

## Chapter 5: Affordable Housing

Maryland House Bill [\(HB\) 1045 \(2019\)](#) requires jurisdictions with planning and zoning authority to include a housing element as part of its comprehensive plan update. The focus of HB 1045 (2019) focuses on “affordable housing” – both low-income and workforce housing.

HB 1045 requires that housing elements use Department of Housing and Urban Development (HUD’s) Area Median Income (AMI) calculations when planning for workforce and low-income housing. AMI is the commonly used housing industry term reflecting annual calculations of Median Family Income (MFI) for each metropolitan area and non-metropolitan county, called Income Limit Areas. Simply, approximately 50% of families have an annual income above the AMI/MFI level, and 50% below. HUD bases its annual calculations for MFI on the American Community Survey (ACS) - Median Family Income In The Past 12 Months.

In January 2023, [HB 90 \(2021\)](#) requires all housing elements developed for municipalities and non-charter counties to “affirmatively further fair housing” in addition to affordable housing. Furthermore, HB 90 requires the [Department of Housing and Community Development](#) (DHCD) to submit a report on fair housing to the Governor and General Assembly by Dec 1, 2023, and every five years thereafter. The bill mandates that DHCD complete this report in consultation with local governments and housing authorities in Maryland and develop a template that these partners can use to gather and present data on fair housing within their own jurisdictions. The bill intentionally refrained from specifying what actions jurisdictions must implement. Affording jurisdictions with the opportunity to develop their own approach for furthering fair housing in their communities, provided that their chosen approach includes meaningful actions. The completion of goals and strategies included at the end of this chapter will assist in affirmatively furthering fair housing in Somerset County.

On January 1, 2025, the [Housing Expansion and Affordability Act \(HB538\)](#) went into effect in the state of Maryland. Created to make housing more affordable and accessible for Marylanders, the state law made considerable changes to the Land Use Article. This state code serves as the governing framework for how Maryland counties exercise their local planning and zoning authority.

**Affordable Housing** (Housing and Community Development Article Section §4-1801) - Housing costs do not exceed 30% of household income. More than half of all Somerset County renter households (59.8%) pay more than 30% of their income on rent.

**Area Median Income (AMI)** – Median household income, adjusted annually, of area, adjusted for household size (US Department of Housing and Urban Development). The median household income in Somerset County is \$49,661 (based on 2021 American Community Survey 5-Year Estimates data). However, the **2023 AMI for Somerset** [Somerset County, MD HUD Metro] is **\$69,500**.

*Note: the AMI and household payment calculations and data are based on pre-tax and other deductions income.*

**Low-Income Housing** (Land Use Article Sections §1–407 and §3-114) - Affordable to a household with an aggregate annual income below 60% of the Area Median Income (AMI). For Somerset County, a household of four earning less than \$29,796 or less, per year, is considered low income.

**Work Force Housing** (Housing and Community Development Article Section §4-1801)

**Rental Housing** that is affordable to a household with an aggregate income between 50% - 100% of area median income.

**AMI Ownership** that is affordable to a household with an aggregate income between 60% - 120% AMI or in target areas for purposes of administering the MD Mortgage Program, an aggregate income between 60% - 150% AMI.

While the requirement for comprehensive plans to include a housing element was not in effect when the previous *Somerset County Comprehensive Plan* was completed in 1996, the plan included a housing element, as Chapter 7. A new affordable housing element has been developed for this plan update.

Understanding **Area Median Income (AMI) and Affordable Housing** can be challenging. Information from [Humanizing Data: Area Median Income \(AMI\) and Affordable Housing Policy](#), written by Andy Marzo and Daniel Stevens, published in March 2023 has been included.

*Area Median Income (AMI) and the associated AMI levels are determined by the US Department of Housing and Urban Development (HUD) every year. Since AMI is used in determining eligibility for affordable housing programs at the federal and sometimes local levels, it’s particularly important that decision-makers and community members understand this metric and who, exactly, may be helped by those programs.*

*AMI levels are also used to determine housing needs beyond affordable housing, including workforce housing and market-rate housing. The full spectrum of income levels and housing price points, as shown below, is critical to meeting community housing needs.*

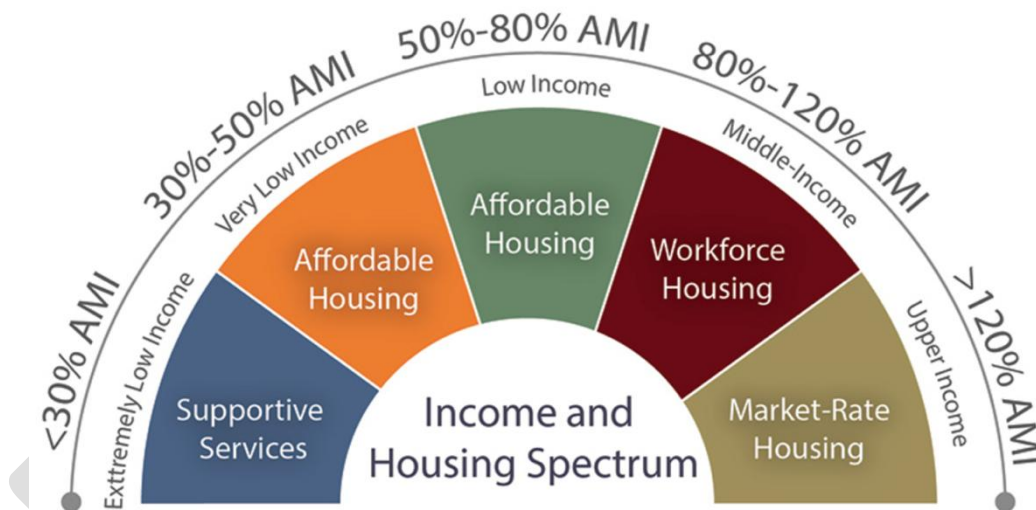
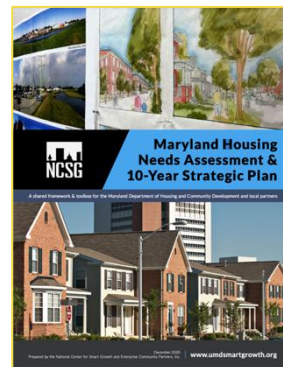


Figure 5-1: Area Median Income (AMI): A Quick Overview. Source: [Humanizing Data: Area Median Income \(AMI\) and Affordable Housing](#)

### 5.1 State Perspective – Maryland Housing Needs Assessment & 10-Year Strategic Plan

According to the [Maryland Housing Needs Assessment & 10-Year Strategic Plan](#), the Maryland Housing Needs Assessment Advisory Group crafted a framework to help guide state and local investments across Maryland over the next 10 years. This framework includes a **vision** and **guiding principles** to unify housing activities and identify priority needs and populations that are common across the state.



### 5.1.1 Vision 2030

By 2030, stakeholders would like Maryland to be a more affordable, equitable place to live. To them, housing affordability means supporting both renters and homeowners through direct assistance; financing more rental properties and for-sale homes; and promoting policies that help encourage a wider range of homes throughout the state. It also means helping the most vulnerable residents of Maryland, who need more flexible requirements to rent a home and higher-quality, accessible units available at a lower cost to maintain a stable home.

### 5.1.2 State of Maryland Housing Guiding Principles

Five guiding principles were outlined in the strategic plan.

