing study largely preferred vacant and underdeveloped commercial land (44%) and vacant residential land (41%). Around 40% stated that housing could fill in gaps in established neighborhoods. Approximately one-third of respondents preferred mixed-use development in strategic growth areas (33%). However, those in favor of infill had a much lower preference for demolishing and rebuilding homes in older neighborhoods (23%).

Figure 49. Percent of Survey Respondents to: “Thinking about Carroll County over the next 10 years, where do you think new housing (any type) would be most appropriate?”



Carroll County Housing Survey participants were also given an opportunity to prioritize aspects of future housing development in the city. The top three priorities, each identified by more than 40% of participants, were:

- Affordable to young families, seniors, and students (55.6%)
- Affordable to residents who work in Carroll County (47.1%)
- A variety of housing types, styles, and price points (46.4%)

Approximately one-third of survey respondents also prioritized building design that fit into the existing character of the neighborhood (34%), a variety of developments (residential, shopping, entertainment, etc.) (33%), and walkable neighborhoods (33%).

Respondents placed a lower priority status on several items, including access to transit (21%), proximity to amenities (18.3%), and integrated parking (16.3%). Approximately 11% of respondents prioritized proximity to employment.

According to Table 25, the county's projected scenario for future housing options includes the development of 3,877 new residential units by the year 2040. Of these new

units, assuming the county's share of single-family housing remains similar to that found in Table 2, approximately 77% are to be single-family units, and 23% are to be attached units. This new number of residential units will accommodate the projected 4,029 new households.

To stay on pace with this goal, Carroll County needs to build a total of 194 residential units annually (or 970 since 2019). Of these new residential units, 149 should be single-family and 45 multifamily units. Based off current permit data, Carroll County has had 2,020 housing units permitted since 2019, with 1,312 of them being detached housing units and 708 being attached or multi-family units.

Note that community engagement efforts have revealed a need and support for increased medium-density housing, which would increase the share of attached/multifamily units built. However, current permitting data shows that approximately one-third of all new housing units permitted are multifamily units (35%).

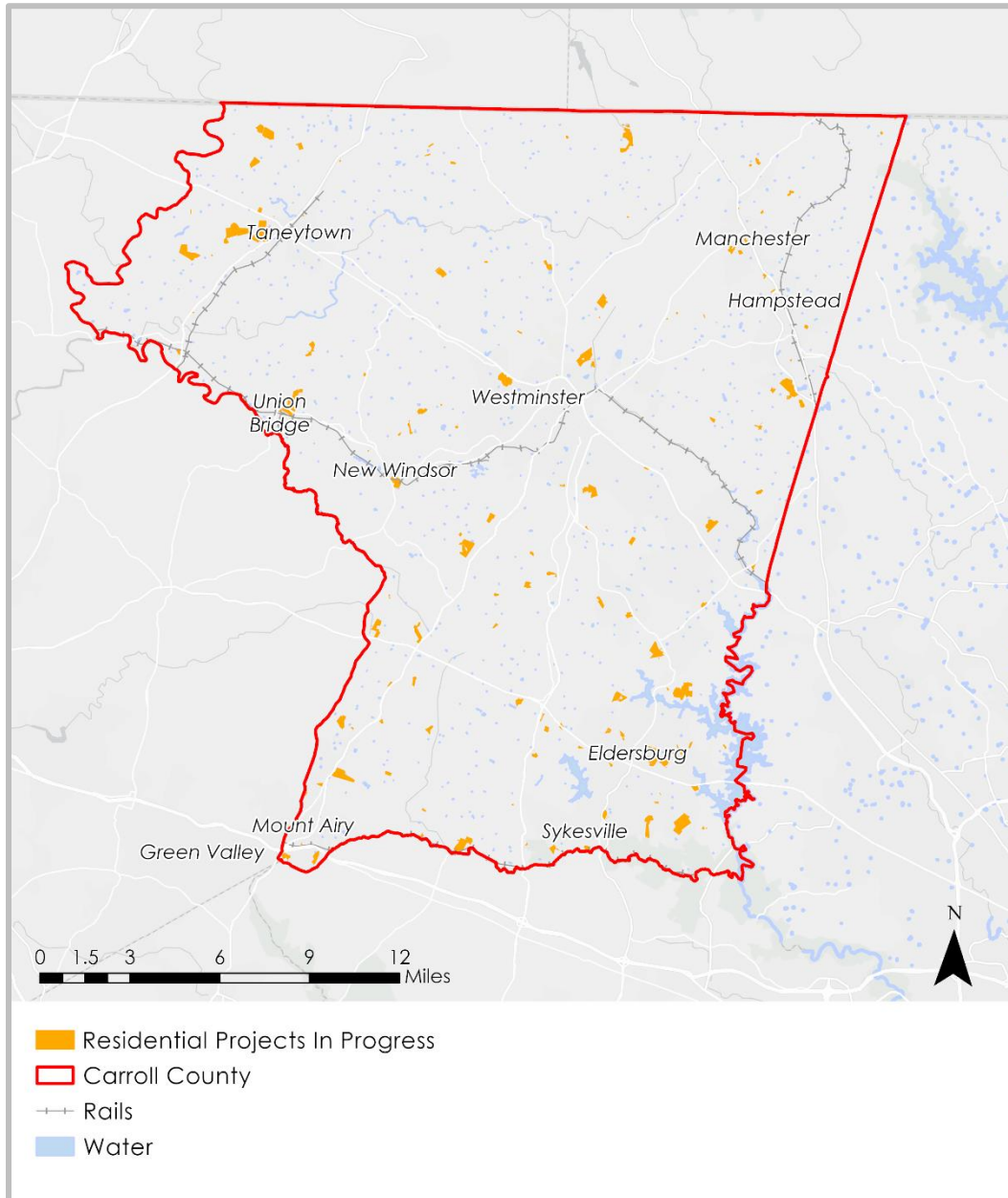
Table 25. Carroll County Scenario for New Housing by Year 2040

