

HOUSING ELEMENT: DATA AND ANALYSIS

OVERVIEW

The Housing Element is a requirement by the House Bill 1045. The Housing Element shall address the City’s need for affordable housing, to include both workforce and low-income housing, and may include housing goals, objectives, policies, plans and standards. Through analyzing these factors and patterns of change over time, the City is able to identify trends, emerging needs and demands for residents and visitors for the next 20 years in relation to housing. The data presented below provides valuable insight regarding future conditions while examining past and present trends, thereby enabling informed judgement for many important City projects. For this reason, some data presented below will be discussed throughout the Comprehensive Plan.

Most of the data included in this Housing data section comes from the 2006-2010 & 2016-2020 American Community Survey (ACS) and U.S. Census Bureau Decennial Data. Beginning with the 2010 Decennial Census, the Census Bureau stopped distributing the traditional ‘long form’ survey that historically provided enhanced data. These included housing statistics (e.g., unit makeup, year built, value). These summary files were replaced by American Community Survey (ACS) data, which are available in five-year estimates.

HOUSING DATA

HOUSING SUPPLY

- Housing Type
- Housing Tenure
- Housing Occupancy
- Number of Bedrooms
- Value of Owner Occupied Units
- Housing Affordability
- Gross Rent
- Gross Rent as a Percentage of Income
- Selected Monthly Owner Cost
- Selected Monthly Owner Cost as a Percentage of Income

HOUSING DEMAND

- Municipal Population Trends
- Household Characteristics
- Age of Housing Stock
- Commute to Work
- Residential Building Permits

HOUSING TREND

HOUSING SUPPLY:

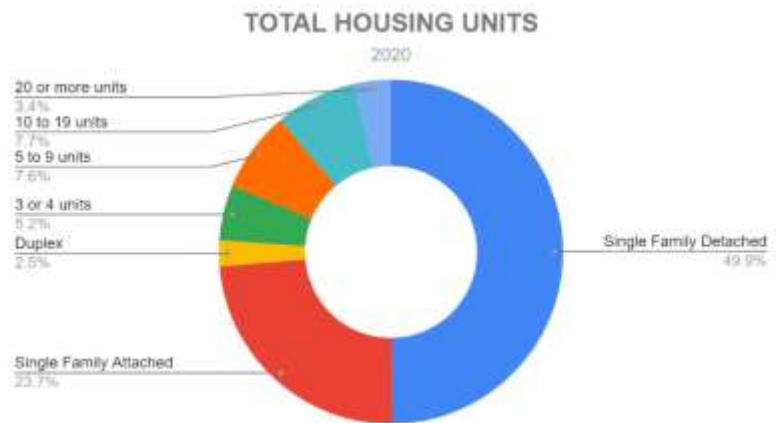
Housing Type: Percentage of Units by Type (Single Family Detached/Attached, Duplexes, Multi-Family)

A house, an apartment, a group of rooms, a single room occupied and excluding a mobile home or trailer, as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible.

| Units in Structure | 2000 | % Total | 2010 | % Total | 2020 | % Total |
|------------------------|-------|---------|-------|---------|-------|---------|
| TOTAL HOUSING UNITS | 4,856 | 100.0% | 5,867 | 100.0% | 6,374 | 100.0% |
| Single Family Detached | 2,274 | 46.8% | 2,611 | 44.5% | 3,174 | 49.8% |
| Single Family Attached | 1,051 | 21.6% | 1,494 | 25.5% | 1,511 | 23.7% |
| Duplex | 210 | 4.3% | 266 | 4.5% | 156 | 2.4% |
| 3 - 4 units | 425 | 8.8% | 428 | 7.3% | 391 | 6.2% |
| 5 - 9 units | 395 | 8.1% | 376 | 6.4% | 488 | 7.7% |
| 10 - 19 units | 183 | 3.8% | 423 | 7.2% | 493 | 7.7% |
| 20 or more units | 318 | 6.5% | 269 | 4.6% | 221 | 3.5% |

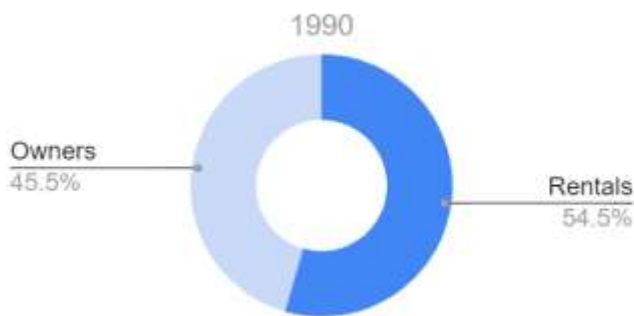
Note: When 2006-2010 or 2016-2020 ACS data are used for analysis, total housing units will differ than those in the Decennial Census

Total Housing Units by type is a key indicator of a community's housing diversity. Not every household can afford to buy or rent a single-family house, and not everyone may desire to live in an apartment or condominium. By analyzing the Total Housing Units in relation to affordability, the statistics will provide more insight to the opportunities and constraints that exist in terms of overall housing supply.

