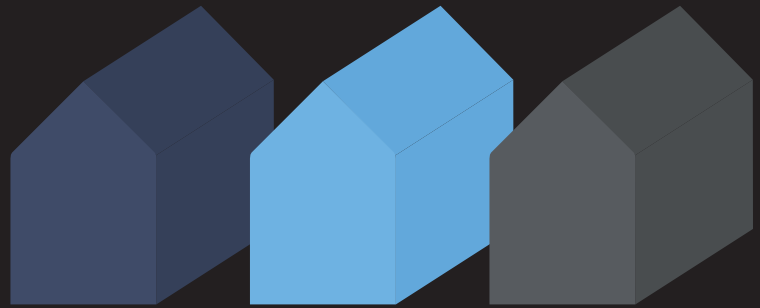




Maryland Housing Needs Assessment Update

**A shared framework for the Maryland Department of
Housing and Community Development and local partners**

Summer 2025

**Prepared by the National Center for Smart Growth
www.umdsmartgrowth.org**



This report was made possible through the generous support of the Maryland Department of Housing and Community Development and reflects the work of The National Center for Smart Growth (NCSG) at the University of Maryland.

We thank the many partners and communities whose commitment shaped this research study and the contents of this report.

PROJECT TEAM

**Nicholas Finio, Ph.D. Casey Dawkins, Ph.D. Kathryn Howell, Ph.D.
Wideleine Desir. Sophie McManus. Rebecca Garman. Caila Prendergast.
Cole Shultz. Alex McRoberts. Sarah Kamei Hoffman.**

For more information about this study contact Nicholas Finio, Ph.D. at nfinio@umd.edu.

Photos courtesy of Maryland Department of Housing and Community Development and the National Center for Smart Growth's Partnership for Action Learning in Sustainability (PALS) program.



Maryland Housing Needs Assessment Update

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Executive Summary

Nicholas Finio, Ph.D.
Casey Dawkins, Ph.D.
Kathryn Howell, Ph.D.
Wideleine Desir
Sophie McManus
Rebecca Garman
Caila Prendergast
Cole Shultz
Alex McRoberts
Sarah Kamei Hoffman

In the 2020 Maryland State Housing Needs Assessment, the National Center for Smart Growth identified a gap of 85,000 homes for households earning less than 30% of Area Median Income (AMI). The report argued that “without further acceleration to create and preserve deeply affordable units, this shortage [would] worsen.” As anticipated, four years later, housing costs in Maryland have continued to rise, and more Maryland residents are struggling to afford homes, especially the state’s most vulnerable. Indeed, the gap for extremely low-income households has grown to 132,000 homes. This update to the 2020 Maryland Housing Needs Assessment explains how the lack of affordable housing in all geographic regions of the state is placing an increasing burden on both renters and owners. Maryland’s cost burden for renters has grown markedly in the last two decades, rising from 33% to 44% between 2000 and 2017, and to 46% by 2022. This burden of increasing housing cost is felt across all geographic regions, with the highest percentage of cost-burdened¹ renters living on the Eastern Shore. However, while these impacts are felt across incomes and communities, older adults, and low and moderate-income renters who are at increasing risk of homelessness, with rising rents, are most impacted.

While the reasons for this continued rising burden of cost are myriad, and in some cases due to national and global macroeconomic factors, Maryland risks becoming a victim of its own success. Maryland communities continue to be in high demand across the

¹ Cost-burdened is defined as paying more than 30% of one’s gross income on housing costs.

region, but the state does not currently have enough housing to accommodate both existing needs and new population growth in demand across the housing continuum. As a result, Maryland will need approximately 590,186 new units to accommodate the projected growth of 252,498 new households through 2045. Yet the pace of construction over the last two decades has been too slow to accommodate this many households. If growth patterns continue based on the current distribution of housing, Maryland will not have enough appropriately zoned land to house these additional residents in dense suburban and multifamily or mixed-use style developments in the State's most desirable, employment-rich areas. This update to the 2020 Maryland Housing Needs Assessment reveals how increasing demographic pressure and a lack of land zoned for denser housing types puts Maryland at risk - the housing crisis, left unattended, will continue to worsen, and the burdens of housing cost, limited supply and instability, are disproportionately

borne by Maryland's Black and Hispanic residents.

Despite the State's strong economic recovery from COVID-19, many residents, particularly the state's 723,096 renter households, are struggling with sharply rising housing costs. These costs are exacerbated by a limited supply of land for new multifamily construction. A mismatch between the gross acres needed for growth and the zoned capacity to accommodate growth has created an oversupply of land zoned for low-density development and an undersupply of land zoned for higher-density development. While Maryland has more than enough land to accommodate single-family housing unit growth through the year 2045, the state currently has a shortage of land to accommodate high-density housing developed at densities of 10 units per acre or more. Along with mismatches in zoning, low or no income growth for renters, and limited funding for the preservation and

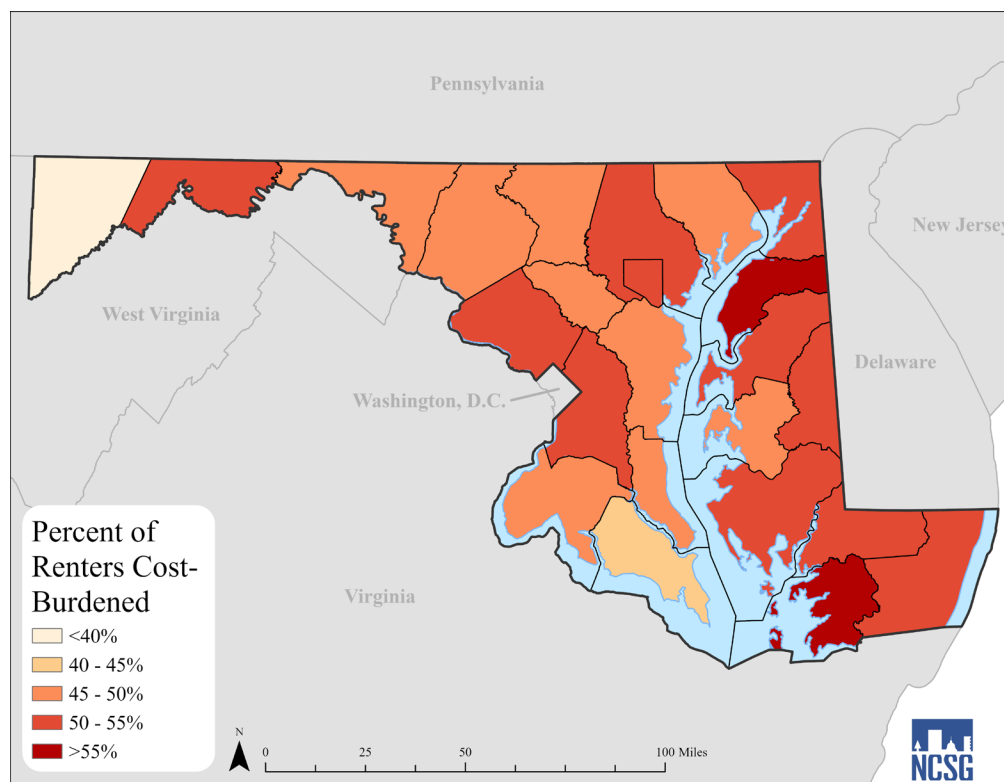


Figure 1. Percent of Renters who are Cost Burdened. Source: NCSG Analysis of 2022 ACS 5-year estimates

production of deeply affordable housing have also contributed to increased housing cost burdens.

Highlights from the full report include:

Housing Demand

- **The cost burden of housing is hitting minority communities hardest.** In 2022, 45.5% of renters were cost-burdened statewide, and this figure was 49% for Black households. At the same time, renter incomes were flat or fell across much of the state.
- **Low-income older renters face elevated levels of housing cost burden (55%), compared to only 12% of older adult homeowners.** A significant majority of older adults in Maryland are homeowners: 77% of older adults aged 65+ owned their homes in Maryland in 2022, whereas only 23% of older adult households rent.
- **Maryland's older adult population constitutes a significant share of the state's overall population and is expected to grow in the coming decades.** In 2022, approximately 986,154 people, or 16% of Maryland's total population, were older adults aged 65 years and above. By 2040, the share of the older adult population is expected to constitute 21% of the state's population.
- **The disabled population in Maryland is growing, with 21% of households in the State including at least one person with a disability.** There are 5,306 subsidized accessible rental homes available in the State, but there are 82,656 renter households that earn below 30% of AMI and include at least one disabled household member.

Housing Supply

- The state's lowest-income renter households - those earning between 0–30% of AMI or 30–50% of AMI--face significant housing gaps. For every 1,000 renter households in those groups, 610 and 394 affordable homes are missing, respectively.
- Renter households earning 50–80% of AMI also face a significant gap--there are 541 missing affordable homes for every 1,000 households in this group.
- Homeownership is out of reach for an increasing share of moderate-income households. In the year 2000, close to 75% of households in Maryland could afford the median-valued home. By 2022, that share had dropped to only 49%.
- Aspiring homeowner households in Maryland earning less than 120% of AMI face large shortages of available affordable homes. For every 1,000 homeowner households in the 80–100% AMI band, for example, there are 817 missing homes at that level of affordability.
- There are more low-income seniors than available subsidized housing for seniors. There are more than 30,000 subsidized homes for seniors in Maryland, but 109,469 senior households earn less than 80% of AMI (and over 62,000 of those households earn under 30% of AMI).
- There is a strong preference among older adults to remain in their homes and communities. Roughly 75% of people aged 50 and older said that they wished to remain in their homes as they aged. However, 89.9% live in a single-family home that may need retrofits.

Introduction

In 2024, the National Center for Smart Growth (NCSG) at the University of Maryland, College Park partnered with the Maryland Department of Housing and Community Development (DHCD) to conduct an update to the 2020 Maryland Housing Needs Assessment (HNA). This update was designed to focus on three primary issue areas of key importance to DHCD: (1) housing affordability gaps for various populations, (2) the connections between housing costs, land use, and regulation, and (3) housing needs for seniors. For each of these three key issues, NCSG provided more comprehensive or updated data to the 2020 HNA or added entirely new analysis that was not covered in the 2020 report.

Each key issue utilized a variety of disparate data sources to answer research questions. Broadly, this report relies primarily on publicly accessible data sources, like the 2020 HNA. The most commonly referenced sources for various tables and figures include census micro-data via the Census Integrated Public Use Microdata Series (IPUMS), HUD's Comprehensive Housing Affordability Strategy (CHAS) data, recent Census American Community Survey (ACS) 1-year and 5-year sample data, and Census American Housing Survey (AHS) data. In this update, NCSG used the most recently available public data set, which is generally for 2022 or 2023, with the exception of the AHS, which only has state-level data available for 2021. NCSG also relied on internal data from HUD and DHCD to describe the supply of subsidized homes for a variety of populations. Throughout the report, tables and figures are annotated with their source.

This assessment is structured as follows:

- This executive summary synthesizes and discusses key findings across the three reports, by reviewing and discussing key issues impacting the state of Maryland, detailing how housing problems vulnerable populations face in Maryland are interrelated with housing affordability issues for all Marylanders. The following three reports cover the separate key issues.
- The first report, *Analysis of Housing Production and Zoning Capacity*, analyzes the regulatory landscape within Maryland, recent trends in housing production, and the capacity of zoning to accommodate the state's projected housing growth to the year 2045.
- In the second report, *Housing Gaps*, we analyze the challenge of housing affordability in Maryland for all residents, with a special focus on vulnerable populations.
- The third report, *Housing Needs of Older Adults*, analyzes housing needs and trends for Maryland's older adult population.

Maryland's Housing Needs in Context

The Maryland 2020 Housing Needs Assessment (HNA), which was written before and during the beginning of the COVID-19 pandemic, highlighted how housing costs in Maryland were becoming burdensome for most residents, especially the state's most vulnerable. Research for that process, combined with engagement with key housing stakeholders from across the state, highlighted two critical priority needs that were emphasized throughout the report. First, all regions of the state needed more homes for low-income households, particularly extremely- and very-low-income households (0-30% AMI and 30% to 50% AMI, respectively). Second, all regions of the State needed additional affordable and market-rate housing to keep pace with projected population growth.

This 2024-2025 update to the 2020 HNA has highlighted that these two priority needs remain of deep concern in Maryland. This analysis brought together data across two related but distinct areas: gaps in the availability of affordable housing and housing needs for older adults. Across each of these areas, the first priority need (additional homes for low-income households) remains deeply felt. The second priority need (a lack of adequate construction of affordable and market-rate housing) impacts households up and down the income spectrum and will remain an obstacle to an undersupply of affordable housing without systemic change.

In this synthesis of our analysis across the tasks, we emphasize the following points:

- The pace of housing construction in Maryland has struggled to keep pace with the growing need at all levels of affordability.
- The unmet need in housing construction, coupled with macroeconomic trends, has downstream effects on housing affordability for all residents, but

particularly for the most vulnerable.

- Despite success in reducing homelessness, on any given night, the state's most vulnerable population faces a severe shortage of affordable housing when exiting homelessness, and an increasing demand for services.
- The state's older population will continue to grow and, due to fixed incomes and other constraints, will continue to feel the effects of the increasing price of housing disproportionately.
- Given expected population growth, the state's current zoning of available land for housing development cannot meet expected demand, especially for sorely needed higher-density housing.

The 2020 HNA highlighted that the pace of housing construction - both multifamily and single-family - had diminished over a long-term trend since the year 2000. While much of this could be attributed to the financial crisis of 2007-2009, only marginal increases occurred in housing construction by the year 2020. These increases still left annual completions of housing units well below the pre-crisis trend. NCSG's analysis of current housing construction trends in this report shows that this has continued. Aside from a brief positive turn for multifamily housing during the low-interest rate period of early 2022, the pace of permitting for construction has been essentially flat (Figure ii). Given current high interest rates and a lack of supply of appropriately-zoned land for in-demand multifamily affordable housing in the state's dense areas, this trend can be expected to continue.

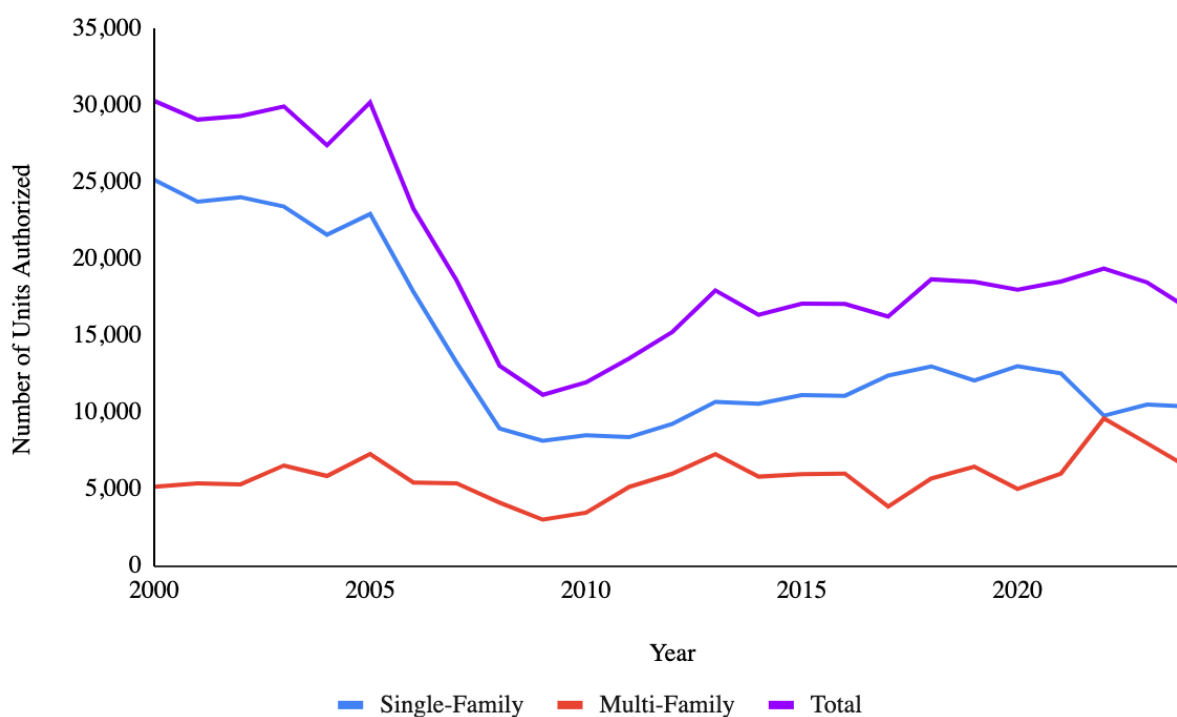


Figure 2. Residential Units Authorized for Construction in Maryland, 2000–2024
Source: Maryland Department of Planning State Data and Analysis Center

State	Max # of Dwelling Units/ Net Acre (County Avg.)	Zoning Allows 40-Unit, 2-Story Apts. on Vacant 5-Acre Parcel (% of Counties)	Inclusionary Zoning Reqs. (% of Counties)	Urban Containment Policies (% of Counties)	APFOs (% of Counties)	Zoning Restrictiveness Index (City/Town Avg.)
MD	3.90	0.90	0.44	0.89	0.89	2.05
VA	2.71	0.73	0.05	0.62	0.10	1.68
DC	5.00	1.00	1.00	0.00	0.00	1.85

Table 1. Local Land Use Practices in Maryland, Virginia, & D.C.
Sources: 2019 National Longitudinal Land Use Survey and 2023 National Zoning and Land Use Database

Why is housing production so constrained in Maryland? Compared to its neighbors, especially Virginia, Maryland localities tend to have regulations and land development policies that make housing more difficult to construct. As shown in Table i, which is discussed further in the Analysis of Housing Production and Zoning Capacity report, Maryland has higher allowed densities on average, but policies like inclusionary zoning, urban containment, APFOs, and strict zoning create trade-offs that can make housing construction more difficult.

NCSG's analysis, further detailed in the Analysis of Housing Production and Zoning Capacity report, shows that it is unlikely these trends will abate, due to the limited supply of land zoned for multifamily residential construction. This analysis details the supply of land needed to provide enough housing, assuming current density levels remain constant, for all new households in the State by the year 2045. These constraints are

present in the State's denser and suburban counties. The shortages are most felt for medium-density suburban land that supports single-family home development, and higher-density land that can support townhouse, apartment, and mixed-use development.

Without a steady supply of adequate home construction, higher-income households compete for what limited new construction comes onto the market, increasing prices. Today, only about 50% of Maryland households can potentially afford to own the average-valued home in Maryland, which is down from 75% of households in the year 2000. Senior households - which will make up more than a third of Maryland's population by 2040 - express strong preferences for remaining in their homes as they age. This preference to remain in place will further constrain the availability of homes on the market, likely contributing to higher home prices.

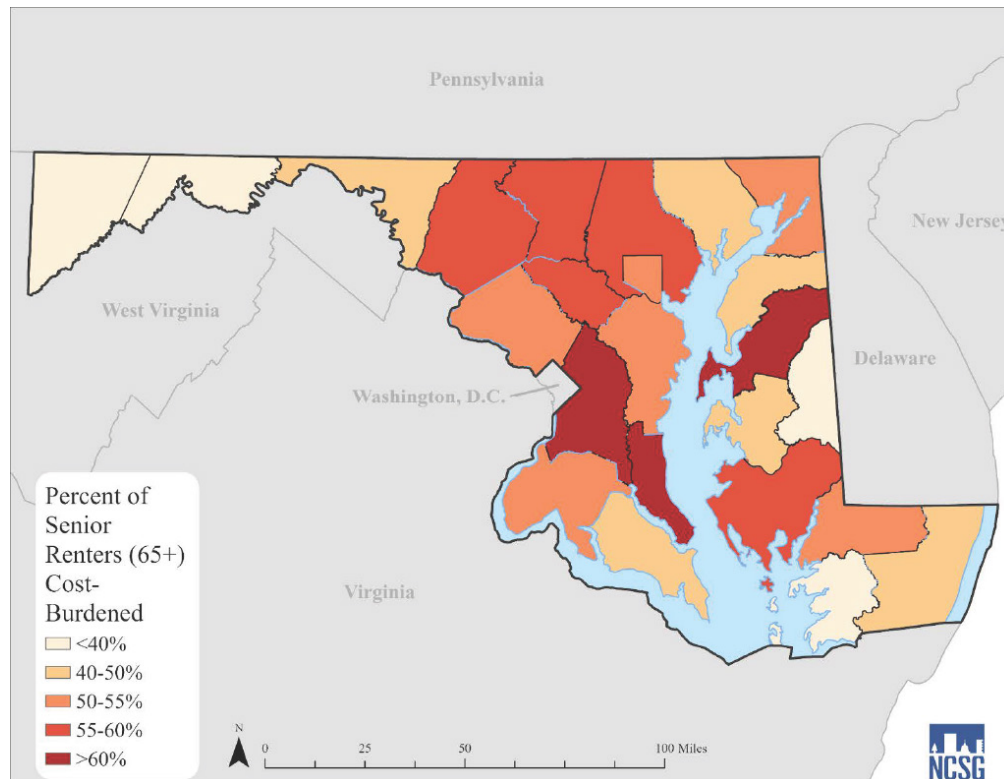


Figure 3. Percentage of Senior Renters (65+ years) Experiencing Housing Cost Burden by County.
Source: NCSG Analysis of 2022 ACS 5-year estimates.

Moderate and low-income households have even fewer options, pushing them into housing that should have been available for households with even less income, as shown by the analysis in the second report, Housing Gaps, in this assessment. Accordingly, Figure i illustrates that the cost burden for renters is high irrespective of geography across the state. Renters face high rates of cost burden because there is not enough housing affordable to them in various income categories, as shown in Table ii. This is also true irrespective of geography. For every 1000 extremely low-income households, there are 610 missing affordable homes.

Table ii further illustrates how this shortage remains present at low and moderate income levels. Renters who cannot find available units at 50-80% of AMI will have to look for cheaper rents, crowding out households at lower income levels, or spend a larger portion of their incomes on housing. These shortages place pressure on the State's most vulnerable populations, as shown in Figure iii for older adults. Senior renters in Maryland face a higher level of cost burden than the overall renter population (55% versus 50% in 2022). The state's population will continue to age, placing more pressure on the limited stock of subsidized homes available to older adults: roughly 31,000 homes versus over 62,000 extremely low-income renters.

County/PUMA	Extremely Low-Income (0-30% AMI)	Very Low-Income (30-50%)	Low-Income (50-80% AMI)
Anne Arundel	-636	-613	-214
Baltimore County	-749	-506	-548
Baltimore City	-515	-342	-654
Calvert	-672	-324	-328
Carroll	-522	-440	-812
Cecil	-706	-106	-387
Charles	-222	-456	-640
Frederick	-573	-504	-431
Harford	-583	-556	-601
Howard	-767	-763	-252
Montgomery	-762	-447	-449
Prince George's	-772	-168	-697
St. Mary's	-483	-780	-439
Combined County PUMA			
Western Maryland	-163	-445	-783
Upper Eastern Shore	-153	-408	-635
Lower Eastern Shore	-576	-258	-283
Statewide	-610	-394	-541

Table 2. Rental Shortages per 1,000 Households.
Source: NCSG analysis of 2022 ACS microdata from IPUMS.

Improving Housing Options for Marylanders

In order for Maryland to make progress on providing affordable, stable housing for all of its residents, significant progress must be made across several fronts. First, housing production must increase, in tandem with an upzoning of land in localities where housing is most desirable. Given projected shortages of land zoned for denser housing types, especially at moderate and high densities, housing will likely continue to become more expensive. Second, production of protected affordable homes, especially for the most vulnerable (older adults and extremely low-income renters), must increase, coupled with preservation of existing affordable housing. With prices likely to continue to increase in the short term, the state's most vulnerable will continue to be at risk of housing instability, highlighting the importance of no net loss of the existing supply. Third, the state must continue to double down on progress toward providing supportive housing to those experiencing homelessness, given that this population faces more challenges than ever in obtaining stable, affordable housing after exiting the care system.





Analysis of Housing Production and Zoning Capacity

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Nicholas Finio, Ph.D.
Casey Dawkins, Ph.D.
Kathryn Howell, Ph.D.
Sophie McManus
Rebecca Garman
Caila Prendergast
Cole Shultz
Alex McRoberts
Sarah Kamei Hoffman

I. Executive Summary

In this update to the 2020 Maryland Housing Needs Assessment—the first in a series of four reports—the National Center for Smart Growth (NCSG) analyzes the regulatory landscape within Maryland to determine which laws and regulations impact housing production, compares this regulatory landscape to neighboring states, analyzes recent trends in housing production, and analyzes the capacity of zoning to accommodate the state’s projected housing growth to the year 2045.

The report shows that housing production in Maryland is significantly shaped by its regulatory landscape. Known nationally for its “Smart Growth” policy framework¹, the state of Maryland coordinates land use policy with local jurisdictions by enabling a variety of local land use practices and incentivizing regulatory actions that direct growth into designated “Priority Funding Areas.” Compared to surrounding states in the D.C.-Maryland-Virginia (DMV) region, Maryland’s counties tend to rely on a wider variety of local land use practices other than zoning to shape land use.

Summary of Major Findings:

- Maryland’s regulatory landscape has been shaped by its distinctive Smart Growth planning framework and home rule provisions that give counties the flexibility to pursue a range of land use policy approaches, in addition to traditional zoning. This is a blessing and a curse, as many of the most popular land use policies that supplement traditional zoning, such as adequate public facilities ordinances and urban containment policies, have also been shown to inflate housing costs.

- Maryland’s cities and towns have the most restrictive land use practices in the DMV region, based on national survey data.
- Aside from a spike in 2022, housing production has not notably increased since the onset of the COVID-19 pandemic, and single-family housing production has gradually declined. Maryland will need approximately 590,186 new units to accommodate projected household growth through 2045, yet the recent pace of construction has been too slow to accommodate this many households.
- Due to a mismatch between the gross acres needed for growth and the zoned capacity to accommodate growth, Maryland currently has an oversupply of land zoned for low-density development and an undersupply of land zoned for higher-density development. While Maryland has more than enough land to accommodate single-family housing unit growth through the year 2045, the state currently has a shortage of land to accommodate high-density housing developed at densities of 10 units per acre or more.

¹ “The Maryland Sustainable Growth Subcabinet,” Maryland Department of Planning, accessed March 26, 2025, <https://planning.maryland.gov/Pages/OurEngagement/SGSubcabinet/smart-growth-subcabinet.aspx>. As of May 2024, Maryland Department of Planning began shifting “smart growth” language to “sustainable growth,” marking a focus on “the broader future of sustainable growth that balances environment, economy, and equity by planning where we grow, how we grow, and who we build for with vitality and resilience in mind.”

These findings point to a need to revisit local land use practices to ensure that enough land is available to accommodate the types of housing units that Marylanders are likely to prefer in the years to come, given the demographic changes noted in the *Housing Gaps and Housing Needs Assessment of Older Adults* reports of the 2025 Maryland State Housing Needs Assessment. These include an increasing older adult population, older adults experiencing housing cost burdens, and housing shortages across tenure types and income groups, but particularly for the lowest-income renters. These findings also suggest that zoning reforms that focus on particular housing types in areas where zoned land supply is scarce, yet demand is high—particularly in Priority Funding Areas, moderate-density single-family districts in the state’s metropolitan counties, and high-density residential districts in areas served by transit—are especially needed to accommodate housing growth.



County	Charter/Non-Charter	Form of Government
Allegany	Non-charter	Code Home Rule
Anne Arundel	Charter	Charter Home Rule
Baltimore City	Charter	Charter Home Rule
Baltimore	Charter	Charter Home Rule
Calvert	Non-charter	Commission
Caroline	Non-charter	Code Home Rule
Carroll	Non-charter	Commission
Cecil	Charter	Charter Home Rule
Charles	Non-charter	Code Home Rule
Dorchester	Charter	Charter Home Rule
Frederick	Charter	Charter Home Rule
Garrett	Non-charter	Commission
Harford	Charter	Charter Home Rule
Howard	Charter	Charter Home Rule
Kent	Non-charter	Code Home Rule
Montgomery	Charter	Charter Home Rule
Prince George's	Charter	Charter Home Rule
Queen Anne's	Non-charter	Code Home Rule
St. Mary's	Non-charter	Commission
Somerset	Non-charter	Commission
Talbot	Charter	Charter Home Rule
Washington	Non-charter	Commission
Wicomico	Charter	Charter Home Rule
Worcester	Non-charter	Code Home Rule

Table 3. List of Counties By Charter Status and Form of Government

Source: Maryland Association of Counties (2023). County Government Structure.

<https://mdcounties.org/DocumentCenter/View/5449/2023-NEOO---Co-Government-Structure?bidId=>

II. Introduction

This report is the first in a series of reports produced by the National Center for Smart Growth (NCSG) for the Maryland Department of Housing and Community Development (DHCD). In this report, Analysis of Housing Production and Zoning Capacity, NCSG analyzes the regulatory landscape within Maryland to determine which laws and regulations have the most significant impact on housing production, compares this regulatory landscape to neighboring states, analyzes recent trends in housing production within Maryland, and analyzes the capacity of zoning to accommodate the state's projected housing unit growth to the year 2045. This report is not designed to be a comprehensive update to the various data and indicators provided in the 2020 Housing Needs Assessment, nor does it provide a policy plan or menu of policy options. The main objective of this document is to report on updated data, provide new data, and offer conclusions based on the data analysis. We use national land use regulation survey data, state building permit data, statewide zoning data, U.S. Census data, and state household projections to better understand the opportunities and challenges related to housing production.

The report points to three key challenges facing the state as it prepares to accommodate new housing growth over the next 20 years:

- **Certain features of Maryland's regulatory landscape may limit the state's ability to accommodate housing growth.** An index of zoning restrictiveness indicates that Maryland's municipal land use regulations are the most restrictive in the DMV region, followed by D.C. and Virginia. While Maryland's county zoning ordinances tend to be more permissive than Virginia county ordinances, Maryland counties tend to supplement zoning with a variety of additional regulatory tools that may negatively impact housing supply. Maryland's urban containment policies

are rarely adjusted to accommodate new housing growth, and Maryland's Adequate Public Facilities Ordinances (APFO) often act as moratoria on new housing growth.

- **Housing production in Maryland is not keeping pace with rising housing demand.** While this analysis covers the time period from 2020–2024, it's important to note that since 2008, the state has been producing housing units at a pace that is too slow to accommodate projected housing demand through the year 2045. This shortfall is primarily due to the sluggish recent pace of single-family housing construction.
- **Maryland currently does not have enough zoned land to accommodate high-density housing.** While the state as a whole has a surplus of land zoned to accommodate housing development constructed at low-density rural and residential use categories, the supply of land declines as density ranges increase. Due to a mismatch between the gross acres needed for growth and the zoned capacity to accommodate growth, Maryland currently has an oversupply of land zoned for low-density development and an undersupply of land zoned for higher-density development. Much of this land zoned for low-density development is located in areas that are distant from employment opportunities. Within the highest density category, the state currently has a shortage of 1,970 acres that need to be upzoned to high density to accommodate housing growth through the year 2045.

This report is structured as follows. The next section (Section III) provides information about the regulatory context of housing production in the state of Maryland. Section IV analyzes the stringency of regulatory restrictions on housing production within Maryland and surrounding states. Section V discusses the methodology used to analyze housing production trends and zoning capacity, and Section VI presents the results of these analyses. Section VII offers conclusions and policy implications. Note that some sections may reference tables and figures in the Appendix.



III. Land Use Regulations and Housing Production in Maryland

Planning frameworks are an essential decision-making tool for state and local governments, providing guidance, regulations, and structure to the overall development process. These documents often lay out the technical specifications permitted at a range of geographies, and are an essential mechanism for balancing the need for a clear regulatory framework without hindering the development process.² The content and character of local land use regulations in Maryland are shaped to a large extent by state laws that establish the framework for local planning and zoning and enable specific land use practices. In this section, we describe the state laws that play the most important role in shaping local planning and regulatory practices and then discuss several commonly used local regulatory tools that influence housing production in Maryland.

State Legislation

The legal basis for local planning and land use regulation in Maryland is outlined in the Local Government Article and Land Use Article of the Annotated Code of Maryland. The structure of local county governance in Maryland determines which of these laws authorizes local land use practices. "Charter" (also referred to as "charter home rule") counties are those that have a form of "home rule," which refers to a broad grant of local authority that is outlined in the county's charter. Non-charter counties include both "code" counties and "commissioner" counties.

Code (also referred to as "code home rule") counties also have a form of home rule but local legislative powers are not defined by a county charter. The remaining counties are governed by a "commissioner" form of government and have more limited powers to enact laws not expressly authorized by the Maryland General Assembly.

Division I of the Land Use Article delegates planning and land use regulation authority to non-charter counties and cities (see Table 1 for a summary of charter and non-charter counties and cities), including Baltimore City. For the remaining local governments within the state, including the nine charter counties and six code counties, planning and land use authority is outlined in Section (i), Title 10 of the Local Government Article.

In addition to these laws that establish the framework for local planning and zoning, the Maryland General Assembly has also passed several laws that define its distinctive approach to coordinated statewide planning, historically referred to as "Smart Growth", with a more recent shift towards "Sustainable Growth" language.³ The following laws establish the basic elements of the Maryland statewide planning framework:

1992 Economic Growth, Resource Protection, and Planning Act. This law establishes seven⁴ state growth visions and requires local governments to revise local comprehensive plans to meet these goals.

² Some research shows how certain regulations, such as "by-right approvals" can speed up the development process but can also be used as a tool to launch litigation in instances where there may be violations to state laws, delaying the development process or particular projects (see Millard-Ball, A. (2021). Planning as Bargaining: The Causal Impacts of Plans in Seattle and San Francisco and Manville, M., et al. (2022). Does Discretion Delay Development? The Impact of Approval Pathways on Multifamily Housing's Time to Permit in the Journal of the American Planning Association.)

³ Sustainable Growth Subcabinet and Repeal of the Office of Smart Growth, Md.Laws, Chap. 92 (2024). https://mgaleg.maryland.gov/2024RS/chapters_noln/Ch_92_sb0309T.pdf. In April 2024, Maryland passed HB225/SB309 changing the state's Smart Growth Subcabinet to the Sustainable Growth Subcabinet continuing its shift from "smart growth" to "sustainable growth".

⁴ Seven visions were established in the original act, and an eighth one was added in 2000. The 2009 Planning Visions law increased this number to 12.

1997 Smart Growth and Neighborhood Conservation Act. This law establishes the basic elements of the state's Smart Growth program. Of the program's five different elements, two have played important roles in shaping the location of urban development within the state. Priority Funding Areas (PFAs) are designated zones where certain "growth-related" state capital investments are to be directed. PFAs are designated by counties and include all cities, towns, and other areas that meet minimum requirements for water/sewer suitability and density. The Rural Legacy Program is a land preservation initiative that redirects state funds into a land dedication program designed to limit the impacts of urban sprawl on agricultural lands and natural resources.

2009 Smart and Sustainable Growth Act. This package of laws expands the number of state planning visions to 12, requires the state to collect smart growth indicators for the purpose of monitoring progress towards the state's smart growth visions, and clarifies the relationship between local comprehensive plans and local land use regulations.

2012 Sustainable Growth & Agricultural Preservation Act. This law is designed to reduce pollution of the Chesapeake Bay and other waterways by limiting the proliferation of private septic systems in new residential subdivisions. It requires local governments to develop "growth tiers" in collaboration with the state that establish criteria for public and private sewer systems.

In addition to these laws, the Maryland General Assembly has recently enacted laws that directly address housing affordability and supply. These include:

2019 Housing Element Law. This law requires local governments to include a housing element as part of their local comprehensive plans.

2024 Housing Expansion & Affordability Act. This law, passed as part of a package of three laws that each address housing affordability in Maryland, provides density bonuses for projects that contain affordable housing and are near transit. The law also provides density bonuses for affordable housing developments located on formerly state-owned properties and on properties developed by nonprofits. The law also limits the number of public hearings required for project approval and requires cities and counties to allow manufactured housing in zoning districts that allow single-family residential uses.

Local Land Use Regulations

Local governments in Maryland have adopted a variety of local planning tools that shape the extent, timing, location, and affordability of housing. The following tools are particularly important in shaping housing production within Maryland:

Zoning Reforms. Several local governments in Maryland have recently taken steps to revise zoning ordinances to facilitate the expansion of housing supply. For example, Montgomery County is currently engaged in a multi-year effort to revise its zoning categories to allow for a wider range of "missing middle" housing options—including the duplexes, triplexes, and townhouses—to be constructed in areas zoned exclusively for single-family detached housing units. Baltimore County recently passed a law that allows for the designation of new mixed-use overlay zoning districts that permit a variety of housing types along with nonresidential uses. The City of Annapolis permitted the construction of Accessory Dwelling Units (ADUs) on residential lots in 2021. With the recent passage of the 2024 Housing Expansion & Affordability Act, we are likely to see an increase in these types of zoning reforms as local jurisdictions revamp zoning policies to comply with the law's new density provisions. At least one jurisdiction (Anne Arundel County) has already changed policy to allow duplexes as part of its new Housing Attainability Act.