	Total Housing Units	(Detached) Single-Family Units (77%)	Attached/Multi-Family Units (23%)
2020-2040 (20-year period)	3,877	2,985	892
Annual Rate (to Stay on Pace)	194	149	45
Goal Housing Units (at Suggested Annual Rate) 2019-2024	970	747	223
Actual Housing Units Permitted from 2019-2024	2,020	1,312	708

New Construction

The building of new housing has dropped significantly between 2020 and 2022. This halt in construction is most likely a consequence of the COVID-19 pandemic and the variety of challenges that resulted from the pandemic. Some contributing factors may include high construction costs due to rising building material prices, a shortage of construction workers, and difficulties with the permitting process, as city offices work limited hours. These challenges may have caused builders to table plans for new construction projects.

Figure 50. Residential Development Projects in Progress in Carroll County from 2019-2024



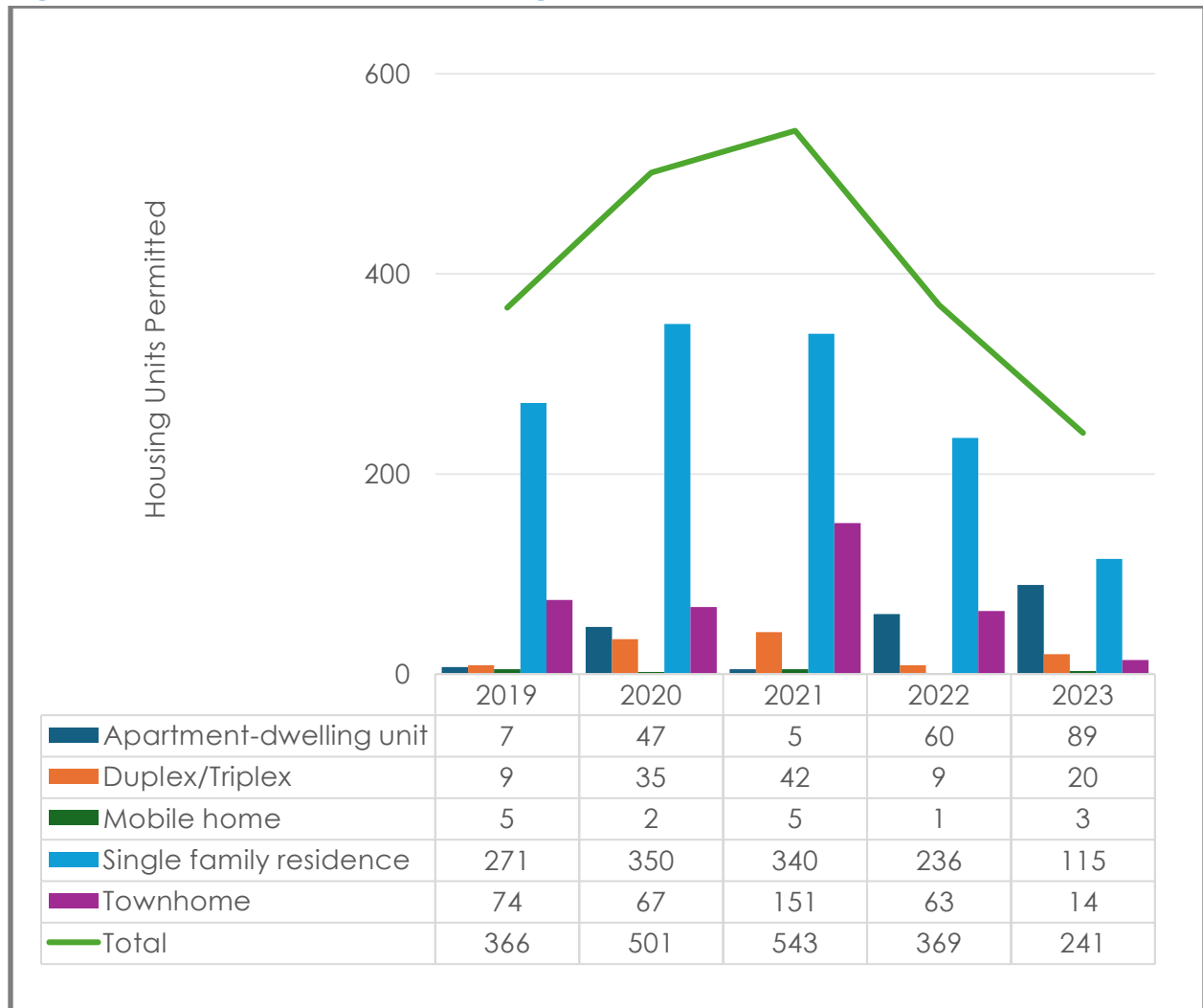
Data Source: Developments in Progress, Carroll County GIS Open Data, updated September 13, 2024, <https://data-carrollco-md.opendata.arcgis.com/>

Single Family and Multi-family Units

Carroll County provides permitting data that shows the number of permits granted each year and the number of new housing units that result from the permitting process. The county separates its new housing data into several categories: apartment-dwelling units, duplexes or triplexes, mobile homes, townhomes, and single-family residences. The

number of permits granted for each type of housing since 2019 is presented in Figure 51. Figure 50 maps the location of residential developments in review according to Carroll County data.

Figure 51. Permitted Units by Housing Type and Year



Source: Carroll County Department of Planning and Land Management

As shown, construction of new housing units in Carroll County has fluctuated over the last five years. Permitting for the building of single-family residences rose in 2020 and 2021, with the county granting permits for over 300 single-family units. These numbers have since decreased. The share of construction among other housing types is much lower, though there have been notable numbers of apartment-dwelling units, townhomes, and duplexes/triplexes permitted over the past five years.

Current Multi-family Construction

Current permitting data shows that there are four multifamily residential projects that have been granted permits over the past five years, which offer a combined total of 113 units.