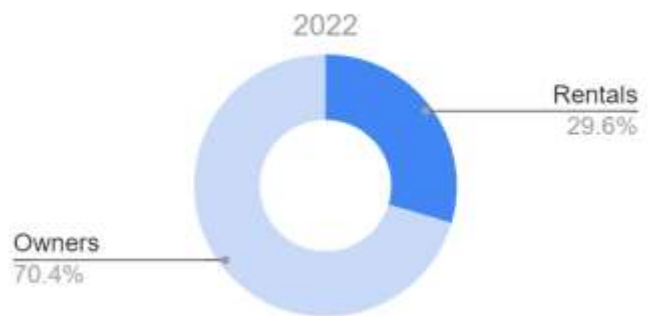


Housing Tenure: The Percentage of Owner Versus Renter Occupied Units

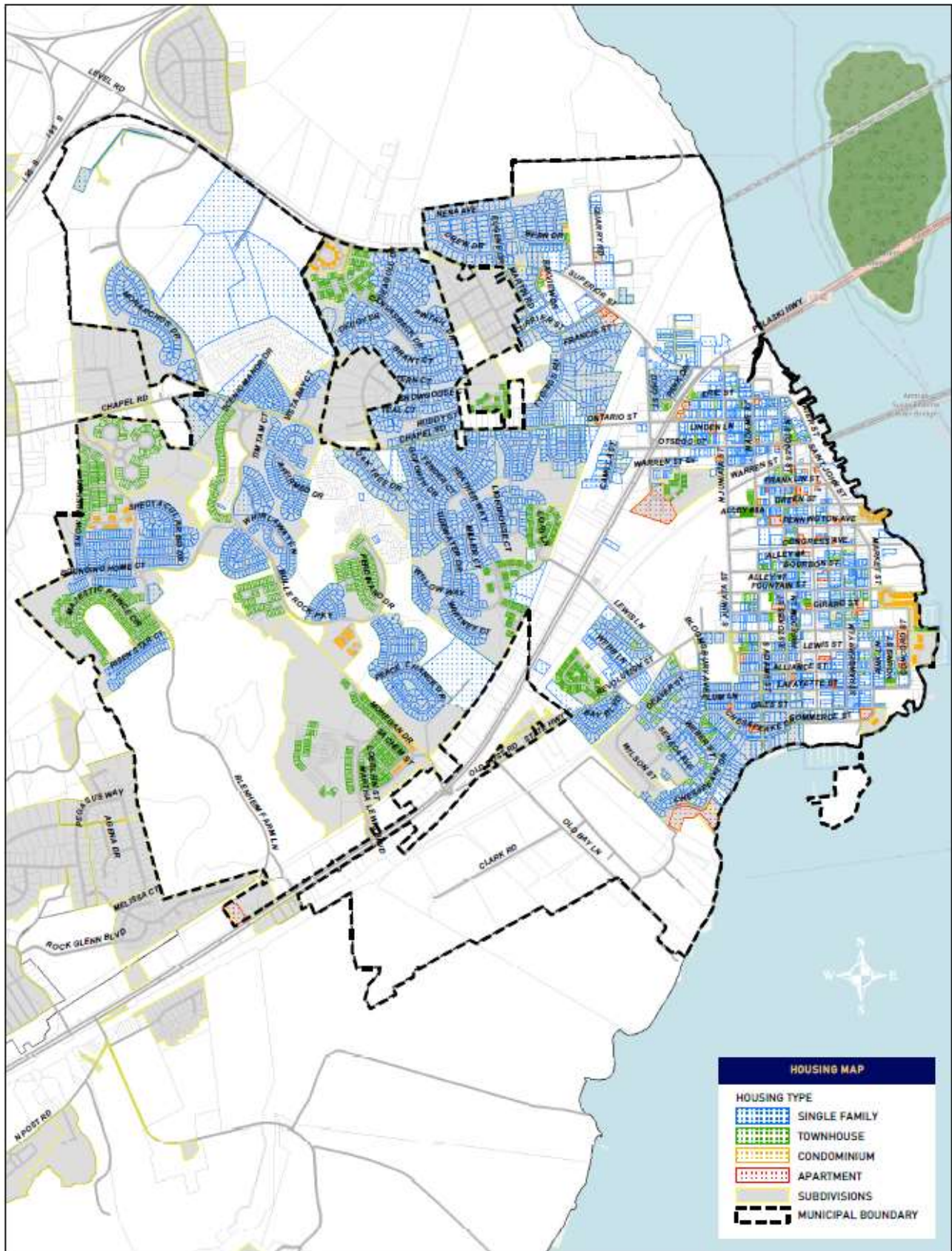
OWNER vs RENTAL



OWNER vs RENTAL



Map of Housing Unit Types



COMPREHENSIVE PLAN: HOUSING DATA

| Housing Type | 1990 | % 1990 | 2000 | % 2000 | 2010 | % 2010 | 2020 | % 2020 | 2022 | % 2022 | 1990-2022 | 1990-2022 % Change | 2000-2022 % Change |
|------------------------|-------|--------|-------|--------|-------|--------|-------|--------|-------|--------|-----------|--------------------|--------------------|
| Owner Occupied | 1,595 | 45.5% | 2,538 | 56.0% | 3,293 | 60.9% | 4,144 | 67.2% | 4,288 | 70.4% | 2,693 | 168.8% | 69.0% |
| Tenant Occupied | 1,910 | 54.5% | 1,998 | 44.0% | 2,114 | 39.1% | 2,025 | 32.8% | 1,805 | 29.6% | -105 | -5.5% | -9.7% |
| Vacant | 107 | 2.8% | 339 | 7.0% | 617 | 10.5% | 484 | 7.3% | 406 | 6.2% | 299 | 279.4% | 19.8% |
| Occupied Housing Units | 3,505 | 92.6% | 4,536 | 93.1% | 5,408 | 92.1% | 6,169 | 92.7% | 6,093 | 93.8% | 2,588 | 73.8% | 34.3% |
| Total Housing Units | 3,786 | 100.0% | 4,874 | 100.0% | 5,875 | 100.0% | 6,653 | 100.0% | 6,499 | 100.0% | | 71.7% | 33.3% |

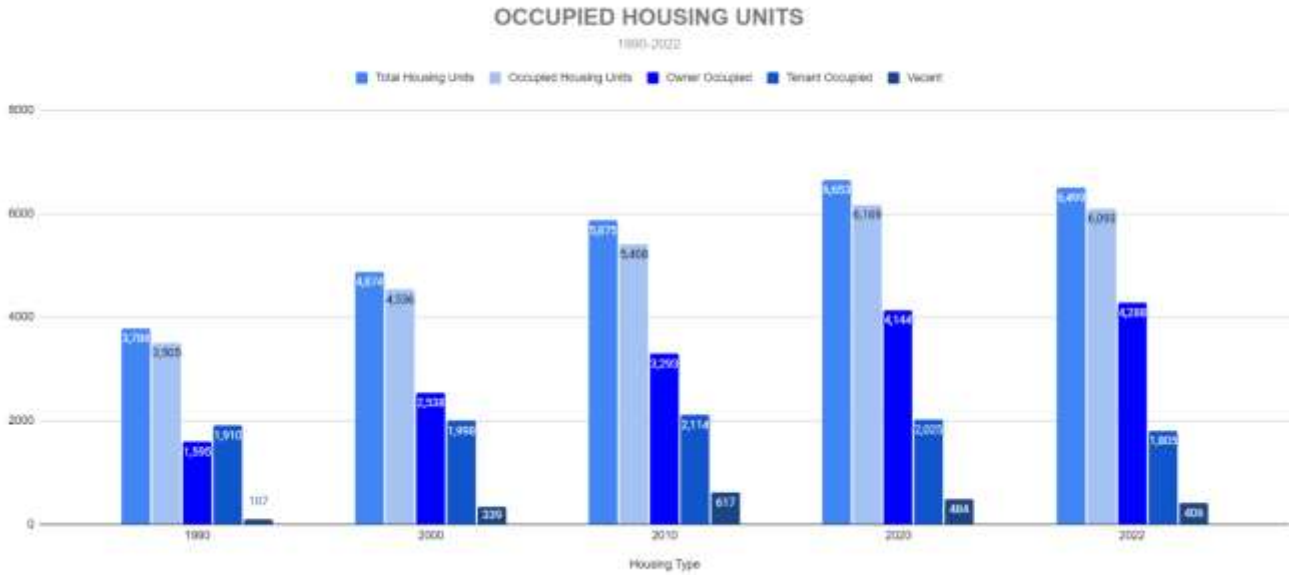
Data Source: [Decennial Census Data](#) and [ACS 5 Year Estimates](#)

Recent spikes caused by COVID-19 in relation to housing have become increasingly glaring. The demand for housing and the impact to the cost and financing of housing in terms of renting or buying is exorbitant. Overall, the percentage of Renter-verses Owner-occupied units has changed significantly during the past 30 years from renter (54.5%) occupied to primarily owner (70.4%) occupied. This trend is expected to continue as more single family attached and detached units are constructed. For more information, please see the Municipal Growth Element, Development Capacity Analysis for anticipated build out over the next 10-20 years.

Housing Occupancy: Percentage of Occupied versus Vacant Housing Units. A housing unit is classified as occupied if it is the usual place of residence of the person or group of people living in it at the time of enumeration.



In 2000 there were 339 (7.0%) Vacant Housing Units with 4,536 Occupied Housing Units in the City which has decreased to 406 (6.2%) Vacant Housing Units with 6,093 Occupied Housing Units in 2022, this is a 19.8% and 34.3% change since 2000 respectively. During the past 30 years Housing Units have maintained over 90% occupancy of the total units available. The Occupied Housing Units statistics provide 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 existing residents to find housing units, but too much vacancy may indicate a weaker market or substandard housing. Too little vacancy may also indicate insufficient housing supply.