Inclusionary Zoning. Several Maryland local governments rely on inclusionary zoning to promote the private-sector production of housing that is affordable to low-income households. Under inclusionary zoning, housing developers are required (or encouraged) to provide a defined number of affordable homes as a percentage of all new homes built. In exchange for compliance with this provision, housing developers typically receive a density bonus. According to recent research by the Grounded Solutions Network, eight local jurisdictions in Maryland have inclusionary zoning programs in place.⁵ These include Annapolis, Charles County, Frederick County, Frederick City, Gaithersburg, Howard County, Montgomery County, and Rockville. In addition to the ones identified by Grounded Solutions, Baltimore City has operated an inclusionary zoning program for a number of years, and Anne Arundel County recently passed the Housing Attainability Act, which requires large new housing developments with 20 or more units to allocate at least 10% of homeownership units and 15% of rental units as affordable to moderate income households. Queen Anne's County also established a Moderately Priced Dwelling Unit (MPDU) Program, aimed at providing affordable housing to households earning 80% of the median income. The program provides affordable loan financing for new homeowners, as well as a limited number of affordable rental units.

Urban Containment Policies. These policies are designed to limit urban sprawl by differentiating areas designated for future growth from areas where future growth is to be limited. Urban containment policies achieve this goal through one of several different mechanisms. Urban service areas, such as the Urban-Rural Demarcation Line (URDL) in Baltimore County, limit growth to areas designated for current and/or future

urban infrastructure provision. Other counties, such as Anne Arundel County and Prince George's County, rely on zoning to achieve the same objective by designating areas outside of major urban areas with open space, agriculture, and/or very large-lot residential zoning categories. Montgomery County combines the large-lot zoning urban containment approach with a Transfer of Development Rights (TDR) program that allows landowners in areas designated for land preservation to sell their development rights to those seeking to develop land within areas designated for urban growth.

Adequate Public Facilities Ordinances (APFOs). Also known in other states as "concurrency" programs, APFOs are policies that aim to coordinate the timing of growth with the provision of infrastructure. To establish an APFO, the local government begins by establishing a thorough list of all facility improvements that will be needed to provide public services to a projected future population at a given Level of Service (LOS) standard. When a developer applies for a building permit or subdivision approval, the impacts of the development proposal on the LOS of each affected infrastructure system are then evaluated. Developments whose impacts lower the LOS below the established standard are either denied a permit or are approved only if the developer agrees to provide the facilities needed to raise the LOS up to the standard. APFOs are widely used throughout Maryland, particularly in the state's metropolitan counties. As of 2024, 14 Maryland counties had APFOs governing the provision of one or more of the following public infrastructure systems/services: schools, roads, water, sewer, stormwater drainage, health care, fire, police, solid waste disposal.⁶

⁵ Grounded Solutions Network. (n.d.). Inclusionary Housing Map & Program Database. Accessed March 26, 2025 <https://inclusionaryhousing.org/map/>.

⁶ Maryland Department of Planning, 2024

Land Use Regulations and Housing Affordability

We conclude this section by briefly reviewing what is known (and what is not known) about the effect of each of the tools mentioned in the previous section on housing supply and housing affordability.

Zoning Reforms

Zoning reforms such as those mentioned above are becoming popular in cities and counties around the nation as a way to address housing affordability, but given that most such reforms are quite recent, there has not been enough time to fully evaluate their long-term impacts on housing supply and affordability. The existing research finds that increases in housing supply slow regional rent inflation, and in some cases, slow rent growth in areas adjacent to where new supply is added.⁷ Zoning reforms that allow increased housing production have been shown to increase housing supply, and improve affordability, but this conclusion comes with a few caveats. The impact of zoning reforms on housing prices will likely vary by market (and sub-market) demand, local housing market context, the types of homes affected, and the timing of reforms relative to demand upsurges and downswings.⁸ While zoning reforms may immediately increase the allowable density on upzoned lots, it takes time for the market to respond to that change and add units to the housing stock. Furthermore, there may be differences between the short-term and long-term effects on housing affordability, as well as differences between sub-markets in the same regional housing market. Although upzonings are often followed by new additions to the housing stock, those additions often only satisfy a portion of the regional demand

for housing, particularly when zoning remains restrictive outside the upzoned area.⁹ This explains why residential land prices may increase, rather than decrease, immediately following the relaxation of zoning restrictions.¹⁰ Recent research has also shown that upzoning can spur gentrification and displacement in the short-term, particularly within low-income and minority neighborhoods.¹¹

While the impacts of upzoning are influenced by the factors mentioned above, numerous studies have shown that more restrictive zoning, or downzoning, tends to drive up rents and reduce the housing supply for low- and middle-income households.¹² Although loosening zoning restrictions alone may not be enough to substantially increase affordable housing options for low-income households, downzoning or maintaining restrictive zoning policies generally worsens housing affordability for these groups.¹³

Overall, the evidence on the relationship between upzoning and affordability is nuanced and market-specific but emphasizes that restrictive zoning is not conducive for improving affordability levels, and upzoning may improve affordability if sufficient land is made available to accommodate rising housing demand.

Inclusionary Zoning

While inclusionary zoning seems to be a straightforward way to expand the supply of new affordable homes, the effect of inclusionary zoning on housing affordability is not as straightforward as it may seem. While evidence suggests that inclusionary zoning has helped to expand the supply of new affordable units, inclusionary zoning has also been shown to increase the price of homes not subject

7 Donovan and Maltman, 2025; Pennington, 2021; Been, Ellen, and O'Regan, 2025

8 Freemark, 2023

9 Been, Ellen, and O'Regan, 2025

10 Freemark, 2020

11 Kim and Lee, forthcoming, 2024

12 Stacy et al., 2023

13 Stacy et al., 2023

State	Median Housing Value (\$s, Owner-Occupied Units)	Median Gross Rent (\$s, Occupied Rental Units)	% of Renters with Housing Cost Burden ≥30%	% of Owners (with a Mortgage) with Housing Cost Burden ≥30%
DC	715,500	1,904	45%	24%
DE	359,700	1,358	52%	26%
MD	413,600	1,651	53%	27%
NJ	461,000	1,667	51%	32%
PA	259,900	1,197	49%	24%
VA	382,900	1,567	49%	25%
WV	163,700	850	47%	20%

Table 4. Regional Housing Cost Comparisons, 2023

Source: U.S. Census Bureau, U.S. Department of Commerce. "Comparative Housing Characteristics." American Community Survey, ACS 1-Year Estimates Comparison Profiles, Table CP04, 2023, [https://data.census.gov/table/ACSCP1Y2023.CP04?q=housing+costs&t=Housing+Value+and+Purchase+Price&g=010XX00US\\$0400000&y=2023](https://data.census.gov/table/ACSCP1Y2023.CP04?q=housing+costs&t=Housing+Value+and+Purchase+Price&g=010XX00US$0400000&y=2023). Accessed on March 7, 2025.

to the inclusionary zoning requirement.¹⁴ Inclusionary zoning may also reduce the availability of moderately priced rental units within housing developments that are subject to an inclusionary zoning requirement if developers attempt to recoup lost profits by raising rents on market-rate units not subject to the inclusionary zoning requirement.¹⁵

Urban Containment

The impact of urban containment policies on housing affordability has been the subject of considerable research. The largest takeaway from these studies is that the impact of urban containment programs on housing supply and affordability largely depends on

design features, such as the amount of land within the urban boundary that is available to accommodate new housing development, the stringency of local land use regulations within and outside the boundary, and whether the boundary is modified over time to accommodate projected housing growth. Static urban service areas such as the Baltimore County URDL and fixed open-space and large-lot zoning districts such as those in Montgomery County and Anne Arundel County are more likely to constrain housing supply and inflate housing prices than dynamic urban containment boundaries—such as the Portland, Oregon, urban growth boundary—which can be adjusted over time

¹⁴ Schuetz, Meltzer, and Been, 2011

¹⁵ Dawkins and Moeckel, 2016

State	Max # of Dwelling Units/ Net Acre (County Avg.)	Zoning Allows 40-Unit, 2-Story Apts. on Vacant 5-Acre Parcel (% of Counties)	Inclusionary Zoning Reqs. (% of Counties)	Urban Containment Policies (% of Counties)	APFOs (% of Counties)	Zoning Restrictiveness Index (City/Town Avg.)
MD	3.90	0.90	0.44	0.89	0.89	2.05
VA	2.71	0.73	0.05	0.62	0.10	1.68
DC	5.00	1.00	1.00	0.00	0.00	1.85

Table 5. Local Land Use Practices in Maryland, Virginia, & D.C.
Sources: 2019 National Longitudinal Land Use Survey and 2023 National Zoning and Land Use Database

to accommodate population growth.¹⁶

Adequate Public Facilities Ordinances (APFOs)

As with urban containment programs, the effect of APFOs on housing affordability largely depends on program design features. If public infrastructure is made available concurrently with new growth, APFOs can actually improve housing development outcomes by reducing the uncertainty associated with public infrastructure provision. If, on the other hand, public infrastructure is not provided concurrently with new growth, the APFO effectively acts as a building moratorium that limits growth and constrains housing supply.¹⁷ While some

counties in Maryland have recently revised APFOs to exempt affordable housing projects from APFO requirements, APFO-imposed moratoria continue to be a problem. One report found that between 2016 and 2021, seven Maryland counties imposed housing moratoria due to school capacity constraints.¹⁸ In 2024, Baltimore County made changes to their APFO, placing more stringent requirements on developers proposing projects in overcrowded school districts. The impacts that APFOs have on housing in Maryland may be more widespread than what is captured above, as it is possible that jurisdictions experience impacts on housing but do not report them.

¹⁶ Dawkins and Kim, 2022; Nelson, et al., 2004

¹⁷ Nelson, et al., 2004

¹⁸ Maryland Department of Housing and Community Development, n.d.

IV. Local Land Use Practices in Maryland and Surrounding States

We begin the analysis of land use practices in Maryland and surrounding states with a regional housing cost comparison. Table 2 compares Maryland with the surrounding states of Delaware, the District of Columbia, New Jersey, Pennsylvania, Virginia, and West Virginia along several housing cost indicators: median value of owner-occupied homes, median gross rent, percent of renters with housing cost burdens exceeding 30% of income, and percent of owners with a mortgage spending more than 30% of income on housing costs. These data were obtained from the 2023 1-year American Community Survey.

As Table 2 indicates, Maryland's home values and rents are the third highest compared to other states within the surrounding region. Homeowners and renters in Maryland have comparatively higher housing cost burdens, however. Compared to surrounding states, Maryland has the highest proportion of renters with high housing cost burdens and the second highest proportion of cost-burdened owners.

To better understand the contribution of the regulatory environment to these trends, we draw upon data from two recent national surveys of local government zoning and land use regulations: the 2019 National Longitudinal Land Use Survey (NLLUS) and the 2023 National Zoning and Land Use Database (NZLD). The NLLUS is based on a 2019 Urban Institute survey of cities and counties in the 50 largest U.S. metropolitan areas and includes information on a wide variety of local land use practices. The NZLD was prepared by the Eviction Lab and relies on natural language processing methods to analyze zoning and land use regulation ordinance texts for a sample of metropolitan

cities and towns.¹⁹ We rely on the NLLUS to characterize county-level zoning and land use practices that have been shown to impact housing production. We rely on the NZLD zoning restrictiveness index, which is based on a cluster analysis of responses to a variety of questions about local land use practices, to characterize the overall regulatory environment within cities. We rely on these data to characterize land use practices in D.C. and within counties, cities, and towns in Virginia and Maryland. Within Virginia, our sample includes 30 counties and 35 cities and towns. Within Maryland, our sample includes 10 counties and 20 cities and towns. We chose not to include West Virginia and Delaware in our analysis due to the small number of counties in those states represented in the NLLUS and NZLD. Pennsylvania and New Jersey were also not included because counties in these states have limited authority to regulate land use.

Table 3 summarizes the results of these analyses. As shown, Maryland lies between Virginia and DC in terms of the maximum number of dwelling units permitted per net acre, with Virginia having the most stringent dwelling unit per acre restrictions. A larger proportion of Maryland counties also permit large apartment buildings, compared to Virginia. In terms of the other land use regulatory strategies mentioned in the previous section, Maryland counties are more likely to rely on urban containment strategies, inclusionary zoning, and APFOs, compared to Virginia counties. Ranking the overall zoning restrictiveness for cities and towns in the three states (final column in Table 3), Maryland municipal land use policies are the most restrictive, followed by DC and Virginia.

Overall, these findings paint a mixed picture of the regulatory landscape in the DMV region. The last column in Table 3 suggests that Maryland's municipal land use regulations are the most restrictive in the DMV region. While Maryland's county zoning ordinances tend to be more permissive than Virginia ordinances, Maryland counties tend to supplement zoning with a variety of additional regulatory tools that may negatively impact housing supply and affordability. Together, these factors likely contribute to the relatively higher housing costs and housing cost burdens seen in Maryland, compared to surrounding states.

Part of the difference between the regulatory landscape in Maryland and Virginia can be explained by the availability of developable land. Virginia has more land area and a larger number of rural counties than Maryland. These rural counties face less development pressure and are less likely to adopt policies that restrict urban growth.

Another explanation for the difference between Maryland and Virginia is likely attributable to the power vested in local governments to adopt land use policies

without explicit state-enabling legislation. Virginia is known as a "Dillon's Rule" state, which means that the powers of local governments in the state are limited to those expressly granted to them by the Virginia General Assembly. If local governments in Virginia wish to adopt APFOs, for example, the Virginia legislature must pass specific enabling legislation granting local jurisdictions the power to adopt such laws. In Maryland, on the other hand, a larger number of counties enjoy a form of "home rule" autonomy which gives these counties more discretion to adopt policies that are approved by the local legislative body. As discussed previously, code and charter counties each exercise a form of home rule. In addition, the Maryland legislature has specifically enabled certain land use practices, including APFOs and inclusionary zoning, for these counties. Six counties in the state--primarily located in the state's rural regions and exurban portions of the Baltimore metropolitan area--have more limited powers under their commissioner form of government that is analogous to the power granted to counties in Virginia.

V. Housing Production Trends and Zoning Capacity: Methodology

Building Permit Analysis

To paint a picture of recent trends in housing production and the capacity of zoning to accommodate future residential growth, we perform two separate analyses. The first analysis relies on building permits data from the US Census Bureau's Building Permits Survey, compiled for the state of Maryland by the Maryland Department of Planning's (MDP) State Data and Analysis Center (SDAC). Annual reports on the authorization of new housing units are made available from 2000 onward along with quarterly reports from 2010 onward. Certain counties with limited reporting capacity (Allegany, Caroline, Dorchester, Kent, Talbot, and Worcester counties) were unable to publish monthly permit data prior to 2022, resulting in some minor differences between statewide totals and reported county totals. To improve the visual clarity of sub-state analyses, we group counties into the following sub-state regions: Baltimore (Anne Arundel, Baltimore City, Baltimore County, Carroll, Harford, Howard); Suburban Washington (Frederick, Montgomery, Prince George's); Southern Maryland (Calvert, Charles, St. Mary's); Western Maryland (Allegany, Garrett, Washington); Upper Eastern Shore (Caroline, Cecil, Kent, Queen Anne's, Talbot); and Lower Eastern Shore (Dorchester, Somerset, Wicomico, Worcester). We present line graphs that summarize the number of single-family and multi-family residential units authorized at the state level and for each of these regions for the first quarter of 2020 through the fourth quarter of 2024. We also used the US Census Bureau's Building Permits Survey to compare national and state-level trends in building permits since 2000, and these results are also presented as line graphs.

Zoning Build-out Analysis

The second analysis relies on data from several sources to conduct a zoning build-out analysis that shows the number of acres of land that are currently available to accommodate future residential growth to the year 2045. The zoning data comes from the 2020 update to the Maryland Generalized Zoning GIS layer prepared by the MDP. The Generalized Zoning layer provides a snapshot of current zoning in a way that harmonizes zoning categories across jurisdictions using consistent density category definitions. To prepare this data for the analysis, the NCSG staff performed a "union" operation in GIS to assign zoning categories to 2020 US Census blocks. The result of this operation yields an estimate of the portion of the block's area that is zoned according to each Generalized Zoning category. A similar operation was performed to estimate the percentage of each block that is "developed" or "undeveloped." To estimate developed block area, we rely on publicly available GIS data made available as part of the 2021 USGS National Land Cover Database (NLCD) and calculate the developed and undeveloped portion of each Census block.²⁰ The NLCD is created from remotely sensed Landsat data and provides detailed land cover information at a 30-meter pixel level of resolution for the continental US. Next, we collected Census block-level vacant and occupied housing unit data from the 2020 Census P.L. 94-171 Redistricting Data Summary File. After converting area units from square miles to acres, we calculate the existing residential density for each block area by dividing the number of housing units by the "developed" block area. These densities were then converted to Generalized Zoning density categories.

²⁰ These estimates were prepared by Dr. Elijah Knaap using Python scripts developed by Dr. Knaap as part of his PySAL open-source spatial analysis library. <https://pysal.org/>

To forecast the number of new housing units in 2045 by Generalized Zoning density categories, we rely on a modified version of methodology developed by Arthur C. Nelson (2004). Using the projected number of households in 2045 for the state and for each Maryland county, prepared by the MDP State Data and Analysis Center, we assume the number of 2045 occupied units to be equal to the number of 2045 households. This total household projection is then multiplied times each Generalized Zoning density category's share of 2020 occupied housing units.

The next step is to convert occupied housing unit projections into the estimated number of new housing units. To do this, we first estimate the number of 2020 units lost to demolition and obsolescence. Using estimates suggested by Nelson (2004), we assume the annual loss rate of new housing units to be 0.5%. This estimate is applied to the number of 2020 units and carried forward 25 years to arrive at the total number of units lost and total number of 2020 units remaining in the year 2045. To arrive at the number of new units, we divide the number of occupied housing units in 2045 by the 2020 occupancy rate in each density category and subtract the number of units remaining within each density category.

The final step is to compare the number of acres needed to accommodate new housing units within each density category with the actual number of available zoned acres in each density category. The estimated number of net acres needed to accommodate housing units within each density category is equal to the number of new housing units divided by the average developed residential density within each density category. This net estimate does not account for the land needed to support infrastructure serving the new housing units, so we convert net estimates to gross estimates by multiplying the adjustment factors recommended by Nelson (2004) times the net acres needed to accommodate new housing units in each density category. We then subtract this gross acreage from the estimated number of vacant acres currently

zoned for each density category to arrive at a final estimate of the surplus or shortage of land available to accommodate residential growth within each Generalized Zoning category.

The housing unit projections and zoning capacity analysis should be interpreted as a "what-if" analysis of the capacity of zoning to accommodate housing growth if current development trends and housing preferences remain stable into the future. As with any what-if analysis, there are several limitations that should be considered. First, the analysis assumes that existing development patterns are predictive of future development patterns. If preferences change, or zoning capacity changes to allow for more development, there may be more or less land available to accommodate future housing growth than our analysis would suggest. Second, we do not account for non-zoning constraints on development, such as water/sewer availability, land suitability, or conservation easement designation. Third, while existing housing is allowed to age in accordance with national estimates, our model does not explicitly account for redevelopment within existing developed areas.

Maryland Residential Building Permits, 2020-2024

<i>Residential Building Permits</i>						
<i>County</i>	Single-Family		Multi-Family		Single-Family and Multi-Family	
	<i>Total</i>	<i>% of State</i>	<i>Total</i>	<i>% of State</i>	<i>Total</i>	<i>% of State</i>
Allegany	67	0%	0	0%	67	0%
Anne Arundel	6,220	13%	1,626	5%	7,846	10%
Baltimore City	652	1%	6,872	22%	7,524	9%
Baltimore	3,451	7%	1,567	5%	5,018	6%
Calvert	925	2%	102	0%	1,027	1%
Caroline	163	0%	12	0%	175	0%
Carroll	1,563	3%	109	0%	1,672	2%
Cecil	1,232	2%	347	1%	1,579	2%
Charles	4,390	9%	862	3%	5,252	6%
Dorchester	223	0%	0	0%	223	0%
Frederick	6,924	14%	3,671	12%	10,595	13%
Garrett	711	1%	16	0%	727	1%
Harford	2,970	6%	2,721	9%	5,691	7%
Howard	3,386	7%	1,987	4%	4,773	6%
Kent	159	0%	22	0%	181	0%
Montgomery	4,915	10%	4,948	16%	9,863	12%
Prince George's	7,402	15%	6,804	21%	14,206	18%
Queen Anne's	1,461	3%	517	2%	1,978	2%
St. Mary's	266	1%	16	0%	282	0%
Somerset	1,985	4%	199	1%	2,184	3%
Talbot	532	1%	5	0%	537	1%
Washington	1,159	2%	258	1%	1,417	2%
Wicomico	968	2%	371	1%	1,339	2%
Worcester	1,105	2%	239	1%	1,344	2%
Statewide	49,445		31,687		81,132	

Table 6. Maryland Residential Building Permits, 2020 - 2024
Source: Building Permits Survey, US Census Bureau, as compiled by Maryland Department of Planning State Data & Analysis Center

VI. Housing Production Trends and Zoning Capacity: Findings

Housing Production, 2020–2024

The analysis of housing production trends begins with a look at statewide trends. Table 4 displays the number of single-family, multi-family, and total housing units permitted between 2020 and the third quarter of 2024. Figures 1 and 2 display annual trends in statewide and national housing production since 2000, Figure 3 displays quarterly trends in statewide housing production since 2020, and Figures 4 and 5 show trends in single-family and multi-family construction within the different regions of the state defined previously.

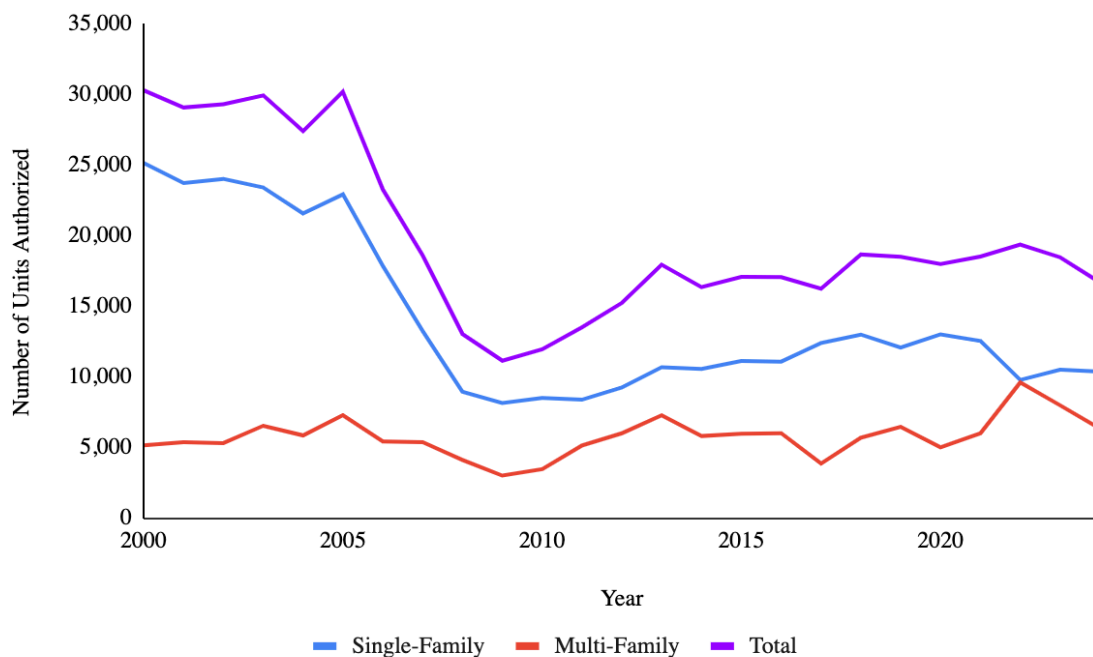


Figure 4. Residential Units Authorized for Construction in Maryland, 2000–2024
Source: Maryland Department of Planning State Data and Analysis Center

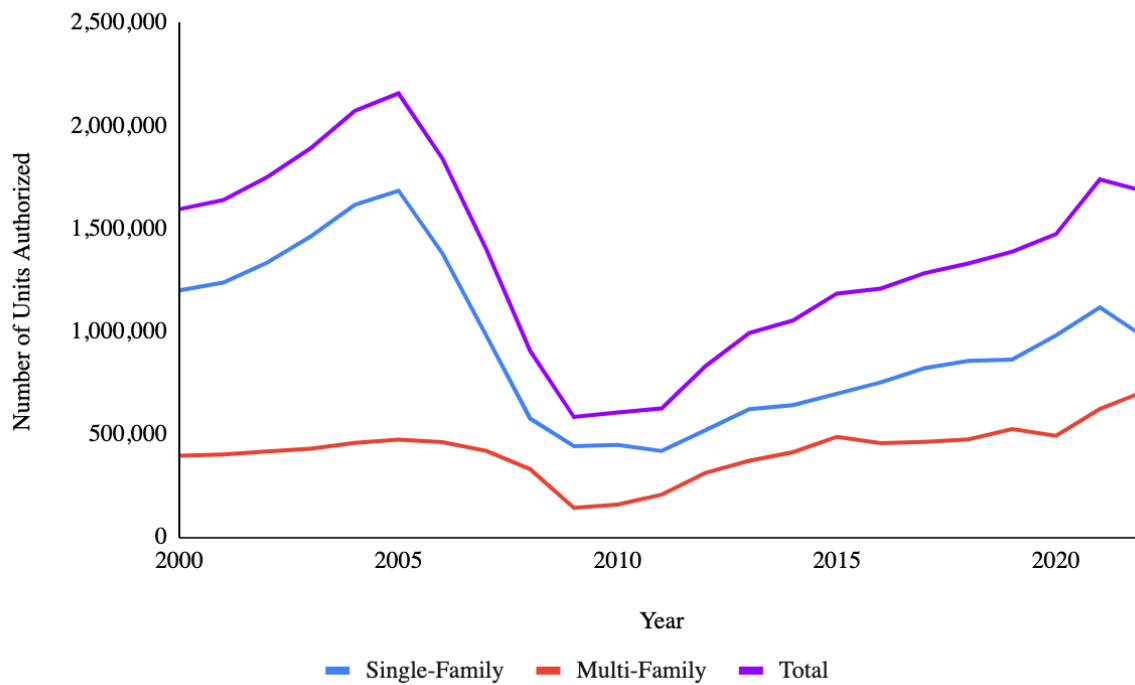


Figure 5. Residential Units Authorized for Construction Nationally 2000–2024, from the US Census Bureau's Building Permits Survey Source: US Census Bureau Building Permit Survey

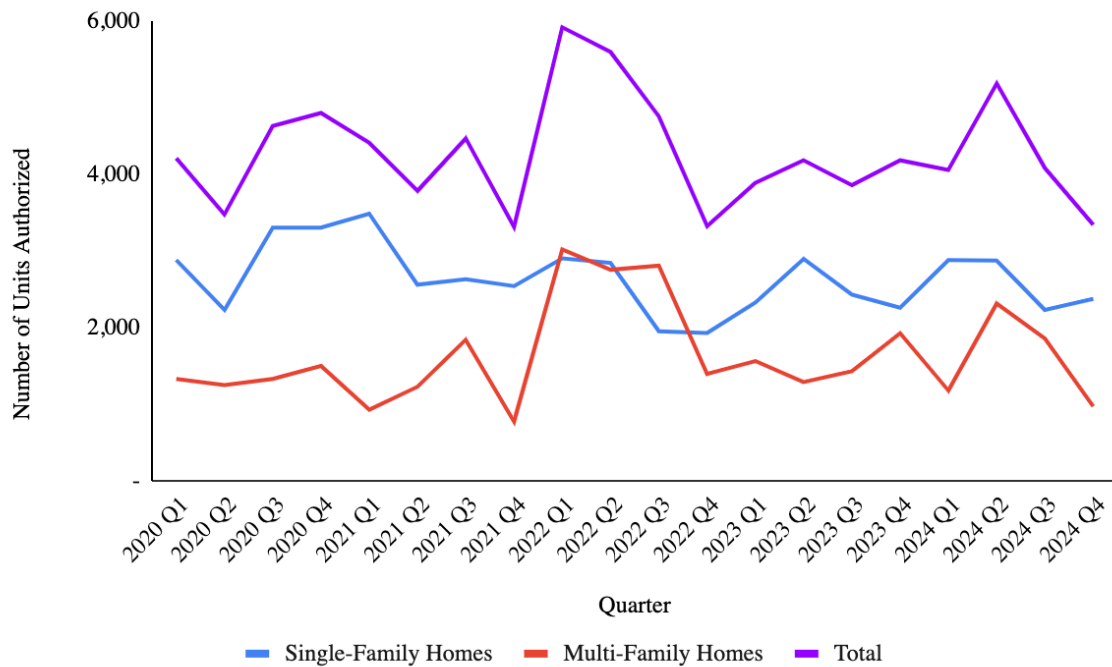


Figure 6. Residential Units Authorized for Construction in Maryland by Quarter, 2020–2024 Source: Maryland Department of Planning State Data and Analysis Center

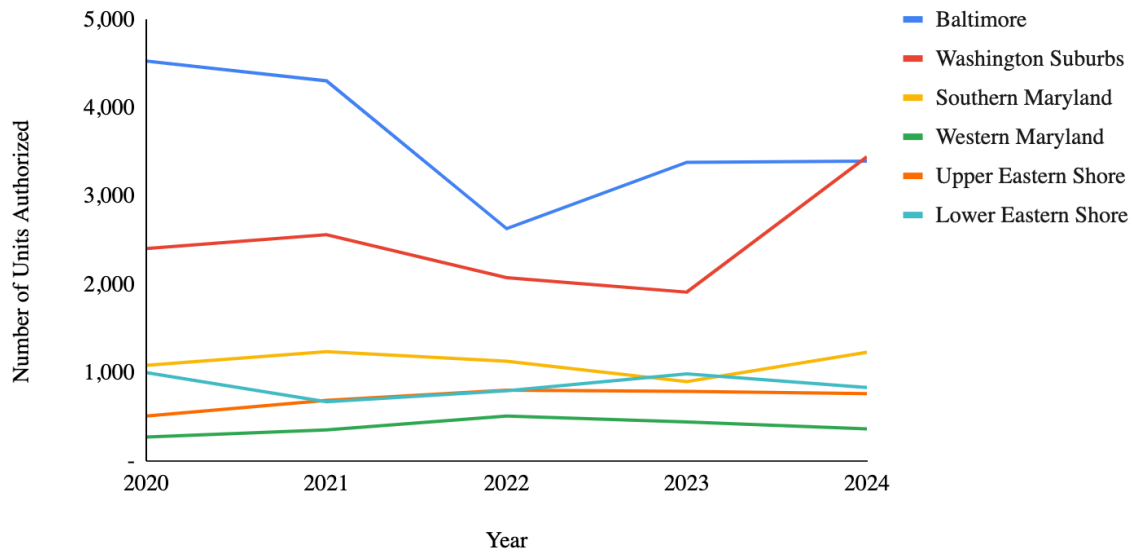


Figure 7. Single-Family Residential Units Authorized for Construction by Maryland Region, 2020-2024, from Maryland Department of Planning State Data and Analysis Center. Source: Maryland Department of Planning State Data and Analysis Center

According to Table 4, just over 81,000 housing units have been permitted in Maryland since 2020. As might be expected, housing production has been largely concentrated within the state's largest counties in and around the Washington, D.C. and Baltimore metropolitan areas. Prince George's County produced the largest number of housing units, at 14,206, while Allegany County produced the fewest, at 67. About 61% of the units produced since 2020 were single-family units. In most counties, multi-family housing production has tracked single-family production, with the exception of Charles County, which produced the fifth most single-family units but produced fewer multi-family units, and Baltimore City, which ranked first in multi-family unit production but produced far fewer single-family units. Baltimore City and Prince George's County drove the state's multi-family

housing construction over this time period, producing 22 and 21% of the state's overall new multi-family housing units, respectively.²¹

Maryland has seen similar trends in building permit authorization since 2000 as the rest of the country, with pre-Recession highs still yet to be reached, as shown in Figures 1 and 2 below. However, Maryland lags further behind than the country as a whole, with permits authorized in 2024 still being 45% below that same figure in 2000, while the number of permits authorized nationally in 2024 less than 8% below the number authorized in 2000. This can be attributed to a flat rate of growth in single-family units since the 2008 crash and much slower rate of growth in multi-family units when compared with national trends, which saw modest but notable increases in both categories of housing stock.

²¹ While Prince George's county may appear a large outlier in multi-family construction, recently approved projects such as the Westphalia Town Center, Carillon, and Beltway Plaza Redevelopment, projects all receiving approval to continue development of 2,000+ dwelling units each. More information can be found at Prince George's County Development Pipeline tracker: <https://mncppc.maps.arcgis.com/apps/dashboards/738a29d6e659451caf7853404bc52989>.

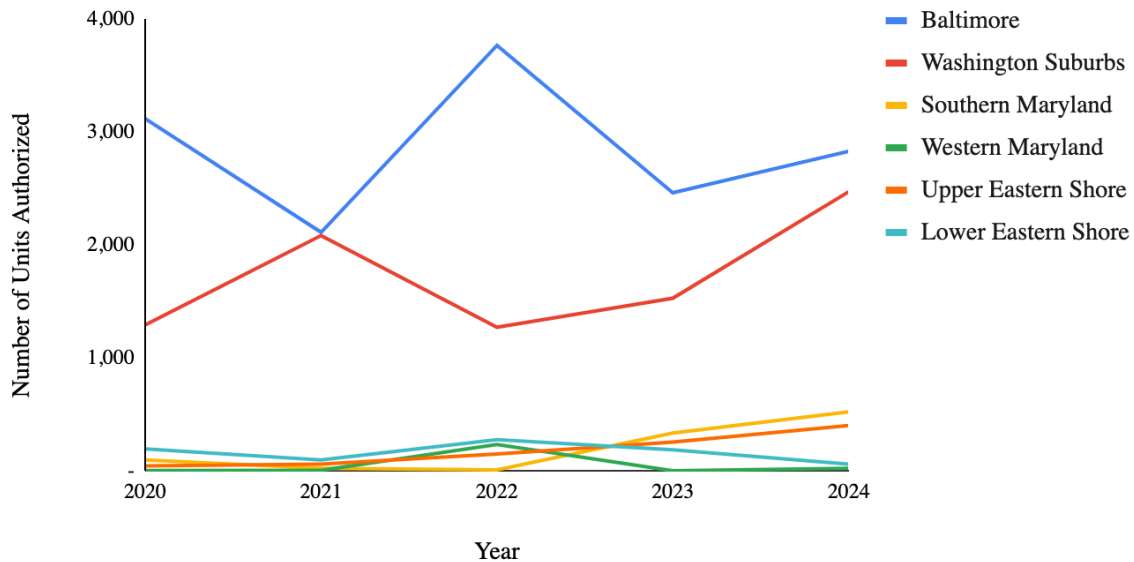


Figure 8. Multi-Family Residential Units Authorized for Construction by Maryland Region, 2020-2024, from Maryland Department of Planning State Data and Analysis Center. Source: Maryland Department of Planning State Data and Analysis Center

When analyzing residential construction activity since 2020, these trends become more clear. Figure 3 reveals notable quarterly variation but an overall flat trend in housing unit construction, as, for example, there were 4,210 total housing units authorized in the first quarter of 2020, and 4,058 total housing units authorized in the first quarter of 2024—nearly identical figures for a state with over 2.5 million total housing units.

While the overall number of housing units authorized has remained relatively stable, this is not the case when broken down by housing unit type. Specifically, the number of single-family homes permitted gradually but consistently fell on a quarterly basis from 2020 onwards. This trend is in contrast to the trend in multi-family housing construction, which has increased, driven by a notable spike in 2022 which may have led to a higher quarterly baseline in 2023 and 2024. As shown in Figure 3 below, there were actually more multi-family homes approved than single-family homes in the first and third quarters of 2022, and

there were only 375 more single-family homes approved than multi-family ones in the third quarter of 2024, a significant decline from the difference of 1,976 units in the third quarter of 2020. One possible explanation for the 2022 spike in multi-family housing construction is that the decline in the financial uncertainty of the COVID era combined with low interest rates may have helped to catalyze many projects that were shelved during the COVID years, until rates began to rise again by the end of 2022.

A comparison of these trends to previous years' residential construction activity reported in the 2020 Maryland Housing Needs Assessment reveals that the number of single-family housing construction activity during the 2020-2024 period declined by just under 6% compared to the previous 5-year period (2015-2019), when 59,579 single family homes were constructed. Multi-family housing construction, on the other hand, increased by almost 25% from the previous five-year period, as the 34,829 multi-family homes

constructed during the 2020-2024 period exceeds all previous 5-year periods going back to 2000.

