

Envision HdG

City of Havre de Grace Comprehensive Plan

January 8, 2024



Housing Element

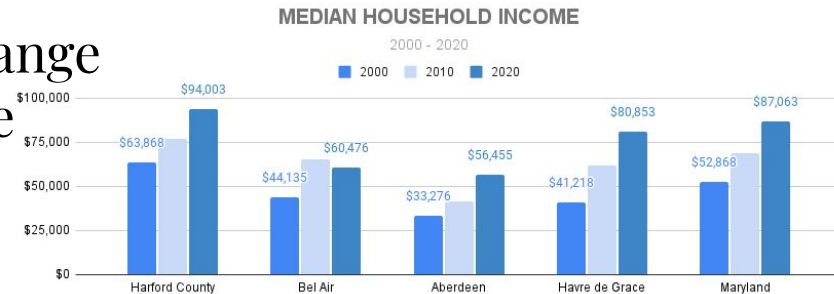
- ❑ Newly required element under State law (Senate Bill 55 - 2019)
- ❑ Main focus is on the assessment of low-income and workforce housing
- ❑ Touches on a broader range of issues, including fair housing
- ❑ MDP has provided a set of Models and Guidelines for developing the element
- ❑ A “toolbox” and data dashboard have also been provided to assist in developing the section

Four Sections

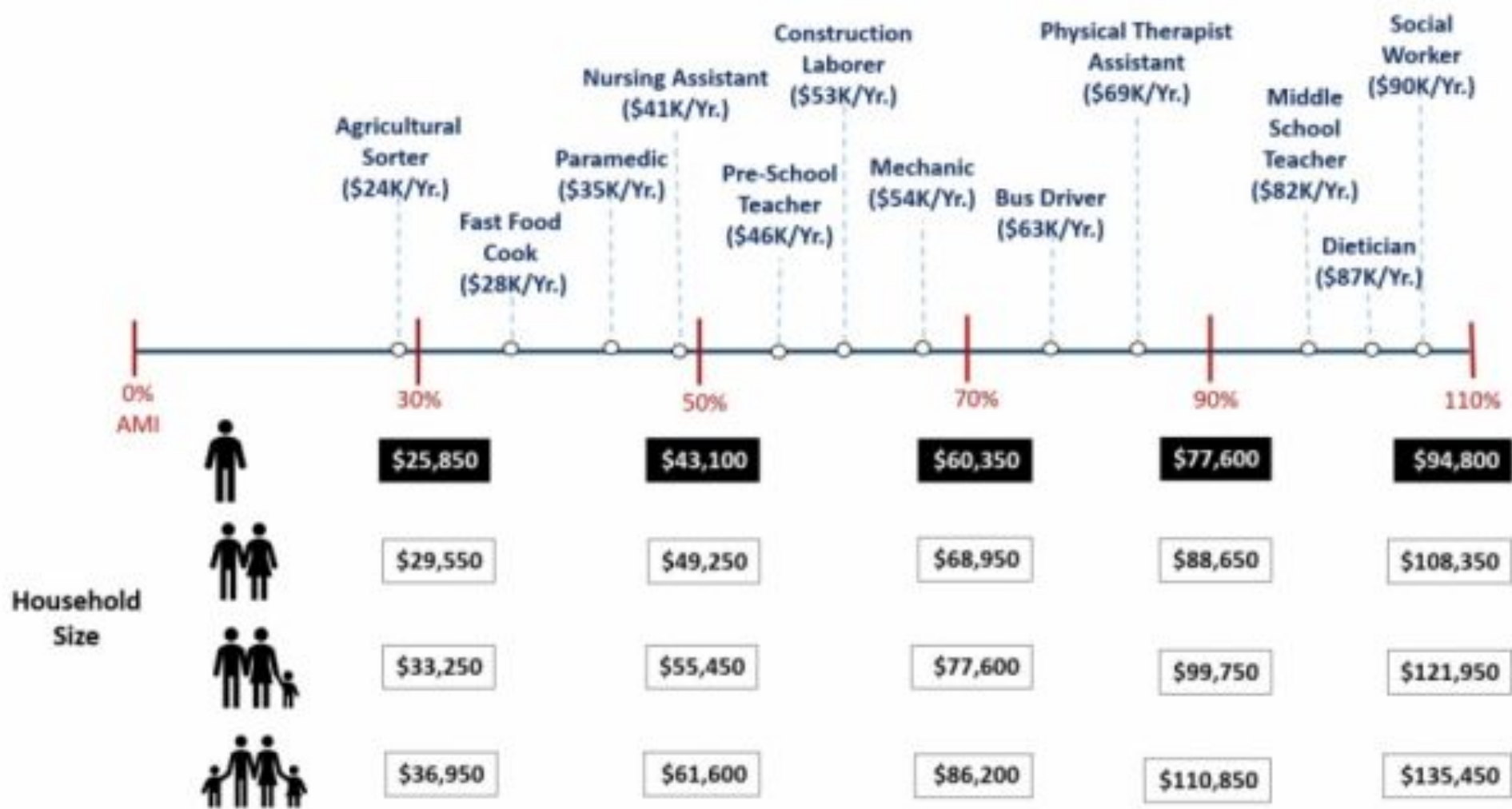
- ❑ Housing planning
 - ❑ Includes three self-assessments:
 1. Visioning;
 2. Analysis and policy;
 3. Implementation and regulations
- ❑ Housing data
 - ❑ Examination of available data to determine housing need and supply
- ❑ Housing practices - “best practices”
- ❑ Affordable housing resources