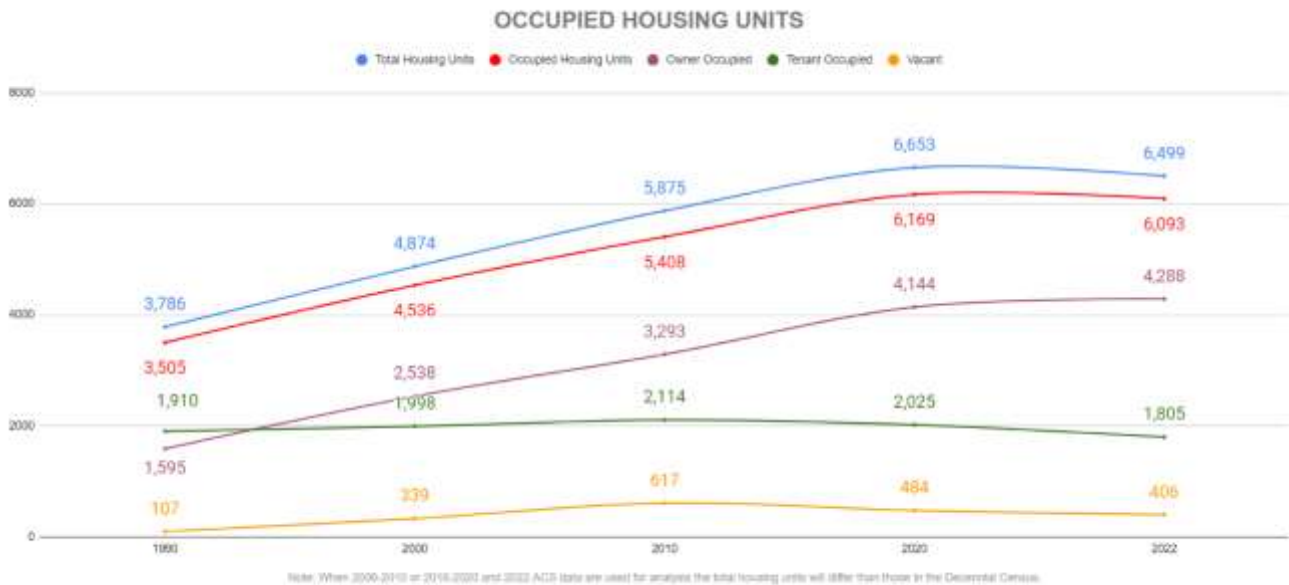


Note: When 2006-2010 or 2016-2020 and 2022 ACS data are used for analysis the total housing units will differ than those in the Decennial Census.

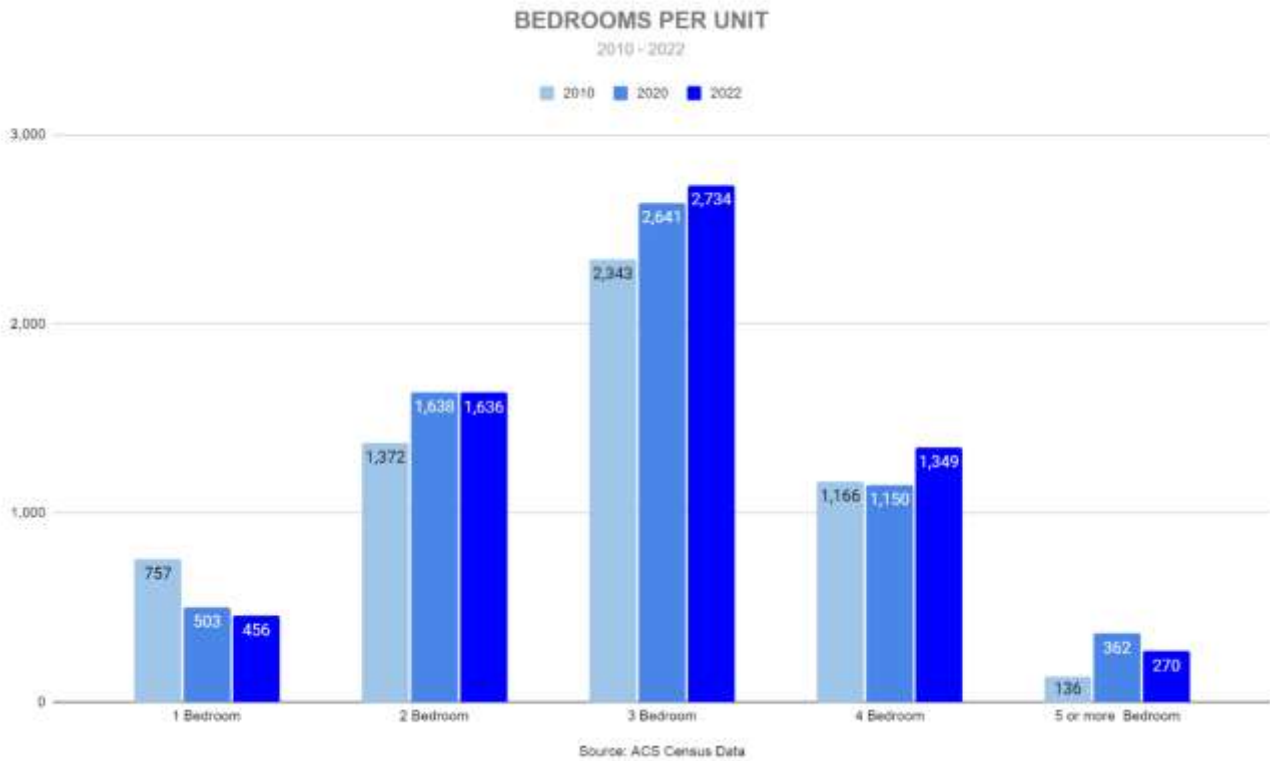
Trends

- 12.7% Increase since 2010 {685 new total occupied housing units}
- 30.2% Increase since 2010 {995 new owner occupied housing units}
- -14.6% Decrease since 2010 {309 unit loss renter occupied housing units}

The 2022 ACS Census identified a total of 6,499 housing units which is an increase of 10.0 % {9.97%} since 2010. This trend equates to an average yearly increase of 0.8% growth since 2010.