Figure 4 shows the regional disaggregation of trends in single-family housing construction at an annual level. Since 2020, single-family housing production within Baltimore and the Washington suburbs has outpaced single-family housing production in the rest of the state. Between these two regions, single-family housing production in Baltimore outpaced housing production in the Washington suburbs until 2024, when the latter produced just 50 more units.

Figure 4 also provides additional insights into the decline in statewide single-family housing production shown in Figure 3. From Figure 4 it is apparent that an important driver of decreased single-family housing construction in the state has been the reduction in single-family homes produced within the Baltimore region. Suburban Washington also saw a decline in 2022 and had a longer period of reduced single-family home approvals, although it lacked the long preceding drop that Baltimore displayed. Areas of the state outside of Baltimore and Suburban Washington saw lower levels of single-family permitting activity throughout the analysis period, a result of their smaller populations.

Figure 5 displays the number of multi-family homes authorized within each Maryland region. For all years, Baltimore outproduced Suburban Washington, although the gap was narrow in 2021 and 2024. Baltimore largely accounts for the 2022 spike in statewide multi-family housing production. However, Suburban Washington had a faster rate of growth of multi-family units following 2022, especially given the decline of multi-family units in Baltimore in 2023. The rural regions of the state contribute even less to multi-family approvals than they do to single-family approvals, an unsurprising finding given their smaller population sizes and densities. Despite the absence of a clear trend in multi-family housing production within rural

regions of the state, there has been a recent small increase within Southern Maryland, the most populous of the four regions outside of Baltimore and Suburban Washington.

Residential Zoning Capacity

Table 5 displays the following for the state:

- New Housing Units - This is the number of new housing units needed to house projected household growth to the year 2045
- Gross New Acres Needed - This is the number of acres of land needed to accommodate housing unit growth to the year 2045, accounting for land allocated to infrastructure
- Zoned Capacity - This is the number of vacant (undeveloped) acres of land zoned for each residential density category
- Surplus/Shortage of Land Zoned Residential - This is the total surplus or shortage of vacant (undeveloped) land zoned for each residential density category that is available to accommodate additional residential units, after accounting for the gross new acres needed to accommodate projected household growth to the year 2045

According to our analysis, the state is projected to add an additional 590,186 housing units over the next 20 years. Of these, nearly half (49%) are within higher density categories of 3.5 units per acre or more. There is an overall surplus of approximately 1.9 million acres available to accommodate residential growth through the year 2045. The amount of land available to accommodate residential growth differs substantially by zoning category, with the largest surplus in the very low-density residential category ($\geq .2$ and < 1.0 hu/acre) and the smallest surplus in the medium density residential category (≥ 3.5 and < 10 hu/acre). The state currently has a shortage of 1,970 acres available to

accommodate projected housing growth in the high-density residential zoning category (≥ 10 hu/acre). Within each of the "rural" and "residential" Generalized Zoning categories, the land available to accommodate projected residential growth declines as the density range increases.

Another interesting finding is the mismatch between the gross acres needed for growth and the zoned capacity to accommodate growth. Within each of the three rural zoning categories and the very low-density residential category, which includes all land

zoned at less than one housing unit per acre, the share of total zoned capacity exceeds the share of gross new acres needed. The opposite pattern is observed for all density categories of one unit per acre or more, where the share of zoned capacity is less than the share of gross new acres needed. Taken together, these findings suggest that the state has an oversupply of land zoned for rural and low-density development and an undersupply of land zoned for higher-density development.

Statewide averages are revealing but do not tell us where zoned land shortages

Gen. Zoning Category	Res. Density Range	New Housing Units (Total)	Gross New Acres Needed (Total)	Zoned Capacity (Vacant Land Acres)	Surplus/ (Shortage) of Land Zoned Residential
Rural Low Density Res.	$\leq .05$ hu/acre	235	12,728	481,466	468,738
Rural Medium Density Res.	$>.05$ and $\leq .1$ hu/acre	488	7,276	290,017	282,742
Rural High Density Res.	$>.1$ and $<.2$ hu/acre	1,573	11,655	205,502	193,847
Very Low Density Res.	$\geq .2$ and <1.0 hu/acre	67,445	121,856	816,960	695,104
Low Density Res.	≥ 1.0 and <3.5 hu/acre	228,949	147,747	390,684	242,937
Medium Density Res.	≥ 3.5 and <10 hu/acre	166,753	40,425	65,152	24,727
High Density Res.	≥ 10 hu/acre	124,744	9,686	7,716	(1,970)
Total		590,186	351,375	2,257,498	1,906,123

Table 7. 2045 Residential Zoning Capacity, State of Maryland

Sources: Household projections as compiled by Maryland Department of Planning State Data & Analysis Center; 2021 USGS National Land Cover Database; Maryland Generalized Zoning GIS layer as compiled by the Maryland Department of Planning; 2020 Census P.L. 94-171 Redistricting Data Summary File.

Surplus/(Shortage) by Generalized Zoning Category

Region	County	Rural Low Density Residential (≤.05 hu/ acre)	Rural Medium Density Residential (>.05 and ≤.1 hu/acre)	Rural High Density Residential (>.1 and<.2 hu/acre)	Very Low Density Residential (>.2 and <1.0 hu/acre)	Low Density Residential (>=1.0 and <3.5 hu/acre)	Medium Density Residential (>=3.5 and <10 hu/acre)	High Density Residential (>=10 hu/ acre)	Total Surplus/ (Shortage)
<i>Baltimore Region</i>	Anne Arundel	33,257	(560)	(580)	5,170	4,672	756	(399)	42,317
	Baltimore City	(385)	(81)	(149)	(259)	(728)	(1,596)	(1,824)	(5,022)
	Baltimore County	5,295	(373)	(488)	65,812	(2,269)	831	(842)	67,966
	Carroll	(242)	(123)	(170)	71,374	(3,451)	(4)	(32)	67,353
	Harford	(803)	(416)	79,980	1,983	(6,639)	112	(121)	74,095
	Howard	(527)	(83)	(100)	59,659	12,025	4,062	1,271	76,308
<i>Washington Surburban Region</i>	Frederick	(983)	198,447	(1,459)	(5,594)	3,370	(416)	(394)	192,972
	Montgomery	55,469	(387)	13,000	12,870	(3,166)	(3,870)	(1,401)	72,515
	Prince George's	10,860	(235)	16,018	109	(1,517)	(38)	48	25,245
<i>Southern Maryland Region</i>	Calvert	25,300	(8)	(80)	13,609	(93)	2,215	886	41,831
	Charles	15,376	(564)	(548)	103,449	1,979	1,787	234	121,715
	St. Mary's	(1,216)	(427)	42,596	272	(8,861)	501	(10)	32,854
<i>Western Maryland Region</i>	Allegany	(342)	57,634	(281)	(1,334)	(1,200)	5,375	168	60,019
	Garrett	(152)	(164)	(433)	168,433	71,710	2,490	11	241,894
	Washington	37,768	(107)	47,448	(1,145)	7,038	1,753	(116)	92,639
<i>Upper Eastern Shore Region</i>	Caroline	(16)	(180)	(4)	103,702	(1,564)	495	(3)	102,431
	Cecil	6,039	31,105	(511)	(7,584)	(87)	2,011	(26)	30,945
	Kent	64,583	(62)	3,035	(117)	(656)	2,126	144	69,053
	Queen Anne's	119,202	(345)	(1,056)	(1,289)	(330)	68	(3)	116,248
	Talbot	32,051	(47)	(248)	2,757	(640)	234	(10)	34,097
<i>Lower Eastern Shore Region</i>	Dorchester	69,022	508	(758)	(1,570)	95,628	439	147	163,417
	Somerset	(85)	(210)	(180)	29,621	1,225	1,424	157	31,952
	Wicomico	(537)	(248)	(477)	(581)	77,348	3,250	317	79,071
	Worcester	(199)	(332)	(709)	75,755	(858)	723	(174)	74,207

Table 8. Zoning Capacity Surplus / Shortages (in Acres) by Generalized Zoning Category, Maryland Counties Note: Zoning capacity shortages indicated in red parentheses
 Sources: Household projections as compiled by Maryland Department of Planning State Data & Analysis Center; 2021 USGS National Land Cover Database; Maryland Generalized Zoning GIS layer as compiled by the Maryland Department of Planning; 2020 Census P.L. 94-171 Redistricting Data Summary File.

exist within the state. Table 6 displays each Maryland county's total surplus or shortage of land within each Generalized Zoning category. The Tables in the Appendix provide the intermediate calculations used to arrive at these estimates.

According to Table 6, Baltimore City (considered as a county for this analysis) is the only county with a net shortage of land zoned to accommodate housing growth to the year 2045. Baltimore currently has a shortage of land within each of its zoning categories. The shortage of rural and very low-density residential land is likely due to the limited number of housing units built at these densities within the city, while the shortage of land at higher densities is likely due to the fact that most high-density zoning districts are approaching build-out. In fact, Baltimore's largest shortage is in the high-density residential zoning district of 10 units per acre or more. The reader is reminded that these findings may also reflect the fact that the projection methodology does not explicitly account for the redevelopment of existing developed areas.

Within the remaining Maryland counties, shortages are observed in each Generalized Zoning category, but the most pervasive shortages lie within the rural medium and high-density zoning categories. Two factors likely account for this finding. First, many counties simply do not have land zoned for medium and high-density rural uses. Second, zoning capacities are estimated under the assumption that current residential development patterns will continue until 2045. The shortage of land available to accommodate rural housing options tells us that within a large number of counties, there is simply not enough land to accommodate an increase in the demand for rural housing options. If housing preferences and development policies and practices (such as land use practices, or zoning) change between now and 2045, and preferences for rural housing options weaken, the shortage of land currently zoned for rural residential

housing may become a surplus.

Within several of the state's metropolitan counties, there are shortages of land to accommodate housing growth within both rural and higher density zoning categories. In Montgomery County, for example, there is currently a shortage of land within the rural medium density residential category ($> .05$ and $\leq .1$ hu/acre) and within all residential zoning categories with densities of one unit per acre or more. Along with the City of Baltimore, Montgomery County also accounts for a large share of the state's shortage of land available to accommodate high-density residential housing at densities of 10 units per acre or more.

Housing Production and Zoning Capacity

Additional insights are revealed when housing production trends are analyzed alongside future housing needs and zoning capacity. The recent trends in housing production shown in Table 4 equate to an average of approximately 4,323 housing units produced per quarter, equal to an annual average of approximately 17,293 units per year. If this number of housing units is constructed each year until 2045, the total number of units produced over the 20-year period (345,865) would fall well short of the total number of new housing units demanded (590,186), according to Table 5. To keep on the needed pace, the state needs to add 29,503 units per year (71% more annually than the current rate), through new construction or redevelopment/infill, in areas suitable for residential growth.

Examining similar trends by housing type, we find that the mismatch between projected housing units demanded and recent trends in housing construction is likely stemming from the recent sluggish pace of single-family housing construction. Extrapolating from the recent trends reported in Table 4, the state is on pace to produce 212,446 new single-family units and 133,419 new multi-family units by 2045. If we assume that densities greater than 10 units per acre

equate to multi-family units, we find that 465,443 single-family units and 124,744 multi-family units will be needed to accommodate the growth in households through the year 2045, indicative of a shortage of single-family housing and a surplus of multi-family housing. Note, however, that these projections do not account for demographic change (such as additional aging or single households), or potential shifts in preferences for housing types. Also, multi-family housing in transit-adjacent areas has environmental benefits, through reductions in automobile usage, and health benefits, by encouraging walking and physical activity.

Given that the state has more than enough land to accommodate single-family housing construction, the recent sluggish pace of single-family housing construction cannot be blamed on zoning capacity constraints based on our analysis (and subject to the limitations described previously). The more likely explanation is that recent high mortgage interest rates and inflation have increased the cost of construction, and reduced the demand for new single-family homes, “locking in” existing homeowners

who were able to refinance their homes at lower rates prior to 2022 but now do not wish to move. Conversely, there is also evidence that indicates the “lock in” effect may have made new construction more attractive, but financial conditions continue to limit the ability of developers to respond to this demand (Harvard, 2024). While new single-family construction has been on the rise nationally, construction levels have taken close to 10 years to recover from the 2008 housing crisis and were again negatively impacted by COVID-19 in 2020, and national single-family construction was down in 2022 and 2023 in comparison to 2021 (Harvard, 2024). The most likely type of housing to be affected by zoning capacity constraints going forward is multi-family housing. As shown in Table 5, the state currently faces a shortage of land available to accommodate housing growth at densities of 10 units per acre or more. At the same time, in the regions of the state with the highest single family home prices (Montgomery, Prince George’s, and Baltimore Counties), there is also a projected shortage of available housing at moderate single-family densities.

VII. Conclusion and Policy Implications

The analyses of housing production and zoning capacity in Maryland point to several different conclusions. First, Maryland's regulatory landscape is characterized by its distinctive statewide Sustainable Growth planning framework (formerly known as the Smart Growth planning framework) and home rule provisions that, while still delegated by state law, give counties the flexibility to pursue a range of land use policy approaches, in addition to traditional zoning. While the analysis of NLLUS and NZLUD data indicate that Maryland's county zoning policies are more friendly to high-density development than counties in neighboring Virginia, the zoning capacity analysis belies this finding and suggests that the state is under-zoned for housing developed at densities of 10 units per acre or more. In contrast to Virginia, Maryland's county zoning ordinances are also often overlaid with additional regulatory tools that may stifle housing production. Finally, Maryland's cities and towns have the most restrictive land use practices in the DMV region. These findings suggest that it will become important in the years to come to find ways to coordinate local land use practices to accommodate higher-density housing growth.

Second, aside from a spike in 2022 that is likely largely attributable to the increase in multi-family construction in Baltimore City, housing production has not notably increased since the onset of the COVID-19 pandemic, and single-family housing production has gradually declined. Maryland is substantially not on pace to produce the 590,186 new housing units that will be needed to accommodate household growth to the year 2045 and has not been able to recover from the downturn in construction following the 2008 housing market crash.

Third, while Maryland has more than enough land to accommodate single-family housing unit growth through the year 2045, the state currently has a shortage of land to accommodate high-density housing

developed at densities of 10 units per acre or more. Each Maryland county faces a shortage of land to accommodate housing growth within at least one of its zoning districts. Maryland currently has an oversupply of land zoned for low-density development and an undersupply of land zoned for higher-density development due to a mismatch between the gross acres needed for growth and the zoned capacity to accommodate growth. Apart from these statewide trends, several of the state's metropolitan counties currently have shortages of land to accommodate both high-density residential development and moderate-to-high density rural residential development. The shortage of land zoned for moderate-density single-family housing in the state's metropolitan counties will continue to limit housing supply, placing upward pressure on the prices of these homes. These findings point to the need to revisit local zoning ordinances to ensure that enough land is available to accommodate the types of housing units that Marylanders are likely to prefer. There is also a role for policies aimed at encouraging Marylanders to consider higher-density housing options that are less land-consumptive and have greater environmental and health benefits.

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Housing Gap Analysis

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Nicholas Finio, Ph.D.
Casey Dawkins, Ph.D.
Kathryn Howell, Ph.D.
Sophie McManus
Rebecca Garman
Caila Prendergast
Cole Shultz
Alex McRoberts

I. Executive Summary

Housing costs in Maryland continue to burden residents. Despite the State's strong economic recovery from COVID-19, many residents, particularly the state's 765,237 renter households, are struggling with sharply rising housing costs. This burden of increasing housing cost is felt across all geographic regions of the State (Figure 1), with the highest percentage of cost burdened¹ renters living on the Eastern Shore.

Maryland faces a significant gap in the number of affordable homes - for both renters and owners - across the low- and moderate-income spectrum. As housing costs have risen, renters increasingly have no choice but to live in homes they cannot afford, resulting in a cost burdened renter rate of 47%. NCSG's calculations show that there is a shortage of over 275,000 affordable homes for renters earning below 80% of Area Median Income (AMI)². Figure 2 shows the geographic distribution of the rental housing shortage for households between 50 and 80 percent of the median income. Shortages for affordable homeownership homes are even higher - reflecting the high cost of homeownership - particularly for households earning less than 120 percent of the median income.

In Maryland, 686,244 people, or 11% of the population, have a disability, but the State has only 5,306 publicly funded or subsidized accessible homes.³ Around 21% of households have at least one disabled person, and approximately 82,656 (38%) extremely low-income renter households include someone with a disability, highlighting the mismatch between the need for accessible housing and the available homes. While there are significant numbers of disabled individuals

across income levels, the available accessible housing falls far short of addressing the statewide demand, leaving a substantial gap in resources for people with disabilities.

Maryland, like the rest of the United States, has an aging population. In some counties, especially the State's rural areas, well over 20% of the population is over the age of 65 - above the Statewide average of 16%, which is consistent with the national average. Many of these senior households face severe challenges finding and maintaining affordable housing, evidenced by the cost burden rate of 55% for senior, renter households. While Maryland has a relatively large supply of subsidized units restricted to elderly populations (more than 30,000 homes), there is a much higher number of elderly households earning less than 80% of AMI. More importantly, given the land use constraints in many communities, these age-restricted homes may not be located in places that allow seniors to "age in community."

This analysis of housing gaps, needs for households with disabilities, and needs for low-income senior renters presents several clear conclusions. First and foremost, the State needs more affordable housing homes for low-income renters and owners. The scale of this need is well beyond what State investment alone could cover in the short run. In addition to increasing targeted assistance to the State's most vulnerable, the State needs to foster an environment that increases housing production at all levels of low and moderate affordability. Second, the State's disabled population has a large and mostly unmet need for subsidized affordable housing. Third, low-income senior renters are highly

¹ Cost Burden is defined as paying more than 30% of one's gross income on housing costs.

² Throughout this report, county-level statistics that involve income are adjusted for the appropriate "area" median income, such as the Baltimore or Washington metropolitan areas. In non-metropolitan counties, the state-wide median income is used.

³ Data on closed projects from the Maryland Department of Housing and Community Development (DHCD) is only available starting in 2011, meaning the actual number of units is likely higher, as units were developed for people with disabilities and/or the elderly prior to that year.

at risk for suffering the worst impacts of the shortage of available affordable housing.

Summary of Findings:

- The state's lowest income renter households - those earning between 0-30% of AMI or 30-50% of AMI - face significant housing gaps. For every 1,000 renter households in those groups, there are 610 and 394 missing homes that they could afford, respectively.
- Renter households earning 50-80% of AMI also face a significant gap - there are 541 missing affordable homes for every 1,000 households in this group.
- Homeownership is out of reach for an increasing share of moderate-income households. In the year 2000, close to 75% of households in Maryland could afford the median home. By 2022, that share had dropped to only 49%.
- Aspiring homeowner households in Maryland earning less than 120% of AMI face large shortages of available affordable homes. For every 1,000 homeowner households in the 80-100% AMI band, for example, there are 817 missing homes at that level of affordability.
- The disabled population in Maryland is growing - representing 11 percent of the State population. There are only 5,306 subsidized accessible rental homes available in the State, but there are 82,656 renter households with a disabled household member that earn below 30% of AMI.
- Low-income senior renters face elevated levels of housing cost burden (55%), compared to renter households statewide (47%).
- There are more than 30,000 subsidized housing units for seniors in Maryland, but 109,469 senior households earn less than 80% of AMI (and over 62,000 of those households earn under 30% of AMI).
- These burdens of housing cost, and affordability gaps, are disproportionately borne by Maryland's Black and Hispanic residents.

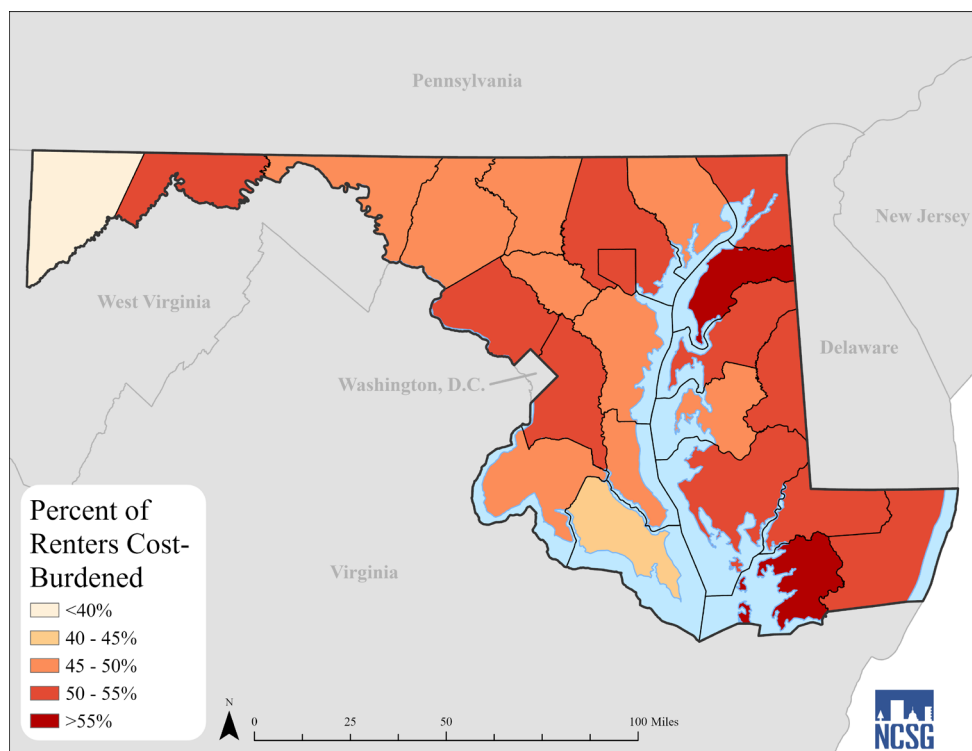


Figure 9. Percent of Renters who are Cost Burdened. Source: NCSG Analysis of 2022 ACS 5-year estimates.

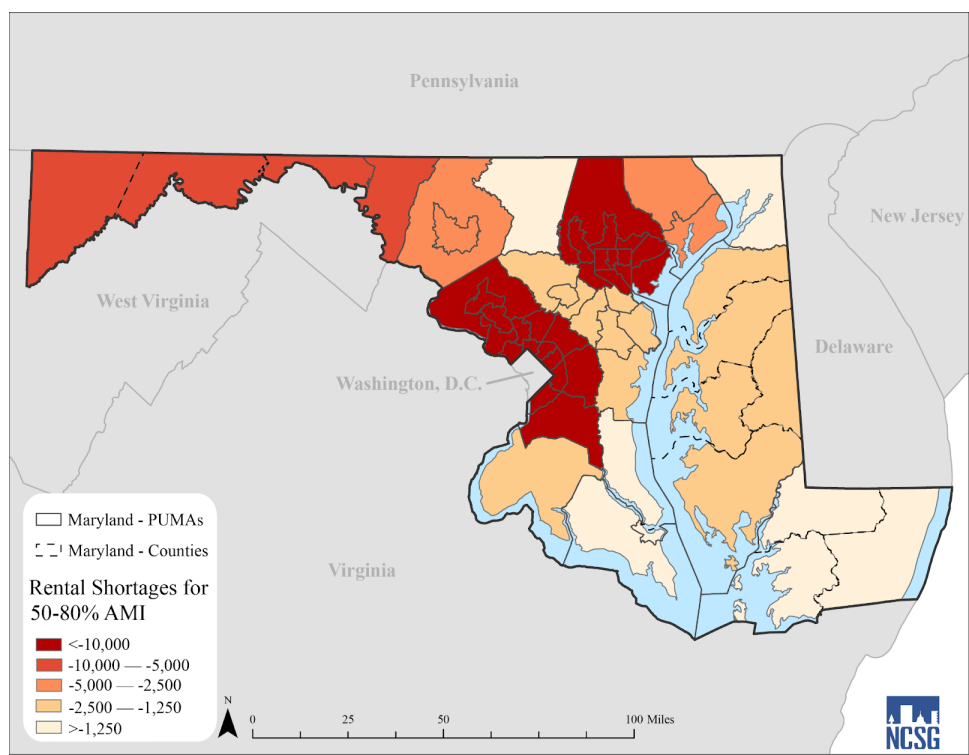


Figure 10. Rental Housing Shortages for Households at 50-80% of AMI. Source: NCSG Analysis of IPUMS data.

II. Introduction

This report is the first in a series produced by the National Center for Smart Growth (NCSG) for the Department of Housing and Community Development (DHCD). These reports provide updates to the Maryland 2020 Housing Needs Assessment on key topics of statewide importance and provide further detail on several subjects that were not covered by that analysis. In this first report, the housing gap analysis report, NCSG has investigated gaps in housing affordability for renters and owners, and analyzed housing needs for disabled households and low-income, senior renter households. This report is not designed to be a comprehensive update to the various data indicators provided in the 2020 Housing Needs Assessment, nor will it provide a policy plan or menu of policy options. This report is designed to report on updated data, provide new data, and offer conclusions based on that data analysis.

This report offers five key challenges:

- 1. Marylanders across the State are increasingly unable to afford their rents.** Reflecting a nationwide trend of rising rents, the growth in rents across the State has outpaced the growth in incomes. This has been particularly acute for households earning less than half of the state's median income. In more than half of Maryland's counties, at least 50 percent of all renters pay more than a third of their incomes for housing. While rents are highest in the DC suburbs, renters are most burdened on the Eastern Shore where incomes are lower.
- 2. Homeownership is out of reach.** Rising home values across the State have benefited current homeowners, but they have also made it harder for low- and moderate-income households to enter the market. In Montgomery County, the median home price now exceeds \$475,000. The income needed to afford an average-priced home increased by \$30,000 in real terms since 2000, more than triple the increase in real income.
- 3. Falling incomes for renter households.** Statewide, renter incomes declined by 1.1% in real terms since 2017. However, while half of the counties saw declines, with the steepest decline in Carroll County, half of Maryland counties saw an increase in renter incomes.
- 4. The cost burden of housing is hitting hardest in minority communities.** Statewide, 46% percent of renters were cost burdened. However, 49% of Black households were cost burdened across the state. There was significant geographic variation with the largest disparity between non-White and White households on the Eastern Shore and in the western part of the state.
- 5. The State has a shortage of 275,000 rental homes for households earning 80% of less of the median household income.** This number is echoed by the need for affordable for-sale housing. The shortage is most acute in the DC suburbs, Baltimore and Baltimore County.

This report is structured as follows. The first section introduces context on housing costs and housing cost burden across the state, and briefly reviews the data sources used in this report. Second, in Section IV, the report details updated housing affordability gaps for renters and owners at various levels of AMI, presented with a new methodology compared to the 2020 Housing Needs Assessment. In Section V, the report presents the picture of housing and affordability for the State's disabled households, a topic that was not covered in the 2020 report. Section VI details cost challenges for the State's senior households, focusing on renters. Section VII offers conclusions and policy implications. Note that some sections may reference tables and figures in section IX, the appendix (Tables AT and Figures AF).

Methodology

This report relies primarily on publicly accessible data sources, like the 2020 Housing Needs Assessment. Sources for various tables and figures include census micro-data via the Census Integrated Public Use Microdata Series (IPUMS), Census ACS data, and Census AHS data. In each case, we have used the most recently available public data set, which is generally for 2022. We have also relied on internal data from both HUD and DHCD on disability-accessible homes, and elderly-restricted homes.

Unlike the 2020 Housing Needs Assessment, this report does not primarily utilize HUD's Comprehensive Housing Affordability Strategy (CHAS) data. The PUMS data utilized in this analysis were made available by IPUMS USA, prepared by the University of Minnesota.⁴ IPUMS data at the Census Public Use Microdata-Area (PUMA) level was utilized over CHAS data for several reasons. First was recency, as the PUMA data was available for 2022, versus CHAS data for 2017-2021. Second, while the recently released CHAS data is now a wholly separate sample from what was used during the 2020 project, it still contains 3 years of pre-pandemic data. The housing market has changed significantly since 2020 in Maryland. The trade-off here is between a more recent estimate and better geographic specificity, as CHAS data can be aggregated into individual county estimates, unlike IPUMS data. Throughout the report, tables and figures are annotated with their source.

III. The Challenge to Afford Housing in Maryland

Increasing Rental Costs

Renters in Maryland face steep costs for median rental homes. In four counties in central Maryland, these costs exceed \$1,750 per month, or \$21,000 per year (Figure 3). In most of the state, the minimum wage is \$15 dollars per hour. A single-parent household with one full-time, minimum wage employee would expect to earn about \$31,200 annually; these households would be rental cost burdened (spending more than 30% of income) in the majority of the state.

Median household income for renters in Maryland varies extensively based on geography. In a few counties, median renter household income exceeds \$75,000 (Figure 4), and annual rents can approach or exceed 30% of that amount. In many locations, median renter household income is below \$45,000.

Given these high rent costs, and comparatively low median household incomes, it is no surprise that 359,549 renter households in Maryland are cost burdened (50.3% of the State's 714,085 total renter households). As shown in Figure 5, only one County in the State - Garrett - has less than 40% of its renter households paying 30% or more of their income in rent. Several counties, including nearly the entire Eastern Shore, Montgomery, Prince George's, Baltimore and Baltimore City, have half or more of their renter households classified as cost burdened. Cost burdened renter households face significant constraints in their budgets, and are often unable to save, cover significant medical or other expenses, or simply afford necessary bills.

High rents, relatively low-incomes, and high cost burden have practical effects on Maryland households. The ACS tracks housing units and reports the number of occupants per room. HUD/ACS classify an overcrowded household as a unit with more than one person per room and a severely

overcrowded household as one with more than 1.5 persons per room. In Maryland, overcrowding is not common, but certain areas have higher concentrations of crowded rental units. Appendix Table AT28 shows that at a State level, 3% of rental units are classified as overcrowded, and an additional 1.5% are severely overcrowded, with 0.4% having more than 2.0 occupants per room. Prince George's County has the highest overcrowding rates, with 5.1% of rental units overcrowded and 1.5% severely overcrowded, reflecting a high rent burden where 52.4% of renter households are cost burdened. Overcrowding is also prevalent in high-cost areas like Montgomery County (4.3% overcrowded, 1.2% severely overcrowded), where 50.4% of renter households experience cost burdens. Baltimore County and Baltimore City also show moderate overcrowding rates (1.2% and 0.7% severely overcrowded, respectively), with cost burdens affecting roughly 50% of households in Baltimore County and Baltimore City. These trends suggest that households in high-cost counties may turn to shared living spaces to afford rent, leading to higher rates of overcrowding in areas with expensive housing markets and limited affordable rental options.

Homeownership Increasingly Out of Reach

According to the US Census, the national median price of an owner-occupied home was \$281,900 in 2022. In Maryland, that price was \$380,500 - 35% higher than the national average. Owner-occupied households in Maryland had a median income in that year of \$122,521, and while this is higher than the national median income of \$95,915 for such households, it is only 28% higher. This indicates that owner-occupied housing is disproportionately more expensive in Maryland than the national average. As shown in Figure 6, median home prices in many Counties are well above the State median, with Montgomery and Howard counties reaching up to 25% higher than the statewide

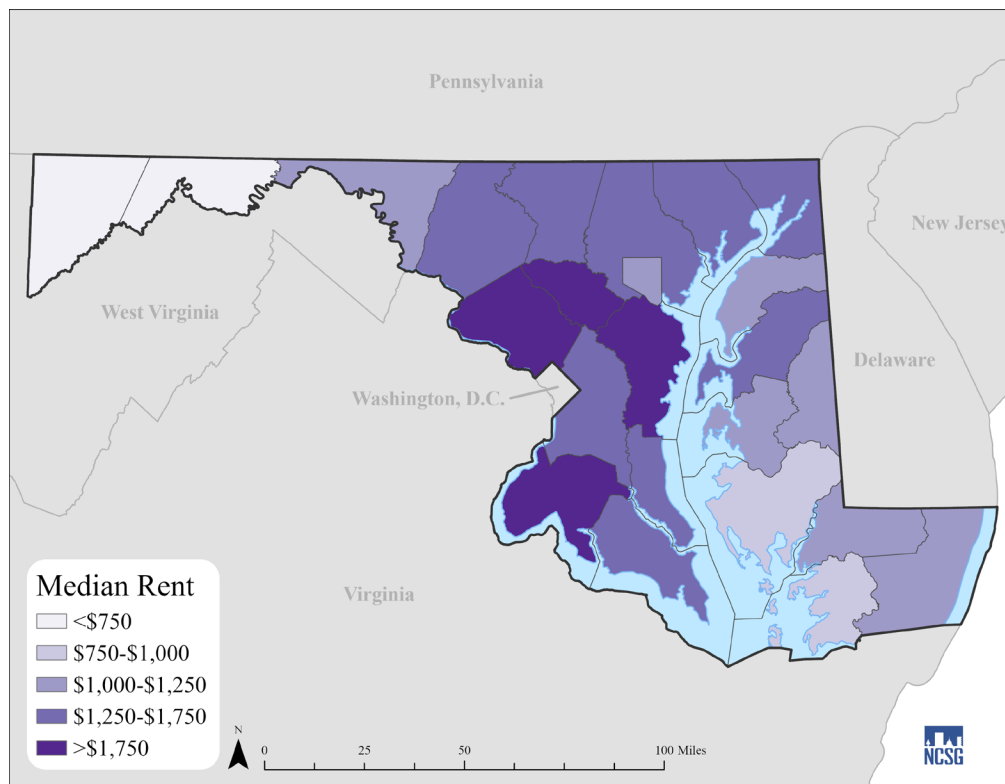


Figure 11. Median Rent Price. Source: Census ACS (2022 5-year estimates).

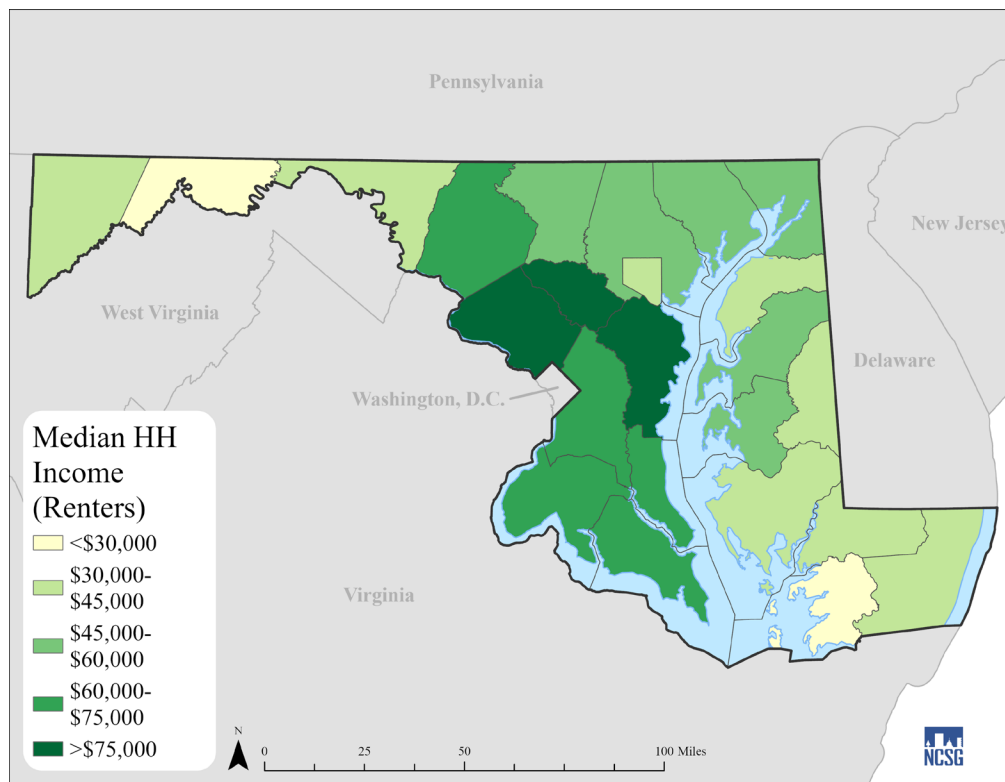


Figure 12. Median Household Income for Renter Households. Source: Census ACS (2022 5-year estimates).