- 1. Promote equity in housing.**

*Actions need to address disparities that have created concentrations of poverty and uneven outcomes and existing practices that do not result in equal access to affordable housing among households of color. It also means future investments should be aligned with policies that protect and promote equity in order to achieve more positive outcomes.*

- 2. Create a balanced housing supply.**

*Housing investments over the next 10 years should balance the need for new or stabilized homes with projected household growth.*

- 3. Increase access to opportunity.**

*Closely connect housing investments to high-quality schools, job centers, and public transportation and other services to ensure every Marylander can reach their full potential.*

- 4. Support economic growth.**

*Housing investments are used to promote economic development and neighborhood revitalization.*

- 5. Create context-specific approaches.**

*Development of more tailored programs and policies that account for regional and community context to ensure they work in all parts of Maryland and for more people.*

These guiding principles were reviewed and integrated into Somerset County affordable housing goals and strategies included at the end of this chapter.

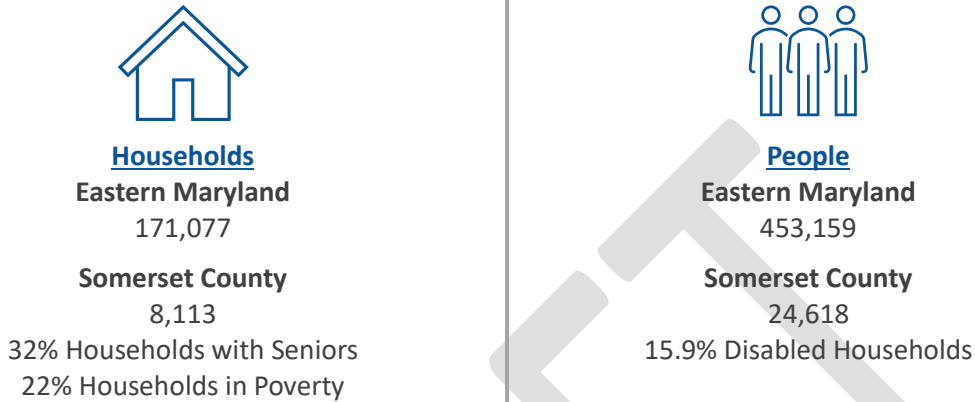
### 5.1.3 Priority Populations

According to the Maryland Housing Needs Assessment & 10-Year Strategic Plan, households earning 30 percent AMI or extremely low-income households are a priority. Additional groups identified to focus on serving over the next 10 years include: seniors; persons with disabilities; and persons experiencing homelessness.

## 5.2 Regional and Local Overview

Both a regional and local overview is provided below. Information from the regional overview is from the Maryland Housing Needs Assessment & 10-Year Strategic Plan, while the local overview contains Somerset County specific information from the most recent U.S. Census, 2020 and [2021 American Community Survey 5-year Estimates](#).

Cost burdens are prevalent in Maryland's third largest region, even though rents and home prices are lower than in other parts of the state. Compared to other Maryland regions, Eastern Maryland's homeownership market shows signs of distress, with the highest mortgage delinquency and foreclosure rates of any region. It's also home to people with unique housing needs. Eastern Maryland has some of the highest shares of seniors (18 percent) and persons living with a disability (13 percent) in the state and the second highest poverty rate (12 percent).<sup>1</sup>



Source: Maryland Housing Needs Assessment & 10-Year Strategic Plan and 2023 ALICE Report County Snapshots MD.

### 5.2.1 Regional and Local Housing Needs

Figure 5-2 shows needs among homeowners by need category in Eastern Maryland and how needs intersect with race and ethnicity and special populations. The information was tabulated and depicted by Census Tract. Specific to Somerset County, **Highest** and **High** Needs Areas were identified, shown in the darker shades of blue. High and Highest Needs Areas include one or more of the following characteristics.

- High cost-burden rates, despite low home prices
- High poverty and low household incomes
- Significant housing quality concerns
- High residential mobility
- Highest share of residents with a disability
- Higher shares of non-white residents

Table 5-1 compares the percentage of Census Tracts within the county that are lowest need to highest need (as described in the Needs Assessment) to the same percentages and categories for other Eastern Shore counties, Maryland Homeowner Stability Index. Somerset County is highlighted in yellow and comprises 7% of the Regional Total.

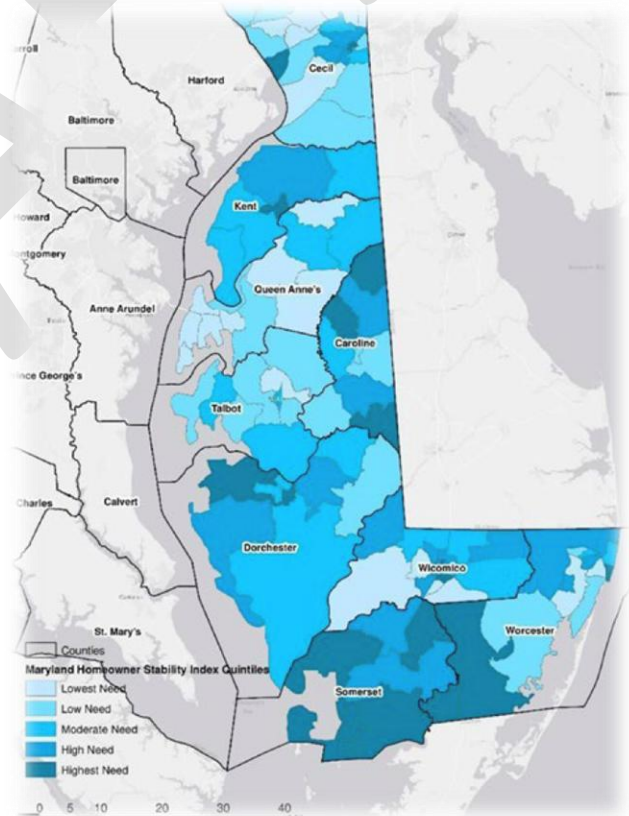


Figure 5-2: Maryland Housing Needs Assessment & 10-Year Strategic Plan - Maryland Homeowner Stability Index, Needs by Category, Eastern Maryland

<sup>1</sup> NCGS, [Maryland Housing Needs Assessment & 10-Year Strategic Plan](#), page 49, December 2020.

**Table 5-1.**

Total Tracts by Maryland Homeowner Stability Index Category, Eastern Maryland						
	Lowest Need	Low Need	Moderate Need	High Need	Highest Need	Regional Total
<b>Total Census Tracts</b>	<b>21</b>	<b>21</b>	<b>21</b>	<b>21</b>	<b>21</b>	<b>21</b>
Caroline County	0%	14%	5%	10%	14%	9%
Cecil County	29%	33%	10%	10%	10%	18%
Dorchester County	0%	5%	19%	10%	10%	9%
Kent County	0%	0%	14%	5%	5%	5%
Queen Anne's County	38%	10%	10%	0%	0%	11%
<b>Somerset County</b>	<b>0%</b>	<b>0%</b>	<b>0%</b>	<b>10%</b>	<b>24%</b>	<b>7%</b>
Talbot County	5%	24%	19%	0%	0%	10%
Wicomico County	19%	0%	14%	38%	19%	18%
Worcester County	10%	14%	10%	19%	19%	14%

Source: 2020 Maryland Housing Needs Assessment & 10-Year Strategic Plan, Page 51, Table 19.