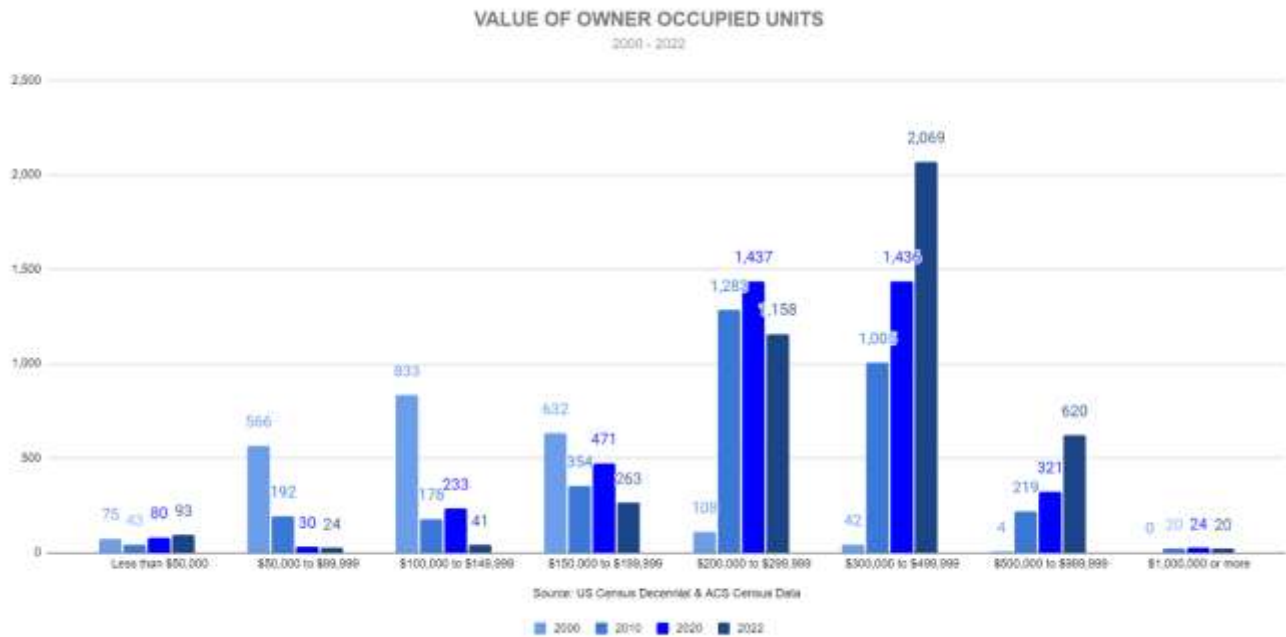


Bedrooms: The number of bedrooms is the count of rooms designed to be used as bedrooms; that is, the number of rooms that would be listed as bedrooms if the house, apartment, or mobile home were on the market for sale or for rent. Included are all rooms intended to be used as bedrooms even if they currently are being used for some other purpose.



The City has mostly two and three bedroom housing units (1,636 units or 25% and 2,734 units or 42% respectively) followed by four bedroom units (1,349 units or 21%) and one bedroom condos (456 units or 7%). While this figure does not directly address the square footage a unit is, typically more bedrooms may often equate to higher costs. Larger houses with more bedrooms can also provide suitable housing for families and extended family households, which is especially pertinent given the substantial senior population in the City. Also, with the growing trend of working from home additional space is necessary for a home office. This is one factor that may affect the long-term ability of individuals and families to age in place, among other housing considerations. This all points to the need for the City to encourage a variety of housing choices as the City continues to develop and/or the housing stock expands.

Value of Owner-Occupied Units: Count of housing units at different value ranges



The City contains a total of 4,288 owner-occupied housing units at various values with the median value of owner occupied units being \$342,200 as of 2022 ACS. 1,158 owner-occupied units are between \$200,000 to \$299,999 dollars (27%) and 2,069 owner occupied housing units are between \$300,000 to \$4,99,999 dollars (48.2%). This makes up over 75.2% of the total owner-occupied housing units with the remainder 9.9% below \$200,000 and 14.9% above \$500,000. Notice the change over time of higher value housing units from 2000 to 2022.

Housing Affordability: The information on selected monthly owner and rental costs and burden rate in Harford County.

| AFFORDABLE AND WORKFORCE HOUSING (2022) | 2020 (AMI) | 30% Extremely Low Income | 50% Very Low Income | 60% Low Income | 80% | 100% | 120% |
|---|------------|--------------------------|---------------------|----------------|----------|----------|----------|
| Havre de Grace | \$80,853 | \$24,256 | \$40,427 | \$48,512 | \$64,682 | \$80,853 | \$97,024 |
| Havre de Grace Monthly | \$6,737 | \$2,021 | \$3,368 | \$4,042 | \$5,390 | \$6,737 | \$8,085 |
| Housing Burdened (30%) | \$23,447 | \$7,034 | \$11,724 | \$14,068 | \$18,758 | \$23,447 | \$28,137 |
| Monthly Housing Cost (30%) | \$1,954 | \$586 | \$977 | \$1,172 | \$1,563 | \$2,021 | \$2,345 |

HUD Defines:

- Extremely low income is less than 30% AMI
- Low income is less than 50% AMI
- Moderate income is 50% to 80% AMI
- Median income is more than 80% to 120% AMI

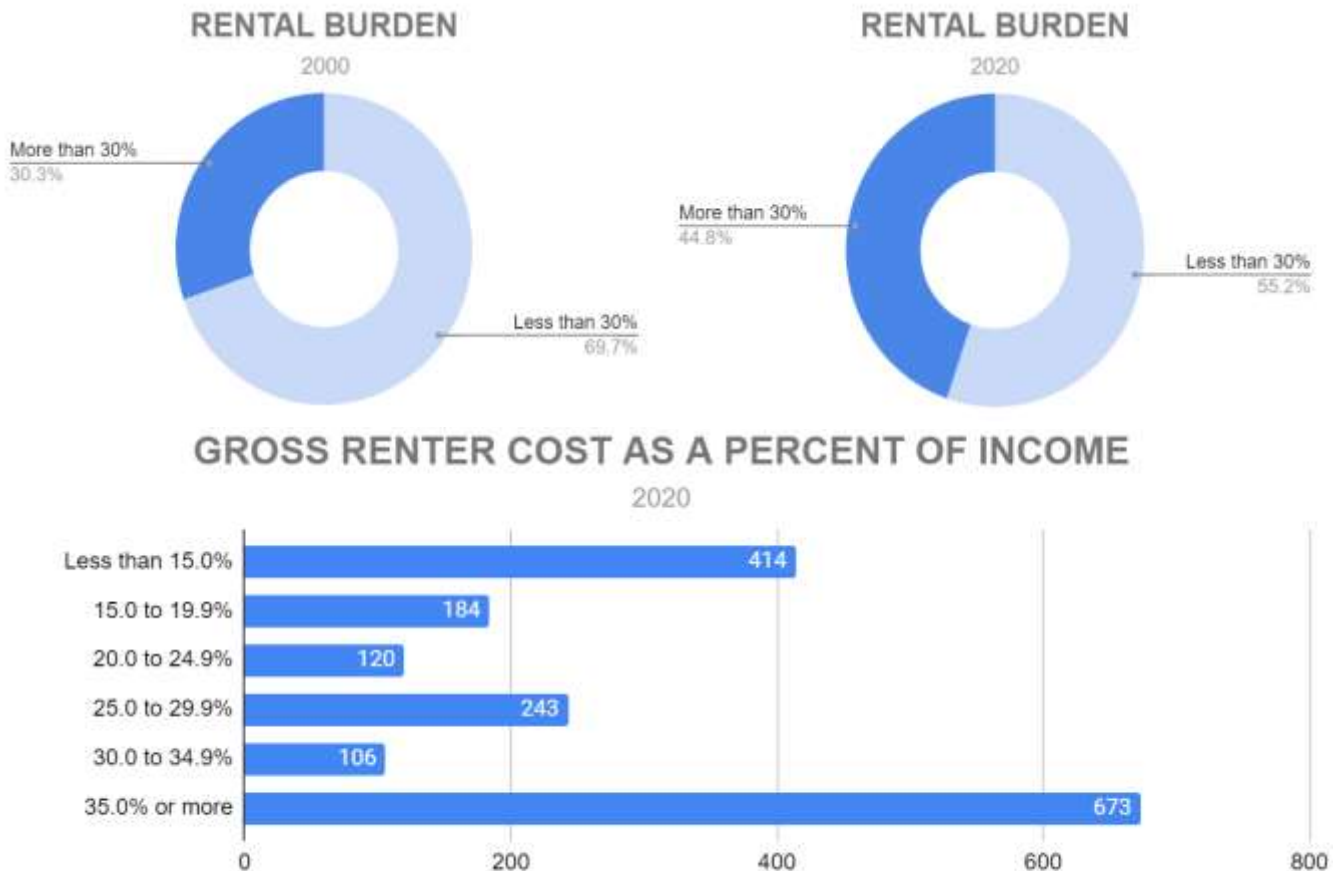
The Maryland Department Planning [Housing Affordability Dashboard](#), Baltimore-Columbia-Towson Area, is provided in the Housing chapter and shows the full range of monthly housing costs which collapses them into categories of less than and more than 30% (burdened) of monthly household income. This can facilitate an analysis of homeowner and rental housing burden in a study area or community. Please see below for specific Havre de Grace housing data.