County	2022				2000 (Inflation-Adjusted)			
	Average Home Cost	Median HH Income	Income Needed	Share of HH Earning Income in 2022	Average Homes Cost	Median HH Income	Income Needed	Share of HH Earning Income in 2000
Montgomery	\$633,325	\$125,583	\$138,075	42%	\$413,031	\$121,637	\$90,048	60%
Prince George's	\$421,131	\$97,935	\$91,814	49%	\$266,066	\$93,935	\$58,007	77%
Baltimore City	\$174,869	\$58,349	\$38,124	57%	\$104,247	\$51,133	\$22,727	76%
Baltimore County	\$334,669	\$88,157	\$72,964	68%	\$240,573	\$86,134	\$52,449	73%
Anne Arundel	\$468,569	\$116,009	\$102,156	58%	\$299,701	\$105,006	\$65,340	70%
Howard	\$588,143	\$140,971	\$128,225	47%	\$364,006	\$126,084	\$79,359	76%
Frederick	\$461,533	\$115,724	\$100,622	58%	\$303,287	\$102,469	\$66,122	70%
Harford	\$383,095	\$106,417	\$83,521	65%	\$283,234	\$97,298	\$61,750	78%
Carroll	\$440,402	\$111,672	\$96,015	56%	\$296,471	\$102,036	\$64,636	67%
Charles	\$427,631	\$116,882	\$93,231	59%	\$306,154	\$105,738	\$66,747	71%
Washington	\$291,984	\$73,017	\$63,657	49%	\$222,437	\$69,049	\$48,495	65%
St. Mary's	\$391,344	\$113,668	\$85,320	56%	\$286,393	\$93,000	\$62,438	79%
Cecil	\$330,383	\$86,869	\$72,029	56%	\$247,078	\$85,867	\$53,867	71%
Wicomico	\$233,849	\$69,421	\$50,983	65%	\$195,224	\$66,360	\$42,562	74%
Calvert	\$446,696	\$128,078	\$97,387	64%	\$303,909	\$112,107	\$66,257	77%
Allegany	\$139,118	\$55,248	\$30,330	67%	\$98,722	\$52,396	\$21,523	77%
Worcester	\$404,400	\$76,689	\$88,166	38%	\$222,899	\$69,105	\$48,596	66%
Queen Anne's	\$459,641	\$108,332	\$100,209	54%	\$362,398	\$96,963	\$79,009	66%
Talbot	\$444,923	\$81,667	\$97,001	40%	\$334,418	\$74,004	\$72,909	54%
Caroline	\$294,207	\$65,326	\$64,142	45%	\$167,017	\$66,014	\$36,412	75%
Dorchester	\$238,773	\$57,490	\$52,056	56%	\$129,271	\$57,931	\$28,183	80%
Garrett	\$313,571	\$64,447	\$68,364	43%	\$175,270	\$54,805	\$38,212	74%
Somerset	\$177,902	\$52,149	\$38,786	66%	\$124,285	\$50,835	\$27,096	73%
Kent	\$327,552	\$71,635	\$71,412	49%	\$211,399	\$67,777	\$46,089	62%
Statewide	\$407,863	\$98,461	\$88,921	49%	\$268,655	\$89,876	\$58,571	75%

Table 9. Affordability of Average-Priced homes in Maryland, 2000 vs. 2022.

Sources: Zillow Single-Family ZHVI Values for 2000 and 2022, U.S. Census American Community Survey, Maryland Department of Planning, Bureau of Labor Statistics, Federal Reserve Economic Data.

average.

Median incomes for homeowners in Maryland vary extensively by geography (Figure 7). Given the high cost of homeownership in Central Maryland, household incomes for owners there can more than double those of owner households in rural parts of the State like the lower Eastern Shore.

Cost burden is lower for owners than renters, as homeowners typically need to qualify for a mortgage, which is generally fixed and less prone to rapid increases compared to rents. However, homeowner incomes, as well as mortgages, property taxes, and insurance costs, can fluctuate, and many homeowners are on fixed incomes, including those who are elderly, disabled, or have inherited their homes. In much of the state, more than 20% of homeowners are cost burdened. Cost burden for owners is geographically concentrated around the Washington D.C. metropolitan area, in Baltimore City, and especially on the Eastern Shore. In these locations, housing costs are high relative to incomes.

Many renter households in the State aspire to homeownership, yet median income for renter-occupied households is only \$59,118. The median household would need to save \$38,500 for a 10% down payment to afford a median-priced home, which amounts to more than half of their annual income. Further, their choices for a home would be limited- the Census reports that only a quarter of all homes in the State are priced below \$300,000 - a price that would be a stretch for a household earning less than \$60,000.

Table 1 shows the change, in 2022 inflation-adjusted dollars, in housing affordability in the State since 2000. Assumptions for home purchase in the analysis assume a 5.35% interest rate, a 5% down payment, a 30-year

mortgage, and a 35% debt-to-income ratio. Real home prices have increased by over \$130,000 since 2000; but median household income has increased by less than \$10,000 in real terms. The income needed to afford an average-priced home increased by \$30,000 in real terms during this period, or more than triple the increase in real income. Accordingly, the share of households earning enough income to qualify for the median home under those assumptions has fallen by over 25 percentage points - from three quarters to less than half of households. This pattern holds in every County in the State - a significant share of households in every County have been effectively priced out of homeownership since 2000. These households, unable to purchase homes, are putting additional pressure on the rental market.

Rising Prices, Income, and Cost Burden for Renters and Owners

Trends in housing costs and incomes across Census periods offer several interesting findings. NCSG compared 2017 ACS numbers against 2022 ACS numbers and adjusted incomes and housing prices for inflation to produce Tables 2 and 3.⁵ Notably, median income of renter households fell by 1.1% statewide in real terms, though results varied by County. More interesting is that median rents, after adjusting for inflation, remained roughly stable across the State. As a result, the overall share of cost burdened renter households saw little change between these Census periods, though renter cost burden remains high across Maryland. Overall, renters are no better off today than they were before the pandemic. One possible explanation for the minimal change to rents and cost burden is that the ACS five-year averages include two years of pre-pandemic data (2018 and 2019). Trends for owners, shown in Table 3, differ significantly from those for renters. Across the State, with only a few exceptions,

5 Note that ACS 5-year averages were used, thus comparing 2013-2017 to 2018-2022.

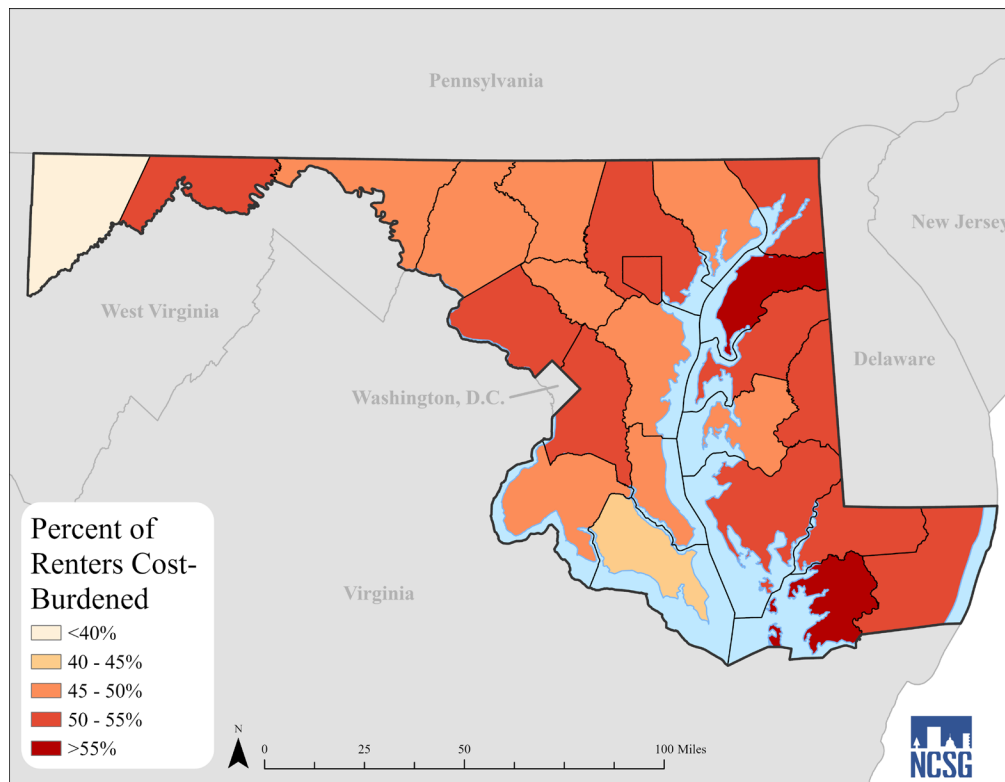


Figure 13. Percent of Renters who are Cost Burdened. Source: NCSG analysis of 2022 ACS 5-year estimates.

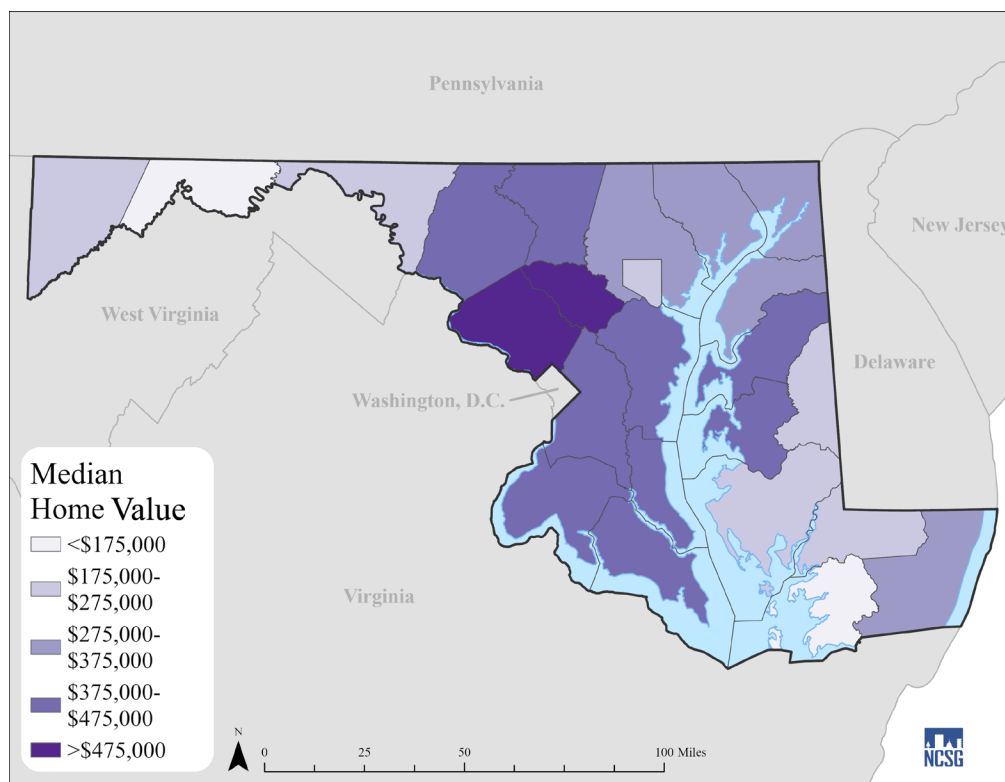


Figure 14. Median Owner-Occupied Home Price. Source: NCSG analysis of 2022 ACS 5-year estimates.

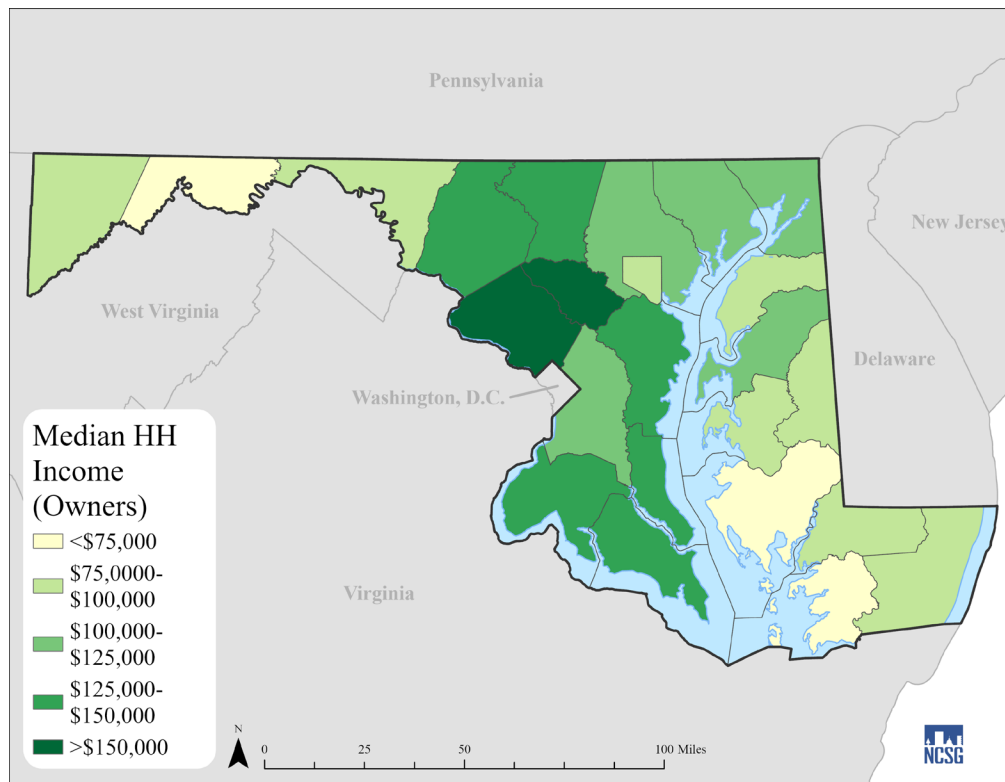


Figure 15. Median Owner-Occupied Household Income. Source: NCSG analysis of 2022 ACS 5-year estimates.

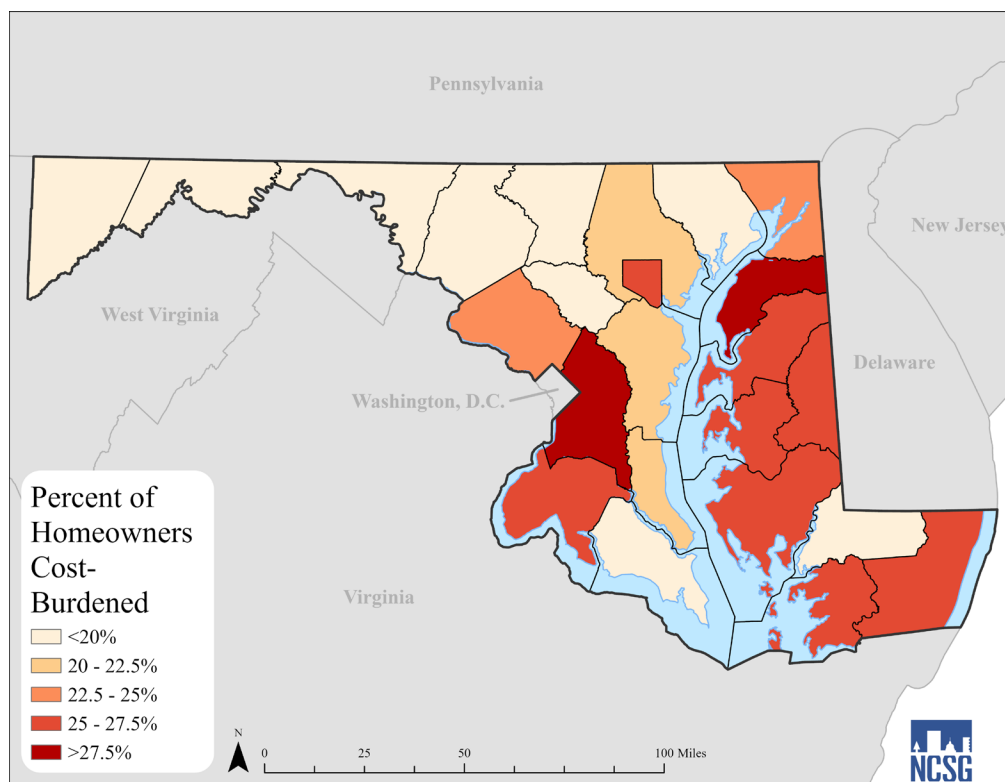


Figure 16. Percent of Cost Burdened Homeowners. Source: NCSG Analysis of 2022 ACS 5-year estimates.

Counties	Renter Median Income			Median Rent			Cost Burden		
	2017	2022	% Change	2017	2022	% Change	2017	2022	% Change
Allegany	\$28,978	\$26,891	-7.2%	\$821	\$743	-9.5%	49.0%	50.7%	3.4%
Anne Arundel	\$78,086	\$75,479	-3.3%	\$1,930	\$1,908	-1.1%	46.0%	47.5%	3.2%
Baltimore County	\$59,363	\$55,751	-6.1%	\$1,496	\$1,479	-1.1%	50.0%	52.3%	4.6%
Baltimore City	\$39,176	\$40,893	4.4%	\$1,233	\$1,235	0.2%	47.0%	52.1%	10.8%
Calvert	\$67,077	\$65,956	-1.7%	\$1,970	\$1,589	-19.3%	49.0%	48.3%	-1.4%
Caroline	\$36,666	\$40,453	10.3%	\$1,129	\$1,074	-4.9%	56.0%	55.0%	-1.8%
Carroll	\$55,396	\$49,762	-10.2%	\$1,382	\$1,283	-7.2%	48.0%	46.0%	-4.1%
Cecil	\$51,066	\$46,575	-8.8%	\$1,309	\$1,322	1.0%	49.0%	51.6%	5.3%
Charles	\$70,114	\$74,063	5.6%	\$1,978	\$1,839	-7.0%	52.0%	45.5%	-12.5%
Dorchester	\$36,837	\$36,621	-0.6%	\$1,062	\$968	-8.9%	56.0%	53.1%	-5.1%
Frederick	\$63,216	\$65,632	3.8%	\$1,635	\$1,633	-0.1%	50.0%	47.2%	-5.6%
Garrett	\$32,134	\$32,731	1.9%	\$790	\$681	-13.8%	42.0%	34.7%	-17.3%
Harford	\$53,672	\$56,849	5.9%	\$1,463	\$1,475	0.8%	50.0%	47.1%	-5.9%
Howard	\$85,316	\$81,569	-4.4%	\$2,030	\$1,920	-5.4%	44.0%	45.4%	3.2%
Kent	\$39,051	\$39,811	1.9%	\$1,146	\$1,072	-6.5%	62.0%	57.8%	-6.8%
Montgomery	\$76,135	\$77,036	1.2%	\$2,069	\$1,957	-5.4%	51.0%	50.4%	-1.2%
Prince George's	\$65,423	\$64,202	-1.9%	\$1,693	\$1,713	1.2%	51.0%	52.4%	2.7%
Queen Anne's	\$56,713	\$56,331	-0.7%	\$1,619	\$1,600	-1.2%	46.0%	51.7%	12.3%
St. Mary's	\$67,544	\$68,510	1.4%	\$1,574	\$1,595	1.3%	45.0%	41.4%	-8.1%
Somerset	\$25,930	\$28,930	11.6%	\$823	\$934	13.5%	65.0%	59.9%	-7.9%
Talbot	\$43,614	\$48,563	11.3%	\$1,325	\$1,204	-9.1%	59.0%	47.9%	-18.9%
Washington	\$43,457	\$42,795	-1.5%	\$1,087	\$1,049	-3.5%	44.0%	45.8%	4.1%
Wicomico	\$42,771	\$44,027	2.9%	\$1,274	\$1,190	-6.6%	54.0%	50.5%	-6.6%
Worcester	\$45,248	\$42,880	-5.2%	\$1,215	\$1,144	-5.8%	51.0%	54.7%	7.2%
Statewide	\$59,789	\$59,118	-1.1%	\$1,602.00	\$1,598.00	-0.2%	50.4%	50.3%	-0.1%

Table 10. Trends in Renter Income, Rent, and Cost Burden.
Source: NCSG analysis of 2017 and 2022 ACS 5 Year Estimates. 2017 data adjusted for inflation.

Counties	Owner Median Income			Home Median Rent			Cost Burden		
	2017	2022	% Change	2017	2022	% Change	2017	2022	% Change
Allegany	\$67,038	\$69,854	4.2%	\$146,542	\$143,300	-2.2%	19.4%	16.7%	-13.9%
Anne Arundel	\$130,839	\$133,917	2.4%	\$422,881	\$432,000	2.2%	24.1%	20.9%	-13.3%
Baltimore County	\$108,882	\$110,688	1.7%	\$305,061	\$310,800	1.9%	23.1%	21.3%	-7.6%
Baltimore City	\$80,638	\$83,192	3.2%	\$187,241	\$202,900	8.4%	29.8%	27.2%	-8.7%
Calvert	\$137,403	\$137,227	-0.1%	\$424,348	\$418,900	-1.3%	24.2%	20.6%	-15.0%
Caroline	\$78,741	\$82,598	4.9%	\$245,907	\$258,800	5.2%	31.1%	26.0%	-16.3%
Carroll	\$124,696	\$125,599	0.7%	\$401,004	\$390,200	-2.7%	22.9%	18.9%	-17.3%
Cecil	\$101,647	\$102,931	1.3%	\$290,884	\$292,500	0.6%	24.6%	22.6%	-8.2%
Charles	\$130,122	\$128,978	-0.9%	\$359,327	\$382,800	6.5%	28.4%	25.3%	-10.8%
Dorchester	\$78,397	\$72,089	-8.0%	\$219,140	\$226,000	3.1%	25.7%	26.7%	4.0%
Frederick	\$127,868	\$135,090	5.6%	\$385,482	\$412,500	7.0%	23.9%	19.5%	-18.2%
Garrett	\$66,603	\$75,824	13.8%	\$204,230	\$220,100	7.8%	23.2%	18.4%	-20.7%
Harford	\$118,326	\$120,307	1.7%	\$343,927	\$351,100	2.1%	22.7%	19.1%	-16.0%
Howard	\$168,297	\$172,810	2.7%	\$537,646	\$551,300	2.5%	21.8%	18.5%	-15.0%
Kent	\$84,821	\$91,921	8.4%	\$290,150	\$291,900	0.6%	27.7%	28.6%	3.2%
Montgomery	\$160,992	\$162,140	0.7%	\$571,379	\$588,900	3.1%	24.3%	22.8%	-6.4%
Prince George's	\$121,913	\$122,879	0.8%	\$333,538	\$380,500	14.1%	30.8%	27.8%	-9.6%
Queen Anne's	\$122,346	\$119,563	-2.3%	\$419,459	\$421,900	0.6%	26.6%	26.7%	0.5%
St. Mary's	\$127,018	\$134,770	6.1%	\$356,271	\$376,900	5.8%	22.6%	17.2%	-23.7%
Somerset	\$65,592	\$68,953	5.1%	\$160,108	\$157,200	-1.8%	28.8%	26.8%	-6.9%
Talbot	\$100,932	\$94,370	-6.5%	\$398,804	\$382,000	-4.2%	25.3%	26.2%	3.7%
Washington	\$89,884	\$93,444	4.0%	\$250,918	\$262,400	4.6%	22.4%	18.8%	-16.0%
Wicomico	\$86,469	\$88,998	2.9%	\$209,852	\$226,900	8.1%	23.9%	18.2%	-23.7%
Worcester	\$83,042	\$89,925	8.3%	\$308,117	\$310,300	0.7%	30.3%	26.3%	-13.3%
Statewide	\$121,253	\$122,521	1.0%	\$362,382	\$380,500	5.0%	25.2%	22.5%	-10.6%

Table 11. Trends in Owner Median Income, Median Home Price, and Cost Burden.
Source: NCSG analysis of 2017 and 2022 ACS 5 Year Estimates (2017 data adjusted for inflation).

median income for homeowner households increased in real terms. This could be endogenous - existing owner households earning more money in real terms - or due to an upward shift in the income distribution for those who own their homes. It is likely a combination of both of these factors. Median home prices also rose across the State, with a few slight declines in several counties. Most interesting in this table is the trend in cost burden for owners, which fell by almost a few percentage points almost everywhere across the State. While the data does not illustrate the cause of this trend, there are several possible explanations. The pool of those who own their homes could be becoming more stable. Also, as home prices rose over the period, higher incomes were needed to qualify, possibly reducing owner cost burden. Further analysis will be necessary in the coming years to determine if this trend reversed after the COVID-19 pandemic and subsequent dramatic increases in home prices and interest rates.

Cost Burden by Race

These trends in cost burden are further illustrated by breaking out cost burden information by race. NCSG used cost burden data from HUD's Comprehensive Housing Affordability Statistics (CHAS) to understand this trend and create Tables 4 and 5.⁶ Renter and owner cost burdens are significantly higher for Black Marylanders across the state. This pattern holds true across most Counties, but there are some inter-regional differences that prevent clear conclusions about differences across regions. That said, the State's more expensive Counties (Montgomery, Howard, Baltimore) tend to have higher cost burdens for Black and

Hispanic owners and renters, as compared to White owners and renters. For example, in Montgomery County, over half of Black renters (and nearly 60% of Hispanic renters) are cost burdened, compared to less than 40% of White renters. In Baltimore City, less than one in five White owners are cost burdened, against 30% of Black owners, and 25% of Hispanic owners. These disparities, when compared with trends in increasing renter and owner costs, illustrate that Maryland's racial minority groups bear a disproportionate burden because of the lack of affordable housing across the State.

To contextualize these numbers with respect to the State's demographics, information from Appendix Tables (AT19-AT27) is critical. These tables detail the share of households, by tenure and race, that are in various income categories. These tables illustrate how income inequality relates to race across Maryland - broadly, Black households have lower incomes and higher levels of cost burden. These tables show that the majority of Maryland's extremely low-income renter households (51.8%) are Black, while only 29.6% of Marylanders reported their race as Black (alone) in the ACS in 2022. Thus, the share of those who are extremely low-income who are Black is vastly disproportionate to the State's population - a fact that holds true for very low-income and low-income renter households, as well. These statistics help explain why cost burden levels are worse for the State's Black population, as this population is a greater share of the state's low-income population. This pattern is also true for the State's Hispanic population, especially with respect to homeowner cost burden. Statewide, 28.7% of homeowners who are Hispanic are cost burdened.

6 Trends in cost burden can only be disaggregated by race with CHAS data.

County	White	Black	Hispanic	Asian	American Indian and Alaska Natives	Pacific Islanders	Other	Total
Allegany	39.4%	65.5%	46.7%	0.0%	66.7%	NA	25.8%	39.7%
Anne Arundel	42.1%	42.6%	49.5%	37.0%	0.0%	40.0%	51.3%	43.1%
Baltimore County	44.6%	51.6%	44.9%	44.6%	41.3%	66.7%	46.1%	47.8%
Baltimore City	39.0%	50.8%	44.5%	39.9%	33.3%	22.2%	45.5%	43.3%
Calvert	43.4%	44.0%	83.3%	4.4%	100.0%	0.0%	24.1%	46.4%
Caroline	41.6%	56.9%	47.8%	NA	NA	NA	55.6%	39.4%
Carroll	39.0%	30.4%	51.3%	65.0%	0.0%	NA	48.4%	45.6%
Cecil	46.2%	42.7%	50.0%	37.9%	0.0%	NA	38.3%	43.4%
Charles	36.7%	48.1%	29.9%	18.2%	37.5%	NA	45.5%	46.6%
Dorchester	34.9%	50.7%	61.9%	100.0%	NA	NA	73.1%	43.3%
Frederick	38.8%	59.1%	57.3%	31.9%	8.0%	0.0%	35.4%	26.4%
Garrett	26.2%	100.0%	0.0%	0.0%	100.0%	NA	0.0%	40.6%
Harford	38.8%	42.1%	52.0%	29.5%	NA	NA	50.5%	41.5%
Howard	36.5%	46.1%	47.2%	42.2%	75.0%	0.0%	37.7%	50.0%
Kent	53.6%	41.1%	47.4%	NA	NA	0.0%	0.0%	46.2%
Montgomery	38.5%	51.9%	58.7%	35.8%	43.3%	100.0%	45.0%	47.4%
Prince George's	47.2%	47.1%	49.5%	47.2%	49.3%	50.0%	44.3%	47.3%
Queen Anne's	42.5%	69.4%	56.9%	0.0%	NA	NA	31.1%	37.4%
St. Mary's	28.9%	55.0%	47.5%	23.7%	0.0%	NA	46.4%	54.3%
Somerset	36.0%	68.5%	66.7%	NA	NA	NA	34.1%	41.2%
Talbot	37.4%	51.5%	57.6%	10.0%	0.0%	NA	31.6%	42.2%
Washington	40.6%	54.0%	34.0%	32.4%	80.0%	100.0%	40.2%	43.7%
Wicomico	47.2%	41.7%	39.6%	37.2%	NA	NA	27.1%	47.1%
Worcester	47.7%	48.0%	48.8%	50.0%	0.0%	NA	36.2%	47.0%
Statewide	40.7%	49.3%	39.3%	39.3%	42.7%	50.1%	44.2%	45.5%

Table 12. Renter Cost Burden by Race. Source: NCSG Analysis of 2021 CHAS data.

County	White	Black	Hispanic	Asian	American Indian and Alaska Natives	Pacific Islanders	Other	Total
Allegany	15.4%	11.4%	35.0%	21.7%	40.0%	0.0%	5.9%	15.4%
Anne Arundel	18.2%	22.5%	23.0%	24.7%	55.1%	0.0%	22.6%	19.3%
Baltimore County	17.4%	25.1%	25.8%	21.2%	27.1%	10.0%	27.2%	19.5%
Baltimore City	19.3%	29.9%	24.3%	24.8%	12.0%	100.0%	29.8%	17.8%
Calvert	16.6%	29.5%	12.1%	16.3%	0.0%	NA	15.1%	24.7%
Caroline	23.5%	38.8%	29.6%	26.7%	40.0%	NA	9.3%	18.1%
Carroll	17.8%	19.9%	23.2%	30.3%	10.0%	0.0%	11.6%	21.5%
Cecil	20.6%	33.5%	12.1%	53.8%	60.0%	NA	37.0%	22.4%
Charles	20.3%	23.4%	29.1%	28.8%	15.8%	0.0%	23.1%	23.0%
Dorchester	22.0%	23.4%	24.5%	35.5%	NA	NA	55.2%	19.0%
Frederick	17.9%	25.4%	26.4%	19.3%	37.5%	0.0%	21.5%	19.8%
Garrett	19.4%	50.0%	16.7%	7.3%	100.0%	NA	52.6%	17.3%
Harford	16.7%	19.3%	19.6%	24.3%	24.0%	NA	19.0%	17.2%
Howard	15.2%	22.9%	14.8%	20.8%	50.0%	0.0%	18.0%	24.1%
Kent	25.4%	15.5%	6.7%	100.0%	0.0%	NA	20.0%	21.1%
Montgomery	17.7%	26.9%	29.4%	23.2%	46.8%	27.3%	20.6%	26.3%
Prince George's	18.5%	27.3%	36.0%	20.2%	19.4%	58.3%	24.7%	24.0%
Queen Anne's	23.3%	33.6%	34.4%	28.9%	NA	NA	22.4%	17.9%
St. Mary's	16.1%	29.3%	35.3%	19.3%	100.0%	NA	8.7%	26.1%
Somerset	28.3%	18.5%	22.2%	40.0%	0.0%	NA	11.4%	22.9%
Talbot	22.8%	21.6%	33.5%	17.1%	0.0%	NA	19.6%	17.4%
Washington	16.2%	32.2%	35.7%	22.0%	0.0%	NA	11.3%	18.2%
Wicomico	17.3%	18.0%	30.6%	28.5%	0.0%	NA	19.5%	24.4%
Worcester	23.7%	32.9%	31.0%	9.5%	0.0%	NA	23.6%	25.4%
Statewide	18.0%	26.6%	28.7%	22.5%	29.4%	18.3%	22.5%	21.0%

Table 13. Homeowner Cost Burdens by Race. Source: NCSG Analysis of 2021 CHAS data.

IV. Housing Gaps

One common way to illustrate the lack of available affordable homes - for both renters and owners - is via the calculation of housing affordability gaps. This method, popularized by groups like the National Low-income Housing Coalition⁷, utilizes Census data to illustrate the difference between the number of housing units affordable at a certain level of income, and the number of households attempting to rent a unit at that affordability level. In the 2020 Housing Needs Assessment, NCSG estimated that the State was missing 85,000 rental housing units for renters at 0-30% of AMI, and over 30,000 housing units for renters at 0-50% of AMI.

NCSG's updated calculations of housing shortages utilize a different method (described below) and include separate calculations for owners that were not provided in the 2020 report. Results indicate there are large housing shortages statewide for both renters and owners. Housing shortages are particularly stark across the State for extremely low-income renter households earning less than 30% of AMI, with a shortage of approximately 132,000 homes for this income group. Housing shortages for renters are also present for those earning 30-50% of AMI in most of the State (58,000 homes). At the 50-80% level, a significant shortage of 88,000 units is present. All told, the State needs over 275,000 additional rental housing units renting at below 80% of AMI to meet the present needs of the State's renter households and ensure households are not cost burdened.

For prospective homeowners, the picture is just as challenging. Limited construction, spiking home costs, rising interest rates, and the rising cost of insurance in the last several years have pushed homeownership out of reach for most low to moderate income earners. Every income group up to 120%

of AMI shows a large deficit in all areas of the State for homeownership. This indicates that only households earning well over area median income can reasonably expect to attain homeownership. These deficits exist in all areas of the State, though they are most pronounced in the State's central and expensive counties like Anne Arundel, Montgomery, and Howard.

These results for both renters and owners align in magnitude and direction with results of the 2020 Housing Needs Assessment, but indicate larger gaps caused by several important factors. First, housing costs have increased significantly, and construction has been limited since the data period used in the prior report (2012-2016 CHAS). Second, the 2020 report calculations did not net out higher income households that occupy units affordable to those in lower income bands ("filtering down"); or net out lower income households that are forced to occupy more expensive units in an upper band ("filtering up"). Third, the updated method is calculated for each individual income band ("exclusive"); the 2020 method included households in lower bands, ("inclusive," or cumulative). For these three reasons, the updated estimates of housing shortages are much higher.

7 <https://nlihc.org/gap>

Note that housing unit gaps are computed for the owner and renter markets as a whole. It is not possible to compute housing gaps for specific groups such as the elderly, or the disabled, or a specific racial group, as homes on the open market (including subsidized homes with some exceptions) are available for rent to any type of household regardless of demographic status. That said, the housing gaps will impact specific groups with greater disadvantage in the housing market more severely. For example, the State's 0-30% AMI renter households are disproportionately non-White.

Data

NCSG utilized the Census Integrated Public Use Microdata Sample (IPUMS), available at the Census Public Use Microdata Area (PUMA) geography, to calculate these housing gaps. PUMAs are divisions of the USA that are designed to hold roughly 100,000 people; and, where and when possible, they follow County boundaries. See Figure 9 below for a map of the 48 PUMAs in Maryland. Note that some counties contain multiple PUMAs due to their high populations (Anne Arundel, Baltimore County, Baltimore City, Frederick, Hartford, Howard, Montgomery, Prince George's). Several Counties are entirely contained in their own contiguous PUMA (Carroll, Cecil, Charles). Calvert County contains a portion of St. Mary's County in its own PUMA; the remainder of St. Mary's is in

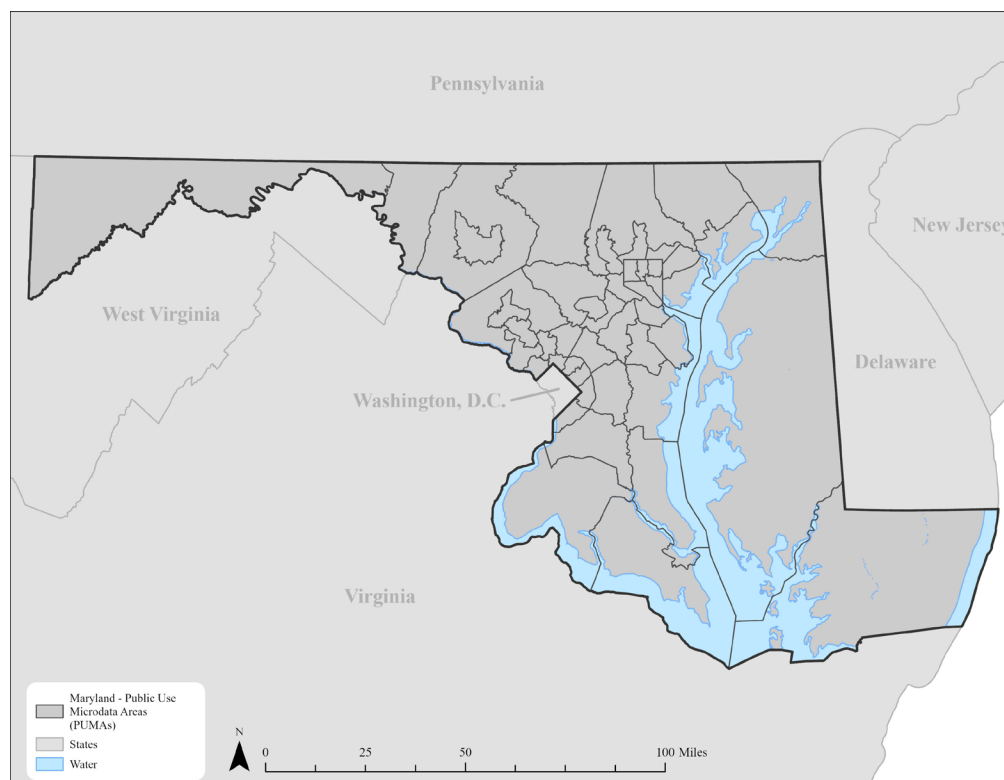


Figure 17. Map of Census PUMAs in Maryland. Source: US Census.

one PUMA. Other Counties are aggregated together into three separate PUMAs because the Counties have low populations. Allegany, Garrett, and the western part of Washington County form one PUMA in western Maryland. Caroline, Dorchester, Kent, Queen Anne's and Talbot Counties form one PUMA on the upper Eastern Shore. Somerset, Wicomico and Worcester counties form the final PUMA on the lower Eastern Shore.