Table 26. Permits Issued to Multifamily Residential Projects, Carroll County, 2019-2024

Permit Date	Address	Project Name	Number of Units
02/2022	110 Sienna Dr Westminster, MD 21158	Clark Farm Property	35 units
05/2023	40 Liberty Rd Sykesville, MD 21784	44 Liberty Land Condominium	18 units
07/2023	55 Liberty Rd Sykesville, MD 21784	Long Reach Farms	36 units
07/2023, 12/2023	820-830 Wembley Dr Hampstead, MD 21074	Westwood Park	24 Units

Data Resources: Carroll County Permitting, Plan Review, and Licensing Portal CPPL

HOUSING NEEDS AND STRATEGIES

Housing Need #1: Increased Variety of Housing Types

Single-family detached homes comprise over three-fourths (77%) of Carroll County's housing stock compared to 46% in the broader Baltimore MSA. The predominance of large single-family homes in the county can be linked to its high housing costs, discussed in greater detail below, due to the larger footprint of these homes and their associated building costs. Several studies have shown that the availability of housing in a variety of sizes and types is important to meet the needs of different demographic groups and is associated with greater social and financial stability in communities.⁵⁵ Community engagement efforts that took place during the development of this study support the need for increased variety of housing in the county as well. When asked which housing types the county needed more of, approximately 65% of survey respondents indicated that there was a need for smaller houses, cottages, or townhomes, and 57% indicated a need for more small apartment buildings. Comparatively, 61% of participants said that there was no need for more luxury apartments and 58% said there was no need for more large single-family homes.

Though this Study's engagement efforts indicated the presence of some community support for an increased variety of housing types, many respondents also expressed a desire to preserve the more rural, agricultural nature of Carroll County characterized by low and moderate-density development. Residents and stakeholders also noted existing difficulties in developing this housing, including a complicated County permitting process, negative perceptions of increased development, and a lack of incentives for developing these housing types. Additionally, the county's limited stock of existing

⁵⁵ Arnab Chakraborty and Andrew McMillan, "Is Housing Diversity Good for Community Stability? Evidence from the Housing Crisis," *Journal of Planning Education and Research* 42, no. 2 (November 2, 2018): 150–61, <https://doi.org/10.1177/0739456x18810787>; Tracy Hadden Loh, Joanne Kim, and Jennifer S Vey, "Diverse Neighborhoods Are Made of Diverse Housing," *Brookings*, March 9, 2022, <https://www.brookings.edu/articles/diverse-neighborhoods-are-made-of-diverse-housing/>.

multifamily apartment buildings is often troubled with habitability and physical condition issues.

The County's own 2020 Master Plan noted that "Currently, the County's Subdivision Regulations and Zoning Ordinance contain few opportunities for diversity in housing, particularly multi-family housing or a mixture of residential and other types of land uses within a development... Additionally, few incentives exist in the County to promote the provision of moderately-priced housing."⁵⁶ Though permit data presented in the Housing Market Outlook suggests that the County has issued permits to an increased share of non-single-family housing types over the past five years, existing units remain concentrated in municipalities and overall numbers are still low. The Zoning chapter in this study contains several policy recommendations that the County may take to promote further development of needed housing types.

Housing Need #2: High home values and barriers to obtaining home loans limit access to homeownership for protected classes

High home values due to the county's limited housing supply create barriers for residents looking to purchase homes, particularly for first-time homebuyers, young individuals and families, and low- and moderate-income households. As of July 2024, the typical home in Carroll County was valued at \$470,957, a 50.8% increase over the typical value in July 2015 (\$312,215) and 21.2% higher than the typical home value in the MSA (\$388,642). Whereas the Baltimore MSA offers some level of affordability for first-time homebuyers, pressures related to high housing prices may be extreme for first-time homebuyers in Carroll County, who already face challenges due to the county's limited supply of smaller starter homes.