What is affordable housing?

- ❑ Affordable housing is when monthly housing costs are at or below 30% of household income;
 - ❑ If greater than 30%, than household is considered to be “burdened”.
- ❑ Affordability is relative
 - ❑ Based on Area Median Income (AMI)
- ❑ Workforce housing is defined as:
 - ❑ Ownership - 60% - 120% AMI range
 - ❑ Rentals - 50% - 100% AMI range



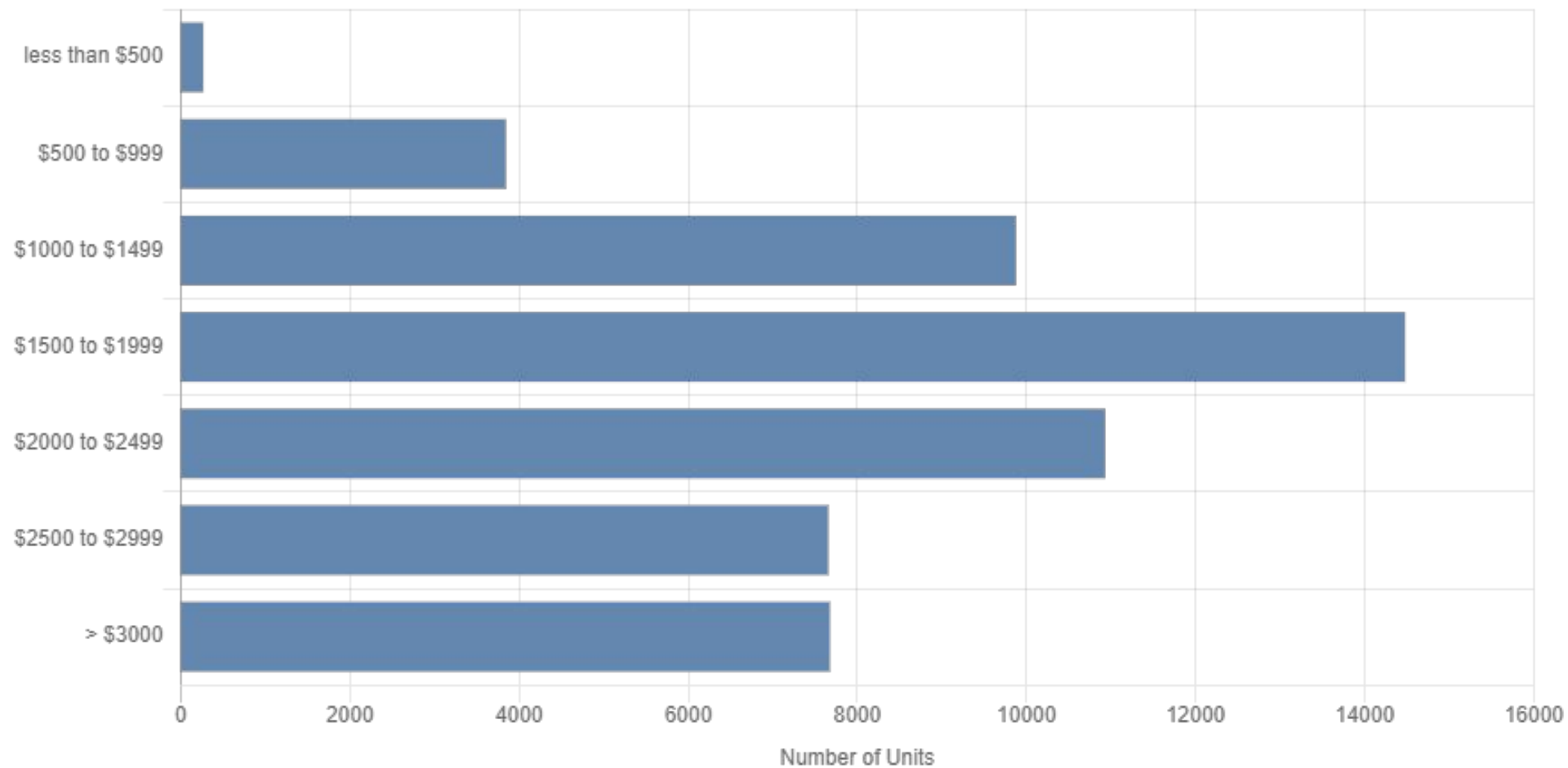
Source: 2016-2020 American Community Survey & US Decennial Census Data