ACS data from IPUMS provides information on individual households and housing units. This information includes household tenure, monthly contract rent, monthly gross rent, total household income, vacancy status, owner costs, and home value. By aggregating this information at the PUMA level by income band, NCSG was able to compute gaps in housing affordability with the following methodology.

Methods

To calculate the shortages, NCSG followed the following steps for both renters and owners using IPUMS variables.

Preliminary steps:

- Remove units in group homes (as they are not generally available on the open market)
- Classify units with no cash rent and no utility costs as affordable to extremely low-income (ELI) households (0-30%)

Gap calculation steps:

- A. Classify households into income bands, using household income (note that upper bound is included in each interval, and the lower bound lies just above each threshold)
 - a. 0-30, >30-50, >50-80% of AMI (Renters)
 - b. 0-30, >30-50, >50-80, >80-100, >100-120% of AMI (Owners)
- B. Account for the total number of vacant units for rent affordable at each income band
- C. Account for the total number of occupied units at each income band
- D. Calculate total units within each income band (= B + C)
- E. Calculate the number of housing units occupied within that band occupied by households with higher income level
- F. Calculate the number of housing units occupied within that band by households with a lower income level (except for 0-30% AMI band)
- G. Calculate available housing units available for households within each

income level (=D-E-F)

H. Calculate the gross surplus/deficit at each affordability level (= G - A)

To calculate the number of affordable ownership units, we follow Joice (2014) and assume that a unit is affordable to a given household if the home's value is less than or equal to 3.36 times the household's income. The 3.36 ratio is calculated as follows: First, a mortgage amortization calculator, with a 5.5% interest rate and 30-year mortgage, is used to calculate a monthly payment for a home of a given value. The monthly payment is then multiplied by 12 to get the annual payment. This number is then divided by an affordability ratio (31% of household income) to yield the annual income, in dollars, required to afford a home of a given value. This annual income is divided by the home's value to yield the ratio of 3.36. Note that as interest rates rise, this would reduce the number of homes affordable to each income group.

Several additional methodological caveats apply. NCSG used household income to classify households into income bands. The income bands were classified for appropriate geographies using 2022 HUD income limits for Maryland. The income thresholds were adjusted by household size and number of bedrooms, following Joice (2014). Households in group quarters were eliminated, as they do not report income or housing values/rent information. Adjustments were also made to clarify the value/rent for vacant units. Last, IPUMS tracks seasonal rental units in every PUMA. These seasonal rental units are netted out of our calculations because IPUMS does not provide ownership status, rent, or value; thus, they are removed from the stock of available or vacant rental or homeownership units.

NCSG notes that the data and methodology used herein are broadly similar to those utilized by the National Low-income Housing Coalition (NLIHC) in their annual gap report (NLIHC, 2023). The primary difference is that

NCSG calculates exclusive gaps (e.g. 0-30%, 30-50%, 50-80% of AMI); NLIHC calculates *inclusive or cumulative gaps* (e.g. 0-50% of AMI, 0-80% of AMI). This is accomplished by NCSG netting out households in units affordable that level who have incomes lower than 30% of AMI, or higher than 30% of AMI, as described in steps E-F above. Additionally, NLIHC removes units without complete kitchens and plumbing from the national analysis; due to a paucity of such units in Maryland NCSG did not take this step. In the 2024 gap report for Maryland (which also references 2022 data), NLIHC finds that there is a deficit of 138,118 total homes for renters at or below 50% of AMI. NCSG calculates that total to be higher, at approximately 190,000. NCSG's larger estimate is due to netting out of high-income households who filter down into lower-cost units and low-income households who filter up into higher-cost units.

To create the data tables and maps, we took several steps. For those Counties that have multiple PUMAs, we aggregated sub-County PUMAs up into one aggregate County level. For those Counties that are part of one larger PUMA, we displayed the information for that multi-County inclusive PUMA, as indicated in the table with a note. Washington County is split into two parts by PUMA geography; the first is the eastern more populous part of the County and the second is subsumed into a larger PUMA that includes Garrett and Allegany counties. For ease of reference, all of these areas are displayed as "Western Maryland" though they contain two PUMAs. Last, St. Mary's County is displayed as its own row, but part of St. Mary's County (around California and Lexington Park) is actually split into the Calvert County PUMA by Census. Thus, the data for Calvert includes this part of St. Mary's. Raw data at the PUMA level are available to be shared at DHCD's request, but NCSG cautions that results are best interpreted at the County or multi-County level due to data reliability and the geographic size of housing markets. The next section presents these results in tabular form by County/PUMA.

Results - Renters

NCSG's calculations of housing gaps for renters show that the State has significant shortages of affordable rental homes for households earning incomes between 0-80% of AMI. At extremely low-income levels, there is a shortage of approximately 132,000 homes. At 30-50% of AMI the shortage is 58,000 homes. At the 50-80% level, the shortage is 88,000 homes. In total, this is a shortage of 275,000 homes. This shortage is geographically distributed across all areas of the State, at every income level. The following maps (Figures 10 - 12⁸) illustrate these gaps across the State. Shading in the maps is arranged such that sub-County PUMAs are aggregated together into one top-line total for each County (such as Montgomery County); or the level for a PUMA that crosses Counties (e.g. the lower Eastern Shore).

Those aggregate numbers, however, mask some variation in the severity of the shortage by geography. Further, the largest shortages are unsurprisingly in the Counties with the largest populations (Montgomery, Prince George's, and Baltimore).

To adjust for this, and show normalized regional variation, NCSG created a per-

household gap metric. NCSG divided the shortage by the number of households in each County or PUMA and adjusted that to be per-1,000 households (Table 6). Statewide, there is a shortage of 610 affordable rental homes for every 1,000 households at 0-30% of AMI. While no location in the State has no shortage, there is extensive variation: Western Maryland lacks 163 homes for every 1,000 households at 0-30% of AMI, but Prince George's County is short 772 homes for every 1,000 households at that level of income. Broadly, Counties in Central Maryland have the worst shortages at this income level.

At the 30-50% level, the shortage is slightly lower, at 394 missing homes for every 1,000 households. In Howard County, however, that shortage is 763 missing homes per 1,000 households; yet Cecil County is only short 106 homes per 1,000 households. At the 50-80% AMI band, regional variation is also wide. Carroll County has the highest per-household shortage at this level at 812 missing homes per 1,000 households; while Anne Arundel has the lowest, at 214 missing homes per 1,000 households. Overall, Baltimore and Montgomery Counties have the consistently highest per-household shortages.

8 Bands are inclusive of the top threshold number, and the lower bound lies just above the threshold, such that the estimates indicate 0-30, >30-50, >50-80.

County/PUMA	Extremely Low-Income (0-30% AMI)	Very Low-Income (30-50%)	Low-Income (50-80% AMI)
Anne Arundel	-636	-613	-214
Baltimore County	-749	-506	-548
Baltimore City	-515	-342	-654
Calvert	-672	-324	-328
Carroll	-522	-440	-812
Cecil	-706	-106	-387
Charles	-222	-456	-640
Frederick	-573	-504	-431
Harford	-583	-556	-601
Howard	-767	-763	-252
Montgomery	-762	-447	-449
Prince George's	-772	-168	-697
St. Mary's	-483	-780	-439
Combined County PUMA			
Western Maryland	-163	-445	-783
Upper Eastern Shore	-153	-408	-635
Lower Eastern Shore	-576	-258	-283
Statewide	-610	-394	-541

Table 14. Rental Shortages per 1,000 Households.
Source: NCSG analysis of 2022 ACS microdata from IPUMS.

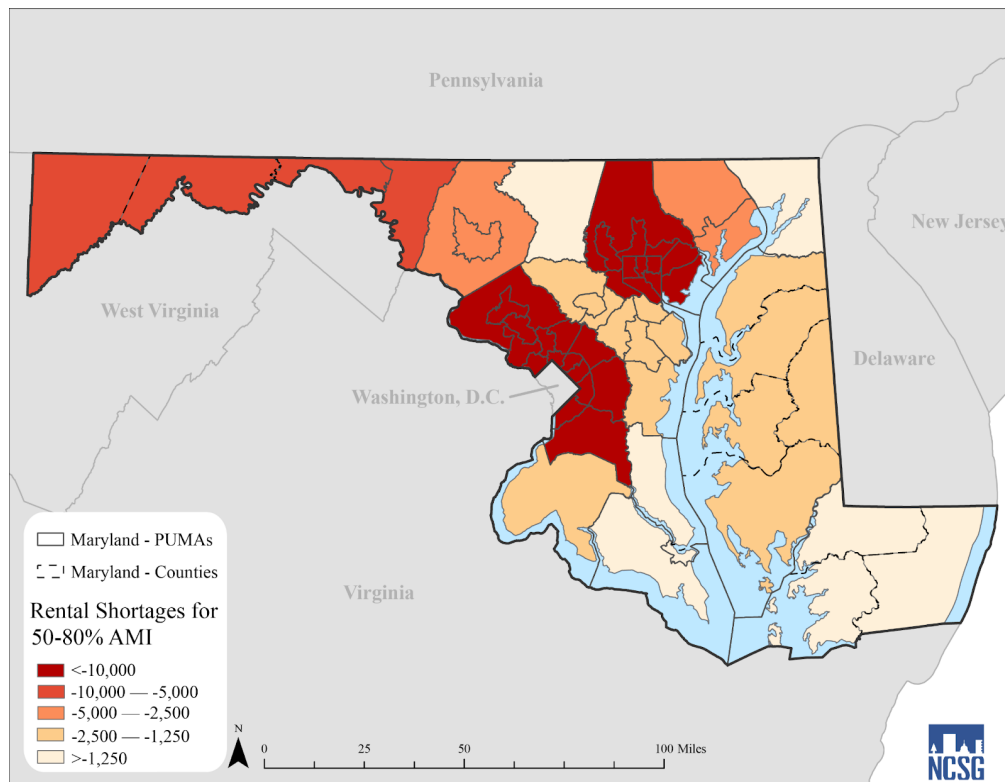


Figure 18. Rental Housing Shortages for Households at 50-80% of AMI. Source: NCSG Analysis of IPUMS data.

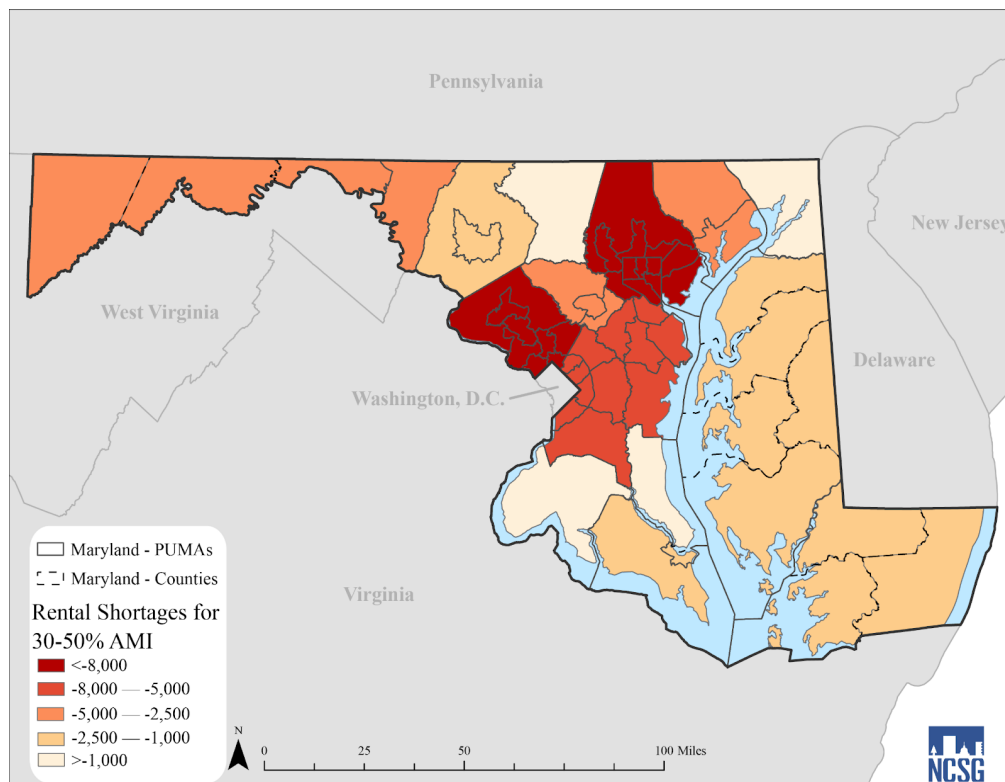


Figure 19. Rental Housing Shortages for Households at 30-50% of AMI. Source: NCSG Analysis of IPUMS data.

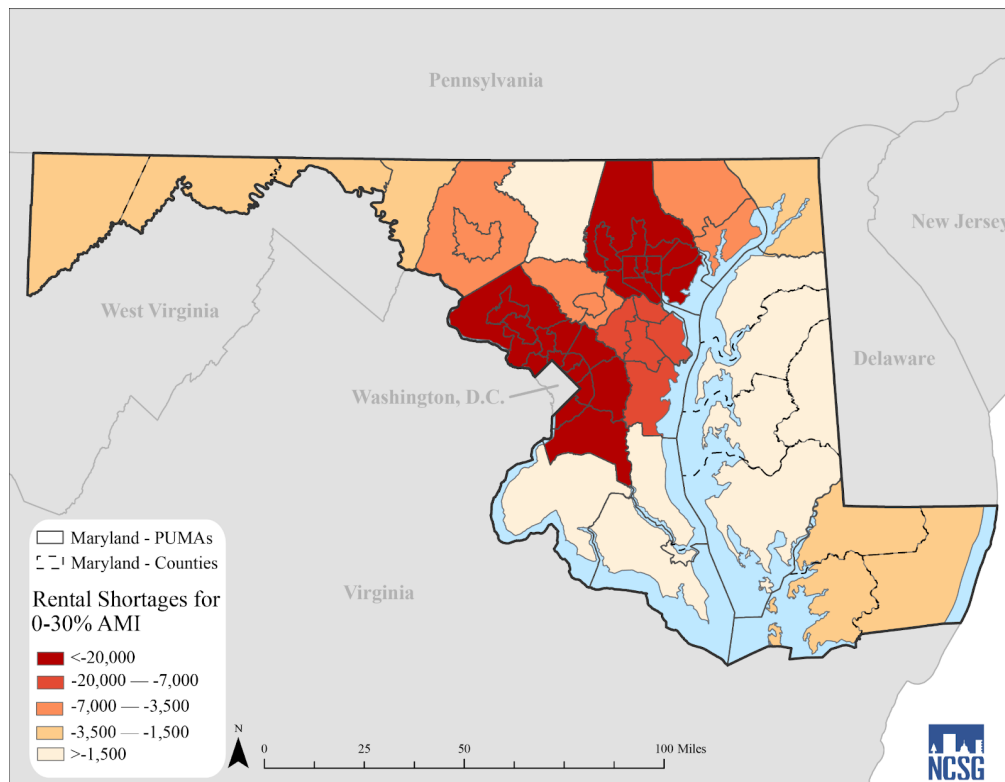


Figure 20. Rental Housing Shortages for Households at 0-30% of AMI. Source: NCSG Analysis of IPUMS data.

Results - Owners

NCSG has computed housing gaps for homeowners at various levels of income. While those seeking to attain homeownership (especially in Maryland) do not typically have household incomes below 80% of AMI, there are many households in Maryland who do have such incomes. These households would face significant challenges if they sold their homes and attempted to purchase a new home, unless they had significant equity. Table 7 shows the ownership gap for income categories up to 120% of AMI, and across the board, these gaps are significant.

County/PUMA	Extremely Low-Income (0-30% AMI)	Very Low-Income (30-50%)	Low-Income (50-80% AMI)	Median Income (80-100% AMI)	Moderate Income (100-120% AMI)
Anne Arundel	-868	-875	-639	-750	-854
Baltimore County	-768	-692	-600	-841	-935
Baltimore City	-517	-535	-760	-854	-956
Calvert	-859	-880	-500	-935	-941
Carroll	-931	-869	-629	-825	-929
Cecil	-690	-760	-740	-779	-932
Charles	-745	-770	-525	-832	-955
Frederick	-907	-759	-586	-766	-917
Harford	-823	-712	-607	-839	-885
Howard	-827	-937	-603	-821	-843
Montgomery	-781	-737	-665	-774	-849
Prince George's	-859	-818	-417	-850	-947
St. Mary's	-815	-908	-645	-590	-902
Combined County PUMA					
Western Maryland	-513	-544	-618	-888	-868
Upper Eastern Shore	-714	-752	-542	-883	-973
Lower Eastern Shore	-729	-748	-686	-808	-883
Statewide	-748	-740	-596	-817	-908

Table 15. Ownership Shortages per 1,000 Households. Source: NCSG analysis of 2022 ACS microdata from IPUMS.

Gaps are particularly acute in the moderate-income bands of 80-120% of AMI. Statewide, there is a shortage of 817 homes for every 1,000 households in the 80-100% of AMI band, and a shortage of 908 homes for every 1,000 households in the 100-120% band. These shortages are most consistently acute in the places with the highest home prices, like Montgomery and Prince George's Counties.

As shown in Section II (Table 1), the State has seen a significant decline in the share of households that are able to afford homeownership over the past 25 years. This is primarily due to rapidly increasing home costs coupled with slowly increasing incomes. The income needed to afford the median home has jumped dramatically across the State, pushing those earning less than median

income further from homeownership. Thus, illustrating the affordability gap for households below 120% of AMI is to some degree predetermined - there will be very few units affordable to those seeking to buy homes at this level, anywhere in the State. Prospective homeowners earning less than 120% of AMI, unless they have significant savings, will likely require significant support to attain homeownership in most locations.

The following maps (Figures 13 - 17) illustrate these gaps across the State. Shading in the maps is arranged such that sub-County PUMAs are aggregated together into one top-line total for each County (such as Montgomery County); or the level for a PUMA that crosses counties (e.g. the lower Eastern Shore).

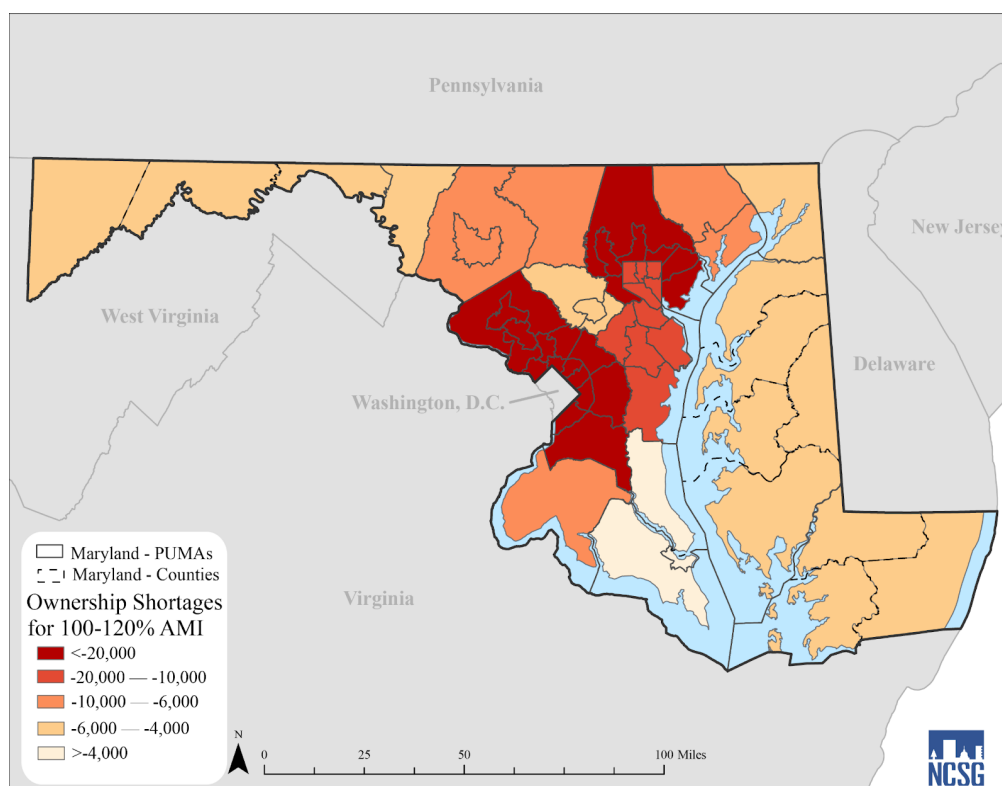


Figure 21. Ownership Housing Shortages for Households at 100-120% of AMI. Source: NCSG Analysis of IPUMS data.

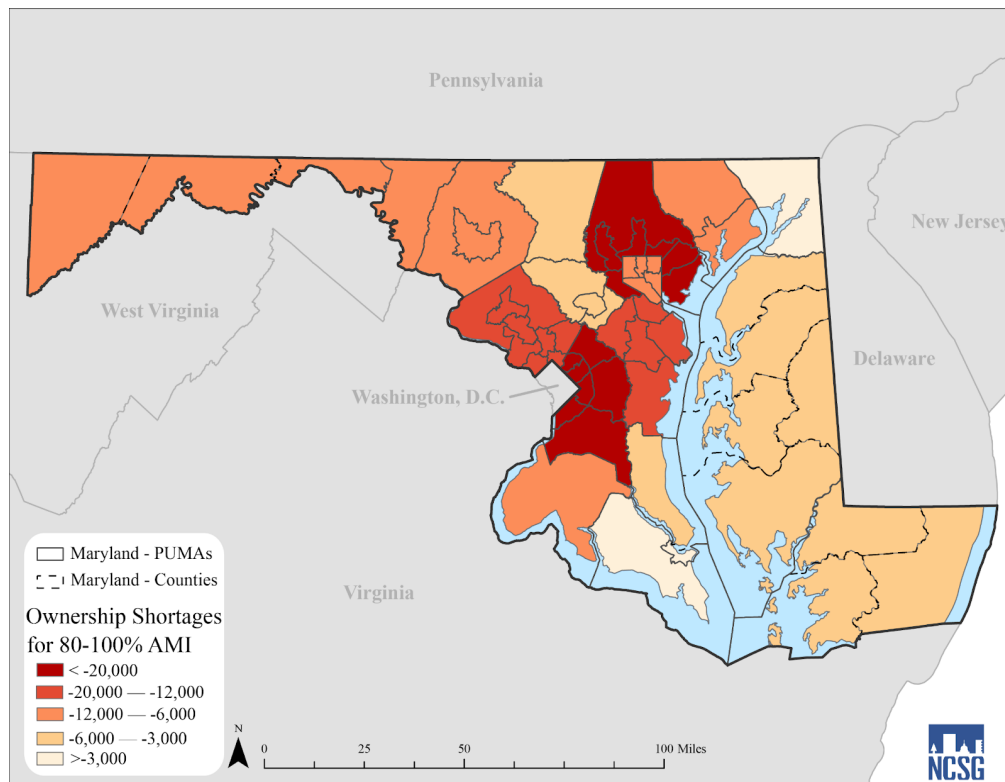


Figure 23. Ownership Housing Shortages for Households at 80-100% of AMI. Source: NCSG Analysis of IPUMS data.

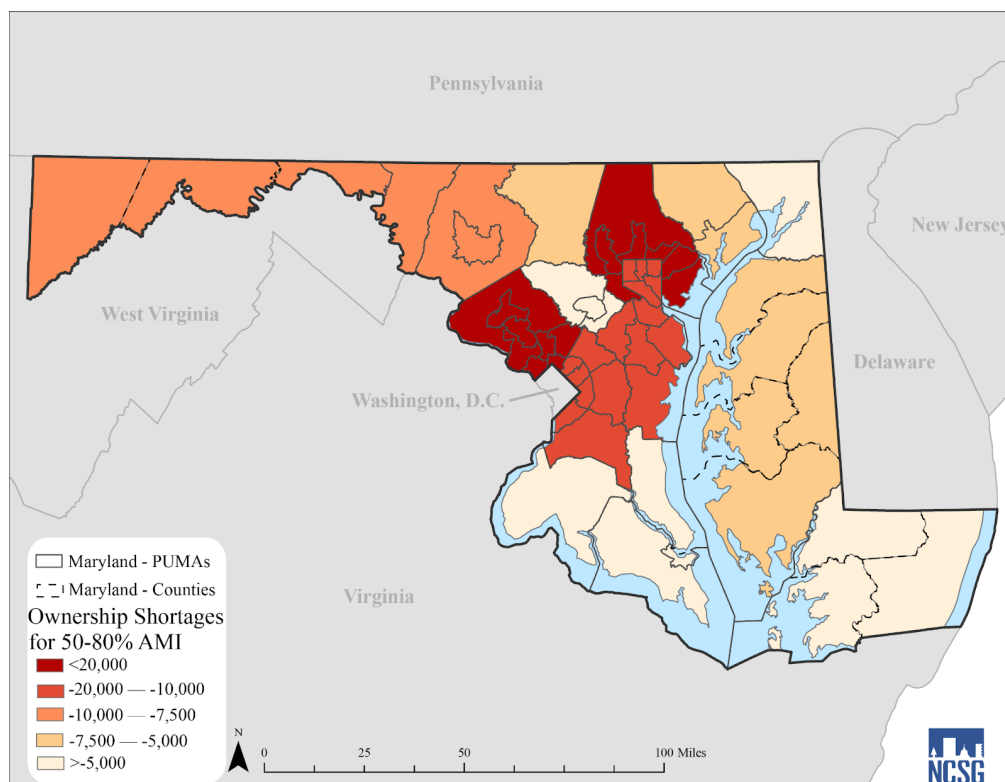


Figure 22. Ownership Housing Shortages for Households at 50-80% of AMI. Source: NCSG Analysis of IPUMS data.

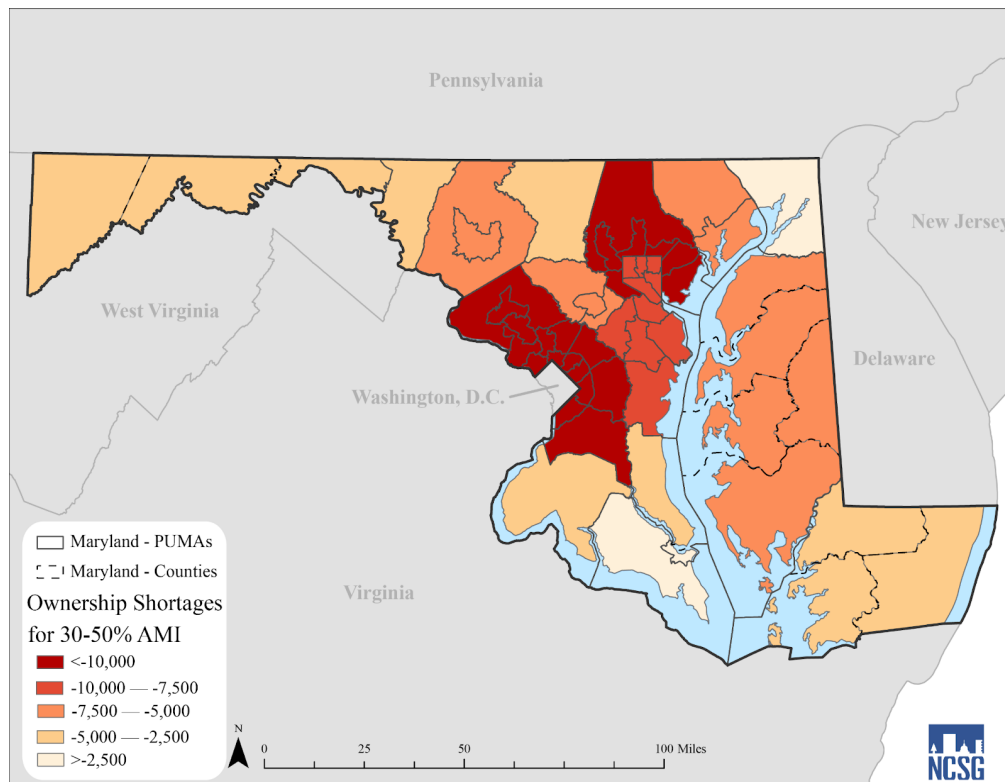


Figure 25. Ownership Housing Shortages for Households at 30-50% AMI. Source: NCSG Analysis of IPUMS data.

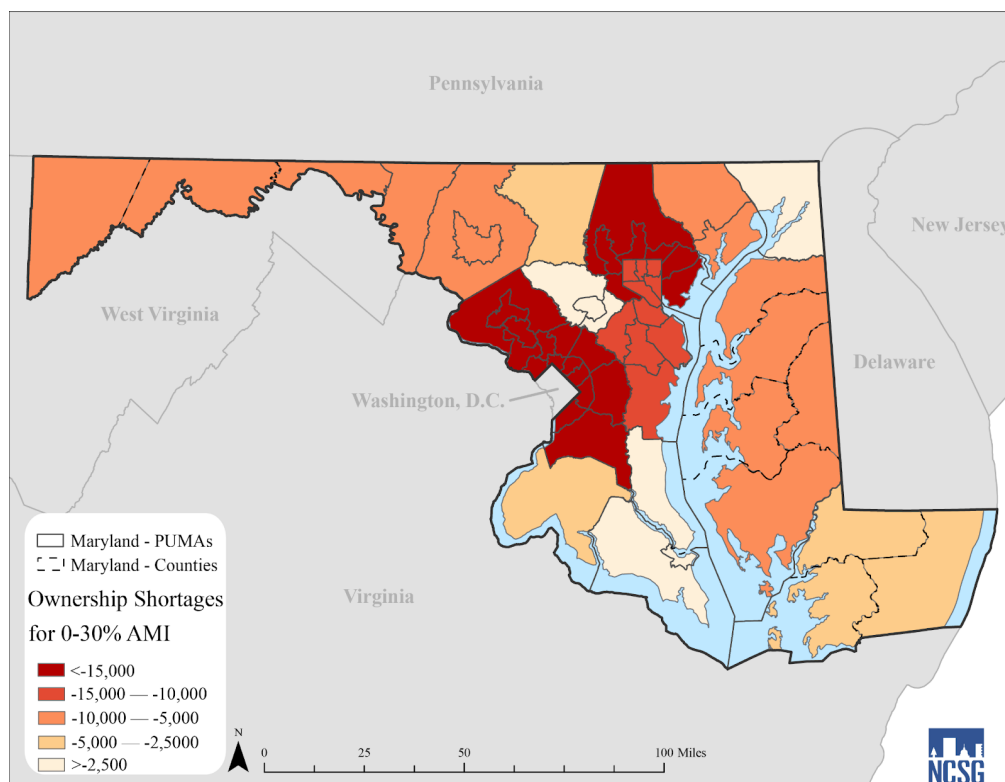


Figure 24. Ownership Housing Shortages for Households at 0-30% of AMI. Source: NCSG Analysis of IPUMS data.

V. Disability

Defining Disability

HUD defines disability, per the Americans with Disabilities Act (ADA), as anyone with “a physical or mental impairment that substantially limits one or more major life activities, a record of such impairment or who is regarded as having such an impairment.”⁹ However, the definition for this report is based on the data from the 2022 U.S. Census Bureau’s American Community Survey (ACS) and 2021 American Housing Survey (AHS). In this context, people with disabilities refer to those with an ambulatory disability, a cognitive disability, a hearing or vision disability, or a disability that makes self-care or independent living difficult. These data sources provide key information on disability status, household composition, income, tenure, and location necessary for the research.

Marylanders with disabilities is particularly high across Counties, with a statewide average of 15.4%, and some Counties, such as Allegany (33.8%) and Worcester (60%), showing significantly higher figures.

Overview of the Disabled Population in Maryland

Tables 8 and 9 show that in 2022, approximately 11% (686,244 people) of the total civilian non-institutionalized population in Maryland have a disability, with the prevalence increasing significantly with age—43% of individuals aged 75 and older have a disability. Cognitive (39%) and ambulatory disabilities (40%) are the most common types of disability.¹⁰

The share of people with disabilities varies notably across racial and ethnic groups and across counties in Maryland (Table 10). Statewide, 12.5% of the White population, 12.2% of the Black population, 6.6% of the Hispanic population, and 7.1% of the Asian population have a disability. The share of American Indian and Alaska Native

⁹ https://www.hud.gov/program_offices/fair_housing_equal_opp/disability_overview

¹⁰ Reports on disability type from the ACS are not mutually exclusive, meaning that individuals can report more than one type of disability and they are counted in each disability category. Since individuals can experience multiple types of disabilities, the numbers reported for each category may overlap, and the total across categories will often exceed the total number of people with disabilities.

County	People with Disabilities	Percent of Population with a Disability	With a hearing difficulty	With a vision difficulty	With a cognitive difficulty	With an ambulatory difficulty	With a self-care difficulty	With an independent living difficulty
Allegany	11,980	19%	26%	16%	41%	51%	17%	38%
Anne Arundel	60,761	11%	28%	14%	39%	47%	16%	33%
Baltimore City	94,384	16%	15%	19%	42%	53%	18%	34%
Baltimore County	100,461	12%	24%	18%	39%	49%	19%	37%
Calvert	8,755	10%	26%	14%	37%	43%	17%	38%
Caroline	4,823	15%	26%	18%	41%	53%	23%	38%
Carroll	21,297	13%	30%	19%	39%	42%	15%	31%
Cecil	13,306	13%	29%	20%	37%	49%	17%	33%
Charles	16,995	10%	22%	15%	40%	49%	23%	33%
Dorchester	5,486	17%	26%	20%	39%	48%	15%	36%
Frederick	26,750	10%	33%	14%	37%	47%	15%	31%
Garrett	5,185	18%	28%	18%	35%	50%	16%	36%
Harford	28,606	11%	28%	14%	38%	49%	18%	33%
Howard	27,593	8%	26%	14%	42%	42%	23%	38%
Kent	2,833	15%	33%	18%	35%	49%	13%	31%
Montgomery	92,686	9%	29%	17%	39%	44%	20%	37%
Prince George's	93,998	10%	19%	18%	35%	54%	18%	35%
Queen Anne's	5,034	10%	26%	15%	36%	48%	18%	31%
St. Mary's	12,525	11%	31%	16%	39%	47%	18%	31%
Somerset	3,441	16%	21%	17%	38%	46%	13%	38%
Talbot	6,235	17%	32%	20%	39%	45%	19%	31%
Washington	22,640	15%	25%	17%	43%	49%	17%	33%
Wicomico	12,487	12%	23%	17%	43%	51%	20%	35%
Worcester	7,983	15%	29%	12%	37%	47%	14%	29%
Statewide	686,244	11%	24%	17%	39%	49%	18%	35%

Table 16. Share of Disabled by Population by County and Disability Type. Source: NCSG analysis of 2022 ACS 5-year Estimates.¹¹

¹¹ The six disability types included here are defined by the ACS as: Hearing difficulty: deaf or having serious difficulty hearing; Vision difficulty: blind or having serious difficulty seeing, even when wearing glasses; Cognitive difficulty: because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions; Ambulatory difficulty: having serious difficulty walking or climbing stairs; Self-care difficulty Having difficulty bathing or dressing; Independent living difficulty: because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping.

County	Under 5 years	5 to 17 years	18 to 34 years	35 to 64 years	65 to 74 years	75 years and over
Allegany	0.8%	10.6%	8.9%	20.5%	26.5%	50.9%
Anne Arundel	0.3%	5.9%	6.1%	9.7%	20.6%	40.0%
Baltimore City	0.0%	8.3%	8.8%	18.8%	33.3%	49.6%
Baltimore County	0.3%	5.9%	7.1%	10.8%	19.8%	44.6%
Calvert	0.4%	3.8%	5.8%	8.7%	19.2%	37.2%
Caroline	1.2%	4.8%	10.6%	15.4%	26.2%	43.4%
Carroll	0.3%	7.5%	7.8%	10.5%	20.5%	46.0%
Cecil	0.2%	6.5%	7.0%	13.1%	23.9%	43.6%
Charles	0.4%	6.4%	4.6%	10.5%	20.5%	43.2%
Dorchester	3.2%	11.7%	7.4%	17.4%	29.4%	36.2%
Frederick	1.2%	5.1%	6.5%	8.4%	21.3%	38.4%
Garrett	2.5%	8.7%	9.0%	15.4%	28.7%	56.2%
Harford	0.2%	5.0%	6.5%	9.6%	21.7%	42.6%
Howard	0.5%	4.7%	5.9%	6.1%	15.8%	42.1%
Kent	0.0%	10.1%	7.4%	14.3%	14.2%	42.5%
Montgomery	0.5%	4.4%	5.6%	6.6%	15.6%	41.4%
Prince George's	0.2%	4.2%	5.5%	9.5%	21.4%	42.5%
Queen Anne's	0.3%	4.3%	3.6%	9.5%	15.9%	36.5%
Saint Mary's	1.4%	6.3%	8.1%	10.6%	21.0%	45.3%
Somerset	1.1%	9.2%	8.7%	17.4%	23.4%	50.5%
Talbot	2.0%	5.8%	14.0%	13.3%	17.6%	43.4%
Washington	0.4%	10.2%	9.1%	15.2%	24.3%	44.2%
Wicomico	1.1%	5.4%	7.4%	11.7%	20.4%	50.5%
Worcester	0.5%	5.3%	15.6%	11.4%	17.3%	41.5%
Statewide	0.4%	5.6%	6.8%	10.4%	20.9%	43.3%

Table 17. Share of Population with a Disability by Age Group. Source: NCSG analysis of ACS 2022 5-year estimates.