In addition to high home values, barriers to obtaining home loans may limit access to homeownership. 2023 Home Mortgage Disclosure Act data for Carroll County shows that Asian and Black applicants were denied mortgages at significantly higher rates (14.3% and 13.4%, respectively) than the county's average rate of 5.6%. Native American applicants also experienced a higher rate of mortgage denial (25.0%), although total

⁵⁶ "2019 Amendment to the Adopted 2014 Carroll County Master Plan," Carroll County Government, December 12, 2019, <https://www.carrollcountymd.gov/government/directory/planning-land-management/comprehensive-planning/land-use-functional-plans/county-master-plans/2014-carroll-county-master-plan-as-amended-2019/>.

numbers of applicants were low. Denials based on a high debt-to-income ratio indicate that many applicants struggle with long-term financial instability, which creates additional barriers to accessing a mortgage. The data suggests that additional resources are needed to stabilize the path to homeownership, including support for homebuyer readiness classes or other pre-application assistance, down payment assistance programs, and wider-ranging social support for households to improve their chances of securing mortgage loans.

Housing Need #3: Reducing disparities in housing access by protected class

Data analysis and feedback from residents of Carroll County indicate that there are disparities in housing access and quality within the County based on several protected class attributes, including age, disability, race or ethnicity, and family status.

Residents who participated in the community engagement process consistently noted a high level of concern with the County's inadequate supply of affordable and accessible housing for elderly and/or disabled residents. Data analysis shows that Carroll County census tracts with the highest disability rates also have the highest poverty rates, highlighting the fact that disabled residents often struggle to afford even housing that may generally be considered affordable. The County has no Section 202 units, or subsidized units reserved for elderly residents, and all Section 811 units, or subsidized disability units, are clustered in a single census tract between Eldersburg and Sykesville.

Disparities also exist by race and ethnicity. While median household income for white residents is relatively equal between the County and the MSA, median incomes for Black and Hispanic residents are significantly higher in the County than in the MSA. This indicates that there is a significant income-related barrier to entry into the County for Black and Hispanic residents, and that housing within the County is inaccessible to Black and Hispanic residents earning an average income in surrounding areas. Black, Asian/Pacific Islander, and Native American residents also experience higher mortgage denial rates than other racial or ethnic groups.

Additionally, disparities in housing quality exist by race and ethnicity. Asian or Pacific Islander, Native American, and Hispanic residents all experience a disproportionate level of housing need in comparison to the County average for all racial and ethnic groups. (A disproportionate level of need is determined when one group has a rate of at least ten percentage points higher than the overall rate).

Finally, family status may impact housing access in Carroll County, particularly for young families with children. Participants in the community feedback process consistently indicated that they considered increasing housing affordable to young families to be

one of the County's most pressing needs. Demographic analysis shows that the share of families with children has declined by nearly 10 percentage points in the County within the past two decades, further indicating that family housing is unaffordable or inaccessible within the County.

Housing Need #4: Limited public transportation and walkability are barriers to accessing jobs and services

Jobs in the area are clustered in Westminster and southeast of Carroll County in Baltimore County. Longitudinal Employer-Household Dynamics data indicates that most workers (70.7%) living in Carroll County work outside of the county in regional job centers. While Carroll Transit provides fixed-route and door-to-door transit in Carroll County, the transit system does not provide connections to BaltimoreLink transit system or other transit opportunities in the city of Baltimore or Baltimore County. Additional transit routes or small-scale transit options that connect residents to employment opportunities in Baltimore (e.g., vanpool, a connection to the Owings Mill stop in the BaltimoreLink system, etc.) could facilitate access to employment opportunities for county residents. While south Carroll County provides the greatest proximity to employment opportunities in nearby Baltimore County, combined housing and transportation costs in this area are estimated to be some of the highest in the county due to high housing prices and limited access to the Carroll Transit system; therefore, in addition to increasing access to transportation in that area, the County will need to focus on increasing the affordability of housing and development of additional workforce housing. Carroll County should also continue to expand the routes, frequency, and hours of the Carroll Transit system to increase connectivity to job centers within the county.

In addition to transit connections, walkability shapes the extent to which residents are able to access employment, resources, and services. While the county as a whole has low levels of walkability, areas with above average walkability are clustered in Mount Airy, Westminster, and Hampstead. The County can work with municipalities to build on these more walkable areas by supporting zoning changes and processes that facilitate the development of human-scale, mixed-use destinations that provide access to employment, 'missing middle' housing, and grocery stores and other resources and services within walking distance. Investments in sidewalks and bicycle infrastructure in these areas can also increase residents' ability to access employment, resources, and services without a vehicle.