Important Housing Data

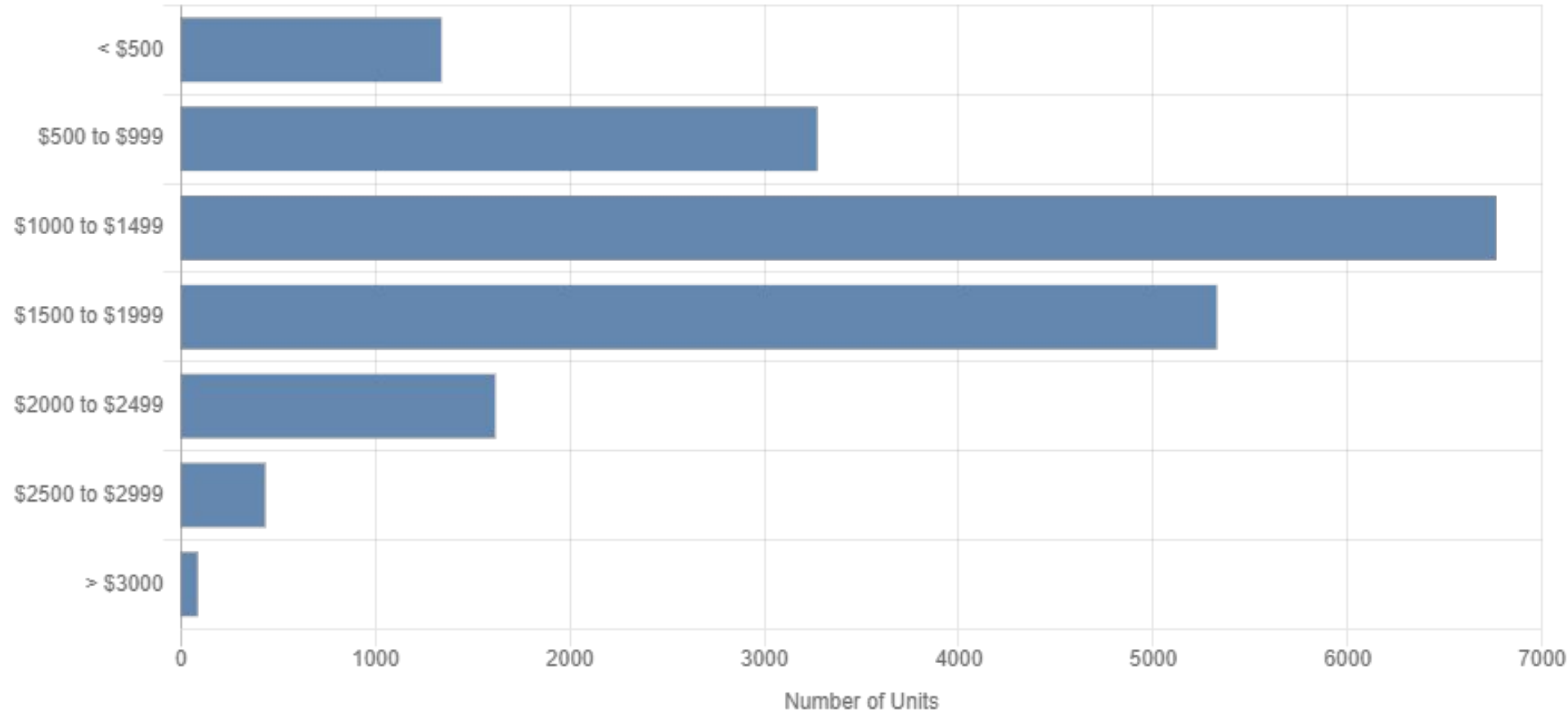
- ❑ 2023 AMI - Philadelphia-Camden-Wilmington MSA
\$114,000
- ❑ Workforce ranges
 - ❑ \$68,640 - \$137,280 for homeownership
 - ❑ Affordability monthly: \$1,659 - \$3,318
 - ❑ \$57,200 - \$114,400 for rentals
 - ❑ Affordability monthly: \$1,382 - \$2,765
- ❑ Data shifts slightly when looking at just Harford County
(AMI=\$121,700)
- ❑ Available data has its limitations