Figure 5-3 shows needs among renters by need category in Eastern Maryland. The intersection of race, ethnicity, and special populations indicate many needs areas.

Specific to the Somerset County, **Highest, High, Moderate,** and **Low** Needs Areas were identified, shown in the graduated shades of green on Figure 5-3.

High and Highest Needs Areas include both the northeast and northwest portions of County, along with the southern portion of the County bordering the Chesapeake Bay, including the City of Crisfield.

**High** and **Highest** Needs Areas include one or more of the following characteristics.

- High cost-burden rates, despite low home prices
- High poverty and low household incomes
- Significant housing quality concerns
- Highest share of residents with a disability
- Higher shares of non-white residents

**Moderate** Needs Areas include one or more of the following characteristics.

- Average & increasing renter cost-burden rate
- Moderate household incomes
- Moderate rent

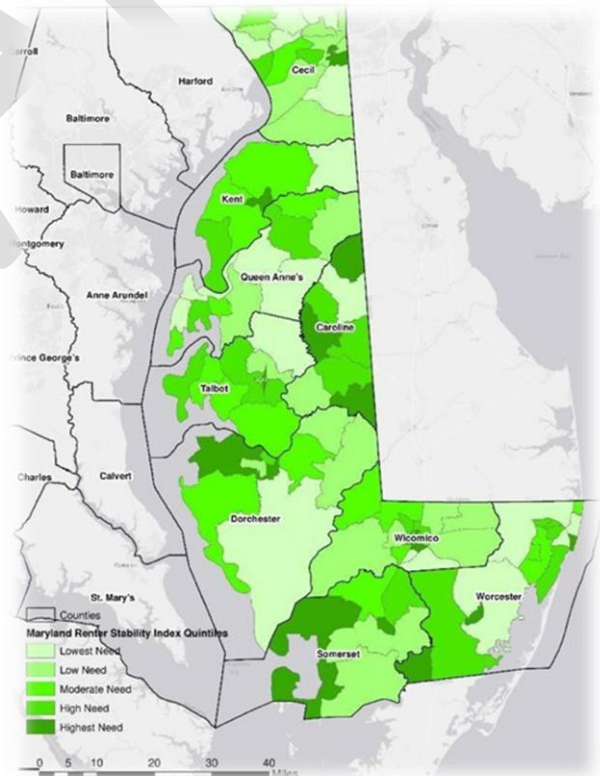


Figure 5-3: Maryland Housing Needs Assessment & 10-Year Strategic Plan - Maryland Renter Stability Index, Needs by Category, Eastern Maryland

- Older than average housing
- Highest increase in median rent from 2011 to 2017
- Highest share of elderly residents

**Low** Needs Areas include one or more of the following characteristics.

- Few housing quality concerns
- Low poverty and high incomes
- Average rents and low rates of renter cost-burden
- Few assisted units
- Few elderly adults and people with a disability
- Low share of non-white residents

Table 5-2 compares the percentage of Census Tracts within the county that are lowest need to highest need (as described in the Needs Assessment) to the same percentages and categories for other Eastern Shore counties, Maryland Renter Stability Index. Somerset County is highlighted in yellow and comprises 7% of the Regional Total.

**Table 5-2.**

Total tracts by Maryland Renter Stability Index Category, Eastern Maryland						
Total Census Tracts	Lowest Need	Low Need	Moderate Need	High Need	Highest Need	Regional Total
Total Census Tracts	21	21	21	21	21	21
Caroline County	5%	5%	0%	14%	19%	9%
Cecil County	29%	33%	10%	10%	10%	18%
Dorchester County	5%	14%	10%	5%	10%	9%
Kent County	5%	0%	10%	5%	5%	5%
Queen Anne's County	24%	10%	14%	10%	0%	11%
<b>Somerset County</b>	<b>0%</b>	<b>10%</b>	<b>5%</b>	<b>5%</b>	<b>14%</b>	<b>7%</b>
Talbot County	5%	5%	19%	14%	5%	10%
Wicomico County	10%	24%	19%	14%	24%	18%
Worcester County	19%	0%	14%	24%	14%	14%

Source: 2020 Maryland Housing Needs Assessment & 10-Year Strategic Plan, Page 53, Table 22.

### 5.2.2 Somerset County Area Median Income

Information from the Maryland Department of Planning [Housing Data Dashboard](#) has been incorporated into Table 5-3, Somerset County Area Median Income. While the data within the table is current relative to this plan development process, updated data will be included on the dashboard, as available. This information is specific to HB 1045, which requires that housing elements use HUD's Area Median Income (AMI) calculations when planning for workforce and low-income housing. HUD bases its annual calculations for MFI on the American Community Survey (ACS) table B19113 - Median Family Income In The Past 12 Months.

**Table 5-3.**

Somerset County Area Median Income	
<b>2023 AMI for Somerset [Somerset County, MD HUD Metro]:</b>	<b>\$69,500</b>
<b>HB 1045 Household Income Levels/Ranges</b>	
Workforce Ownership Range (60% - 120% AMI):	\$41,700 - \$83,400
Workforce Rental Range (50% - 100% AMI):	\$34,750 - \$69,500
Low Income (< 60% AMI):	\$41,700
Very Low Income (<50% AMI):	\$34,750
<b>Affordable Homeowner/Rental Monthly Payments (Based on 30% of Household Income)</b>	
Workforce Ownership Range:	\$1,008 - \$2,016
Workforce Rental Range:	\$840 - \$1,680
Low Income:	\$1,008

Source: Maryland Department of the Environment-[Housing Data Dashboard](#)

Note: The ranges and limits in this table are calculated using 0.29% of income as a measure of cost burden

### 5.2.3 Housing Characteristics

The rental housing burden, which refers to those households spending more than 30 percent of household income on rent, is high in Somerset County. Meaning rent is growing faster than incomes in the area. This is particularly challenging for low-income families, as spending over 30% of your income on housing at \$20,000 annually, is not the same as spending 30% or more on housing if your income is \$200,000 annually.

The affordable monthly workforce rental range is between \$840 to \$1,680 as per 2023 AMI for Somerset County, MD HUD Metro, Affordable Rental Monthly Payments (Based on 30% of Household Income). The low-income amount is \$1,008. As shown in Figure 5-4, 32.7% of renters in Somerset County are paying more than \$1,000 in rent monthly.