Housing Need #5: Expanding and streamlining areas served by local infrastructure

Community members and local stakeholders who participated in the community feedback process consistently noted that limited existing infrastructure is a significant factor impeding the adequate growth of housing within Carroll County. The primary limiting infrastructure factor listed by participants was water and sewer access, but several participants also listed limited transportation, grocery store, and other shopping access as limiting factors.

Participants also indicated a need for greater collaboration between entities within Carroll County in order to facilitate infrastructure expansion and optimization. Examples of opportunities in this area include creating or implementing a unified Capital Improvement Plan, ensuring that municipality goals within the County are aligned with this Housing Study and with the County's Comprehensive Plan, and ensuring that business expansion plans within the County align with and account for County-wide housing expansion goals and strategies.

Housing Need #6: Limited Access to Assistance and Supportive Service Programs

Community engagement efforts conducted during the development of this Housing Study revealed that residents of Carroll County lack access to financial assistance programs popular in other jurisdictions such as home repair, accessibility modification, and first-time homebuyer downpayment assistance. The county also has little supportive service programs for vulnerable populations, such as survivors of domestic violence, people at-risk of homelessness, people experiencing homelessness, people with severe mental illness, and people with substance abuse disorders. Access to existing services may be limited due to case management requirements, bureaucratic processes, and cultural barriers as well. There are opportunities for Carroll County to provide increased support to existing community organizations and service providers through a variety of avenues, including allocation of CDBG funds and other public funding, as well as providing technical support for organizations applying for grants and partnering with organizations on public workshops.

Table 27. Strategies to address housing needs in Carroll County

Need #1: Increased variety of housing types	
Recommendations	Responsible Parties
<ul style="list-style-type: none"> • Conduct an educational campaign on the need for a variety of housing types to support healthy, stable communities <ul style="list-style-type: none"> ○ Varied approaches may be needed for targeting different groups: residents, elected officials, housing developers, landlords, etc. ○ Emphasize the negative long-term consequences of a declining population of young families and children ○ Encourage interest in starter homes for young adults and small families: “Don’t you want your children to be able to return to Carroll County and buy a home one day?” ○ Promote the value of multifamily properties for single-person households, seniors looking to downsize; describe the benefits of SROs ○ Currently, employees in Carroll County cannot afford to live here; emphasize a “Work in Carroll, Live in Carroll” approach ○ Ensure promotional materials are accessible to those who most need the information, including multi-language versions 	<p>Carroll County Dept. of Citizen Services</p> <p>Carroll County Dept. of Planning and Land Management</p> <p>City of Westminster Housing Services</p> <p>Carroll County Public Schools</p> <p>Maryland Dept. of Housing & Community Development</p> <p>Housing developers</p>
<ul style="list-style-type: none"> • Promote and educate the public about the State of Maryland’s Housing Expansion & Affordability Act, which goes into effect January 1st, 2025 <ul style="list-style-type: none"> ○ Partner with public employees, nonprofits, and developers to identify potential qualifying projects 	<p>Carroll County Dept. of Planning and Land Management</p> <p>Carroll County Dept. of Citizen Services</p> <p>Nonprofit housing developers</p>
<ul style="list-style-type: none"> • Build strong public-private partnerships to leverage existing resources and support innovative housing projects <ul style="list-style-type: none"> ○ Consider a standing committee or working group to consider local housing issues and solutions ○ Foster communication and relationship-building between builders, real estate agents, lenders, and other housing industry professionals 	<p>Carroll County Dept. of Citizen Services</p> <p>Housing industry professionals</p>

Need #2: High home values, limited starter homes, and barriers to obtaining home loans limit access to homeownership and renting for protected classes