County	White	Black	Hispanic	Asian	American Indian and Alaska Native	Native Hawaiian and Other Pacific Islander	Other
Allegany	19.3%	13.7%	9.9%	5.8%	33.8%	0.0%	20.8%
Anne Arundel	11.4%	10.9%	7.2%	6.2%	9.8%	8.9%	9.0%
Baltimore City	13.4%	18.7%	8.3%	6.8%	16.2%	17.2%	12.6%
Baltimore County	13.8%	10.4%	7.8%	6.7%	23.3%	9.2%	9.7%
Calvert	9.8%	11.0%	4.2%	7.1%	14.1%	6.9%	7.2%
Caroline	15.2%	20.6%	5.4%	0.0%	6.9%	NA	5.5%
Carroll	12.8%	10.8%	8.6%	12.0%	11.1%	58.3%	7.9%
Cecil	13.0%	16.9%	13.0%	4.3%	60.6%	0.0%	9.5%
Charles	14.5%	8.1%	5.9%	6.6%	11.1%	16.0%	8.9%
Dorchester	16.3%	19.8%	13.5%	7.8%	0.0%	NA	13.1%
Frederick	10.8%	9.5%	7.5%	6.1%	15.8%	0.0%	7.4%
Garrett	18.3%	19.0%	5.5%	0.0%	6.8%	0.0%	20.2%
Harford	11.2%	12.1%	9.2%	7.9%	5.4%	0.0%	9.2%
Howard	10.0%	9.1%	6.1%	5.0%	13.9%	0.0%	6.2%
Kent	14.3%	22.3%	5.8%	0.0%	0.0%	8.3%	11.7%
Montgomery	10.5%	8.9%	6.8%	7.7%	12.7%	3.3%	6.5%
Prince George's	13.7%	11.0%	4.5%	8.6%	17.2%	27.8%	5.2%
Queen Anne's	10.8%	11.1%	3.0%	8.3%	0.0%	0.0%	2.8%
Saint Mary's	10.8%	11.9%	17.4%	12.9%	4.9%	NA	14.2%
Somerset	16.0%	16.6%	3.9%	2.1%	75.0%	NA	18.5%
Talbot	17.2%	16.7%	9.0%	8.0%	1.0%	NA	15.7%
Washington	15.6%	16.3%	14.3%	9.1%	27.6%	0.0%	12.4%
Wicomico	13.6%	11.3%	4.4%	4.4%	29.6%	0.0%	8.8%
Worcester	15.6%	14.6%	14.0%	2.3%	60.0%	NA	14.1%
Statewide	12.5%	12.2%	6.6%	7.1%	15.4%	9.0%	7.6%

Table 18. Share of Disabled Population by Race/Ethnicity. Source: NCSG analysis of ACS 2022 5-year estimates.

AHS data includes high-level information about disabled households at the State level but does not include County-level information. Table 11 shows that out of the 2.3 million households in the State, 21.2% of households include at least one person with a disability, totaling 484,500 households. Among these, 65.9% are renters and 34.1% are owners. Households without a disabled member make up 76.5% of total households, with 63.4% being renters and 36.6% owners, highlighting that a larger share of households with disabled people are owner-occupied (65.9%), compared to total owner-occupied households (63.6%). Similarly, approximately 145,000 people in Maryland are living in group quarters and nearly half of those people (45%) are disabled (U.S. Census Bureau, 2008).¹²

Households	Total	Percent	Renters	Percent	Owners	Percent
With a disability	484,500	21.2%	319,400	65.9%	165,100	34.1%
Without a disability	1,751,400	76.5%	1,111,000	63.4%	640,400	36.6%
Total	2,288,900	100%	1,456,500	63.6%	832,300	36.4%

Table 19. Renter and Owner Households With or Without a Person with a Disability.
Source: NCSG analysis of 2021 American Housing Survey, Maryland.

¹² Group quarters (GQs) are living arrangements managed by an organization and are categorized as institutionalized (e.g., nursing homes, correctional facilities, psychiatric hospitals) or noninstitutionalized (e.g., college dormitories, military barracks, group homes). Institutionalized GQs tend to have higher disability rates, whereas noninstitutionalized GQs, such as college dorms, have much lower disability rates. <https://www.census.gov/content/dam/Census/library/working-papers/2008/demo/gq-disability.pdf>

As seen in Table 12 and Table 13, lower income households in Maryland are more likely to have at least one person with disabilities– 38% of extremely low-income renter households and 37% of extremely low-income owner households have at least one disabled person. As income levels rise, the share of households with disabled people decreases, particularly for renters, with 25% being disabled in the very low-income group and 20% in the low-income category.

County/PUMA	Extremely Low Income (0 - 30% AMI)		Very Low Income (31 - 50% AMI)		Low Income (51 - 80% AMI)	
	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	4,288	38.2%	2,347	24.6%	871	7.6%
Baltimore City	23,636	45.3%	6,819	26.4%	7,681	29.7%
Baltimore County	7,583	28.3%	4,654	22.8%	5,680	22.5%
Calvert	895	41.2%	494	31.9%	211	39.8%
Cecil	915	35.7%	534	26.4%	229	19.3%
Charles	1,275	44.2%	704	35.3%	484	21.8%
Frederick	2,323	37.4%	1,138	34.1%	725	11.4%
Harford	3,637	58.3%	1,126	21.6%	932	21.7%
Howard	1,963	32.6%	1,759	37.6%	920	17.5%
Montgomery	11,142	32.2%	4,529	20.8%	4,195	12.2%
Prince George's	10,629	30.0%	6,562	21.3%	5,248	17.3%
St. Mary's	1,127	54.9%	119	7.6%	1,355	57.0%
Combined County PUMA						
Western Maryland	7,580	54.6%	2,491	33.9%	1,974	29.3%
Upper Eastern Shore	2,952	44.4%	1,956	44.6%	684	28.2%
Lower Eastern Shore	1,636	37.7%	1,315	25.3%	493	16.5%
Statewide	82,565	38.2%	36,862	25.0%	31,890	19.6%

Table 20. Renter Households with a Disabled Person, by Income Level. Source: NCSG analysis of 2022 ACS microdata from IPUMS.

County/PUMA	Extremely Low Income (0 - 30% AMI)		Very Low Income (31 - 50% AMI)		Low Income (51 - 80% AMI)		Median Income (81 - 100% AMI)		Moderate Income (101 - 120% AMI)	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	4,359	31.0%	3,012	27.5%	6,450	28.9%	4,228	22.7%	4,310	24.0%
Baltimore City	9,123	42.2%	6,322	43.4%	7,640	30.5%	2,270	22.8%	2,220	21.0%
Baltimore County	10,262	38.8%	7,105	33.9%	10,159	28.1%	5,043	19.4%	7,525	30.0%
Calvert	723	25.9%	714	21.1%	1,322	21.1%	1,063	27.1%	1,237	29.0%
Cecil	785	22.9%	813	28.2%	2,133	42.1%	877	26.5%	734	17.0%
Charles	2,358	38.4%	814	17.2%	1,779	20.5%	2,085	26.6%	1,041	15.0%
Frederick	2,444	41.8%	1,596	22.9%	4,546	29.9%	2,627	22.3%	1,565	17.0%
Harford	3,078	39.5%	2,561	34.2%	2,697	23.6%	1,985	22.2%	1,693	22.0%
Howard	860	31.3%	1,872	29.7%	1,610	19.9%	1,165	16.2%	1,161	18.0%
Montgomery	6,232	30.5%	6,245	30.7%	8,018	21.6%	5,048	20.9%	7,210	30.0%
Prince George's	9,107	38.4%	7,112	35.9%	12,228	26.5%	5,874	19.6%	5,465	22.0%
St. Mary's	1,222	48.6%	353	29.9%	670	17.8%	429	16.2%	545	20.0%
Combined County PUMA										
Western Maryland	5,442	44.1%	4,023	45.0%	4,928	32.0%	2,157	28.0%	953	15.0%
Upper Eastern Shore	3,212	41.3%	2,170	26.8%	2,966	29.4%	1,293	28.9%	1,725	29.0%
Lower Eastern Shore	1,233	34.9%	1,204	28.5%	2,546	39.6%	2,248	40.7%	2,306	40.0%
Statewide	61,589	37.2%	47,227	32.6%	72,319	27.1%	39,735	22.3%	41,026	24.4%

Table 21. Owner Households with a Disabled Person, by Income Level. Source: NCSG analysis of 2022 ACS microdata from IPUMS.

Figures 18 and 19 show the County level breakdown. Harford County shows a significant disparity, with 58% of extremely low-income renter households and 42% of extremely low-income owner households having a disabled member. St. Mary's and Washington counties also have high concentrations of extremely low-income renters with disabilities, at 55%. In contrast, Montgomery and Anne Arundel counties show a more balanced distribution across income levels.

Tables 12 and 13 show the shares of renter and owner households with a disabled person by race/ethnicity. White disabled households represent the largest share among both renters and owners across all income levels. Among renters, they comprise 36% of low-income households, decreasing to 31.9% in the extremely low-income category. For homeowners, White households comprise 56.2% of low-income households, increasing to 61.6% in the very low-income category and slightly dropping to 55.9% in the extremely low-income category. This data suggests that White disabled households are more likely to

achieve homeownership at various income levels, even within lower income brackets.

Black disabled households, on the other hand, are more concentrated among extremely low-income renters, making up 53.9% of this group but only 23.8% of extremely low-income homeowners. Hispanic disabled households have modest representation among renters and owners, accounting for 11.2% of low-income renters and 6.6% of low-income homeowners, with slightly lower shares in the extremely low-income categories (6.1% for renters and 4.6% for owners). Asian households consistently have a low share, never exceeding 4.8% among renters or owners in any income category. In general, as incomes decrease, the concentration of minority racial groups—including Black, Hispanic, and Asian disabled households—generally increases among renters, whereas White disabled households maintain higher representation among homeowners across income levels, even at lower income brackets.

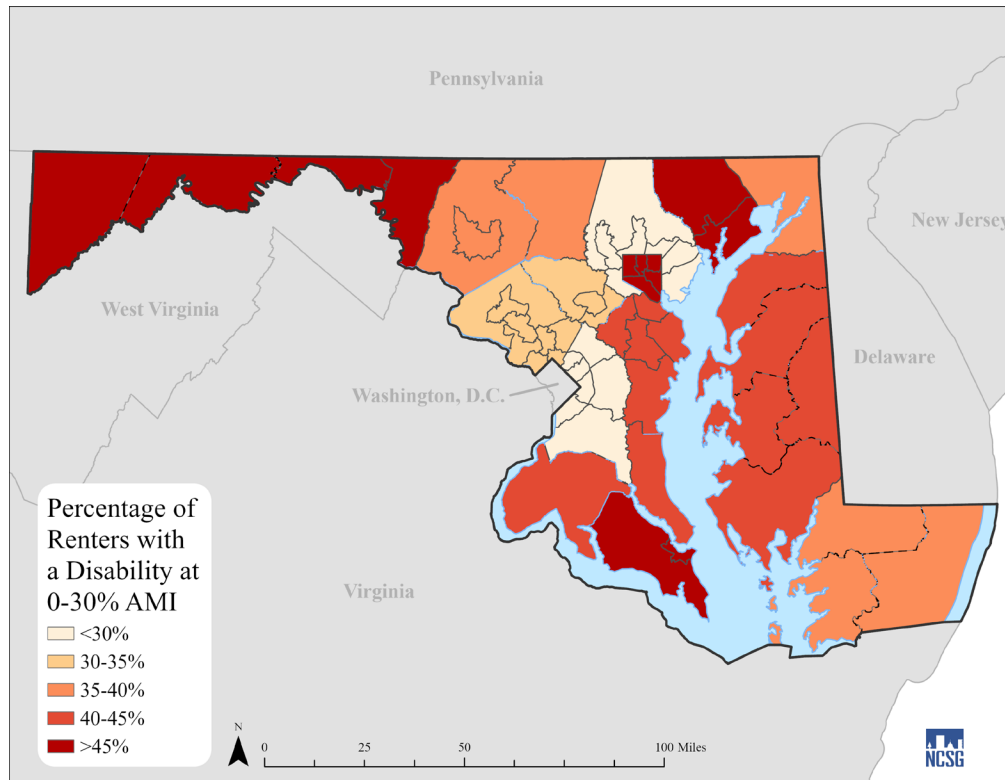


Figure 26. Percentage of Extremely Low-income (0-30% AMI) Renters with a Disability.
Source: NCSG analysis of 2022 ACS microdata from IPUMS.

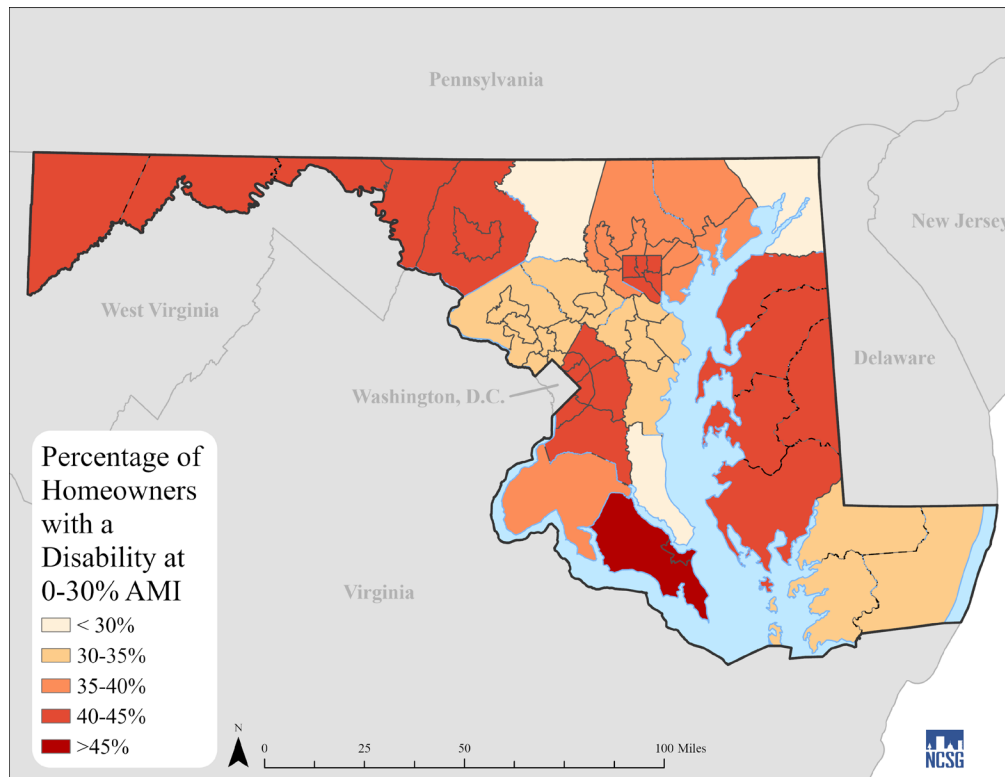


Figure 27. Percentage of Extremely Low-income (0-30% AMI) Owners with a Disability.
Source: NCSG analysis of 2022 ACS microdata from IPUMS.

Table 14 shows that people with disabilities in Maryland are generally more likely to fall into lower income brackets, with about 13% earning less than \$5,000 annually, compared to 7.1% of those without disabilities. At the higher end of the income spectrum, 36% of individuals without disabilities earn \$75,000 or more, while only 25% of individuals with disabilities reach that income level. Median earnings for people with disabilities are significantly lower at \$37,396, compared to \$54,118 for those without disabilities. Additionally, in December 2022, the average monthly Social Security payment for disabled workers was approximately \$1,542, which falls short of covering the median rent of \$1,598 in Maryland. This gap highlights the financial challenge disabled individuals relying on Social Security benefits face, as their income alone would be insufficient to cover typical housing costs, let alone other essential expenses.

Income Bracket	Total Civilian Noninstitutionalized Population	With a Disability	Without a Disability
\$1 to \$4,999 or loss	7.4%	12.5%	7.1%
\$5,000 to \$14,999	9.7%	14.2%	9.4%
\$15,000 to \$24,999	8.4%	10.7%	8.2%
\$25,000 to \$34,999	9.4%	10.0%	9.4%
\$35,000 to \$49,999	12.7%	12.7%	12.7%
\$50,000 to \$74,999	17.4%	15.1%	17.6%
\$75,000 or more	34.9%	24.8%	35.6%
Median Earnings	52,956	37,396	54,118

Table 22. Income Distribution by Disability Status for the Civilian Noninstitutionalized Population Aged 16+.
Source: NCSG Analysis of 2022 ACS 5-year Estimates.

Defining Accessible Units

Various State and federal programs fund accessible units for people with disabilities. The data for this section comes from the Maryland Department of Housing and Community Development (DHCD) and the Department of Housing and Urban Development (HUD). DHCD provided data on all development projects that have closed with funding from DHCD since 2011. The HUD data includes all the HUD-subsidized multifamily units and public housing units.

The DHCD data has a tabulation of the number of units for people with disabilities and information about funding sources for the project. HUD's multifamily housing property portfolio database allows filtering based on client groups (elderly, disabled, or family) and by program or funding type. Analysis calculated the total assisted units for properties in the disabled client group category. This analysis showed various funding sources and HUD programs serving the disabled client group, including Section 202/8, Section 811, and Section 8. For public housing, NCSG worked with HUD to acquire data on available accessible public housing

units and analyzed the data provided based on units accessible to people with disabilities. For both multifamily housing programs, such as Section 811, and public housing, a person with disabilities does not necessarily inhabit an accessible unit.

Various State and federal programs fund accessible units for people with disabilities. As seen in Table 15, statewide, there are 5,306 publicly funded or subsidized units accessible to people with disabilities under different programs.¹³ In contrast, there are approximately 686,000 noninstitutionalized people in the State with disabilities and approximately 150,000 low-income renter households with at least one disabled person. The majority of the units are DHCD units (2,925), followed by HUD multifamily units (1,711), and public housing units (670). Baltimore City has the largest concentration of these accessible units, with a total of 1,904, while other counties like Montgomery (737 units) and Prince George's (467 units) also have significant numbers. Smaller counties like Kent and Calvert have significantly fewer units accessible to individuals with disabilities, even though they have relatively higher proportions of residents with disabilities.

¹³ Data on closed projects from the Maryland Department of Housing and Community Development (DHCD) is only available starting in 2011, meaning the actual number of units is likely higher, as units were developed for people with disabilities prior to that year.

County	DHCD Units	HUD Multifamily Units	Public Housing Units	Total
Allegany	38	6	4	48
Anne Arundel	208	42	6	256
Baltimore City	1,103	555	246	1,904
Baltimore County	192	134	0	326
Calvert	15	0	1	16
Caroline	18	0	0	18
Carroll	27	25	0	52
Cecil	166	22	0	188
Charles	61	21	0	82
Dorchester	13	0	0	13
Frederick	128	266	40	434
Garrett	27	6	0	33
Harford	83	80	0	163
Howard	90	95	0	185
Kent	2	0	0	2
Montgomery	256	171	310	737
Prince George's	228	236	3	467
Queen Anne's	14	10	0	24
St.Mary's	56	0	0	56
Somerset	36	0	0	36
Talbot	22	9	0	31
Washington	33	12	60	105
Wicomico	68	21	0	89
Worcester	41	0	0	41
Statewide	2,925	1,711	670	5,306

Table 23. Supply of Subsidized Accessible Units in Maryland.¹⁴ Source: NCSG Analysis of data from the Maryland Department of Housing and Community Development (DHCD) and Department of Housing and Urban Development (HUD).

¹⁴ There are an additional 106 public housing units that are designated either disabled (102) or mixed elderly/disabled (4), however, it is unclear whether these units overlap with the units that have accessibility features, so they are not included. Most of these units are in Baltimore City, with 1 of them in Baltimore County. There are also 260 HUD multifamily units identified categorized as Section 811 PRAC, but no client group is identified, thus these units are not included in the analysis.

VI. Seniors, and Senior Low-income Renters

General Population and Households

This report defines seniors as being at least 65 years old. In Maryland, in 2022, approximately 16% (986,154) of the population were seniors. Figure 20 displays the percentage of Maryland's population aged 65 and over. The darker shades, indicating higher concentrations of seniors (23.1% to 29.7%), are primarily found in counties on the Eastern Shore and several areas in Western Maryland. Central Maryland, especially the Washington, D.C. suburbs and Baltimore area, show smaller shares of older residents, reflected in lighter shades. This distribution suggests that rural and coastal areas have a larger proportion of seniors than the more urbanized regions near the state's center.

Figures 21 and 22 illustrate living arrangements among Maryland's older adult population. Figure 21 shows the percentage of older adult households living alone, with higher concentrations in rural areas on the Eastern Shore and western parts of the state. In contrast, Figure 22 depicts the share of older adults living with family, with higher rates in central and western Maryland. The maps indicate that older adults in rural areas are more likely to live alone, while those in central areas closer to urban centers often live with family members.

Figure 23 depicts the distribution of older adult households that are renters across counties in Maryland. The more urbanized areas of the State, as well as rural Western Maryland exhibit a higher concentration of older adult renter households. Meanwhile, regions in the central and southeast parts of Maryland, especially along the Chesapeake Bay, display relatively lower percentages of older adult renters.

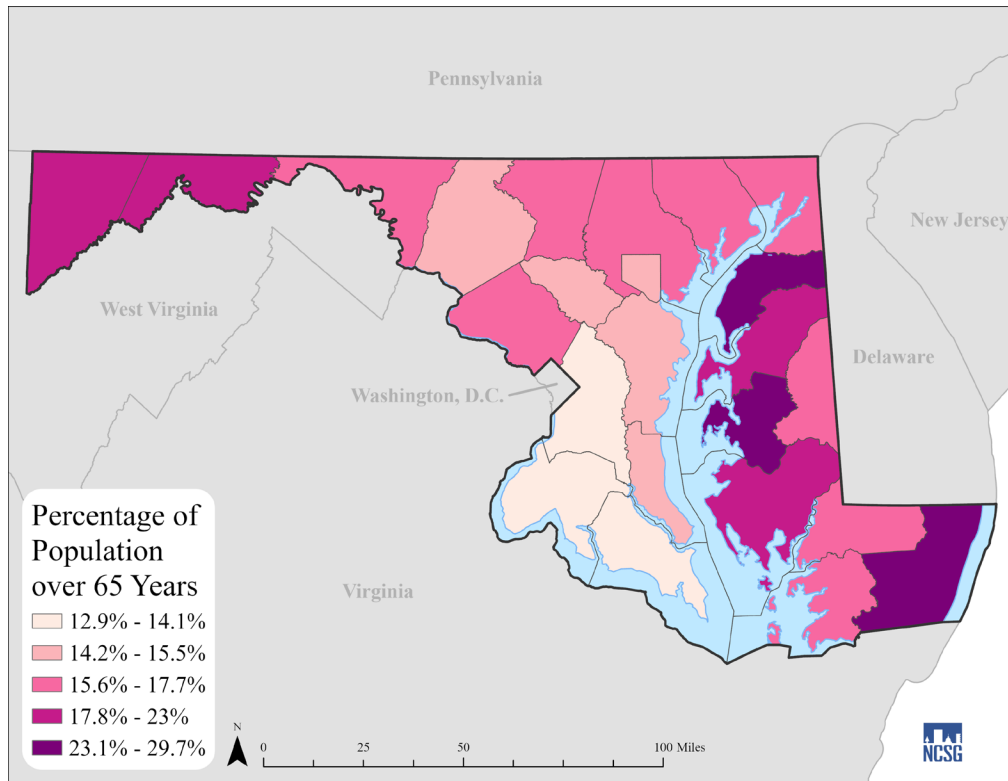


Figure 29. Percent of Population who are Over 65 Years Old. Source: 2022 ACS 5-year estimates.

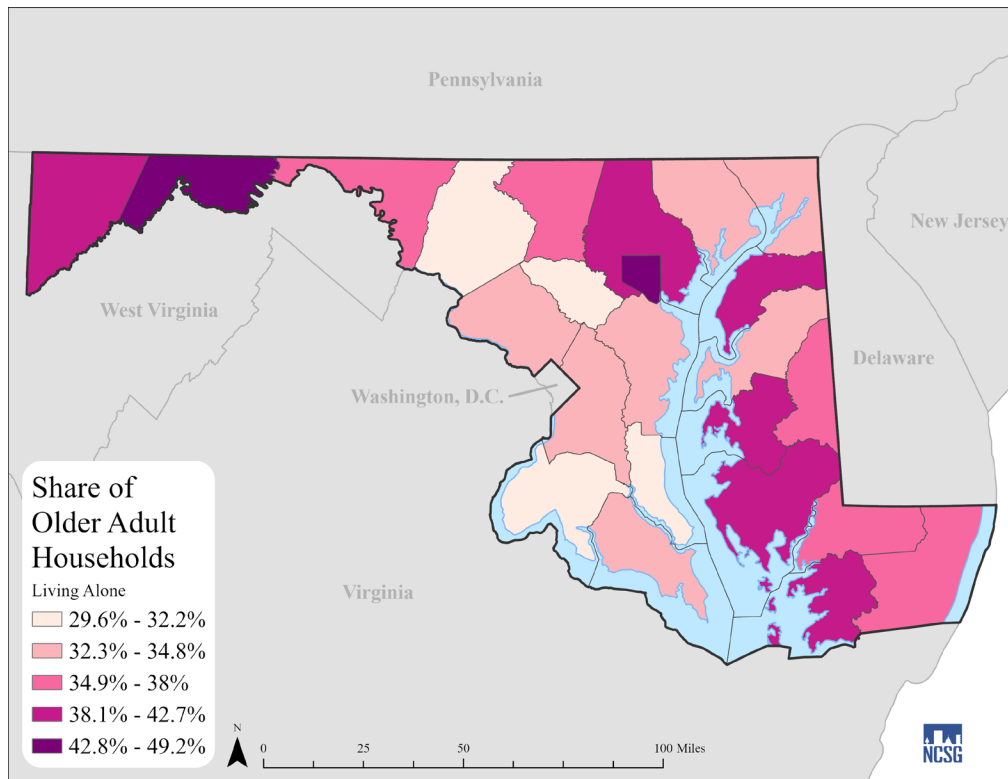


Figure 28. Share of Older Adult Households who are Living Alone. Source: NCSG analysis of 2022 ACS 5-year estimates.

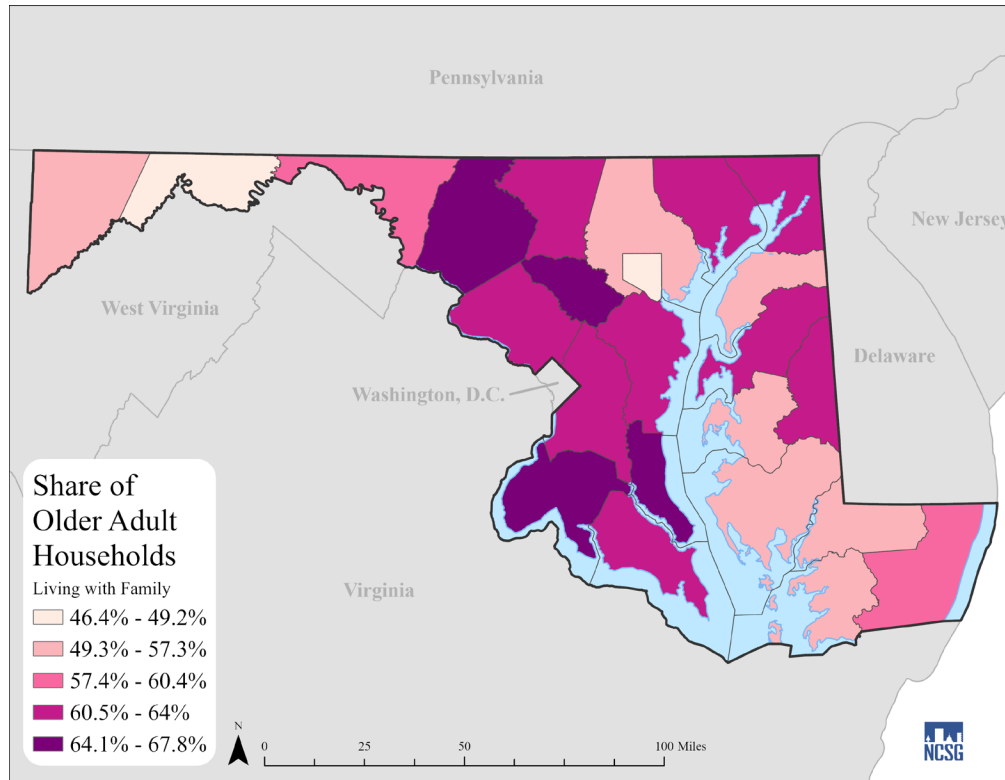


Figure 30. Share of Older Adult Households who are Living with Family. Source: NCSG analysis of 2022 ACS 5-year estimates.

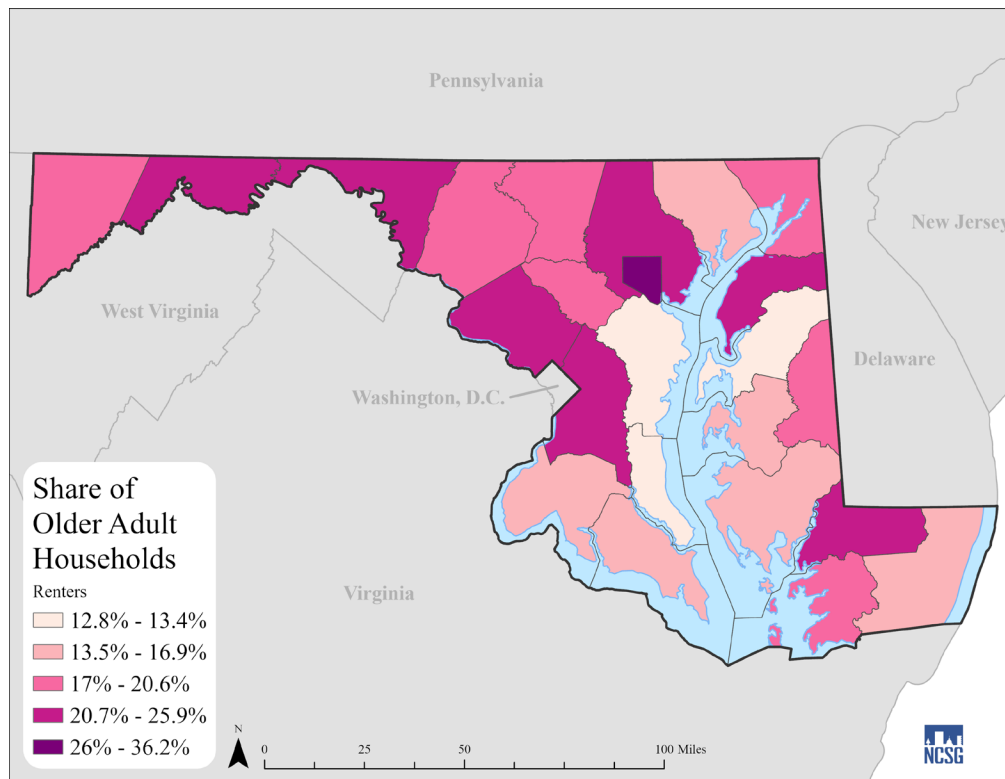


Figure 31. Share of Older Adult Renter Households. Source: NCSG analysis of 2022 ACS 5-year estimates.

Older Adult Income, Poverty, and Cost Burden

Figures 24 and 25 show the median incomes of older adults in Maryland and the overall amount of benefits distributed to older adults from Social Security. Collectively, the figures show a concentration of both overall income and overall support in the Washington and Baltimore suburbs, whereas the more rural areas of the State possess less wealth, a trend mirrored across all age groups. This division is particularly pronounced in Counties such as Allegany and Dorchester, whose older adult populations both have lower incomes than the rest of the State and also receive less in overall benefits. Their relatively smaller populations may account for some of the differences in overall benefits received, but the scarcity of housing stock described above creates a precarious situation for older adults in these regions.

In Maryland, in 2022, 9.6% (244,575) of the total population lived below the poverty level. This rate is higher than the statewide poverty rate for seniors (8.5%). Figure 26 below illustrates the levels of poverty experienced by older adults across the State. Certain Counties, including Allegany, Dorchester, and Baltimore City, stand out as having higher rates of poverty. These results closely mirror the prior median income figures, as all three of those Counties had significantly lower incomes, and subsequently higher rates of poverty. Further, the Counties with the highest incomes, mainly the Washington, D.C. suburbs, display lower rates of poverty.

Figures 27 and 28 display the cost burdens for older adult renters and homeowners in the State. The most striking takeaway from these figures is the disparity in cost burden between renters and homeowners in every county: 55% of all older adult renters spend more than 30% of their income on housing, compared to just 12% of older adult homeowners. Indeed, the proportion of older adult renters who are cost burdened (55%) is even higher than the proportion of all renters who are cost burdened (50%). However, a lower percentage of older adult homeowners are cost burdened (12%) than the overall population of homeowners (23%). The lower relative incomes for older adults may explain parts of this discrepancy, as rents continue to climb and older adults with more fixed incomes are less able to cope. The gap can also be explained by recognizing that a significant portion of older adult homeowners have likely paid off their mortgage in full, and so would only experience maintenance, insurance, and property tax costs, which are typically lower expenses than rents or mortgage payments.

IPUMS data from Table 16 shows that 29% of extremely low-income renter households, 18% of very low-income renter households, and 12.5% of low-income renter households in Maryland have an elderly head of household. Some counties have especially high shares of elderly renter households with extremely low-incomes, such as Carroll County at 59.6% and Dorchester County at 43.1%.

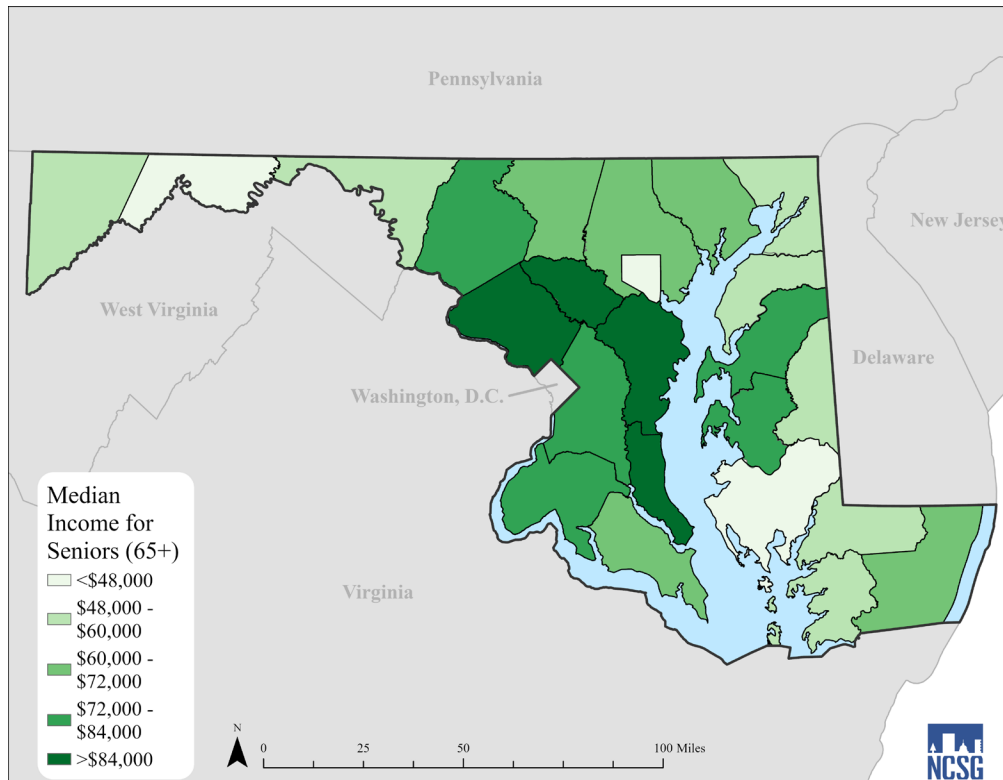


Figure 33. Median Income for Older Adults. Source: 2022 ACS 5-year estimates.