Selected Monthly Owner Costs with Mortgage



Gross Rent of Occupied Units

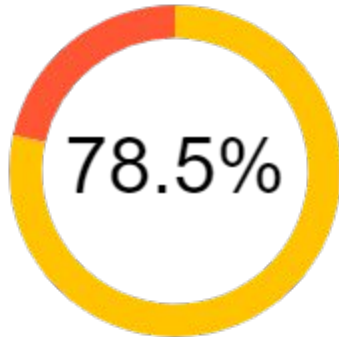
Sex by Age and Vet Status



Housing Burden

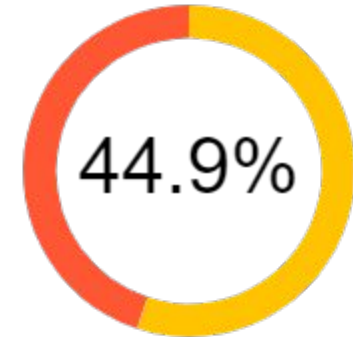
Home Ownership
Burden
21.5%

Less than 30% $\geq 30\%$ (Housing Burdened)



Rental Burden
55.1%

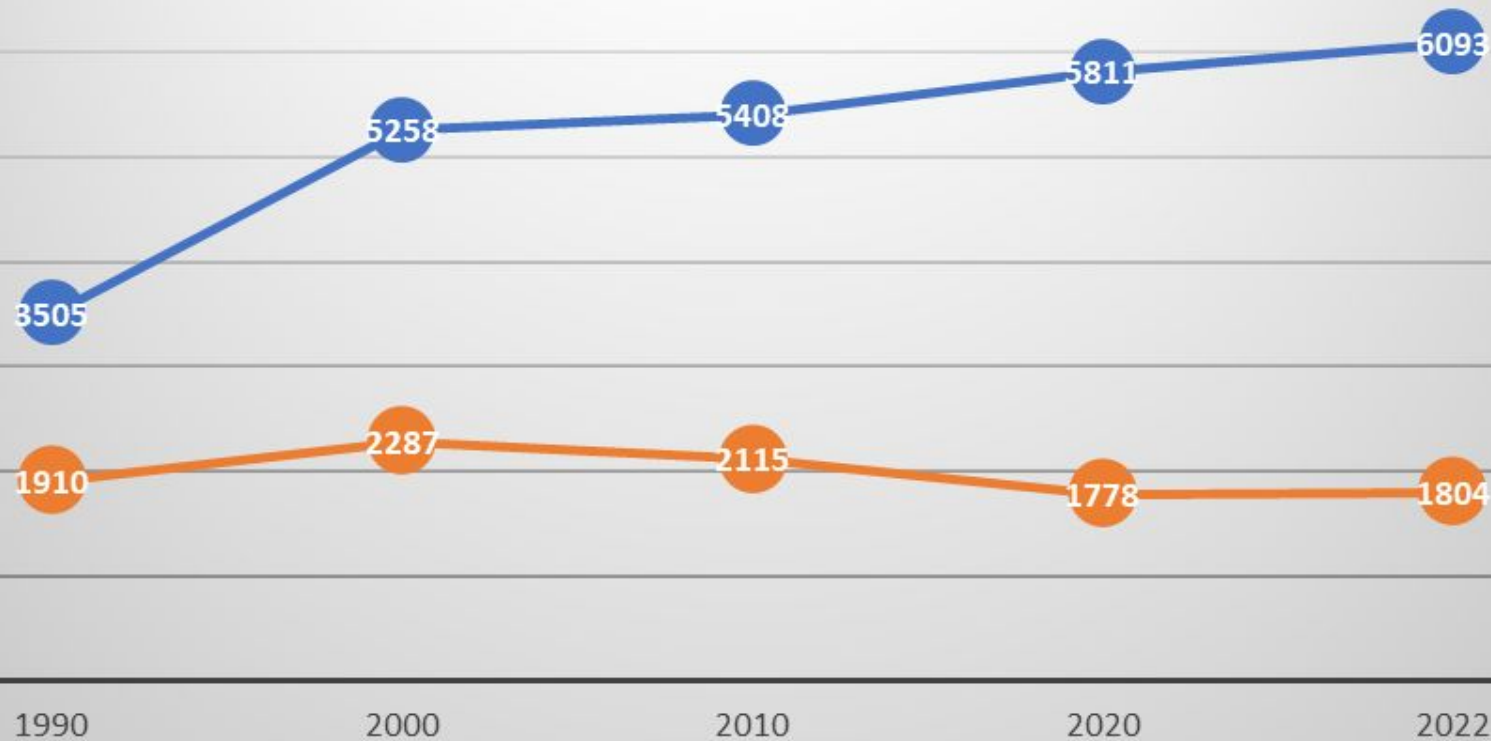
Less than 30% $\geq 30\%$ (Housing Burdened)



Likely Causes of Housing Burden

- ❑ A lack of “middle housing” likely causing workforce housing families to overreach into more expensive housing
- ❑ An overall lack of rental housing supply at all workforce housing income levels exists
 - ❑ Appears that a lack of higher income rental housing causes workforce housing to be occupied by many types of households
 - ❑ Middle income range households are needing to seek lower income housing due to a lack of supply
 - ❑ In turn, lower-income households are overreaching