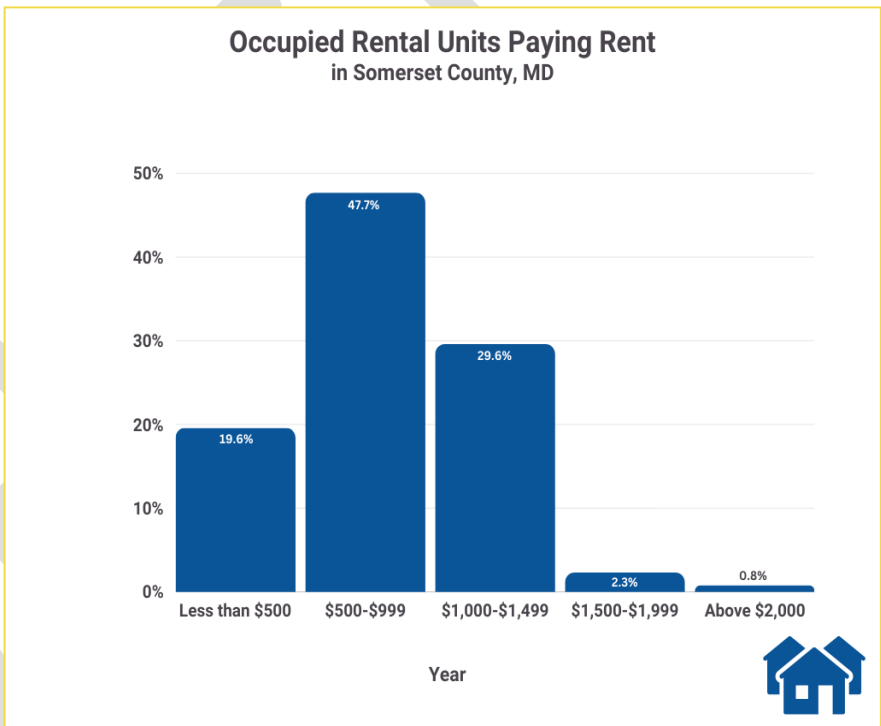


Figure 5-4: Occupied Rental Units Paying Rent. Source: [2021 American Community Survey 5-year Estimates](#)

In terms of housing tenure, the percentage of owner vs. renter occupied units, more housing units are renter occupied than owner occupied, as shown on Figure 5-5.

The percentage of occupied vs. vacant housing units provides a measure of the viability of the local housing market and may infer the condition of housing units. Limited vacancy is good because it allows for new and moving residents to find housing units, but too much vacancy may indicate a weaker market or substandard housing. Too little vacancy may indicate insufficient housing supply.

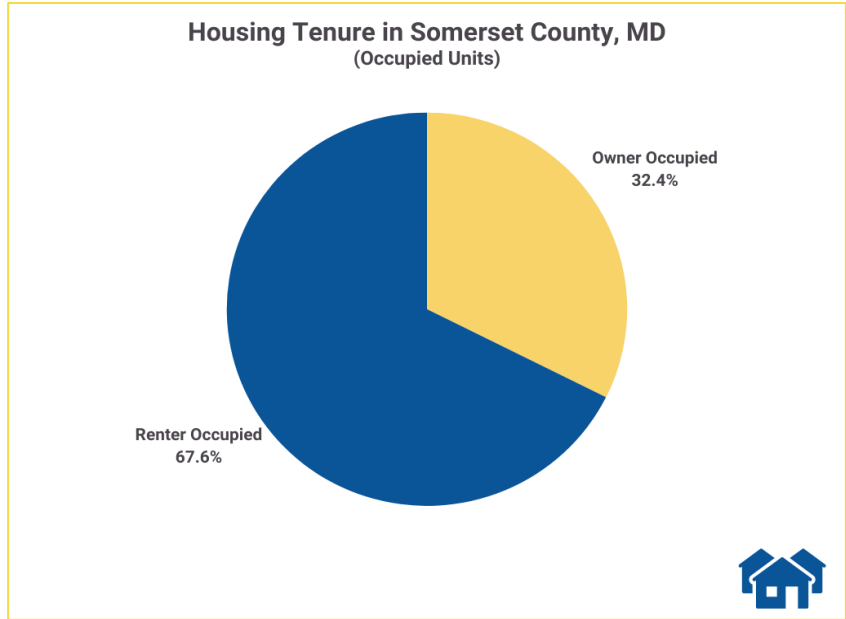


Figure 5-5: Housing Tenure in Somerset County. Source: [Maryland Department of Planning Dashboard](#) – Five Year American Community Survey 2017-2021.

Occupied Housing Units: 8,113 or 74%  
 Vacant Housing Units: 2,838 or 26%

Vacancy rates applied to both sales and rental markets are calculated by dividing available units by the total of both occupied and vacant units. The vacancy rate for Somerset County is 3.8 %. However, considering the rate of development in Somerset County, new construction has been limited, as shown on Table 5-4, older housing stock dominates the housing market in Somerset County.

Table 5-4.

Total Housing Units Authorized for Construction in Somerset County, Maryland: 2011 to 2023													
Year	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Residential	60	15	26	48	31	25	16	36	25	20	62	33	43
Multi-Family Housing	-	-	2	92	150	-	-	-	-	-	-	1	4
Total Housing Units*	62	15	28	140	181	25	16	36	25	20	62	34	47

Source: U. S. Bureau of the Census. Manufacturing and Construction Statistics Division. Residential Construction Branch. Prepared by Maryland Department of Planning. Planning Services Division. 2021. <https://planning.maryland.gov/MSDC/Pages/newhh/2020/annual2020.aspx>, [Maryland, Jurisdiction And Permit Issuing Places New Housing Units Authorized For Construction By Building Permits: 2022](#), [Maryland, Jurisdiction and Permit Issuing Places: 2023](#)  
 \* Includes incorporated and unincorporated areas.

*Years of declining investment in the renovation of existing and construction of new housing in our small towns and farming communities has resulted in a housing deficit. A recent Wall Street Journal article noted, “Fewer homes are being built per household than almost any other time in US history, and it is even worse in rural areas.” As a result, in some rural communities, economic growth is impeded not by the lack of jobs, but by the lack of housing for workers.<sup>2</sup>*

<sup>2</sup> National Rural Housing Coalition, [Housing Need in Rural America](#).



According to 2022 Maryland Property View, the average year built of housing units in Somerset County was 1965. Given the age of Somerset County housing stock, Somerset County administers the Housing Rehabilitation Program, which offers grants and loans.

The percentage of the median residential sale price in Somerset County increased by 25.4% overall between 2011 and 2021, from \$147,500 to \$185,000.

The percentage of units by type, as depicted in Figure 5-6, (Single Family Detached/Attached, Duplexes, Multi-family) provides insight into housing unit diversity in Somerset County.

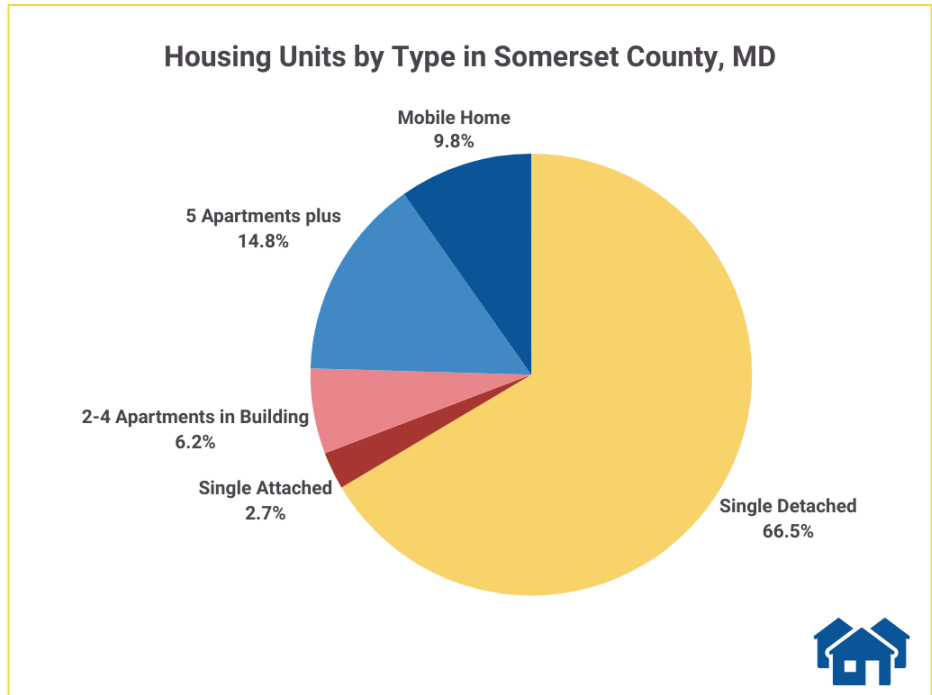


Figure 5-6: Housing Units by Type Somerset County. Source: [Maryland Department of Planning Dashboard](#) – Five Year American Community Survey 2017-2021.

