MARYLAND HOUSING NEEDS ASSESSMENT
RENTAL HOUSING NEEDS

PRESENTATION TO THE MARYLAND AFFORDABLE HOUSING COALITION
MONDAY, MAY 17, 2021
OVERVIEW
MARYLAND HOUSING NEEDS ASSESSMENT
PROJECT GOALS
MARYLAND HOUSING NEEDS ASSESSMENT

• Provides **accurate analysis about housing needs** in the State of Maryland between 2020 and 2030.

• Proposes a **menu of recommendations**, including new tools at the state and local levels to better align with current and future housing needs.

• Focuses on ways to meet the needs for **all income groups**, including those affecting families earning 30% and 60% of area median income.
## Assessment Overview

### Common Strategic Framework

**Maryland Housing Needs Assessment**

<table>
<thead>
<tr>
<th>Vision</th>
<th>Priority Needs</th>
<th>Priority Populations</th>
</tr>
</thead>
<tbody>
<tr>
<td>A more affordable, equitable place to live by 2030</td>
<td>Homes for low-income households</td>
<td>Extremely low-income households</td>
</tr>
<tr>
<td></td>
<td>Constructing affordable and market-rate housing</td>
<td>Very low-income households</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Seniors</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Persons with disabilities</td>
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<tr>
<td></td>
<td></td>
<td>Persons experiencing homelessness</td>
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</table>
ASSESSMENT OVERVIEW

SUPPORTIVE TOOLS
MARYLAND HOUSING NEEDS ASSESSMENT

Homeowner Stability Index

Renter Stability Index

Maryland’s Housing Toolbox

Full Housing Needs Assessment | Renter & Homeownership Stability Indices | Maryland Housing Toolbox
HOUSING NEEDS
AMONG RENTERS IN MARYLAND
STATEWIDE RENTER STABILITY SNAPSHOT

HOUSING NEEDS AMONG RENTERS IN MARYLAND

NEEDS DERIVED FROM PHASE 1 DATA ANALYSIS & STAKEHOLDER INPUT COLLECTED TO DATE.
ICONS VIA THE NOUN PROJECT: CREATIVE STALL | NOPIXEL | VICTOR OSTROVSKY | BARRACUDA | RAHMAT HIDAYAT
STATEWIDE CROSS-CUTTING ISSUES

ACCESSING OPPORTUNITY 
FAIR HOUSING 
DEVELOPMENT COSTS 
LAND USE & CAPACITY 
DEMOGRAPHIC CHANGES

NEEDS DERIVED FROM PHASE 1 DATA ANALYSIS & STAKEHOLDER INPUT COLLECTED TO DATE.
ICONS VIA THE NOUN PROJECT: ADRIEN COQUET | NITHINAN TATAH | SUPALERK LAIPAWAT
MARYLAND’S RENTAL HOUSING MARKET

- About 1 in 3 homes (724,335 units) in Maryland are occupied by renters.

- Projections indicate that by 2030, there will be an additional 59,561 renter households in Maryland.

- Most of these units are in multifamily structures with more than three units. About 36 percent of rentals are single-family attached or detached houses.

- Between 2000 and 2017, median rent rose by 34 percent in Maryland.
HOUSING INSTABILITY AMONG RENTERS

- Moderately cost-burdened renters:
  - Incomes of 31-80 percent AMI
  - Elderly persons (or living with one)
  - Households of color
  - Live in more expensive counties (Anne Arundel, Montgomery, Prince George’s, and Howard counties)

- Severely cost-burdened renters:
  - Extremely low-income
  - Elderly persons (and increasing since 2000)
  - Households of color
  - Live in more populous areas of the state and rural areas

Nearly 1 in 2 renters in Maryland are cost-burdened (335,000 renters out of 716,000).
SUBSIDIZED RENTAL UNITS

- There are nearly 93,000 publicly supported rental units in Maryland (after deduplicating across funding streams).

- More than 50 percent of federally subsidized rental units in Maryland are in three places: 1) Baltimore City; 2) Montgomery County; and 3) Prince George’s County.

- There is a shortage of rental units affordable to households with incomes less than 30 percent AMI (or $31,650 for a family of four in Maryland).