Gross Rent: The amount of the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.)

| MEDIAN MONTHLY RENT (2000 - 2020) | 2000 | 2010 | 2020 | 2000-2020 | % Change |
|-----------------------------------|-------|---------|---------|-----------|----------|
| Harford County | \$648 | \$971 | \$1,294 | | 99.7% |
| Havre De Grace | \$543 | \$858 | \$1,054 | | 94.1% |
| Aberdeen | \$373 | \$463 | \$669 | | 79.4% |
| Bel Air | \$694 | \$1,007 | \$1,273 | | 83.4% |

This summary utilizes Decennial and ACS data to provide housing rental costs within a Harford County and its municipalities showing the change in median monthly rent from the year 2000 to 2020. The median monthly rental cost is \$1,054 for Havre de Grace. This information can be compared to affordable (less than 30%) monthly costs at the low-income and workforce limits, also provided by the [Housing Affordability Dashboard](#), Baltimore-Columbia-Towson Area, and provided in the Housing chapter.

Gross Rent as a Percentage of Income: GRPI is a ratio of monthly gross rent to monthly HHI.



Within Havre de Grace, 44.8% of renters are rental burdened. Conversely, 55.2% of gross rents are at or below the 30% rental burden. This is likely due to the most vulnerable residents in the City are renters when compared to owner cost with mortgage (see below). Overall, this data will facilitate an analysis of renter housing burden within Harford County. This information is specific to Havre de Grace and reflects Decennial U.S. Census long-form data for 2000 and ACS survey data for 2010 and 2020.

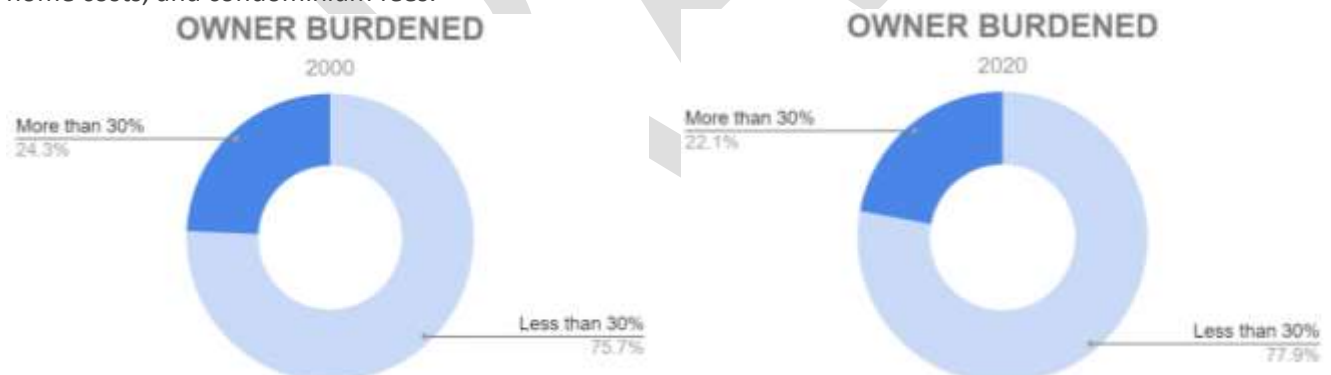
Selected Monthly Owner Costs: SMOC are calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.

| MEDIAN MONTHLY WITH MORTGAGE (2000 - 2020) | 2000 | 2010 | 2020 | 2000-2020 | % Change |
|--|---------|---------|---------|-----------|----------|
| Harford County | \$1,242 | \$1,858 | \$1,912 | | 53.9% |
| Havre De Grace | \$1,214 | \$1,869 | \$1,893 | | 55.9% |
| Aberdeen | \$776 | \$1,089 | \$1,311 | | 68.9% |
| Bel Air | \$1,194 | \$1,607 | \$1,793 | | 50.2% |

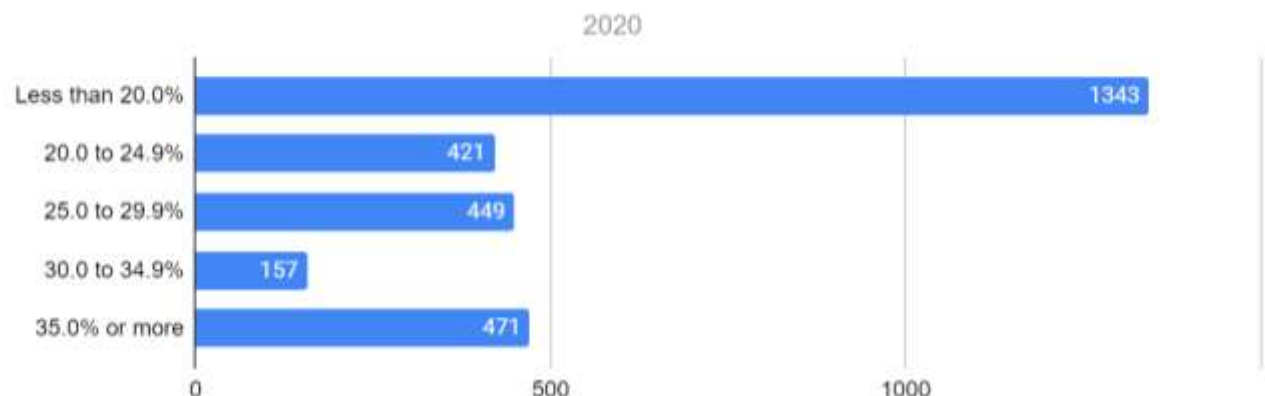
This summary utilizes 2000 Decennial and 2010-2020 ACS data to provide the housing owner costs within Harford County and its municipalities showing the change in median monthly mortgage cost from the year 2000 to 2020. The median mortgage in 2020 is \$1,893 with 78% of owner-occupied mortgage cost below 30% AMI. There are 2,841 housing units with a mortgage in 2020. This information can be compared to affordable (less than 30%) monthly costs at the low-income and workforce limits, also provided by the [Housing Affordability Dashboard](#), Baltimore-Columbia-Towson Area, and provided in the Housing chapter

| MEDIAN MONTHLY WITHOUT MORTGAGE (2000 - 2020) | 2000 | 2010 | 2020 | 2000-2020 | % Change |
|---|-------|-------|-------|-----------|----------|
| Harford County | \$321 | \$526 | \$598 | | 86.3% |
| Havre De Grace | \$317 | \$540 | \$650 | | 105.0% |
| Aberdeen | \$298 | \$407 | \$501 | | 68.1% |
| Bel Air | \$355 | \$568 | \$594 | | 67.3% |

Selected Monthly Owner Cost as a Percentage of Income: SMOCAPI is a ratio calculated from the sum of payment for mortgages, real estate taxes, various insurances, utilities, fuels, mobile home costs, and condominium fees.