### 5.3 Existing Housing by Land Use Classification

Data from Maryland Department of Planning Land Use/Land Cover has been used to develop mapping and associated data tables specific to Somerset County. Land use classification as identified by the Maryland Department of Planning have been utilized and are defined below.

Low-density residential is the predominate land use/land cover specific to housing in Somerset County, at 50% in the unincorporated area, and 48% of the total land area, which includes the incorporated areas (City of Crisfield and the Town of Princess Anne), as indicated on Table 5-5. In comparison, medium density and high-density residential land use/land cover combined constitute less than 10% of the total land use/land cover specific to housing in the unincorporated area, and just over 10%, of the total in both the unincorporated and the incorporated areas. Maps 5-1 through 5-4 depict existing land use/land cover by housing category.

Table 5-5.

Existing Housing by Land Use/Land Cover Classification				
Land Use/Cover Category (Housing)	Somerset County Unincorporated Area (acreage)	% of Total	Unincorporated & Incorporated Areas (acreage)	% of Total
Low-density Residential	7,481.3	50%	7,649.8	48%
Medium Residential	984.4	7%	1,464.7	9%
High Density Residential	217.9	1%	337.2	2%
Large Lot Subdivision (Agriculture)	4,200.5	28%	4,201.5	26%

Existing Housing by Land Use/Land Cover Classification				
Land Use/Cover Category (Housing)	Somerset County Unincorporated Area (acreage)	% of Total	Unincorporated & Incorporated Areas (acreage)	% of Total
Large Lot Subdivision (Forest)	2,210.4	15%	2,211.2	14%
<b>Total Acreage</b>	<b>15,094.5</b>	<b>100%</b>	<b>15,864.4</b>	<b>100%</b>

Source: 2010 Maryland Department of Planning Land Use/Land Cover Classifications Data

Maps 5-1 through 5-4 on the following pages depict existing housing by land use classifications.

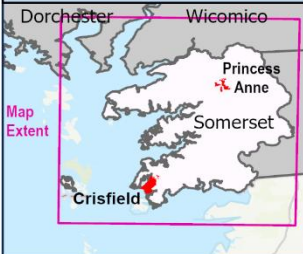
**Low-density Residential** Detached single-family/duplex dwelling units, yards and associated areas. Areas of more than 90 percent single-family/duplex dwelling units, with lot sizes of less than five acres but at least one-half acre (.2 dwelling units/acre to 2 dwelling units/acre).

**Medium-density Residential** Detached single-family/duplex attached single-unit row housing, yards, and associated areas. Areas of more than 90 percent single-family/duplex units and attached single-unit row housing, with lot sizes of less than one-half acre but at least one-eighth acre (2 dwelling units/acre to 8 dwelling units/acre).

**High-density Residential** Attached single-unit row housing, garden apartments, high-rise apartments/condominiums, mobile home and trailer parks; areas of more than 90 percent high-density residential units, with more than 8 dwelling units per acre. \* subsidized housing

**Large Lot Subdivision (Agriculture)** Residential subdivisions with lot sizes of less than 20 acres but at least 5 acres, with a dominant land cover of open fields or pasture.

**Large Lot Subdivision (Forest)** Residential subdivisions with lot sizes of less than 20 acres but at least 5 acres, with a dominant land cover of deciduous, evergreen or mixed forest.



**Legend**

<span style="display: inline-block; width: 15px; height: 15px; background-color: yellow; border: 1px solid black;"></span> Low-Density Residential	<span style="display: inline-block; width: 15px; height: 15px; border: 1px dashed red;"></span> Princess Anne
<span style="display: inline-block; width: 15px; height: 15px; background-color: orange; border: 1px solid black;"></span> Medium-Density Residential	<span style="display: inline-block; width: 15px; height: 15px; border: 1px dashed red;"></span> Crisfield
<span style="display: inline-block; width: 15px; height: 15px; background-color: brown; border: 1px solid black;"></span> High-Density Residential	<span style="display: inline-block; width: 15px; height: 15px; background-color: #f0f0f0; border: 1px solid black;"></span> Somerset County
<span style="display: inline-block; width: 15px; height: 15px; background-color: #d2b48c; border: 1px solid black;"></span> Large Lot Subdivision (Agriculture)	
<span style="display: inline-block; width: 15px; height: 15px; background-color: #90ee90; border: 1px solid black;"></span> Large Lot Subdivision (Forest)	

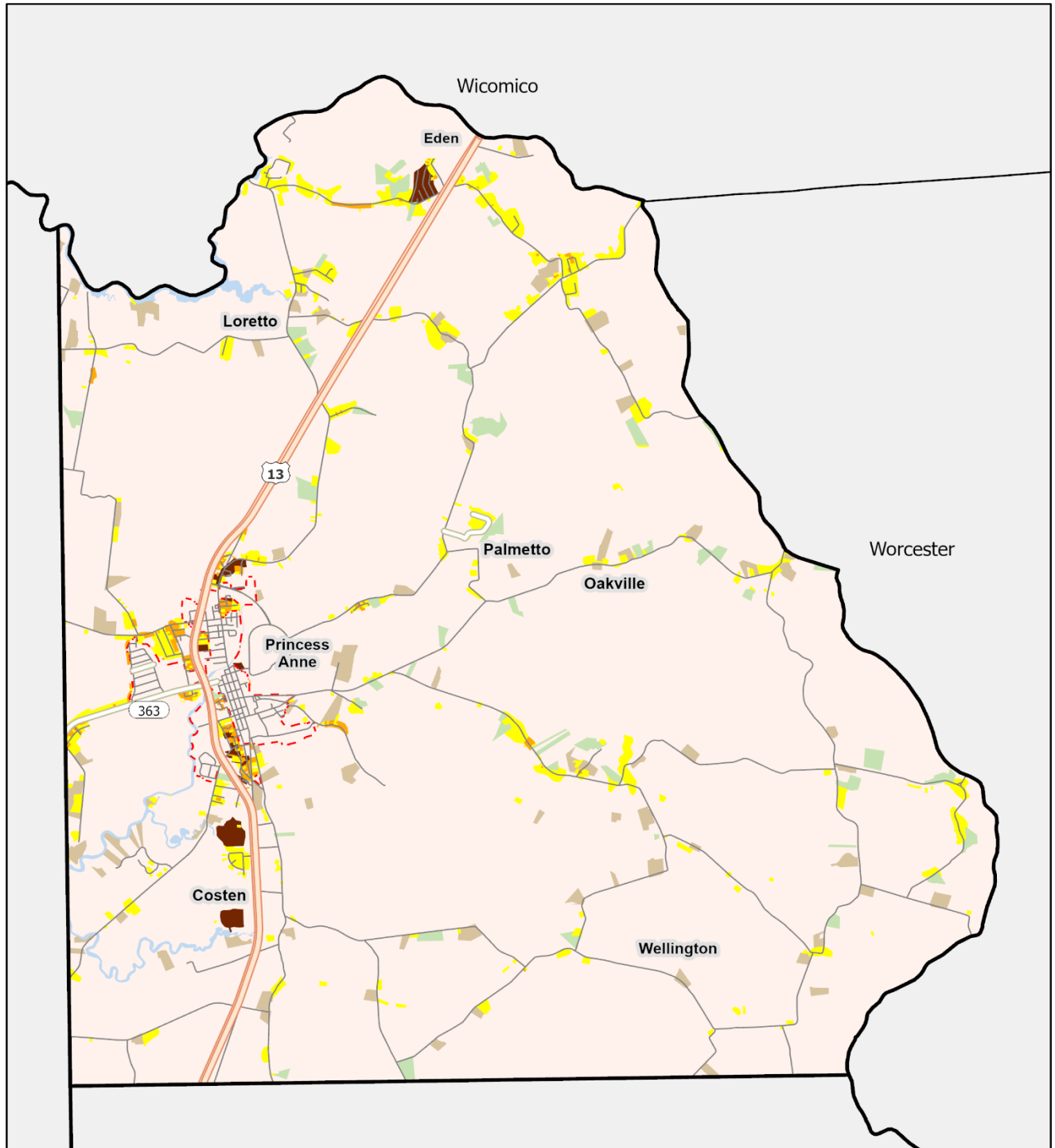
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SP&D  
*Smart Planning and Design*