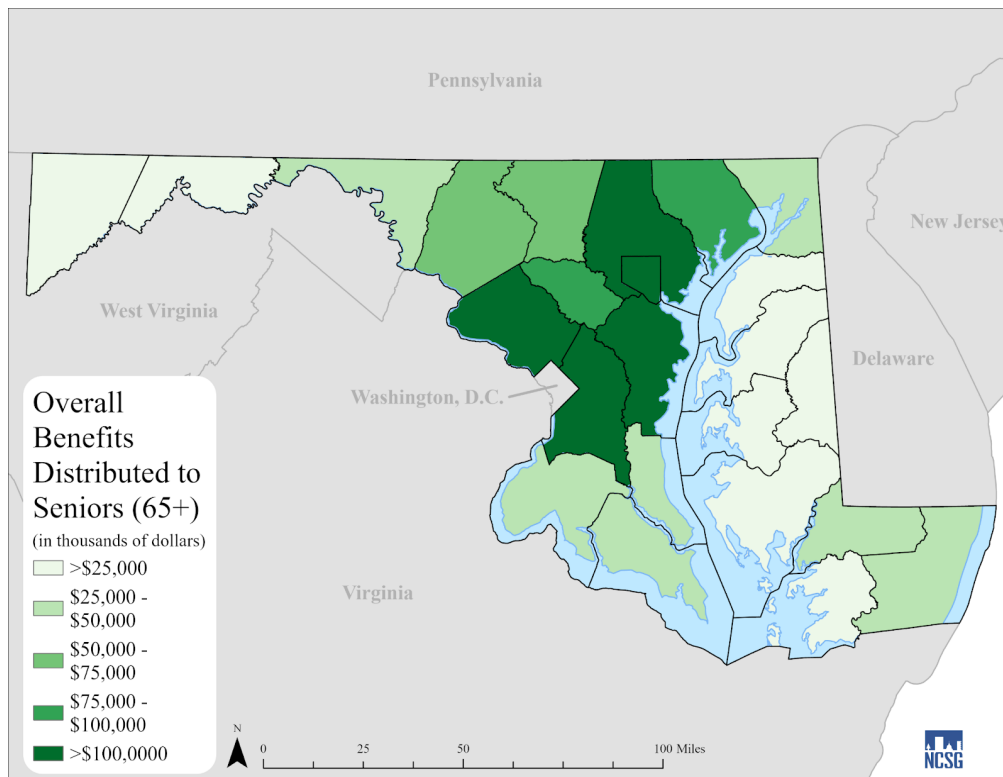


Figure 32. Overall Benefits Distributed to Older Adults. Source: NCSG Analysis of Social Security Administration, Master Beneficiary Record, 100 percent data; and U.S. Postal Service geographic data.

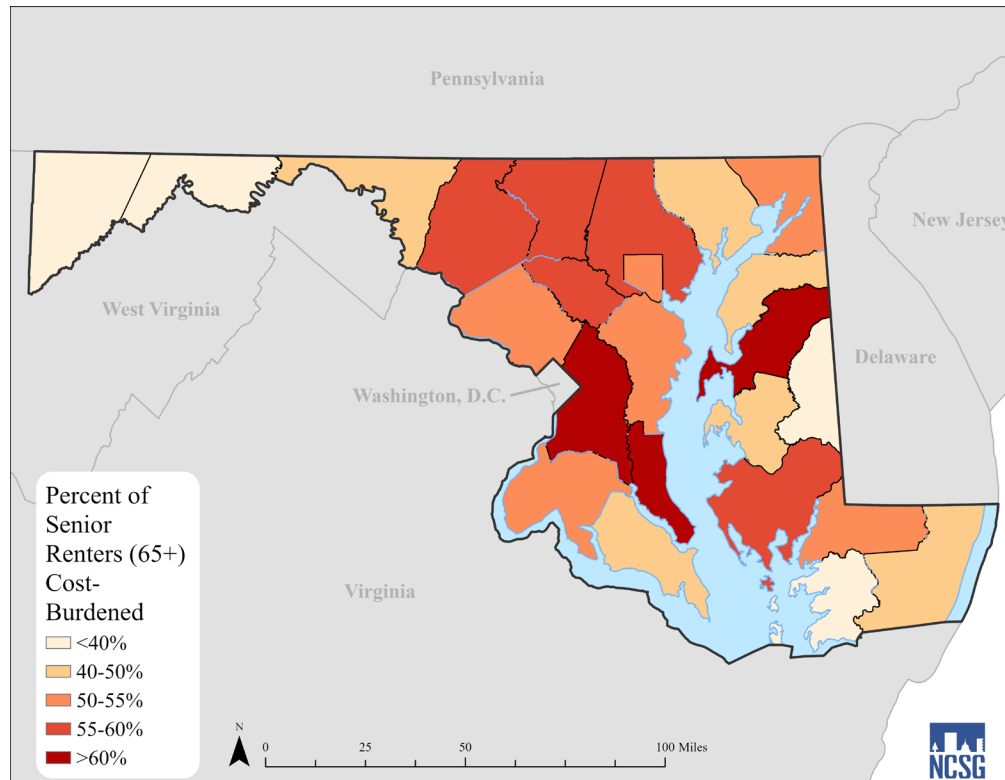


Figure 35. Percent of Older Adult Renters who are Cost Burdened. Source: NCSG analysis of 2022 ACS 5-year estimates

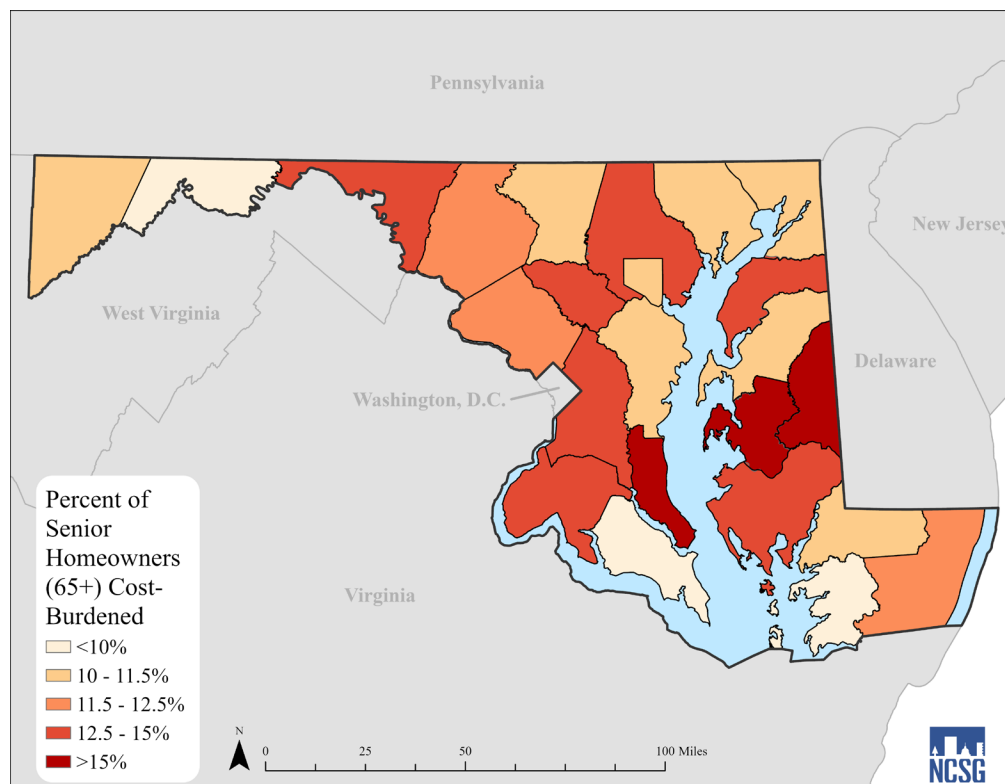


Figure 34. Percent of Older Adult Homeowners who are Cost Burdened. Source: NCSG analysis of 2022 ACS 5-year estimates

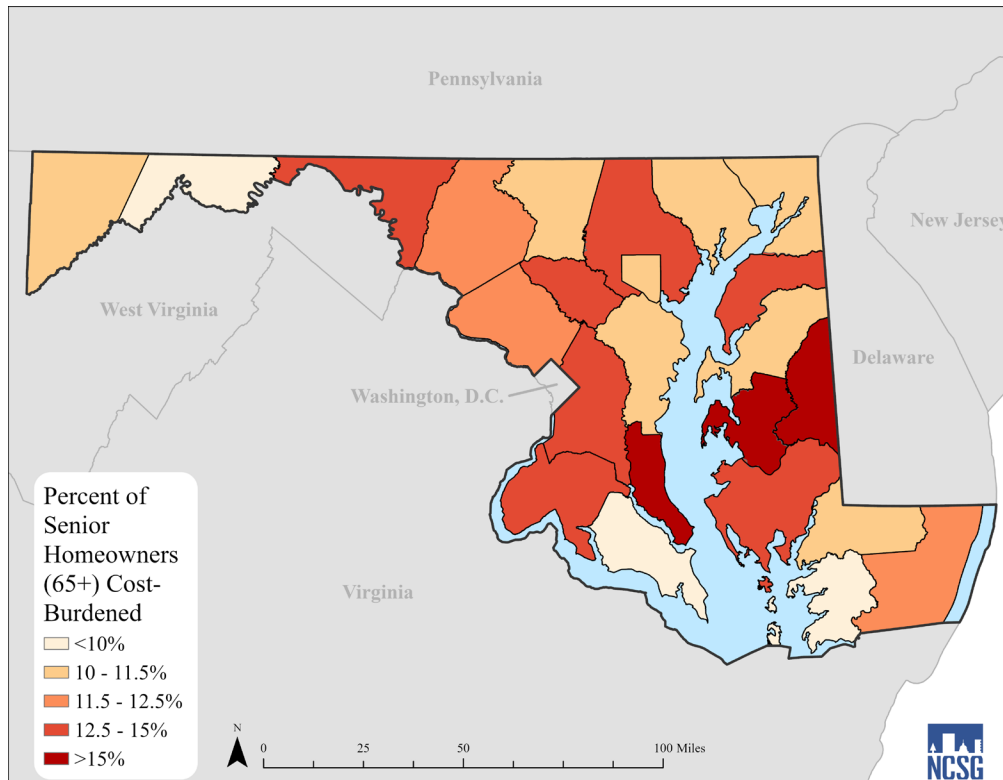


Figure 36. Percent of Older Adult Homeowners who are Cost Burdened.
Source: NCSG analysis of 2022 ACS 5-year estimates

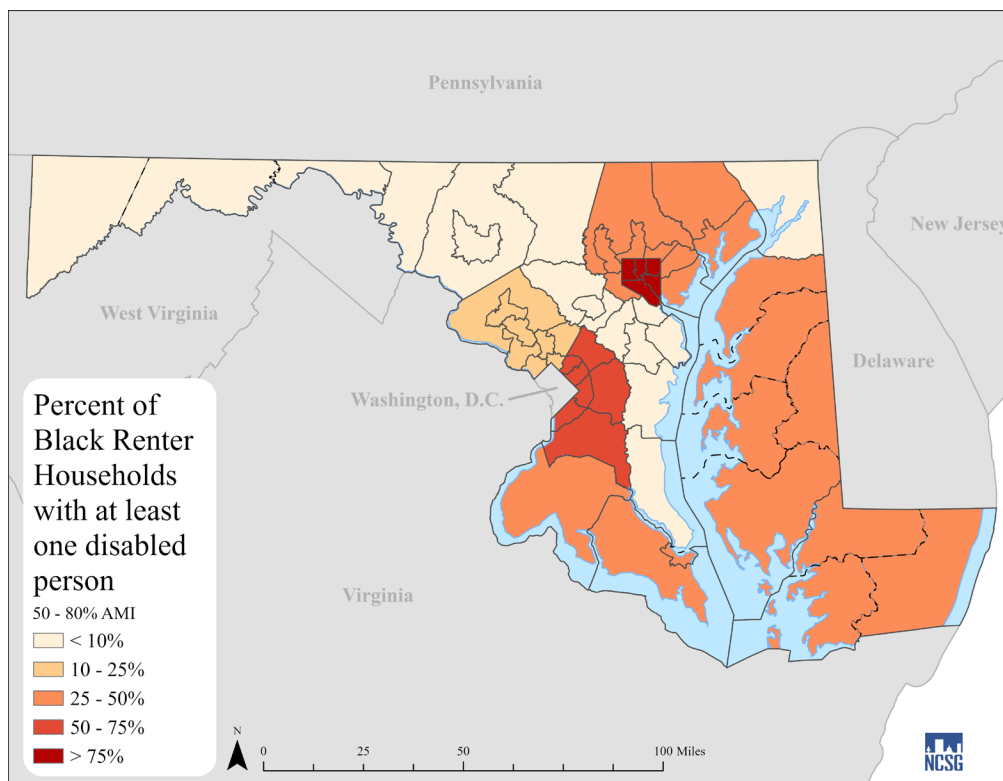


Figure 37. Percent of Low-income (50-80% AMI) Black Renter Households with at Least One Disabled Person.
Source: NCSG analysis of 2022 ACS microdata from IPUMS.

County/PUMA	Extremely Low Income (0 - 30% AMI)		Very Low Income (31 - 50% AMI)		Low Income (51 - 80% AMI)		Median Income (81 - 100% AMI)		Moderate Income (101 - 120% AMI)	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	4,359	31.0%	3,012	27.5%	6,450	28.9%	4,228	22.7%	4,310	24.0%
Baltimore City	9,123	42.2%	6,322	43.4%	7,640	30.5%	2,270	22.8%	2,220	21.0%
Baltimore County	10,262	38.8%	7,105	33.9%	10,159	28.1%	5,043	19.4%	7,525	30.0%
Calvert	723	25.9%	714	21.1%	1,322	21.1%	1,063	27.1%	1,237	29.0%
Cecil	785	22.9%	813	28.2%	2,133	42.1%	877	26.5%	734	17.0%
Charles	2,358	38.4%	814	17.2%	1,779	20.5%	2,085	26.6%	1,041	15.0%
Frederick	2,444	41.8%	1,596	22.9%	4,546	29.9%	2,627	22.3%	1,565	17.0%
Harford	3,078	39.5%	2,561	34.2%	2,697	23.6%	1,985	22.2%	1,693	22.0%
Howard	860	31.3%	1,872	29.7%	1,610	19.9%	1,165	16.2%	1,161	18.0%
Montgomery	6,232	30.5%	6,245	30.7%	8,018	21.6%	5,048	20.9%	7,210	30.0%
Prince George's	9,107	38.4%	7,112	35.9%	12,228	26.5%	5,874	19.6%	5,465	22.0%
St. Mary's	1,222	48.6%	353	29.9%	670	17.8%	429	16.2%	545	20.0%
Combined County PUMA										
Western Maryland	5,442	44.1%	4,023	45.0%	4,928	32.0%	2,157	28.0%	953	15.0%
Upper Eastern Shore	3,212	41.3%	2,170	26.8%	2,966	29.4%	1,293	28.9%	1,725	29.0%
Lower Eastern Shore	1,233	34.9%	1,204	28.5%	2,546	39.6%	2,248	40.7%	2,306	40.0%
Statewide	61,589	37.2%	47,227	32.6%	72,319	27.1%	39,735	22.3%	41,026	24.4%

Table 24. Owner Households with a Disabled Person, by Income Level. Source: NCSG analysis of 2022 ACS microdata from IPUMS.

Tables AT16, AT17, and AT18 in the appendix highlight that at a statewide level, across all income categories, White households represent the largest share of older renter households. Black households form the second-largest share, with their presence increasing to 49.5% statewide in the extremely low-income category, while households headed by Hispanic, Asian, American Indian, and or "Other" racial/ethnic group elders collectively make up smaller portions of older renter households across all income categories.

Prince George's County and Baltimore City have higher shares of Black elderly-headed households across all income categories, ranging from 66% in Prince George's County to 79% in Baltimore City. In general, across the State and at the County level, proportions of minority households increase in the very low and extremely low-income categories, indicating that these groups are more concentrated in the lowest income brackets among elderly-headed renter households. Figures 29 - 31 below highlight this trend for Black households.

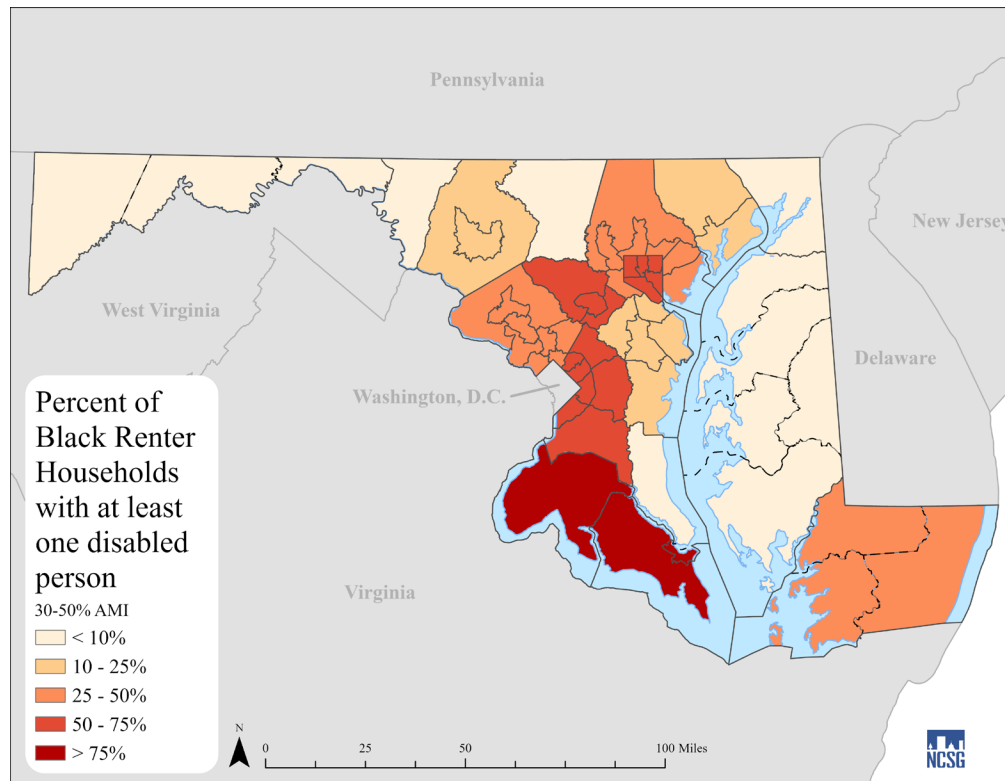


Figure 38. Percent of Very Low-income (30-50% AMI) Black Renter Households with at Least One Disabled Person.
Source: NCSG analysis of 2022 ACS microdata from IPUMS.

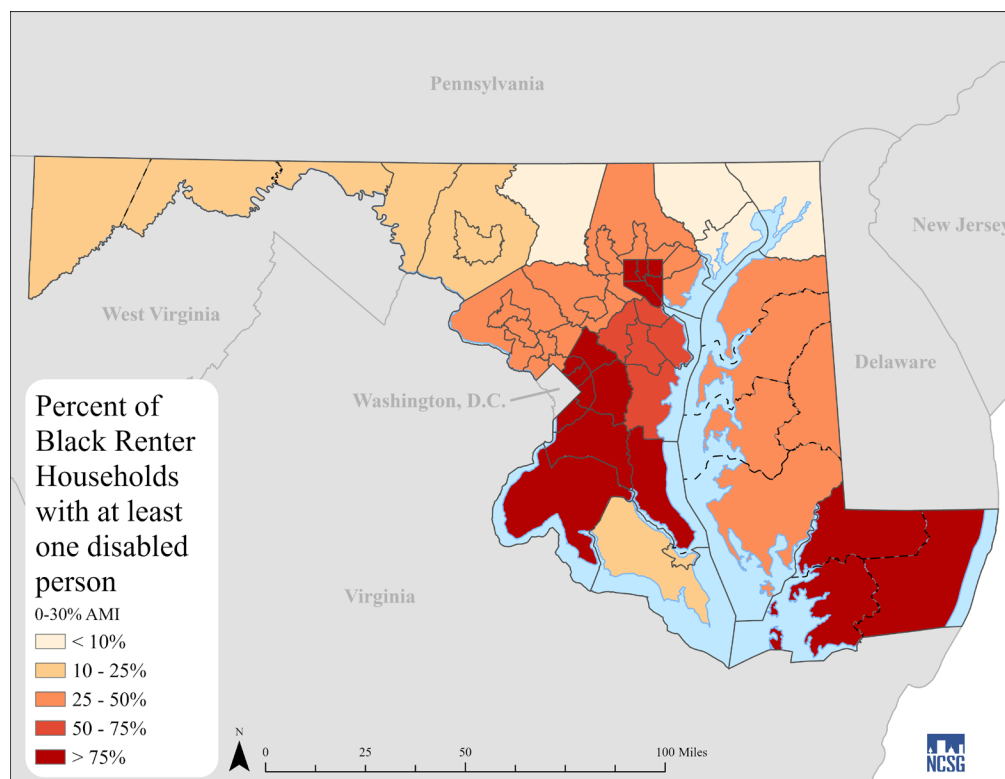


Figure 39. Percent of Extremely Low-income (0-30% AMI) Black Renter Households with at Least One Disabled Person.
Source: NCSG analysis of 2022 ACS microdata from IPUMS.

Defining Elderly Designated Units

Similar to units for people with disabilities, various State and Federal programs fund units designated for older adults. The data sources and methods mirror the analysis of the supply of disabled units. Data includes the information on housing projects closed with funding since 2011 from the Maryland Department of Housing and Community Development (DHCD) and multifamily assisted housing data from the Department of Housing and Urban Development (HUD).

The DHCD data includes a tabulation for occupancy type for each property, with “elderly” as one of the categories. The HUD multifamily housing property portfolio database analysis calculated the total assisted units for properties in the elderly client group category. This analysis showed various funding sources and HUD programs serving the disabled client group, including Section 202/8, Section 202, HFDA, Section 515, Section 8 LMSA, RAD Conversions, Section 221, and Section 8. For public housing, NCSG worked with HUD to acquire data on available public housing units in Maryland and analyzed the data provided for units designated specifically for elderly people.

Table 17 indicates that Maryland has 30,899 publicly funded or subsidized units designated specifically for older adults, including 15,446 DHCD-funded units, 15,453 HUD Multifamily units, and 669 Public Housing units.¹⁵ Comparatively, there are 986,154 people aged 65+ and approximately 161,108 elderly renter households. Of these 161,108 older renter households, 62,630 are extremely low-income, 26,495 are very low-income, and 20,344 are low-income.

At the County level, Baltimore City holds the largest share of elderly units, with 12,431, followed by Montgomery County with 5,324.

Prince George’s County and Baltimore County also have a notable supply of elderly-designated housing, with 3,354 and 3,575 units respectively, underscoring the concentration of resources in more urbanized regions. In contrast, rural counties like Kent (82 units), St. Mary’s (50 units), and Talbot (80 units) have significantly fewer units, even though larger shares of their population are 65 years and older. This pattern suggests that elderly-designated housing is primarily clustered in high-density counties, potentially leaving rural areas under-resourced.

¹⁵ There are an additional 4 public housing units that are designated as mixed elderly/disabled. Since they cannot be extrapolated, they are not included.

County	DHCD Units	HUD Multifamily Units	Public Housing Units	Total
Allegany	69	394	34	497
Anne Arundel	495	478	0	973
Baltimore City	5,688	6,743	0	12,431
Baltimore County	1,337	2,238	0	3,575
Calvert	115	105	0	220
Caroline	0	95	0	95
Carroll	180	277	0	457
Cecil	173	95	0	268
Charles	208	100	0	308
Dorchester	0	121	0	121
Frederick	667	212	123	1,002
Garrett	90	18	0	108
Harford	190	462	0	652
Howard	526	150	0	676
Kent	22	60	0	82
Montgomery	3,535	1,337	452	5,324
Prince George's	1,636	1,718	0	3,354
Queen Anne's	54	42	0	96
St.Mary's	0	50	0	50
Somerset	0	170	0	170
Talbot	0	80	0	80
Washington	95	217	60	372
Wicomico	295	197	0	492
Worcester	71	94	0	165
Statewide	15,446	15,453	669	30,899

Table 25. Supply of Subsidized Accessible Units in Maryland.¹⁶ Source: NCSG Analysis of data from the Maryland Department of Housing and Community Development (DHCD) and Department of Housing and Urban Development (HUD).

¹⁶ There are an additional 4 public housing units that are designated as mixed elderly/disabled. Since they cannot be extrapolated, they are not included.

VII. Conclusions and Policy Implications

This gap analysis, and investigation of housing needs for Maryland's low-income seniors and disabled residents, brings forth several clear conclusions. First, the rising cost of housing in Maryland - noted in the 2020 Housing Needs Assessment - continues to affect all areas of the State. This rising cost of housing has continued to impact the state's renters, especially low-income renters and the State's racial minority groups. Significant work will be required to make a dent in the 275,000-strong affordable rental-home gap for households earning less than 80% of AMI.

Homeownership in Maryland is becoming increasingly exclusive, as a falling share of households are able to afford the median home. There are few low-cost homeownership opportunities in the State, leaving renters with few options if they desire to attain homeownership. As covered in the 2022 NCSG report *Examining Racial Disparities in Maryland's Housing Market*, these disparities in homeownership are dramatic across racial groups, limiting progress on reducing the racial wealth gap (Maryland Department of Housing and Community Development, 2022). Without significant expansion in housing supply, and further assistance to get first-time homebuyers into the market, the problematic trends highlighted in that report will continue. In a future report in this series, NCSG will investigate the constraints on Maryland's housing market that hold back production, and result in increased costs, for both multifamily rental and homeownership units.

Maryland has a large population of disabled households that bear on average a more challenging burden with respect to finding and affording housing. Despite that, the State has very few subsidized housing units restricted to those with disabilities. Without significant investment, the State's disabled population will continue to do what they currently have to do: find homes on the open market that may or may not be affordable and have accessibility features; or live in

subsidized units lacking such features.

This report uncovered several key issues with respect to aging and the State's low-income, senior renter population. Much of the State has a significant share of its population at over the age of 65, a share that will only continue to grow. Low-income seniors face higher levels of renter cost burden than the State average, reflecting a mismatch between the available stock of affordable units and their needs. While the State has a significant number of subsidized affordable units available to seniors, it is still much lower than the need. These issues will be addressed in much greater detail in a forthcoming report in this series detailing housing needs and issues for seniors.

Trends in this report continue to highlight issues that were identified in Maryland's varied geographic regions in the 2020 Housing Needs Assessment. In Greater Baltimore, that report found that there were significant needs with respect to low-income households and the area's elderly population, a finding mirrored in the gap analysis. In the suburbs of Washington DC, the 2020 Housing Needs Assessment identified high levels of renter and owner cost burden, trends that are still present with more up-to-date data. Further, that region has a highly at-risk elderly population, with respect to cost burden. Southern Maryland continues to experience burdens of inequity similar to the aforementioned areas of Central Maryland, as it grows and experiences significant cost increases. Housing gaps in these counties are just as significant as in the closer-in metropolitan areas. While Western Maryland has the State's lowest housing costs, incomes there have not kept up with home price growth. Residents there deal with high levels of cost burden, and a severe lack of accessible and age-restricted units. On the Eastern shore, those issues are much the same, but this area bears a disproportionate burden of the state's aging population- in another report

in this series, NCSG investigates.

This report has reiterated the findings of the 2020 Maryland Housing Needs Assessment. The State faces significant challenges with respect to demand for affordable housing, and the ability of the private and publicly-assisted market to provide needed housing at the scale it is required. These challenges place a disproportionate burden on the State's most vulnerable: low-income seniors, racial minority groups, and the disabled.



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Housing Needs Assessment of Older Adults

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Nicholas Finio, Ph.D.
Kathryn Howell, Ph.D.
Casey Dawkins, Ph.D.
Rebecca Garman
Wideleine Desir
Cole Shultz
Alex McRoberts
Caila Prendergast
Sarah Kamei Hoffman
Sophie McManus

I. Executive Summary

In this update to the *2020 Maryland Housing Needs Assessment* (included in a series of four reports), the National Center for Smart Growth (NCSG) analyzes the housing needs of Maryland's older adult population.

The *Maryland Housing Needs Assessment: Housing Gaps* report provided an overview of housing conditions for Maryland's older adult population of 65 and above. However, this report recognizes that older age cohorts vary in their housing, health, and functional needs, and therefore, when possible, this report provides its findings by various age cohorts. This includes age cohorts beginning with 55 years and extending through 80+ years.

Maryland's older adult population is projected to increase in the coming decades. This increase will have significant implications for Maryland's housing market, as these households decide whether to modify their homes to age in place or move in with relatives, roommates, or into alternative living arrangements, such as older adult residential facilities. These residents are also increasingly feeling the burden of rising housing costs across all geographic regions of the state.

Summary of Findings

- **Maryland's older adult population is increasing.** In 2022, approximately 986,154 people, or 16% of Maryland's total population, were older adults aged 65 years and above. The Maryland Department of Planning projects that this age cohort will make up 21% of the total population by 2040. Maryland's 80+ population is the fastest growing senior cohort, increasing from 4% of the total population in 2020 to 7% in 2040.
- **Older adults are facing housing affordability challenges.** With the projected rise in the share of the state's older adult population, housing cost burdens are expected to increase, especially for low- and moderate-income older households. Further, the state is experiencing major disparities for housing cost burden depending on tenure status. In 2022, only 12% of older adult homeowners (65+) were housing cost burdened, as opposed to 55% of renters. This cost burden makes it difficult to pay for other essentials and home repairs.
- **Older adults may face an increased likelihood of developing a disability as they age.** The most common disability for older adults (65+) is ambulatory difficulty (19%), followed by difficulty with living independently (13%). Both of these conditions can impact residents' housing situations. Just 13% of Maryland residents aged 65-74 years have an ambulatory difficulty, but this increases to 28% for older adults aged 75 and over.

- **The older adult population prefers to stay in their community, but the lack of other housing options and costly home repairs can make that challenging.** There is a strong preference among older adults to remain in their homes and communities. However, home modifications can be costly. A study estimated that the average renovation to enable aging in place can cost \$10,000, although this can range widely, depending on location and extent of modifications.¹

Maryland faces a significant gap in the number of affordable homes for older adult renters and owners, across the low- and moderate-income spectrum. As housing costs continue to rise, older adult renters increasingly have no choice but to live in units they cannot afford, while homeowners who want to age in place may become increasingly challenged to do so.



II. Introduction

This report is part of a four-part series produced by the National Center for Smart Growth (NCSG) for the Department of Housing and Community Development (DHCD). In this report, *Maryland Housing Needs Assessment of Older Adults*, NCSG has investigated housing affordability challenges for older adult renters and owners and the unique challenges that inform residential decision-making for older persons. In addition to illustrating recent data, this report also projects the evolving housing needs of older adults, analyzes these needs compared to current supply, and identifies resulting gaps, using a cohort approach.

This report is structured as follows:

- The first section (A Review of Housing Challenges for Older Adults) is a literature review of national and Maryland-oriented data on the complex and interrelated factors that affect residents' ability to afford their housing and to stay housed.
- The following section (Trends and Housing Needs for Maryland's Older Adult Population) explores these various dimensions of housing needs for older adults in Maryland, focusing on particular issues and sub-populations, including decreasing incomes, homeowners, renters, housing burdens, older adults experiencing a disability, and homelessness.

- The final section (Conclusions and Policy Implications) brings forth several clear conclusions drawn from this report.

Note that the report references data, tables, and figures, which are located in the Appendix Tables and Figures section.



Data Sources and Terminology

This report relies primarily on publicly accessible data sources. Sources for various tables and figures include census micro-data via the Census American Community Survey (ACS), the Decennial Census, and Census American Housing Survey (AHS). In each case, we have used the most recently available public data set, which is generally for 2022. The most recent census data used is from 2020. This report also relied on data from both HUD and the Maryland Department of Housing and Community Development (DHCD) for projections for older adult households and elderly-restricted units, as well as the Maryland Department for Aging for additional supplemental data.

In order to provide a thorough perspective on the various housing needs of older adults, this report presents data in age cohorts, whenever possible. The Decennial Census has data for adults aged 55 years and above, while the ACS, which has more recent data, generally qualifies seniors and senior households as 60+ or 65+ years old. The report also includes some of the findings from NCSG's *Maryland Housing Needs Assessment: Housing Gaps* report, which relied on 2022 Census Integrated Public Use Microdata Series (IPUMS) data. The data utilized in this analysis were made available by IPUMS USA and prepared by the University of Minnesota (www.ipums.org). The PUMA data was available for 2022, providing more recent information, but it does not provide individual county specific estimates. The IPUMS data defines older adults as 65+.

Thus, the report will qualify which age cohort(s) are observed, and whenever possible, provide a comparison of various age cohorts. Throughout the report, tables and figures are annotated with their source.

While there are many terms to describe aging residents, this report primarily utilizes the term "older adults," unless a specific data source or citation uses another. Other terms included in this report are "senior" and "elderly."

III. A Review of Housing Challenges for Older Adults

In Maryland, like the rest of the United States, older adults constitute a significant portion of the total population. In 2022, 16% of the state's population is 65 years or older. This proportion of the 65+ population is consistent with the national rate, which is approximately 17% of the nation's population—over 58 million Americans—in 2022.²

Some of the most pressing challenges facing older adults today are related to housing access and housing stability. Many complex factors affect residents' ability to afford their housing and their ability to stay housed. While chronological age is not always the most accurate way to assess a person's health and functional needs, it is a helpful frame to consider decision-making processes around housing. To that end, decision-making about housing is often a prolonged, multi-year process. As individuals age, their housing plans are shaped by household income and the anticipation of future health vulnerabilities³, amongst other variables.

Household income is one of the most important factors that affects one's housing situation. As seniors transition into their retirement years, they typically navigate fixed or falling incomes.⁴ This increases the demand for housing that is affordable and able to accommodate older adults' changing health and housing needs.

For those who want to age in place, many older adults face challenges to being able to remain in their homes. Disability rates tend to rise with age, and the largest increases occur in the oldest age cohorts.⁵ Disabilities often

reduce physical mobility and could challenge or impede one's ability to walk, use the stairs, and/or restrooms without accessibility modifications. The ability to modify and adapt one's home and/or seek at-home care services carries a significant financial burden, even for those with greater means. There is evidence that older homeowners are less likely to spend less on home maintenance and/or invest in home improvements due to income constraints and that this behavior tends to increase with age.⁶ On the other hand, many older persons move because they have to, as a result of a health or financial crisis.

While many households may want to stay in their home, as they age, they may realize that they *have* to stay in their homes due to limited resources and options. This shift between wanting to age in place and having to age in place is influenced by family needs, homeownership status, attachment to and ability to navigate their neighborhood, and ability to cope at home.⁷ This can be particularly true for lower income older adults, who often face the double burden of lacking the financial means to make home adaptations to age in place or pay for home care services, in addition to the ability to navigate the expenses of changing residences, including to independent or assisted living facilities.⁸

For most adults near the traditional retirement age, their home is their most valuable asset.⁹ According to the Housing Assistance Council (2023), by 2045, an estimated \$84 trillion will be transferred from the Baby Boomer

2 Joint Center for Housing Studies, 2023

3 Koss and Ekerdt, 2016

4 Joint Center for Housing Studies, 2023

5 Carnemolla and Bridge, 2019

6 Begley and Lambie-Hanson, 2015

7 Granbom et al., 2021

8 Granbom et al., 2021

9 Butrica and Mudrazija, 2016

generation to younger generations in the United States, and this transfer of property ownership across generations will be one of the many ways in which wealth is passed down. However, there are major disparities in access to homeownership across incomes and racial groups. Further, for those who do own property, barriers to adequate legal services, such as estate planning, can put the transfer of the asset at risk. These issues of access and wealth transfer can be exacerbated when an older owner dies without a will or estate, or when they leave their property to multiple heirs, creating a number of financial and legal challenges to the inheritors.¹⁰ This is commonly referred to as “heirs’ property” or “tangled title.”