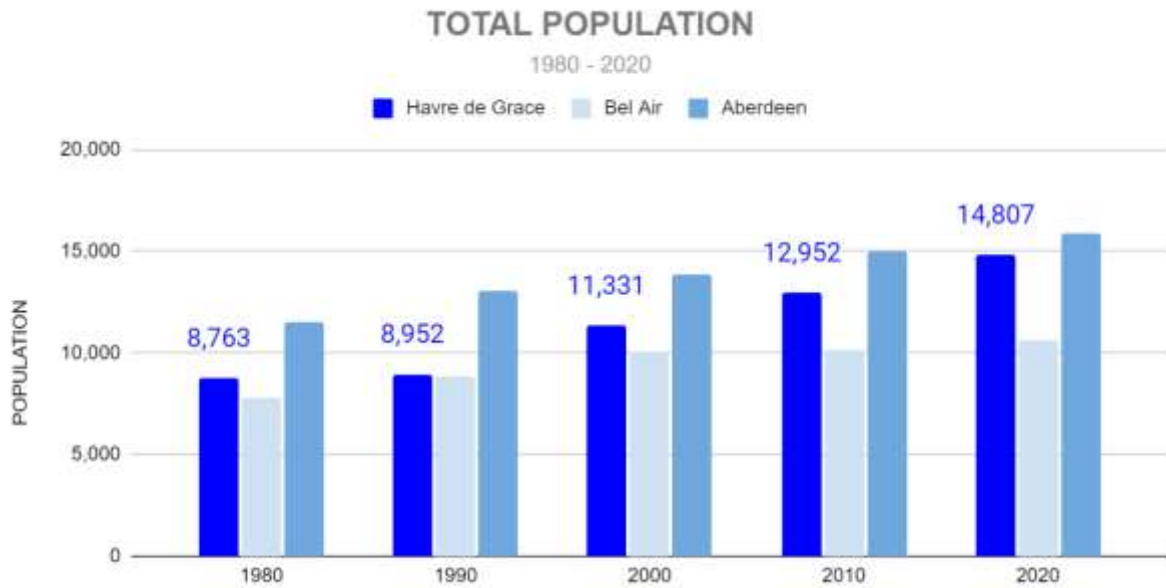


SELECTED MONTHLY OWNER COSTS AS A PERCENT OF INCOME



HOUSING DEMAND:

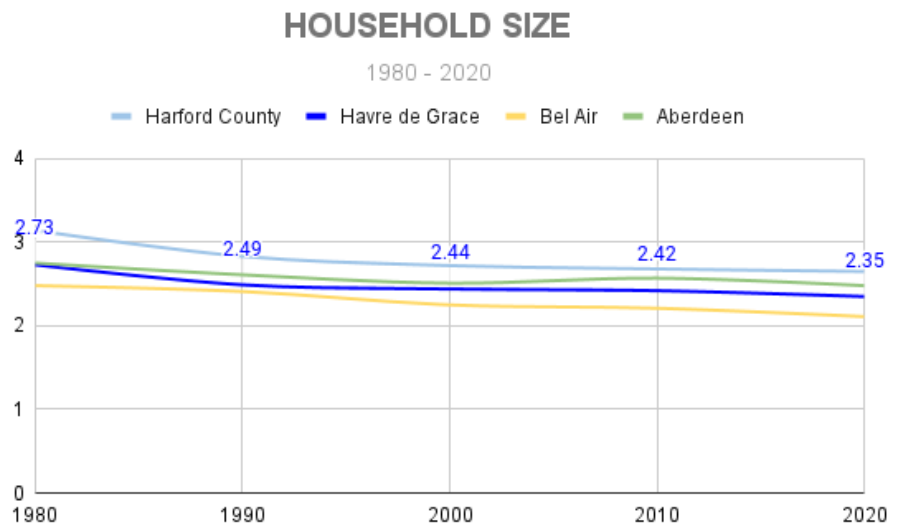
Municipal Population Trends: Total residents within Harford County’s Municipalities in relation to average household size and the percentage of youth and seniors within a household, year resident moved into units, method of transportation to work and general permit data trends.

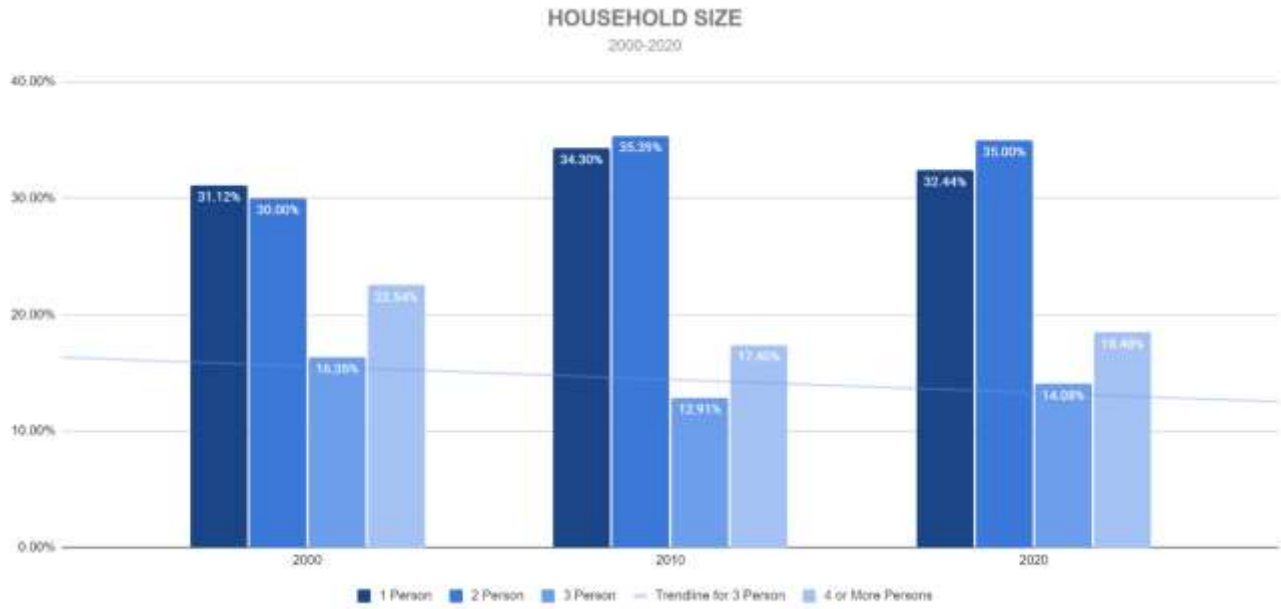


According to the 2020 US Decennial Census the City has a population of 14,807 residents. The population has increased 65.4% since 1990 as a result of building, developments and annexations west of Route 40/Pulaski Highway. The average household size is slowly decreasing from 2.49 in 1990 to less than 2.35 in 2020. This trend is indicative of a generation waiting to have children, the cost of 2–3-bedroom home ownership, childcare with health services and overall cost of living being adversely disproportionate to income, housing availability and access to employment in relation to opportunities within the City.

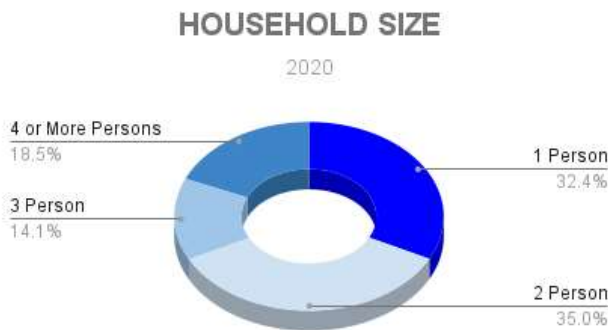
Household Size:

Overall, the average household size is decreasing from 2.49 in 1990 to 2.35 in 2020, with the number of single person households steadily increasing over time. The data suggests smaller housing types are likely to be in demand as people age and household sizes decreases.