READY SET GO

Data Sources: Somerset County Department of Planning & Codes-Zoning, Maryland Department of Planning - 2010 Land Use/Land Cover, Source Imagery: 2007 National Agriculture Imagery Program (NAIP) aerial imagery Property data information: 2008 Edition MD Property View, Esri, CGIAR, USGS, VGIN, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS

Map 5-1: Housing Density in Somerset County, 2010



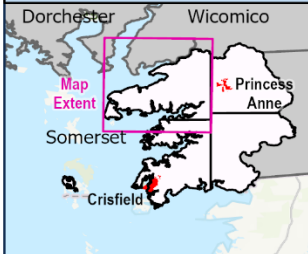
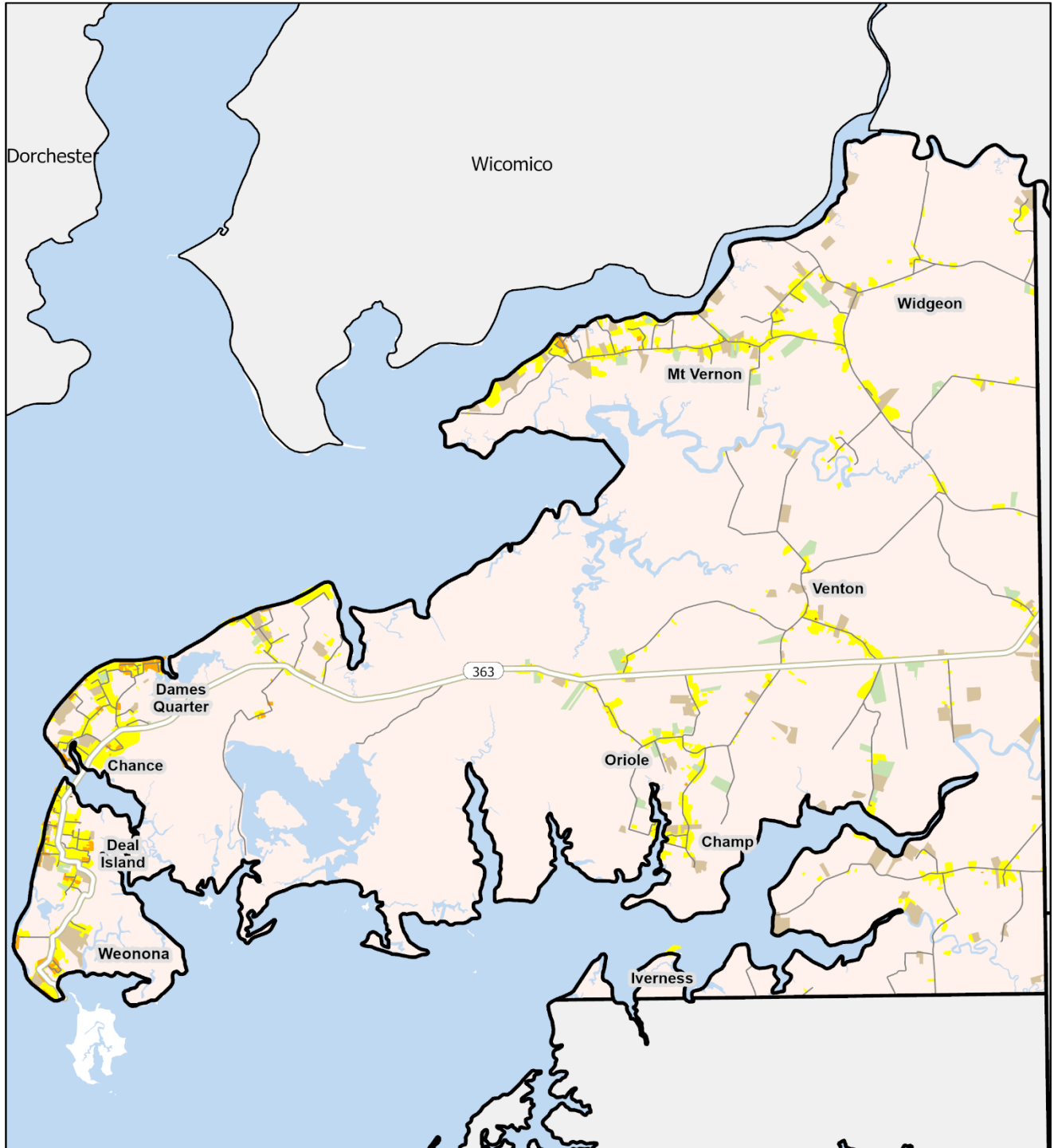
**Legend**

Low-Density Residential	Princess Anne
Medium-Density Residential	Somerset County
High-Density Residential	Northeast Quad
Large Lot Subdivision (Agriculture)	
Large Lot Subdivision (Forest)	

Map 5-2: Housing Density in the Northeast Area of Somerset County, 2010

0 0.4 0.8 1.6 Miles

Data Sources: Somerset County Department of Planning & Codes-Zoning, Maryland Department of Planning - 2010 Land Use/Land Cover, Source Imagery: 2007 National Agriculture Imagery Program (NAIP) aerial imagery, Property data information: 2008 Edition MD Property View, Esri, CGIAR, USGS, VGIN, Esri, TomTom, Garmin, FAO, NOAA, USGS, EPA, NPS, USFWS