- Most counties lack enough rental housing affordable to extremely low-income renters.
SERVING RENTERS WITH SPECIALIZED HOUSING NEEDS

Meeting the housing needs of Marylanders means addressing barriers that affect persons with disabilities, seniors, and unhoused persons (among others):

- Accessibility
- Deep affordability (availability of units, acceptance of public assistance)
- Housing instability (stringent lease requirements, landlord harassment)
- Access to transportation and health services
RENTER STABILITY
A COMMON WAY TO LOOK AT NEED
# RENTER STABILITY: A COMMON WAY TO LOOK AT NEED

## RENTER NEEDS BY GEOGRAPHY

### INDEX METHODS

<table>
<thead>
<tr>
<th>GOAL</th>
<th>VARIABLES</th>
<th>RESULTS</th>
</tr>
</thead>
</table>
| Identifies areas where renters are stressed by cost and the rental market needs to serve vulnerable residents across Maryland. | - Age of housing  
- Turnover/mobility  
- Rents  
- Poverty rate  
- Concentrated poverty by race  
- Share of population 65+  
- Share of population w. a disability  
- Housing construction trends  
- Cost burdens among renters  
- Existing subsidized housing | **HIGHEST NEED MEANS…**  
Tracts with high poverty rates, older housing, high rents, high cost burdens, high rates of crowding, and large shares of residents receiving assistance.  

**LEAST IN NEED MEANS…**  
Tracts with high incomes, newer housing, lower cost burdens, and lower shares of renters receiving assistance. |
# RENTER NEEDS SUMMARY BY REGION

Total renter household count by need category, Maryland regions

<table>
<thead>
<tr>
<th>REGION</th>
<th>LEAST IN NEED</th>
<th>LOW NEED</th>
<th>MODERATE NEED</th>
<th>HIGH NEED</th>
<th>HIGHEST NEED</th>
</tr>
</thead>
<tbody>
<tr>
<td>Washington suburbs</td>
<td>24,348</td>
<td>45,327</td>
<td>62,644</td>
<td>62,037</td>
<td>72,844</td>
</tr>
<tr>
<td>Greater Baltimore</td>
<td>44,524</td>
<td>56,494</td>
<td>83,869</td>
<td>83,335</td>
<td>82,516</td>
</tr>
<tr>
<td>Southern Maryland</td>
<td>5,057</td>
<td>6,130</td>
<td>5,525</td>
<td>3,853</td>
<td>8,323</td>
</tr>
<tr>
<td>Western Maryland</td>
<td>5,619</td>
<td>3,984</td>
<td>5,504</td>
<td>7,750</td>
<td>8,555</td>
</tr>
<tr>
<td>Eastern Maryland</td>
<td>6,013</td>
<td>9,850</td>
<td>9,052</td>
<td>10,684</td>
<td>15,846</td>
</tr>
</tbody>
</table>
RENTER STABILITY: A COMMON WAY TO LOOK AT NEED

RENTER NEEDS
REGIONAL OVERVIEWS

GREATER BALTIMORE
Baltimore City and Anne Arundel, Baltimore, Carroll, Harford, and Howard counties

Regional overview
Greater Baltimore, the largest region in Maryland, has a large number of households with special housing needs (in part due to its geographic size and high population). It is also one of the most racially and ethnically diverse, and notably has the most racially/ethnically concentrated areas of poverty (R/ECAP). While median rents and home prices are lower than statewide average values, this region had the largest change in home prices (51 percent compared with 49 percent statewide) and second largest change in household income (7 percent) between 2000 and 2017.

Housing market: Greater Baltimore

1+ Million
Households
2.7 Million
People
668
Tracts
RENTER STABILITY: A COMMON WAY TO LOOK AT NEED

RENTER NEEDS
INTERACTIVE MAP: STATE & REGIONS

LINK TO STATEWIDE MAP
Renter Stability Index

LINKS TO REGIONAL MAPS
Western Maryland
Washington, DC suburbs
Greater Baltimore
Eastern Maryland
Southern Maryland

Communities of Opportunity
Priority Funding Areas
Rural areas
Qualified Census Tract
Difficult Development Area
OPPORTUNITIES TO SUPPORT RENTERS IN MARYLAND
STATEWIDE ACTIONS
TO SUPPORT RENTERS

• Increase financing available through state rental housing programs.

• Increase alignment between existing rental programs and local programs and context.

• Offer capacity-building and technical assistance support for local housing providers, including local public housing authorities, and nonprofits.

• Forge more partnerships with local and regional nonprofits and public housing authorities to increase the impact of state programs.
COMMENTS OR QUESTIONS