Recommendations	Responsible Parties
<ul style="list-style-type: none"> • Offer resources to stabilize the path to homeownership, including support for homebuyer readiness classes or other pre-application assistance, or down payment assistance programs for households to improve their chances of securing mortgage loans. Ensure that housing related resources are consolidated and easily accessible on the County's website. 	<p>Carroll County Dept. of Citizen Services</p> <p>Developmental Disabilities Administration (DDA) providers</p>
<ul style="list-style-type: none"> • Provide technical assistance to facilitate the development of small-scale residential projects such as duplexes, triplexes, fourplexes, townhomes, cottages, SROs, and other neighborhood-scale housing types that are typically more affordable for first-time homebuyers and renters. <ul style="list-style-type: none"> ◦ Consider zoning changes that would support or incentivize a greater variety of housing types 	<p>Carroll County Dept. of Planning and Land Management</p> <p>Baltimore Metropolitan Council</p>
<ul style="list-style-type: none"> • Conduct outreach to local lenders to discuss disparities in homeownership rates and lending access. Explore the possibility of recognizing local lending institutions that have shown a commitment to expanding homeownership. 	<p>Carroll County Dept. of Citizen Services</p> <p>Maryland Mortgage Bankers and Brokers Association</p>
<ul style="list-style-type: none"> • Develop a Housing Trust Fund or other flexible funding source aimed at expanding affordable housing options, such as through offering low-cost loans to developers committed to specific affordability criteria. 	<p>Carroll County Dept. of Citizen Services</p>

Need #3: Reducing disparities in housing access by protected class.

Recommendations	Responsible Parties
<ul style="list-style-type: none"> • Expand first-time homebuyer assistance and education programs: Non-white residents and residents under 35 typically have lower incomes and are less likely to own homes than residents outside of these groups. <ul style="list-style-type: none"> ○ Expanding first-time homebuyer assistance and education programs can help to bring equity to homeownership access among protected class groups ○ Ensure education is designed and delivered in such a way as to reach non-white residents and residents under 35 	<p>Carroll County Dept. of Citizen Services</p> <p>Carroll County REALTORS</p> <p>Maryland Mortgage Bankers and Brokers Association</p>
<ul style="list-style-type: none"> • Prioritize “starter home” developments for both rental and ownership: Residents overwhelmingly indicated a substantial need for more “starter homes” accessible to young families, noting that existing housing options are prohibitively expensive for everyone except established residents. <ul style="list-style-type: none"> ○ Prioritizing the development of less expensive homes within the price range of young families, such as townhomes, in future development is important in ensuring that less established residents have equal access to housing • Consider zoning changes that would support or incentivize a greater variety of housing types 	<p>Carroll County Dept. of Planning and Land Management</p> <p>Housing developers</p> <p>Carroll County REALTORS</p> <p>Maryland Mortgage Bankers and Brokers Association</p>
<ul style="list-style-type: none"> • Expand housing rehab and repair programs: Low-income residents and Asian/Pacific Islander, Native American, and Hispanic residents are disproportionately impacted by housing needs. Expanded housing rehab and repair programs, including those aimed at for-rent units, will help to bridge this gap. 	<p>Carroll County Dept. of Citizen Services</p> <p>Nonprofit service organizations</p> <p>Landlords and property managers</p>
<ul style="list-style-type: none"> • Expand Section 202 and Section 811 units: Investigate whether any funding opportunities exist to develop new subsidized units for senior and/or disabled populations within the County and, if so, ensure diversity in location. Emphasize the important role Single-Room Occupancy (SRO) units, with on-site supportive services, can play in meeting the housing needs of these populations. 	<p>Carroll County Dept. of Citizen Services</p> <p>Developmental Disabilities Administration (DDA) providers</p>

Need #4: Limited public transportation and walkability are barriers to accessing jobs and services