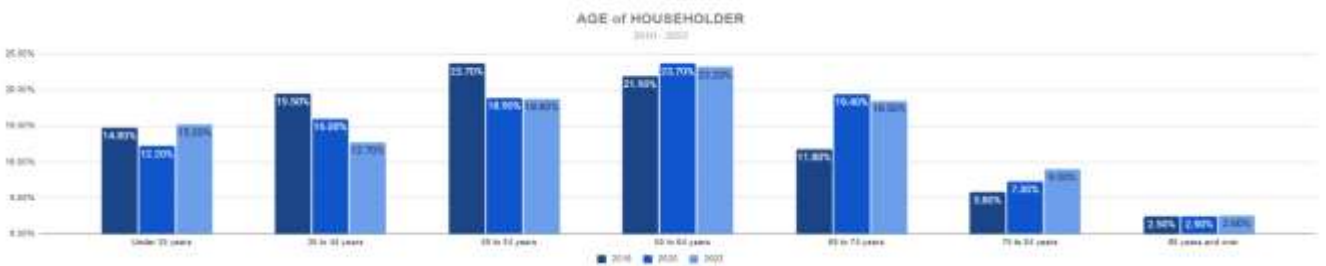


The graph above provides a quick snapshot of the number of persons by household within the City from 2000 to 2020. These types of data help show the overall trends for indicating what kinds of units it may be needed in the future in order to accommodate housing needs and choice.



There are also potential public health implications of older residents living alone. In general, as the City's population ages, there are specific housing requirements to take into consideration such as alternative transit options, walkability, and access to health services.

Age of Householder:



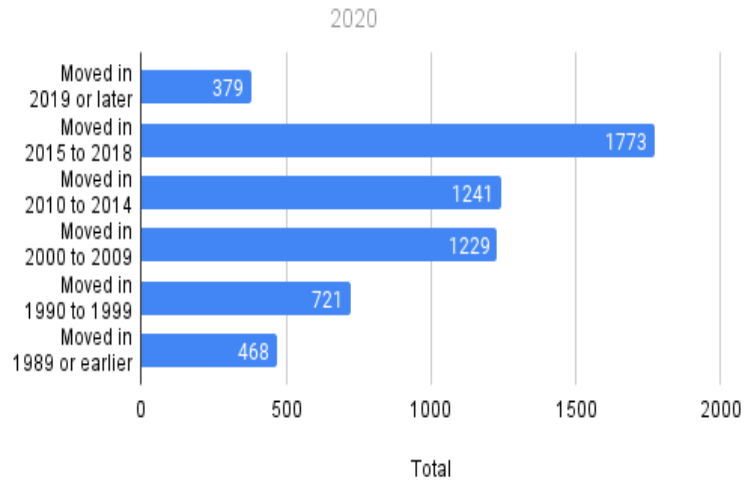
The median age of 45.3 is reflected in the age of householders with 53.3% over the age of 55 in 2022 compared to 42% in 2010.

Year Household Moved into Unit: Count of households by year range that they moved into their current residence

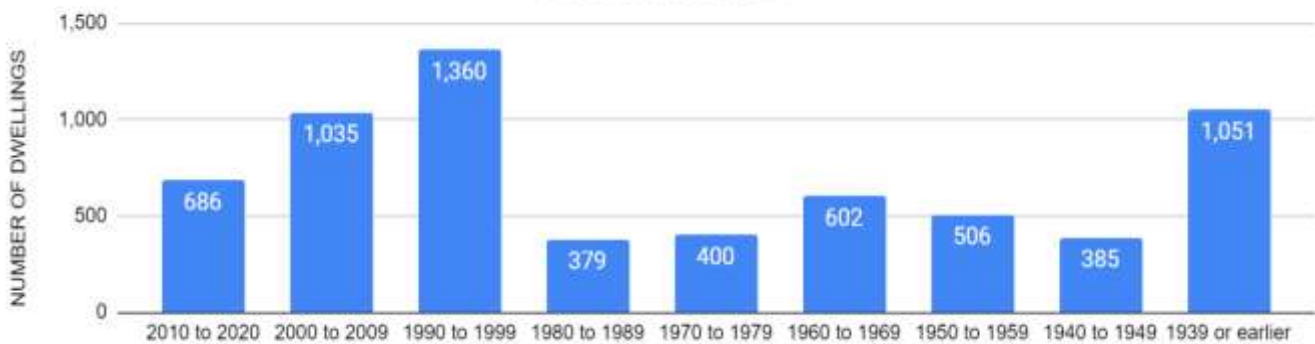
The median year housing structures were built can be an indicator of the condition and livability of the housing stock. Older buildings typically require a greater degree of upkeep and maintenance.

Structures built prior to 1974 (50 year minimum) are eligible for listing on the National Register of Historic Places (NRHP). Approximately 3,595 (56%) of the City’s housing stock meets this criterion. The opportunity for working with property owners to maintain and renovate these historic structures in the older downtown neighborhoods will provide significant value to the overall historic character of the City

YEAR HOUSEHOLDER MOVED INTO UNIT

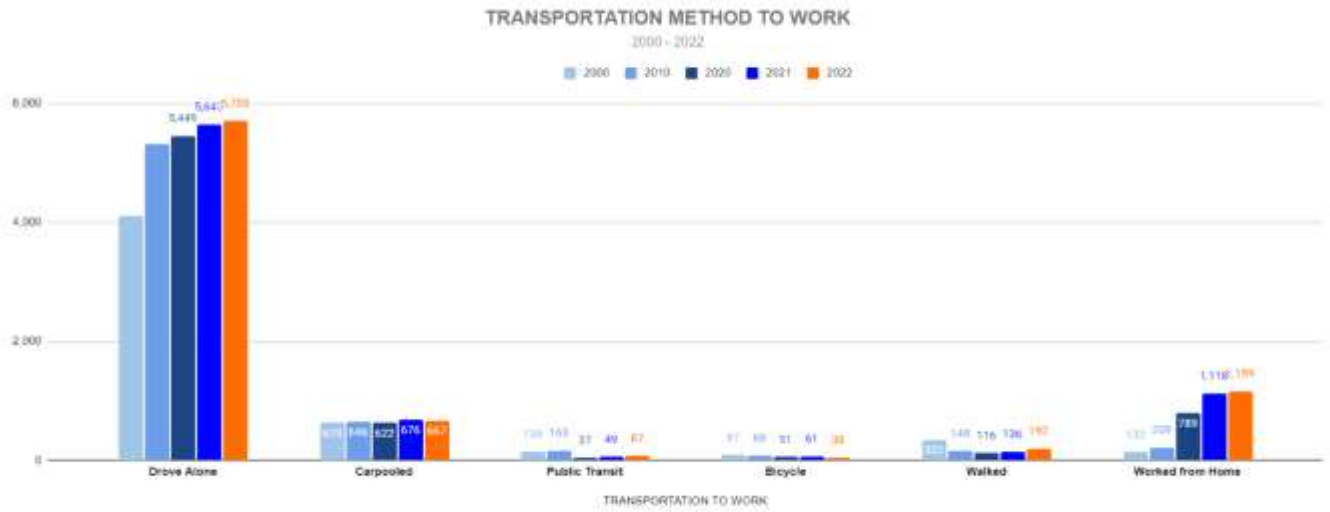


HOUSING AGE



In the City, 3,081 units (48.1%) of the housing stock was built after the year 1990, with 3,323 units (51.9%) constructed prior. Older homes typically have a higher chance of deteriorating from neglect and lack of maintenance. Although several factors influence the maintenance of a building, typically older homes have a higher cost to refurbish and update to make the necessary accommodations that new construction offers. This cost contributes to the overall monthly cost of home ownership and livability that influence a person’s quality of life.