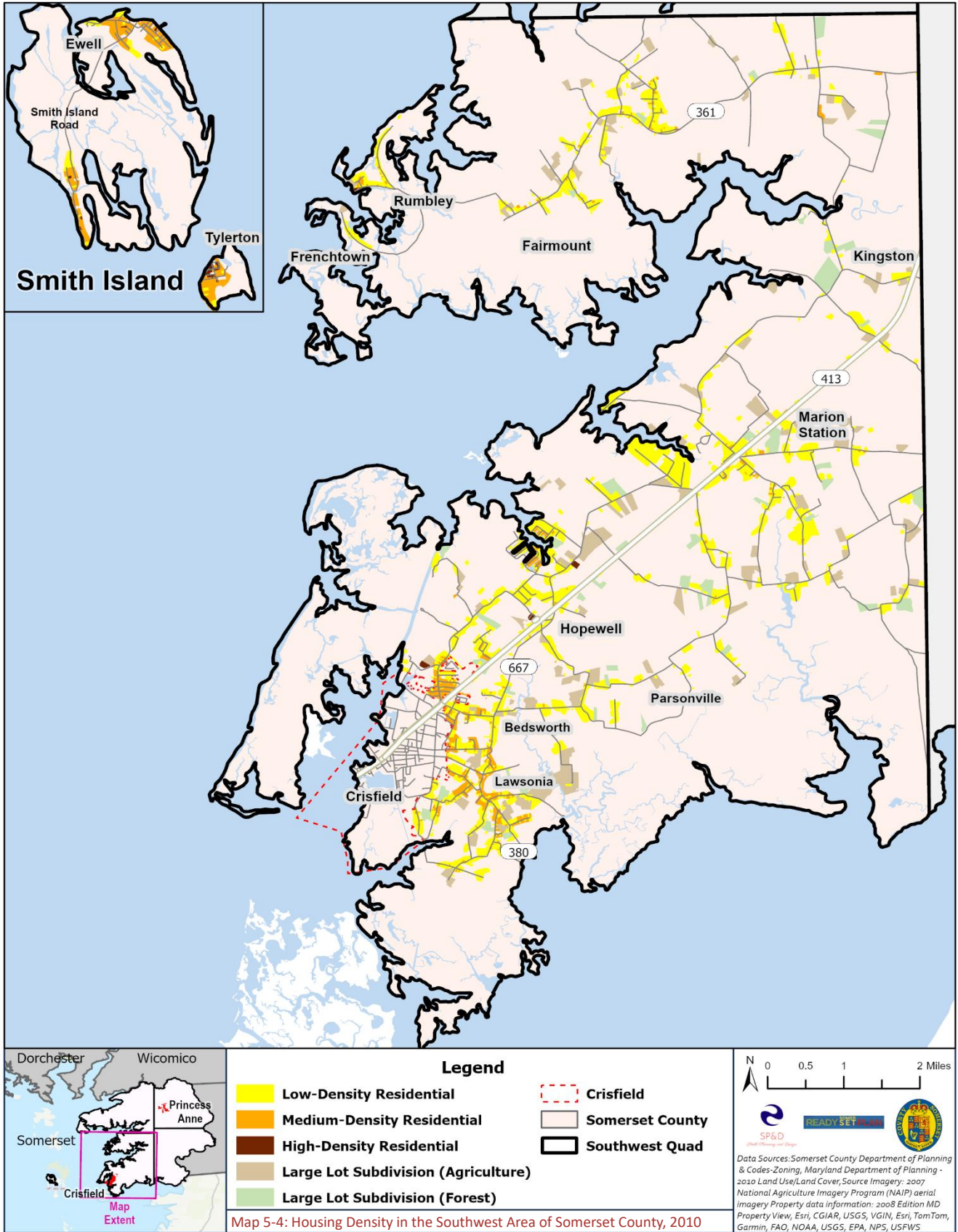
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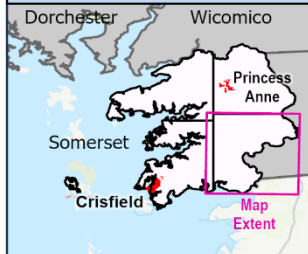
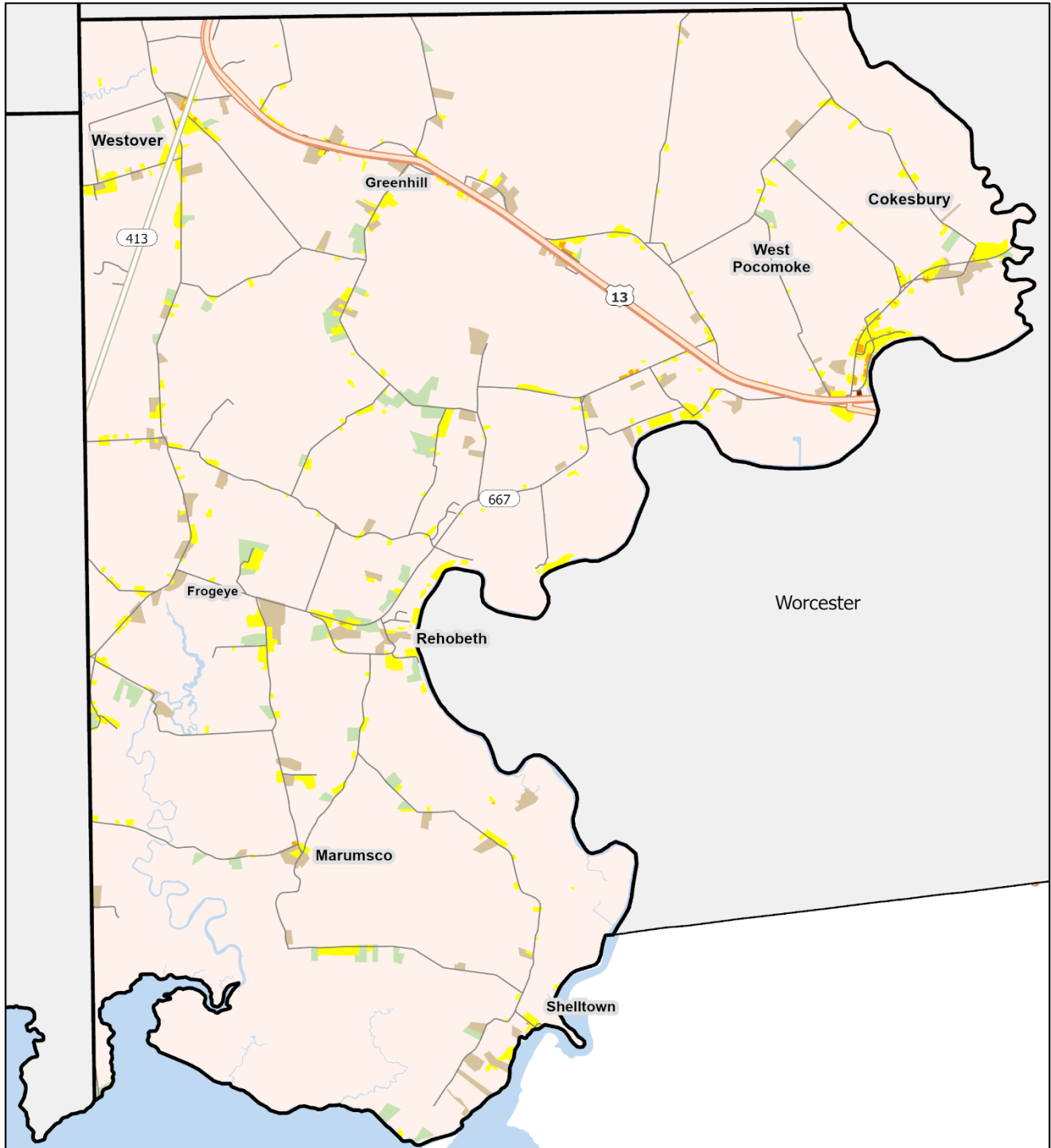
<span style="display: inline-block; width: 15px; height: 15px; background-color: yellow; border: 1px solid black;"></span> Low-Density Residential	<span style="display: inline-block; width: 15px; height: 15px; background-color: #f5e6d3; border: 1px solid black;"></span> Somerset County
<span style="display: inline-block; width: 15px; height: 15px; background-color: orange; border: 1px solid black;"></span> Medium-Density Residential	<span style="display: inline-block; width: 15px; height: 15px; border: 2px solid black;"></span> Northwest Quad
<span style="display: inline-block; width: 15px; height: 15px; background-color: brown; border: 1px solid black;"></span> High-Density Residential	
<span style="display: inline-block; width: 15px; height: 15px; background-color: #d2b48c; border: 1px solid black;"></span> Large Lot Subdivision (Agriculture)	
<span style="display: inline-block; width: 15px; height: 15px; background-color: #90ee90; border: 1px solid black;"></span> Large Lot Subdivision (Forest)	