Recommendations	Responsible Parties
<ul style="list-style-type: none"> • Support municipalities in implementing zoning changes, processes, and other strategies to facilitate the development of human-scale, mixed-use destinations that provide access to employment, 'missing middle' housing, and grocery stores and other resources and services within walking distance. <ul style="list-style-type: none"> ○ Develop a model set-aside provision for consideration by municipal zoning officials that would incentivize designation of some number of affordable housing units in any proposed mixed-use communities 	<p>Carroll County Dept. of Planning and Land Management</p> <p>Municipal planning and zoning officials</p>
<ul style="list-style-type: none"> • Invest in and support development of workforce housing in locations with access to public transit. <ul style="list-style-type: none"> ○ When considering whether proposed workforce housing developments are consistent with the County's master plan, consider proximity to existing transportation infrastructure ○ Before awarding or endorsing any subsidy to support affordable or workforce housing, ensure the proposed development is located near existing transportation infrastructure or contributes to density in a mixed-use node where walking and non-vehicle forms of transportation may be feasible for residents 	<p>Carroll County Dept. of Planning and Land Management</p> <p>Municipal planning and zoning officials</p>
<ul style="list-style-type: none"> • Invest in improving connectivity of sidewalks and bicycle infrastructure. 	<p>Carroll County Dept. of Planning and Land Management</p> <p>Carroll County Dept. of Public Works</p>
<ul style="list-style-type: none"> • Examine the potential for small-scale transit options to tie into regional transit networks (i.e., vanpools, link to BaltimoreLink transit system at Owings Mills) 	<p>Carroll County Dept. of Public Works</p>

Need #5: Expanding areas served by local infrastructure

Recommendations	Responsible Parties
<ul style="list-style-type: none"> • Unify County and municipality plans: Ensure that all plans for development within the County and its municipalities, including business expansion plans, align with County Master Plan and housing goals and account for necessary infrastructure expansion. <ul style="list-style-type: none"> ◦ Present the findings of the Housing Study to each of the County's municipalities and encourage them to endorse the study's goals 	<p>Carroll County Dept. of Planning and Land Management</p> <p>Municipal planning and zoning officials</p>
<ul style="list-style-type: none"> • Require that business expansion plans account for increased housing demand: Ensure that all plans for expanded business and employment within the County, including within municipalities, provide a projection of the housing and infrastructure expansion required to support an increased workforce. 	<p>Carroll County Dept. of Planning and Land Management</p> <p>Municipal planning and zoning officials</p>
<ul style="list-style-type: none"> • Explore the possibility of TIFs: Investigate whether TIFs, or Tax Increment Financing districts, would provide a feasible way to encourage new business growth to contribute to and account for the housing required to support an expanded workforce. 	<p>Carroll County Dept. of Planning and Land Management</p> <p>Carroll County Dept. of the Comptroller</p>
<ul style="list-style-type: none"> • Review and update existing Capital Improvement Plans: Encourage collaboration between the County and the municipalities in periodically reviewing and updating Capital Improvement Plans to expand the infrastructure required to support new housing development in previously unserved areas. 	<p>Carroll County Dept. of Planning and Land Management</p> <p>Municipal planning and zoning officials</p>

Need #6: Limited access to assistance and supportive service programs

Recommendations	Responsible Parties
<ul style="list-style-type: none"> • Partner with community-based organizations and service providers to enhance coordination between existing groups and leverage networks of knowledge <ul style="list-style-type: none"> ○ Provide technical assistance to organizations applying for grants ○ Partner with organizations to publicize the services they provide through public workshops, educational campaigns, etc. ○ Identify opportunities for communication with County and municipal elected officials to raise awareness and understanding around the needs and demographics of the low-income, senior, and disabled populations 	<p>Carroll County Dept. of Citizen Services</p> <p>Circle of Caring Homelessness Board</p> <p>Nonprofit service organizations</p>
<ul style="list-style-type: none"> • Conduct targeted outreach about existing resources and programs to populations in need 	<p>Carroll County Dept. of Citizen Services</p> <p>Circle of Caring Homelessness Board</p> <p>Nonprofit service organizations</p>
<ul style="list-style-type: none"> • Identify and pursue opportunities to fund service programs, including allocations of public funds such as Community Development Block Grants (CDBG) and private grants 	<p>Carroll County Dept. of Citizen Services</p> <p>Circle of Caring Homelessness Board</p> <p>Nonprofit service organizations</p>