Occupied Unit Growth and Rental Housing Units



—●— Housing Units

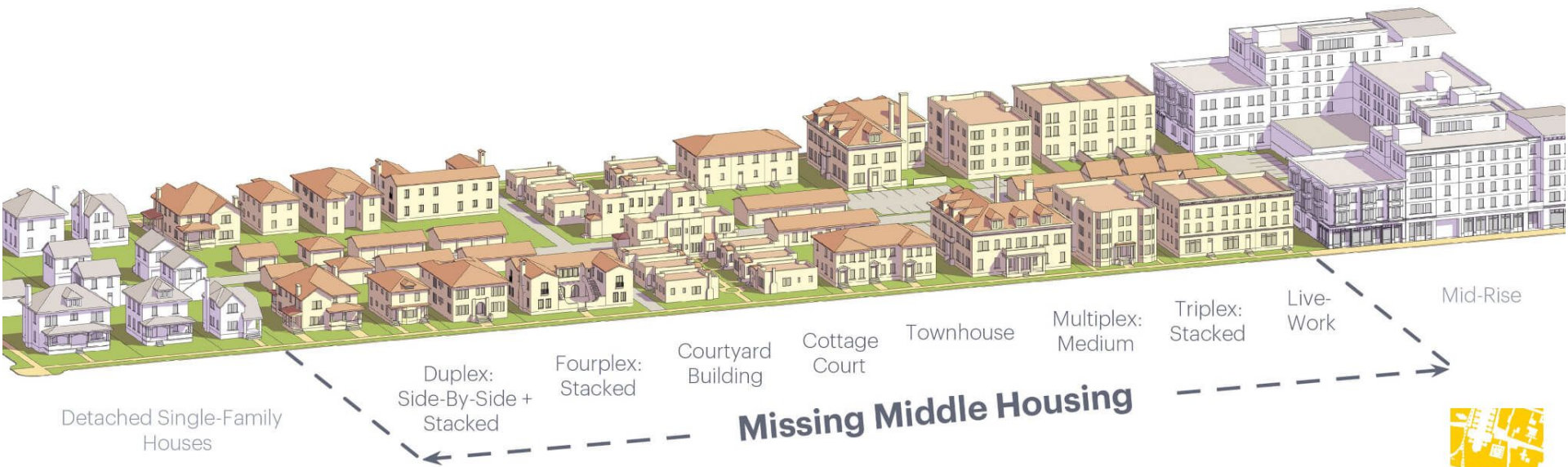
—●— Number of Rental Units

Common Practices

- ❑ Inclusionary Zoning
- ❑ Financial Incentives
 - ❑ Tax abatement for commercial to residential conversion and veterans
 - ❑ Housing choice voucher encouragement
- ❑ Partnership with developers and non-profits
 - ❑ Ivy Hills
 - ❑ Blenheim Run
- ❑ Accessory Dwelling Units
 - ❑ Allowed in City - ordinance revamped in early 2023
 - ❑ MDP currently holding a State Task Force
- ❑ Increasing density in “targeted and appropriate” areas

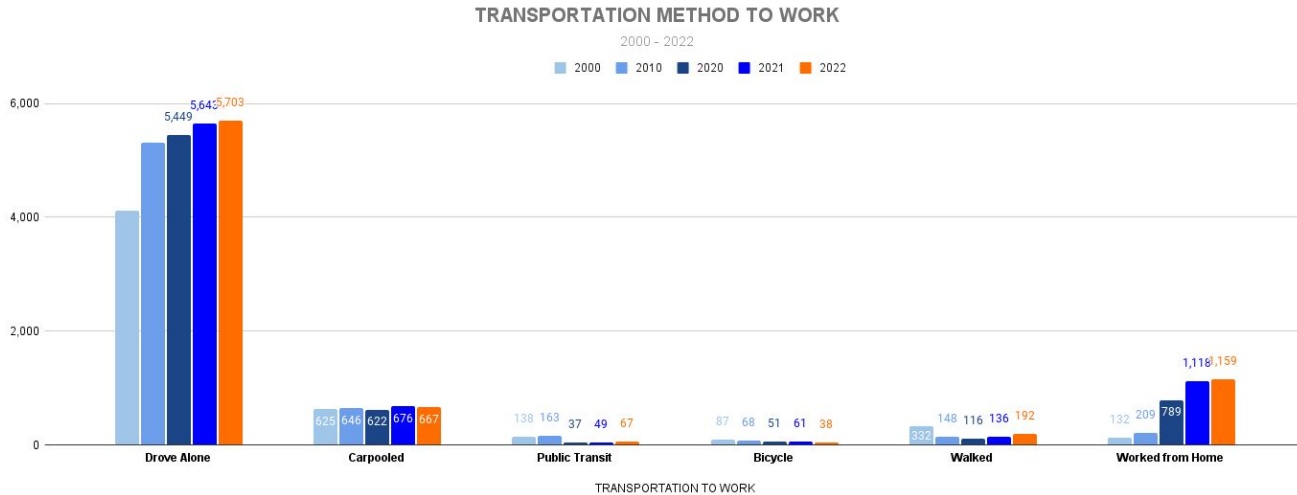
Increased Densities

- ❑ Should consider in Comprehensive Plan where this is appropriate
 - ❑ Special zoning designation on Route 40
 - ❑ RO zoning district revisions
- ❑ Increased densities does not mean high rises
- ❑ Can be constructed to maintain and strengthen the character of the community



Location Appropriate

- ❑ Look to decrease costs on households for transportation
- ❑ Locate near transit options
- ❑ Increase pedestrian paths and bikeways to get people to job centers
- ❑ Economic development to get more well-paying jobs nearby



Future Strategies to Consider

- ❑ Consider requiring larger developments to set aside a percentage of housing for those with workforce incomes
- ❑ Continue partnering with non-profit organizations and developers to create housing for low and very low-income residents
- ❑ Increase densities where location is appropriate
- ❑ Examine the opportunity for local incentives for homeownership
- ❑ Decrease parking requirements, impact fees and other burdens that limit workforce housing development
- ❑ Establish a land bank for getting vacant houses back on the market
- ❑ Consider surplus City properties and focus on providing housing to families with workforce incomes

Thank you!

