



CARROLL COUNTY, MD

2024 Housing Study

Executive Summary

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. The housing element must address affordable housing needs, including workforce housing and low-income housing.

This Housing Study meets both sets of requirements by detailing affordable and workforce housing needs, patterns of segregation and barriers to opportunity, as well as offering strategies the County can take to address these needs. Input from residents and community stakeholders, as well as standardized sources of quantitative data were used to identify these needs and strategies.

The study identified the following priority needs:

- Increased variety in the county's housing stock by housing type, price, and size
- Increased access to housing in the county, especially among protected classes
- Enhanced public transportation and walkability to increase access to jobs and services
- Expansion of local infrastructure, assistance, and support service programs

COMMUNITY PARTICIPATION

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. The planning team used a variety of approaches to achieve meaningful public engagement with 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.

POP-UPS AT 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. At 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. In total, the planning team attended 11 community events, engaging with over 330 Carroll County residents.



COMMUNITY SURVEY

Another method used to obtain 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.



Community Application to Affordable Housing	●●●●●●●●●●●●●●●●
Discrimination by Landlords, Lenders, or Real Estate Agents	●●●●●●●●●●●●●●●●
Lack of Accessible Housing for People with Disabilities	●●●●●●●●●●●●●●●●
Landlords Refusing to Accept Section 8 Vouchers	●●●●●●●●●●●●●●●●
Zoning Regulations Limit Housing Sizes and Types	●●●●●●●●●●●●●●●●
Neighborhoods in Need of Rehabilitation and Investment	●●●●●●●●●●●●●●●●
Limited Access to Jobs	●●●●●●●●●●●●●●●●
Limited Access to Good Schools	●●●●●●●●●●●●●●●●
Displacement Due to Rising Housing Costs	●●●●●●●●●●●●●●●●
Not Enough Affordable Housing for Seniors	●●●●●●●●●●●●●●●●

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.

PLAN OVERVIEW

Including an introduction and a more detailed overview of the community participation process described in the prior section, the Carroll County 2024 Housing Study contains the following research sections:

Demographic Profile

According to 2022 American Community Survey (ACS) data, Carroll County's current population is estimated to be 173,225. The County is part of the larger Baltimore-Columbia-Towson Metropolitan Statistical Area (MSA), and comprises about 6% of the MSA's total population of 2,840,005. This section contains an analysis of the county's population based on current demographics, past trends, and future projections.

Access to Opportunity

This chapter identifies neighborhoods with the lowest levels of access to resources and services such as employment, fresh food, healthcare, education, and transportation. These characteristics generally vary by the area's rural/urban character, with access to transportation and jobs highest in urban municipalities such as Westminster and Sykesville. Rates of poverty and environmental hazards were also higher in these areas.

Zoning & Land Use Planning

The codes of ordinances and master/comprehensive plans for Carroll County, Hampstead, Manchester, Mount Airy, New Windsor, Westminster, Sykesville, Taneytown, & Union Bridge were reviewed for analysis of potential regulatory barriers to fair housing and affordable housing development in this chapter.

Housing Costs

Based on 2024 Zillow data, the typical home in Carroll County is valued at \$470,957, representing a 50.8% increase over the typical value in July 2015 (\$312,215). This value is 21.2% higher than the typical home value in the MSA (\$388,642). Meanwhile, the typical monthly rent for a housing unit is slightly lower in the county (\$1,791) compared to the MSA (\$1,902). The sharpest increases in rental rates in both the county and MSA occurred between 2020 and 2022.

Housing Market Analysis

An overview of Carroll County's housing supply is described in this chapter, which finds that out of a total of approximately 65,800 housing units, about 77% are single-family detached units and 45% is over 40 years old. This section also contains an overview of the county's supply of accessible housing and subsidized housing.



Housing Needs Assessment

Of the four housing problems, which include cost burden, overcrowding, & lack of complete kitchen or plumbing facilities, cost burden was by far the most popular among Carroll County households. Renters are disproportionately likely to experience housing problems compared to homeowners (41% of renters with housing problems compared to 19% of owners).

Housing Market Outlook

Resident responses to the survey indicated that future development should occur in vacant land and come in a variety of housing types and prices. Based on local permit data, though the number of non single-family homes permitted for development has increased within past five years, single family homes remain the most popular type of housing development in the county, making up 65% of residential developments between 2019 and 2023.

HOUSING NEEDS & STRATEGIES

Based on the data and public input collected for this study, the following housing needs and strategies for Carroll County were identified. The full report contains more detailed descriptions of each need and recommendation, with a complete listing of associated activities, goals, timelines, and responsible parties.

HOUSING NEED	RECOMMENDATIONS
#1: Increased variety of housing types	<ul style="list-style-type: none"> • Conduct an educational campaign on the need of a variety of housing types to support healthy, stable communities. • Build strong public-private partnerships to leverage existing resources & support innovative housing projects.
#2: High home values, limited starter homes, and barriers to obtaining home loans limit access to homeownership and renting for protected classes	<ul style="list-style-type: none"> • Offer resources to stabilize the path to homeownership including support for homebuyer readiness classes, pre-application assistance, or down payment assistance programs for households. • Develop a Housing Trust Fund or other funding source aimed at expanding affordable housing options.
#3: Reduce disparities in housing access for protected classes	<ul style="list-style-type: none"> • Increase units supported by Section 202 Supportive Housing for the Elderly & Section 811 Project Rental Assistance for persons with disabilities programs. • Expand first-time homebuyer assistance, housing counseling, and housing rehabilitation/repair programs.
#4: Limited public transportation and walkability are barriers to accessing jobs and services	<ul style="list-style-type: none"> • Support municipalities in implementing zoning changes, processes, and other strategies to facilitate the development of walkable mixed-use destinations. • Invest in improving connectivity of sidewalks & bicycle infrastructure.
#5: Expanding areas served by local infrastructure	<ul style="list-style-type: none"> • Ensure that all plans for development within the County and its municipalities, including business expansion plans, align with the County’s Comprehensive Plan, housing goals, & account for necessary infrastructure expansion. • Encourage collaboration between the County and the municipalities through review and updates to existing Capital Improvement Plans to expand the infrastructure required to support new housing development in previously unserved areas.
#6: Limited access to assistance and supportive service programs	<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. • Identify and pursue opportunities to fund service programs, including allocations of public funds such as Community Development Block Grants (CDBG) and private grants.