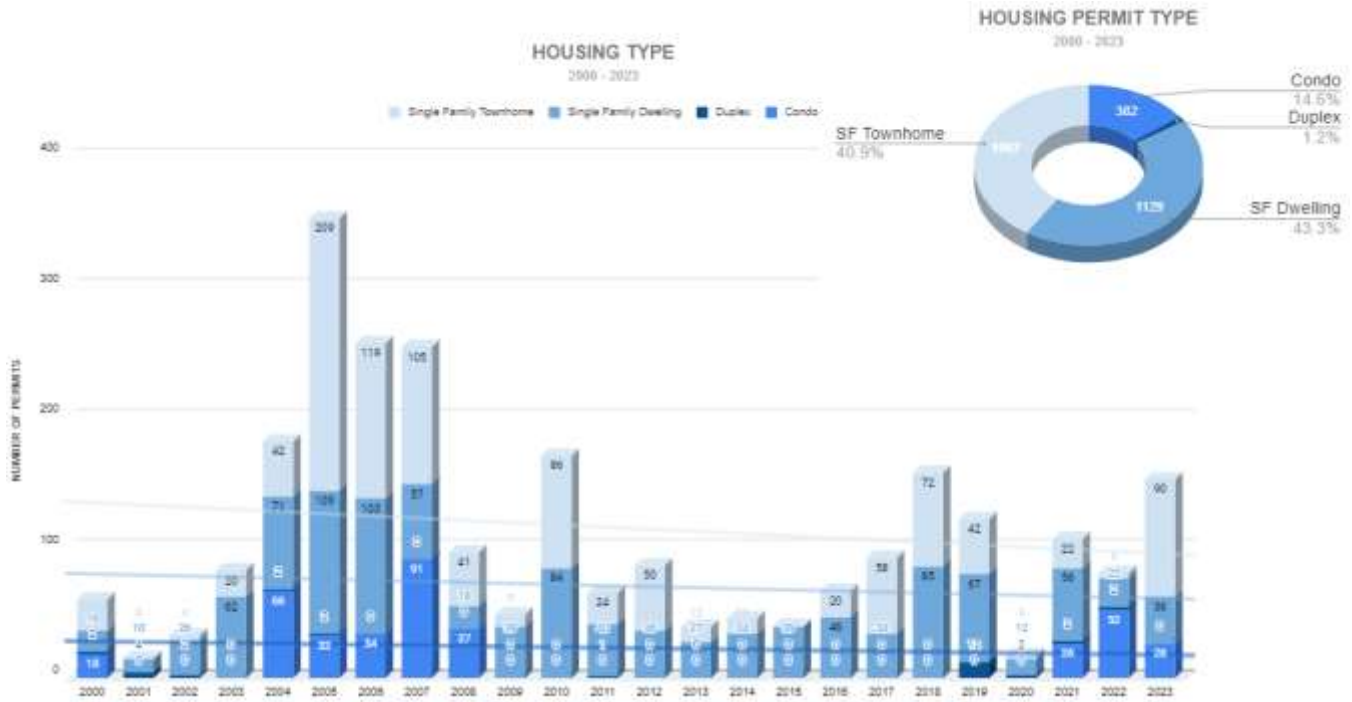
Commuting to Work: Percentages of how individuals commute to work in varying categories



Housing and transportation are closely linked. This data point allows a jurisdiction to gauge how its residents get to work and can assist the planning objective of promoting proximity between jobs and housing or housing and transportation facilities.



Residential Building Permits:



The total housing permits based on housing type (SFD, SFTH, Duplex, Condo) since the year 2000. The data infers that there is a slight increase of smaller single unit condos since the 2020 COVID-19 pandemic. Whether or not this trend will continue to sustain is to be determined. Overall, the single family attached and detached dwellings make up the majority of the housing stock and this trend is expected to continue.

HOUSING TRENDS

By 2030, stakeholders would like Havre de Grace to be a more affordable and connected place to live, work, and explore. The City has grown 23.5% since 2000 with a population over 14,807. There are 2,457 housing permits issued and currently has over 5,811 occupied households with a median income of \$80,853. Growth has accelerated during the 1990's throughout 2020 with 48.1% of new homes constructed. The City recognizes a need to provide a range of housing densities, types, sizes and residential options that are accessible for a range of citizens while embracing the City's roots to provide a sustainable and equitable quality of life.

Since the 2008 National financial crisis Havre de Grace has experienced a decrease in new housing permits and in housing supply divide between higher and lower income houses in addition to the quality of houses within the market. The need to provide "missing middle" housing is growing. Building permit activity declined since 2008 with only 1,041 permits issued in Havre de Grace. Since then, building permits have increased but not to pre pandemic levels. A total of 985 permits were issued during the period of 2008 and 2020, of which approximately 61% were for new dwellings in Havre de Grace. Building permit activity generally declined since 2008 and increased in 2016 slightly and has been declining since 2018.

Recently with the COVID-19 Pandemic, housing values and mortgage rates have spiked. This surge has caused an increase of homeownership in addition to reducing vacant buildings and parcels downtown. Since 2020 there have

been 203 permits issued for the construction or modification of new housing units in addition to Auxiliary Dwelling Units. The shift from Detached Single-Family Homes to smaller Condo and Duplex housing options is growing. With 84 new housing permits issued since 2020 for smaller Duplex and Condos. This makes up 41% of permits issued for smaller housing size that's consistent with the single, senior and young adult population shift reflected in the demographic trends.

Future projections are expected to increase for smaller Condo and Duplex housing permits over Single-Family Housing in addition to ADU with both short/long term rentals becoming increasingly popular. Havre de Grace recognizes the momentum of the housing market and encourages development through private and public partnerships for targeted revitalization and assistance of at-risk populations. The continuing development of Single-Family Homes are already planned west of Route 40, the urban infill of vacant lots in downtown neighborhoods offer connectivity and local multi modal access opportunities, in addition to the local shops and tourism of the historic neighborhoods is increasingly desirable. As the City continues to appeal to residents, the demand to supply a range of housing options is necessary. By increasing Infill development with Smart Growth and Transient Oriented Models, the City may create a more compact, dense, and diverse downtown that is walkable, accessible and historical. Given the potential for opportunity, the City is committed to the people to advance inclusive and equity focused housing programs, policies and sustainable ownership opportunities to continue the make Havre de Grace a more appealing and desirable City.

ANALYSIS AND POLICY

CURRENT HOUSING PROGRAMS

- Provide link to affordable housing resources: <https://planning.maryland.gov/Pages/OurWork/housing-element-mg/affordable-housing-resources.aspx>

POLICIES AND IMPLEMENTATION STRATEGIES

- Review MDP "Common Practices" and "Best Practices": <https://planning.maryland.gov/Pages/OurWork/housing-element-mg/common-practices.aspx>
 - Highlight programs they we are not utilizing that we should look into to solve our problem areas: <https://planning.maryland.gov/Pages/OurWork/housing-element-mg/affordable-housing-resources.aspx>
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