**Map 5-3: Housing Density in the Northwest Area of Somerset County, 2010**








N 0 0.5 1 2 Miles

Data Sources: Somerset County Department of Planning & Codes-Zoning, Maryland Department of Planning - 2010 Land Use/Land Cover, Source Imagery: 2007 National Agriculture Imagery Program (NAIP) aerial Imagery Property data information: 2008 Edition MD Property View, VGIN, Esri, TomTom, Garmin, FAO, NOAA USGS, EPA, NPS, USFWS, Esri, USGS








**Legend**

 <b>Low-Density Residential</b>	 <b>Somerset County</b>
 <b>Medium-Density Residential</b>	 <b>Southeast Quad</b>
 <b>High-Density Residential</b>	
 <b>Large Lot Subdivision (Agriculture)</b>	
 <b>Large Lot Subdivision (Forest)</b>	

**Map 5-5: Housing Density in the Southeast Area of Somerset County, 2010**

N  
0 0.4 0.8 1.6 Miles

Data Sources: Somerset County Department of Planning & Codes-Zoning, Maryland Department of Planning - 2010 Land Use/Land Cover, Source Imagery: 2007 National Agriculture Imagery Program (NAIP) aerial imagery Property data information: 2008 Edition MD Property View, VGIN, Esri, TomTom, Garmin, FAO, NOAA USGS, EPA, NPS, USFWS, Esri, USGS

## 5.4 Housing Programs

Various agencies and organizations support affordable and workforce housing in Somerset County. The Maryland Department of Planning maintains an affordable housing resource listing on their website. According to the [website](#), the affordable housing resource list is a centralized place to find the best and most applicable funding sources for housing needs. The resource list is divided into the following funding and assistance categories; Federal, State, Local/County, Foundational, and Technical Assistance.

## 5.5 Future Housing Needs & Affordability Analysis

To determine future housing needs specific to Somerset County, a housing capacity and needs analysis was conducted as part of this planning process. The detailed assessment is included in Appendix A, comprised of data tables and methodology. In addition to informing this chapter, the data developed as a result of the housing capacity and needs analysis will inform the Future Land Use Map, included in Chapter 10, Land Use, of this plan.

Housing data for 2020 and housing needs projected for 2030 are included in Table A-3 of the appendix. Household size remains the same at 2.37 people per household in 2020 and 2030 projection, no increase. Total new housing units needed in 2030 is 563, which averages 56 new units needed per year over this period, based on the assessment.

A housing affordability assessment was also conducted and is included in Appendix A. This data driven assessment provides insight into current conditions regarding affordability for both renters and owners. Data utilized for the housing affordability assessment is included for owner-householders and renter-householders in Table A-4 and A-5, respectively.

*Note: Housing affordability by age cohort data from the U.S. Census did not compute 542 householders as indicated in Appendix A, Tables A-4 and A-5.*

The total number of **householders** were calculated using age cohorts. The total number of householders paying more than 30% of their monthly income on mortgage or rent in Somerset County is 2,858. This means that 36.5% of householders in the County are not living in affordable housing.

The affordability analysis indicates that **householders** who rent are more likely to live in unaffordable housing than householders who own their home. On average, 59.8% of householders who rent live in unaffordable housing, while 26.8% of householders who own their home live in unaffordable housing. Data calculated by age cohort indicated that ages 15-24, both renters and owners, are more likely to live in unaffordable housing than others. Additionally, those householders aged 65 and older make up a sizeable portion of those living in unaffordable housing; on average, 29% or one-third of householders aged 65 and older live in unaffordable housing.

**Affordable Housing** - Housing costs do not exceed 30% of household income. More than half of all Somerset County renter households (59.8%) pay more than 30% of their income on rent.

**Householder** - The person, or one of the people, in whose name the home is owned, being bought, or rented.

**Housing Unit** - A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters.

**Age Cohort** - A group of people with a similar age range.

Source: [www.census.gov/glossary/](http://www.census.gov/glossary/)



## Chapter 5: Affordable Housing Goals & Implementation Strategies

### Goal 5.1

Encourage and allow appropriate density increases and a range of unit types to make affordable, workforce, and attainable housing an economically viable development option.

#### Strategy

- A. Revise R2 district to permit 5,000 square foot lots for single family detached units and 1,800 square feet for single family attached units (subject to water/sewer or septic).

### Goal 5.2

Strive to foster a community in which existing affordable housing is preserved and well maintained.

#### Strategies

- A. Provide incentives and encourage providing affordable housing through public, private, and joint ventures, ensuring income-based housing equity.
- B. Provide opportunities to retrofit existing homes with accessible features so seniors and those with disabilities can remain in the community longer.
- C. Maintain and rehabilitate publicly owned infrastructure and facilities in older neighborhoods to promote community investment, establish confidence, and discourage neighborhood decline.

### Goal 5.3

Promote safe, vibrant, and well-maintained neighborhoods that inspire residents and visitors and convey a sense of place.

#### Strategies

- A. Hire code enforcement officer specific for rental housing units in the unincorporated areas of Somerset County.
- B. Review ordinances, codes, regulations, and permitting processes to eliminate or modify conflicting or excessive requirements, and to streamline the regulatory review process.

### Goal 5.4

Support affordable housing opportunities that are accessible to the entire population, without compromising the quality of existing residential neighborhoods.

#### Strategies

- A. Encourage, support the creation of, and partner with non-profit housing development corporations to develop, own, and manage affordable housing.
- B. Support housing projects that provide a mix of housing to serve a range of income levels, integrating traditional market value housing with affordable housing opportunities.
- C. Work with non-profit development organizations to identify and secure financial resources to maintain housing conditions.
- D. Provide incentives and encourage providing affordable housing through public, private, and joint ventures, ensuring income-based housing equity.

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**Goal 5.5**

Encourage residential communities that can grow sustainably, are supported by existing and planned infrastructure, and address the housing needs for a variety of income levels.

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**Strategy**

- A. Continue and expand programs to help low- and moderate-income homeowners repair and modernize their homes (e.g., remedy health and safety hazards, weatherization, energy conservation, accessibility modifications, lead-based paint remediation.)