In 2023, the Housing Assistance Council published research on the prevalence of heirs’ properties across the country. They experienced data availability issues in several states, including Maryland, which indicates that further research is needed to understand the prevalence of these issues in the state. However, previous studies have found the prevalence of heirs’ property in Maryland ranged from 0.31 to 2%.¹¹ This research found Maryland’s Eastern Shore region, Baltimore County, and Garrett County have the greatest concentration of heirs’ properties. The authors linked this to other indicators for an increased likelihood of heirs’ property, including a large Black population and increased frequency of this issue in some rural areas like parts of Appalachia and the Eastern Shore. This research indicates that heirs’ property issues are not exclusive to rural areas but can also manifest within populations that may not have the means to execute estate planning.¹²

Another housing financing challenge that older adults are facing is the increasing prevalence of mortgage debt. Historically, older homeowners who bought their homes earlier in life and paid off their mortgages before retirement were often insulated from rising housing costs.¹³ However, more and more households have shifted from paying down a mortgage to refinancing, taken on more mortgage debt later in life, and financed their homes for longer periods, which has resulted in a growing prevalence of older adult households that are heavily encumbered with mortgage debt.¹⁴ According to the Joint Center for Housing Studies (2023), the share of homeowners aged 65–79 with a mortgage on their primary home increased from 24% to 41% between 1989 and 2022.

Further, rising property taxes and insurance fees can be challenging for older adults on a fixed income, especially in areas where prices are escalating quickly.¹⁵ A 2024 Senate Budget Committee report shows that Maryland has seen a 29% increase in insurance nonrenewal from 2018 to 2023. The report cited a correlation between nonrenewals and rising premiums, underscoring how climate change is impacting housing costs across the country and in Maryland.¹⁶ Given the high rates of homeownership amongst older adults in the state, as well as the likelihood of fixed and falling incomes amongst older age cohorts, older adults may be particularly affected by climate-driven volatility in the insurance market. In response to rising insurance costs, older adult households in Maryland may choose to under-insure their homes or not renew their insurance, leaving them vulnerable to extreme weather events or flooding.

10 Housing Assistance Council, 2023

11 Carpenter and Waddell, 2021

12 Carpenter and Waddell, 2021

13 Fenelon and Mawhorter, 2020

14 Butrica and Mudrazija, 2016; Myers and Ryu, 2008

15 Joint Center for Housing Studies, 2023

16 Senate Budget Committee, 2024

Many owners in multi-unit homeownership properties (e.g. condominiums and/or cooperative housing) are also feeling the pressure of rising housing costs. While this type of housing can offer older adults residential stability, access to common building amenities (such as elevators, courtyards or outdoor spaces, lounge, laundry, etc.), a sense of belonging in a community, and other benefits, unexpected shared fees due to maintenance and operations costs can also create financial hardship.

While the number of older households will grow in the coming decade, the homeownership rate is expected to decline, as many residents are increasingly looking to sell their homes and move into smaller, more manageable homes as they age. An AARP study predicts the number of renters aged 65 and older will grow from 7.4 million in 2020 to 12.9 million by 2040, with a particular large increase amongst Black older adults.¹⁷ The shares of both homeowners and renters living in multifamily buildings increase with age, as older households seek onsite amenities, cost savings, and reduced responsibility for repairs and maintenance.¹⁸ According to the Joint Center for Housing Studies (2023), 41% of those residing in nursing homes are aged 85 and over.

However, many homeowners are challenged to find rental homes or multi-family ownership opportunities within their existing communities, since land-use restrictions have had the cumulative effect of constraining the growth of housing supply. There is a strong preference among older adults to remain in their communities; AARP's 2021 Home and Community Preferences Survey found that more than six in ten adults wish to remain

in their community or current residence for as long as possible.¹⁹ For many older adults, there is a significant attachment and a sense of belonging and familiarity with the wider community, which can impact their willingness to relocate.²⁰ Many older adults also want to remain in their community to be able to access known amenities within their communities, such as parks, senior centers, and transportation. Further, the same study found over half (57%) of those polled aged 50+ said they would consider alternative living options, including multifamily units and/or accessory dwelling units.²¹ However, as demonstrated in the *Maryland Housing Needs Assessment: Analysis of Housing Production and Zoning Capacity* report, many local county and municipal land use regulations in Maryland create conditions that have resulted in an undersupply of land zoned for this higher-density residential development.

Moving from homeownership to renting can present new financial challenges and the potential for housing instability, especially for those on fixed incomes. Older adult renters in both age-restricted and general housing properties have to navigate the burdens of unpredictable rent increases, utility bills, or other unanticipated housing costs that affect their ability to stay stably housed. Similar to homeowners, cost burdens among renters are more common among older adults than any other age group except those under age 25.²²

Given these challenges, there is a growing prevalence of older adults experiencing housing cost burdens. According to a 2023 Joint Center of Housing Studies report, nearly 11.2 million older adults (defined as 65 years and above in their study), or 33% of the total 65+ population, were housing cost-burdened

17 Davis, 2021
18 Joint Center for Housing Studies of Harvard University, 2023
19 AARP, 2022
20 Glasser & Smith, 2023
21 AARP, 2021
22 Fenelon and Mawhorter, 2021

in 2021, meaning their housing costs are more than 30% of the household income. This is at an all-time high and a significant increase from 9.7 million in 2016. This report will further explore the prevalence and dimensions of housing cost burden in later sections.

Faced with rising housing costs and limited employment opportunities, older adults are also distinctly vulnerable to homelessness. Further, homelessness prevention and housing services are often unable to address the chronic health needs of this

aging population. HUD's Point in Time (PIT) counts found that 25% of the individuals experiencing homelessness in Maryland in 2024 were aged 55 or over. This proportion of the unhoused population is greater than that of the national PIT, which found 20% of all people experiencing homelessness to be older than 55 years old.²³ These findings will be further explored later in this report and in the forthcoming *Maryland Housing Needs Assessment: Supportive Housing* report.

23 National Alliance to End Homelessness, 2024

IV. Trends and Housing Needs for Maryland's Older Adult Population

Maryland's older adult population makes up a sizable share of its total population, and this is projected to increase in the coming decades. In 2022, 1,819,776 older adults aged 55+ lived in Maryland, making up approximately 30% of the state's population. Of the state's older adult population, the majority are in their late 50s to early 60s, indicating that many older adults in the state are nearing or entering into their early retirement years.

Figure 1 on the following page displays the number of Marylanders over the age of 55. The darker shades, indicating the highest numbers of older adults, are primarily found in the Washington and Baltimore suburban counties. Montgomery County has the highest number of older adult residents (309,549), followed by Baltimore (264,993) and Prince George's (262,218) counties. The

five jurisdictions with the largest older adult population (Montgomery, Baltimore, Prince George's, Anne Arundel, Baltimore City) remain consistent when looking at 55+ and 65+ populations. (AT1 in the Appendix).

This map is almost a complete inverse for the proportional spread of older adults within a county's total population. Figure 2 shows that older adults constitute a more significant share of the county population in the Western counties, the Mid-Shore region, and the Lower Eastern Shore. Central Maryland, especially the Washington, D.C. suburbs and Baltimore area, show smaller proportions of older residents, reflected in lighter shades. Talbot and Kent counties have the highest proportion of 55+ residents, which make up 45% and 42% of their populations, respectively.

Age Cohort	Total	Percentage
0 - 9 years	731,603	12%
10-19 years	788,149	13%
20-34 years	1,205,418	20%
35-44 years	814,413	13%
45-54 years	802,348	13%
55-64 years	833,622	14%
65-74 years	582,298	9%
75-84 years	285,222	5%
85+ years	118,634	2%
55+ Years Total	1,819,776	30%
65+ Years Total	986,154	16%
Statewide Total	6,161,707	

Table 26. Total Population in Maryland, by Age Cohort.
Source: NCSG Analysis of 2022 ACS 5-Year Estimates.

However, when looking at a slightly older cohort, Talbot (30%) and Worcester (28%) rise to the top of having the highest proportion of seniors aged 65+ within their total populations. Kent County has the third highest share of older adults, at 27%.

These distributions suggest that rural and more coastal areas have larger proportions of seniors than the more urbanized regions near the state's center.

In the coming decades, Maryland is expected to see a rising share of its older adult population. This shift will impact Maryland's housing market, as these residents decide whether to modify their homes to age in place or move in with relatives, roommates, or into older adult living facilities. Notably, however, these shifts are dynamic across age cohorts, which have different potential impacts and implications.

According to the Maryland Department of

Planning's data on age, race/ethnicity, and gender projections, the state's 55+ population is anticipated to increase from 1.8 million in 2020 to 2.19 million by 2040—a 21% increase. By 2040, more than a third of Maryland's residents will be older adults aged 55 years or older.

By contrast, the state's 65+ population was estimated to be 16% of the total population in 2020, but this share is expected to grow up to 21% of the state's population by 2040. Indeed, this cohort will see rapid gains from 974,979 to more than 1.4 million—a 2% increase in the state's 65+ population.

This shift is particularly pronounced for older Marylanders: individuals aged 80 and over are the fastest-growing segment of the older adult population. This group will increase by 116% from 2020 to 2040, from 227,724 individuals (4% of the total population) to 492,327 individuals (7% of the total population). Despite this growth, the state's

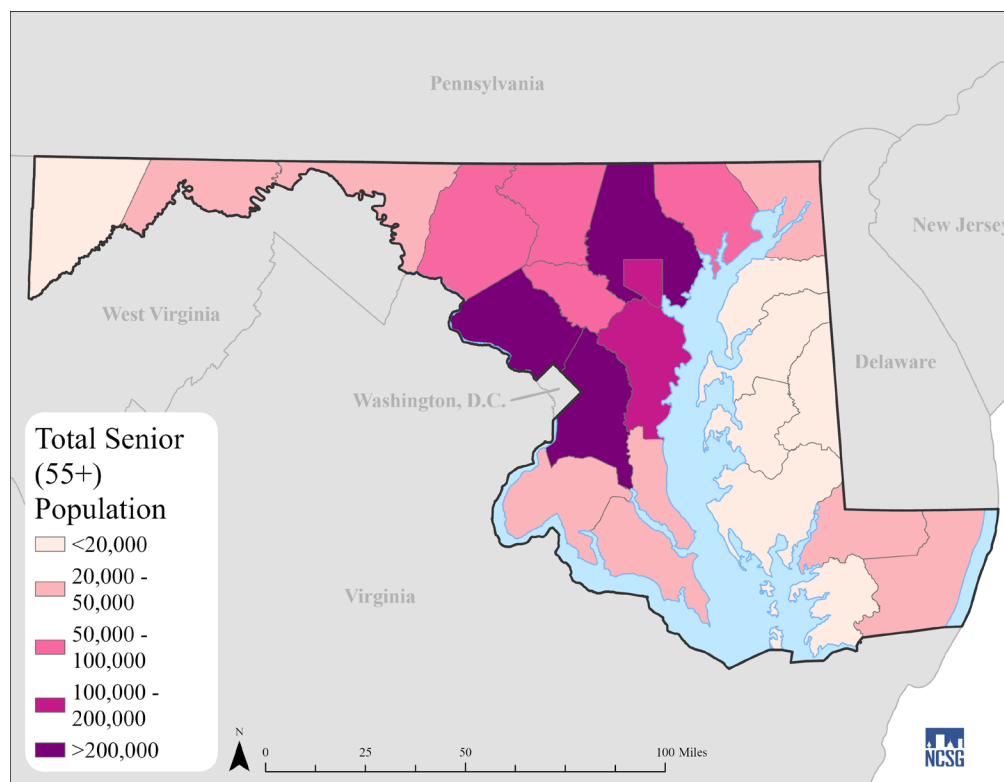


Figure 40. Total Senior (55+) Population by County. Source: NCSG Analysis of 2022 ACS 5-Year Estimates.

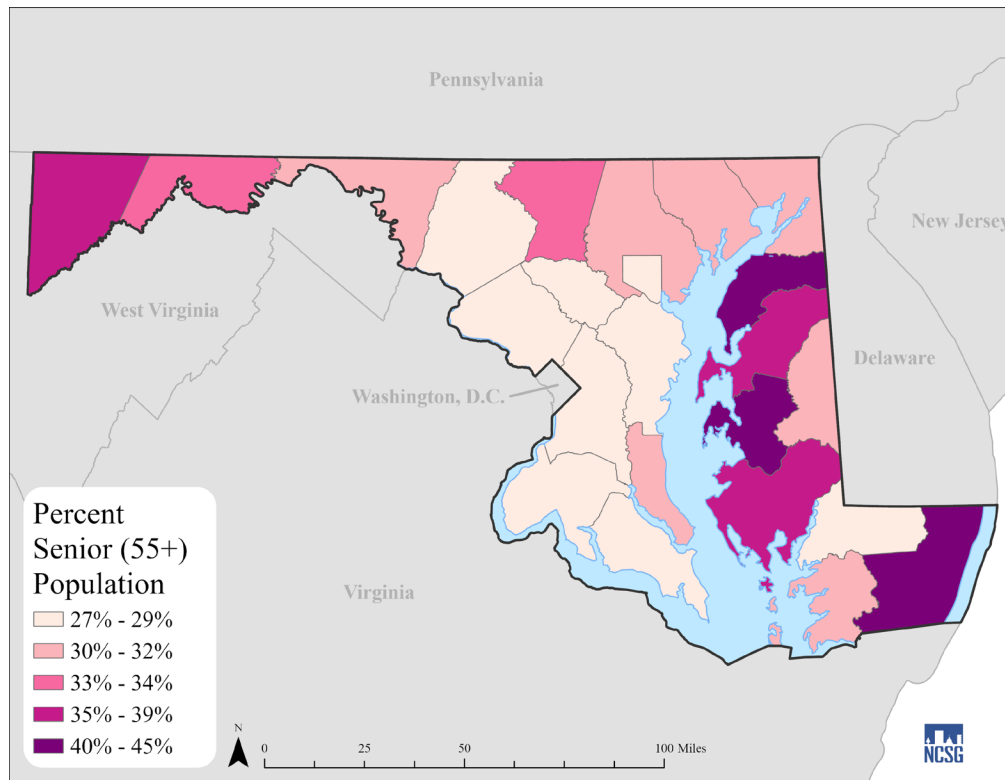


Figure 41. Percentage of Senior (55+) Population by County. Source: NCSG Analysis of 2022 ACS 5-Year Estimates.

80+ population will still be a small percentage of the state's overall population, estimated to be 7% of the total 2040. Table 2 shows these projections in 10-year cohorts, beginning with 55-64 years old.

There is also an expected geographic impact of this population distribution in the coming decades. As shown in Figures 3 and Table 3, some counties are expected to experience more than 30% growth in their older adult population (55+) from 2020 to 2040. In 2020, 63% of the state's older adult population was estimated to reside in the more urban regions of the state, including Montgomery (17%), Prince George's (13%), Baltimore (15%), and Anne Arundel (10%) counties and Baltimore City (8%).

But by 2040, these geographies will remain the jurisdictions with the largest number of persons over sixty (62% total), but Carroll, Cecil, Frederick, Howard, and St. Mary's counties will experience the largest

percentages of increases in older adults. From 2020 to 2040, Charles County is projected to experience a 40% increase in its older adult population (the largest in the state), followed by St. Mary's County, which is projected to experience a 34% increase in its older adult population during the same time frame. These two counties are shown in purple in Figure 3. Proportionally, Kent County is expected to continue to have the most significant portion of older adults, making up 50% of its total population by 2040.

These shifts will have major implications for Maryland's housing market and land use planning across its urban, suburban, and rural communities. As indicated in the *Maryland Housing Needs Assessment: Analysis of Housing Production and Zoning Capacity* report, zoning and land use planning in the state has resulted in an oversupply of land zoned for low-density housing and a shortage of land zoned for high-density residential use. These development patterns make it difficult

	Total Population in 2020	Share of Total Population in 2020	Total Population in 2025	Share of Total Population in 2025	Total Population in 2030	Share of Total Population in 2030	Total Population in 2040	Share of Total Population in 2040	Overall Change 2020-2040
55-64	838,038	13%	813,009	13%	745,846	12%	751,238	11%	-10%
55-59	438,926	7%	397,928	6%	365,024	6%	399,604	6%	
60-64	399,112	6%	415,081	7%	380,822	6%	351,634	5%	
65-74	576,744	12%	648,843	10%	707,550	11%	646,204	10%	12%
65-69	322,390	5%	363,987	6%	382,878	6%	327,746	5%	
70-74	254,354	7%	284,856	5%	324,672	5%	318,458	5%	
75-84	276,143	4%	354,066	6%	421,634	7%	528,526	8%	91%
75-79	170,511	3%	218,675	4%	246,604	4%	300,408	4%	
80-84	105,632	2%	135,391	2%	175,030	3%	228,118	3%	
85+	122,092	2%	136,727	2%	167,491	3%	264,209	4%	116%
85+	122,092	2%	136,727	2%	167,491	3%	264,209	4%	
Statewide 55+ Population	1,813,017	30%	1,952,645	31%	2,042,521	32%	2,190,177	33%	21%
Statewide 60+ Population	1,374,091	23%	1,554,717	25%	1,677,497	26%	1,790,573	27%	30%
Statewide 65+ Population	974,979	16%	1,139,636	18%	1,296,675	20%	1,438,939	21%	48%
Statewide Total Population	6,074,725		6,244,960		6,413,698		6,739,376		

Table 27. Projected Changes of Maryland's Older Adult Population from 2020 to 2040.
Source: NCSG Analysis of Maryland Department Planning's Total Population Predictions by Age and Gender data, 2020 Decennial Census.

		Percentage		Percentage		Percentage		Percentage	Overall	Change in
		of Total		of Total		of Total		of Total	Change	Proportion
County	2020	Population	2025	Population	2030	Population	2040	Population	2020-2040	of Overall Population 2020-2040
Allegany	24,737	35%	25,437	36%	25,621	36%	25,470	35%	3%	-1.1%
Anne Arundel	172,330	30%	183,552	31%	189,755	31%	198,931	32%	15%	6.4%
Baltimore County	262,644	32%	273,720	33%	280,350	33%	292,266	34%	11%	6.0%
Baltimore City	152,784	26%	155,247	26%	155,234	26%	168,163	27%	10%	5.4%
Calvert	30,594	33%	34,039	35%	34,662	35%	34,570	35%	13%	6.4%
Caroline	10,714	32%	11,776	33%	12,474	33%	13,413	32%	25%	0.0%
Carroll	61,676	37%	68,691	40%	71,481	41%	73,144	41%	19%	11.0%
Cecil	33,564	33%	37,315	35%	39,957	36%	42,483	34%	27%	4.0%
Charles	45,737	28%	53,500	31%	58,810	32%	63,901	31%	40%	11.9%
Dorchester	11,799	37%	12,628	37%	13,105	37%	13,854	37%	17%	0.8%
Frederick	80,400	30%	91,999	32%	98,278	33%	105,645	32%	31%	5.6%
Garrett	11,225	39%	11,839	40%	12,159	40%	11,997	39%	7%	1.0%
Harford	83,741	33%	90,521	34%	93,759	35%	97,433	34%	16%	3.7%
Howard	95,195	29%	105,215	31%	112,032	31%	123,120	33%	29%	15.2%
Kent	8,739	44%	9,658	35%	10,199	49%	10,881	50%	25%	12.4%
Montgomery	305,718	29%	326,730	30%	347,162	31%	389,850	33%	28%	12.0%
Prince George's	242,493	27%	265,984	29%	283,730	30%	311,756	32%	29%	20.7%
Queen Anne's	19,001	37%	21,218	40%	22,268	40%	23,059	37%	21%	-0.5%
Somerset	7,709	30%	7,959	30%	8,036	29%	7,950	28%	3%	-6.0%
St. Mary's	31,821	28%	36,122	29%	38,531	29%	42,754	29%	34%	5.8%
Talbot	17,092	46%	18,130	47%	18,667	47%	18,787	46%	10%	0.7%
Washington	48,764	32%	53,038	34%	55,757	34%	57,988	32%	19%	0.6%
Wicomico	30,901	30%	32,842	30%	33,996	29%	35,409	28%	15%	-4.4%
Worcester	23,639	45%	25,485	46%	26,498	46%	27,353	45%	16%	0.0%
Statewide	1,813,017	30%	1,952,645	31%	2,042,521	32%	2,190,177	33%	21%	

Table 28. Projections of Adults (55+) by Maryland County from 2020-2040.

Source: NCSG Analysis of Maryland Department of Planning's Total Population Predictions by Age and Gender data, 2020 Decennial Census.

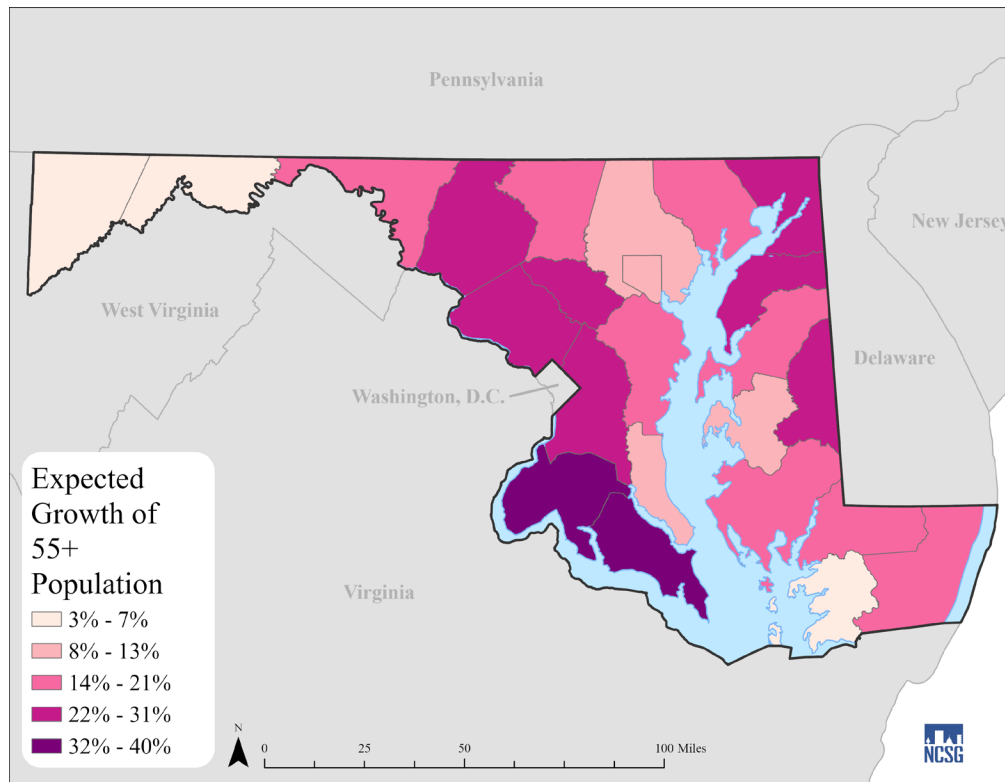


Figure 42. Projected Change of Older Adult (55+) Population from 2020 to 2040. Source: NCSG Analysis of Maryland Department Planning's Total Population Predictions by Age and Gender data, 2020 Decennial Census.

for older adults to access essential health care services, parks, community amenities, and their social networks as they age, especially as they lose their ability to drive.

Older households in Maryland tend to be more racially and ethnically homogenous than their younger counterparts. As shown in Table 4, in 2020, the majority of Marylanders aged 55 years and above were White (62%), and 38% were a non-White minority. As younger generations age, the older adult population in the state will gradually diversify, and the state's share of older adults of color will increase. According to projections from the Maryland Department of Planning, by 2030, 55% of older households in Maryland will be White, 28% will be Black/African American, 7% will be Hispanic/Latino, and 9% will be another race or Multiracial. This trend will be even more pronounced by 2040. These diversification trends remain consistent, writ large, when looking across 55+ and 65+ age cohorts (Table 4 and 5).

Notably, Hispanic or Latino older adults see the most significant demographic gains amongst older adults aged 55+ in the state, increasing from 4% in 2020 to nearly 10% by 2040. However, when looking at the 65+ aged cohort, Black/African American older adults will see the most significant gains, increasing from 25% of the 65+ population in 2020 to 30% of the population in 2040. These trends indicate that Hispanic/Latino older adults, as a share of a population, skew younger; Black/African American older adults skew slightly older. Across all cohorts, White older adults are expected to see decreases in the share of overall older adult population.

If current trends of an unequal distribution of housing tenure and cost burden by race in the state hold, the older population, particularly renters, will be accordingly more cost-burdened in the coming years. This also has implications for homeownership, since the majority of older adult homeowners in the state are more likely to be White.

	2020	Percentage in 2020	2025	Percentage in 2025	2030	Percentage in 2030	2040	Percentage in 2040
White	1,128,291	62.2%	1,149,523	58.9%	1,131,000	55.4%	1,082,598	49.4%
Black or African American	476,978	26.3%	539,668	27.6%	587,658	28.8%	663,887	30.3%
Non-Hispanic Other	128,462	7.1%	156,928	8.0%	186,320	9.1%	235,109	10.7%
Hispanic or Latino	79,286	4.4%	106,526	5.5%	137,543	6.7%	208,583	9.5%
Statewide	1,813,017	30%	1,952,645	31%	2,042,521	32%	2,190,177	33%

Table 29. Projected Change of Older Adult (55+) Race/Ethnicity, from 2020 to 2040.
Source: NCSG Analysis of 2022 ACS 5-Year Estimates.

	2020	Percentage in 2020	2025	Percentage in 2025	2030	Percentage in 2030	2040	Percentage in 2040
White	644,351	66.1%	718,899	63.1%	777,991	60.0%	767,941	53.4%
Black or African American	236,189	24.2%	293,679	25.8%	355,091	27.4%	428,609	29.8%
Non-Hispanic Other	63,890	6.6%	83,682	7.3%	103,973	8.0%	142,856	9.9%
Hispanic or Latino	30,549	3.1%	43,376	3.8%	59,620	4.6%	99,533	6.9%
Statewide	974,979	16%	1,139,636	18%	1,296,675	20%	1,438,939	21%

Table 30. Projected Change of Older Adult (65+) Race/Ethnicity, from 2020 to 2040.
Source: NCSG Analysis of 2022 ACS 5-Year Estimates.

According to the 2020 Census, there are 826,396 homeowner households and 253,893 renter households aged 55 and older in Maryland. Of the 55+ Maryland population, 77% of householders are owners and 24% are renters. As households age, the prevalence of both homeownership and renting tends to decrease, which is consistent with overall age cohort data, in which cohorts make up an increasingly smaller portion of the overall population as they age.

As shown on Table 6, households aged 55–64 make up more than a third of homeowner households aged 55+; this decreases to 26% for households aged 65–74, 13% for

households aged 75–84, and so on. These trends will be discussed further in the Homeownership and Renter sections of this report.

As shown in Table 7, 57% of older adults 60 years and older in Maryland live in family households, and 43% live alone or in non-family housing arrangements. Conversely, the overall state population (all ages) are more likely to live in family households (66%) and less likely to live alone or with non-family roommates (34%). These housing arrangements also vary by county, with the highest percentage of older adult family households in Howard (66%), Frederick (62%),

Harford (62%), and Queen Anne's (62%). For those living with family, 44% of older adults live with their spouse.

The number of older adults living alone has remained consistent in recent years. In 2022, 40% of the state's 60+ population lived alone; in 2015, 39% of this age cohort lived alone. This implies an "overconsumption" in housing by this age group, since more older single persons are living alone, and since older adults hold a significant share of single-family owned homes in the state.

In addition, there is a growing number of older adults in Maryland living with, and increasingly responsible for, their grandchildren. Overall, 6% of older adults aged 60 and older are living with grandchild(ren), and 1% are responsible for grandchild(ren). This represents an increase from 4% and 1%, respectively, in 2015. Older adults in Prince George's (9%), Charles (8%), Howard (7%), and Montgomery (7%) counties are most likely to be living with grandchildren. Older adults in Caroline and Cecil counties

are most likely to be responsible for grandchildren (both 3%). While this has many benefits, such as fostering relationships between generations and reducing childcare costs, raising grandchildren can also take a financial and emotional toll on older adults. As adults age, they are more likely to develop a disability that may affect their ability to live independently in their homes. In 2023, 21% of the state's residents aged 65–74 had a disability, as opposed to 11% of all Marylanders. This likelihood increases with age: 43% of those 75+ and above have a disability. For the older adult cohort living with a disability, the most common disability is ambulatory, affecting 19% of those 65 years and over. Further, 13% of Marylanders 65+ years are challenged to live independently; this increases to 22% for those 75 years and over. Regardless of tenure status, disability can have a significant impact on an older adult's housing situation. The needs of older adults with disabilities will be discussed further in the Disability and Access to Accessible Units section.

	Total	Percentage of 55+ Population	Percentage of 65+ Population
Total Older Adult Homeowner Households	826,396	76.5%	77.5%
55 to 64 years	361,500	33.5%	-
65 to 74 years	278,590	25.8%	46.4%
75 to 84 years	138,689	12.8%	23.1%
85 years and over	47,617	4.4%	7.9%
Total Older Adult Renter Households	253,893	23.5%	22.5%
55 to 64 years	118,915	11.0%	-
65 to 74 years	75,955	7.0%	12.7%
75 to 84 years	38,330	3.5%	6.4%
85 years and over	20,693	1.9%	3.4%
Total 55+ Householders	1,080,289		
Total 65+ Householders	599,874		

Table 31. Housing Tenure of Older Adults, by Age Cohort. Source: NCSG Analysis of Decennial Census, 2020.

County	Family HH	Married- Couple HH	Non-Family HH	Living Alone	Living with Grandchild(ren)	Responsible for Grandchild(ren)
Allegany	48.3%	39.8%	51.7%	47.9%	2.9%	1.4%
Anne Arundel	60.0%	48.3%	40.0%	36.4%	5.8%	1.5%
Baltimore County	53.3%	41.0%	46.7%	43.4%	5.3%	1.2%
Baltimore City	42.1%	22.3%	57.9%	53.4%	5.2%	1.8%
Calvert	61.9%	51.0%	38.1%	35.2%	5.0%	1.0%
Caroline	59.4%	50.8%	40.6%	38.9%	5.6%	2.6%
Carroll	60.4%	52.7%	39.6%	37.1%	5.0%	1.1%
Cecil	61.4%	48.7%	38.6%	34.7%	6.2%	2.6%
Charles	61.7%	46.5%	38.3%	34.7%	7.5%	1.9%
Dorchester	53.8%	44.3%	46.2%	41.5%	2.4%	0.5%
Frederick	62.4%	51.9%	37.6%	34.5%	6.2%	1.2%
Garrett	54.7%	48.4%	45.3%	44.3%	2.4%	0.8%
Harford	62.3%	52.6%	37.7%	34.6%	4.7%	1.4%
Howard	66.2%	56.7%	33.8%	31.3%	6.5%	0.9%
Kent	52.4%	40.8%	47.6%	43.5%	3.0%	1.4%
Montgomery	60.4%	49.5%	39.6%	36.2%	6.5%	0.9%
Prince George's	56.9%	37.3%	43.1%	39.2%	8.7%	2.0%
Queen Anne's	62.0%	53.1%	38.0%	34.0%	4.4%	2.0%
Somerset	No Data Available					
St. Mary's	61.5%	49.1%	38.5%	34.6%	6.4%	1.1%
Talbot	55.5%	48.1%	44.5%	42.0%	1.7%	0.7%
Washington	57.6%	48.5%	42.4%	39.2%	4.0%	1.0%
Wicomico	52.5%	39.8%	47.5%	41.3%	4.5%	1.7%
Worcester	58.2%	48.7%	41.8%	37.8%	3.1%	1.0%
Total 60+	56.8%	43.8%	43.2%	39.6%	5.9%	1.4%
Overall MD Population	65.8%	47.1%	34.2%	27.9%	3.6%	1.0%

Table 32. Older Adult (60+) Household Arrangements in Maryland Counties.
Source: NCSG Analysis of 2022 ACS 5-year estimates.

Aging in Place with Fixed and Falling Incomes

According to Maryland's State Plan on Aging 2022–2025, "Maryland will carry forward an aging in place focus as older adults remain committed to the preference of living at home over moving to institutionalized settings."²⁴ However, for older adults to realize these preferences, many of them will require modifications within their homes to allow them to age in place.

However, these modifications can be costly, since they are typically customized to each home and a person's abilities. According to AARP (2017), some common modifications include non-slip flooring; slip-resistant shower and tub surfaces; accessible shower and tub design; wide doorways; lever door handles; one step-free entrance; and signage. Retirement Living, a national media and resource provider for seniors, estimates the average remodeling to allow for aging in place around \$10,000.²⁵ However, this can vary greatly depending on the location and type of modification. For example, a walk-in shower or tub can range from \$3,000 to \$15,000.²⁶ A ramp installation costs an average of \$1,110, and a stair lift installation costs an average of \$8,000.²⁷

For Maryland's aging homeowners, these costs can be a significant barrier to being able to afford to age in place, especially when the household has a fixed income. In Maryland, 23% of older adults 65+ are still working, but the vast majority are no longer in the workforce (77%). For the older adult households with income, 58% received retirement income, social security income, or supplemental social security. The mean annual earnings in 2022 for these households was \$91,143, as opposed to Maryland's mean

of \$129,763.

These median earnings also vary geographically. Of the counties with mean earnings provided for their 65+ population, Montgomery and Howard counties experience the highest mean earnings for their 65+ population at \$127,836 and \$112,961, respectively. Cecil, Worcester, and Allegany counties experience the lowest mean earnings of the state, at \$59,589; \$59,885; and \$65,910, respectively, for their 65+ residents. Notably, no data was provided for Caroline, Garrett, Kent, and Somerset for this age cohort. Overall, almost 15% of older adults (65+) in Maryland are at or below 150% of the poverty rate, which is slightly less than that of the state.

Further, households' incomes tend to remain static or diminish over time, which can be burdensome in light of the need to make essential modifications to allow aging in place. The American Housing Survey shows in 2022 that the median income of Maryland households decreased as they aged: \$87,120 for ages 55-64, \$54,500 for ages 65-74, and \$34,980 for 75 years and older. For owners aged 75 years or older, earning a median income of \$45,500 (see Table 8), pursuing a renovation to enable aging in place could be unattainable.

These fixed and falling incomes that older adults in Maryland may experience can be especially challenging for households that still have a mortgage. Across the country, an increasing number of households have refinanced in recent years, taken on more mortgage debt, and financed their homes for longer periods of time. This has resulted in a significant number of older adult households encumbered with mortgage debt.²⁸

24 Maryland Department of Aging, 2021, p. 5

25 Trout, 2024

26 Trout, 2024

27 Trout, 2024

28 Butrica & Mudrazija, 2016; Myers & Ryu, 2008

Median Income	All Households	Owners	Renters
55-64 years	87,120	105,000	40,000
65-74 years	54,500	66,720	20,000
75+ years	34,980	45,500	Not Provided
Statewide All Ages	70,400	100,000	40,230
Mean Income	All Households	Owners	Renters
55-64 years	115,200	137,600	52,600
65-74 years	90,010	104,000	45,310
75+ years	66,960	75,270	37,380
Statewide All Ages	99,580	124,300	56,290

Table 33. Median and Mean Incomes for Older Adult Households in Maryland.
Source: NCSG Analysis of 2021 AHS.

Householder Age	2012 Total	Percentage	2015 Total	Percentage	2022 Total	Percentage
15-34 Years	138,728	12.5%	123,051	11.4%	133,612	11.9%
35-44 Years	255,526	22.9%	223,784	20.7%	231,753	20.6%
45-54 Years	326,791	29.4%	309,729	28.6%	267,954	23.9%
55-59 Years	136,977	12.3%	140,483	13.0%	143,166	12.8%
60-64 Years	110,794	10.0%	114,376	10.6%	125,721	11.2%
65-74 Years	105,636	9.5%	125,271	11.6%	156,646	14.0%
75 Years and Over	38,958	3.5%	44,786	4.1%	63,498	5.7%
Housing Units with Mortgage	1,113,410	-	1,081,480	-	1,122,350	-
Household 65+ with Mortgage	144,594	13.0%	170,057	15.7%	220,144	19.6%

Table 34. Households with a Mortgage by Age, from 2012-2022.
Source: NCSG Analysis of 2012, 2015, and 2022 ACS 5-year estimates.

In Maryland, an estimated 220,144 older adult households aged 65+ paid a regular primary mortgage in 2022, totaling almost 20% of all owner households with a mortgage. Those aged 65–74 account for 14% of all owner households with a mortgage, the third largest share of any age cohort, behind Marylanders aged 45–54 (24%) and 35–44 (21%).

Further, over time, older adults have made up an increasingly larger share of households with a mortgage. As shown in Table 9, in 2012, households aged 65 years and over consisted of only 13% of the total households with a

mortgage; in 2022, they consisted of nearly 20% of households with a mortgage.

In conclusion, older homeowners in Maryland who want to age in place are confronted with expensive home modification costs. However, some households, especially those that are still paying a mortgage, can be challenged to afford to make those changes. Ongoing mortgage costs can also put older households at risk of housing cost burden, and at worst, foreclosure. This will be explored further in the Senior Homeowner section.

Owner Occupied	Total	Percentage of Owner Households	Percentage of Total Population
Householder 15 to 24 years	10,243	0.7%	0.4%
Householder 25 to 34 years	131,097	8.7%	5.6%
Householder 35 to 44 years	240,343	15.9%	10.4%
Householder 45 to 54 years	301,507	20.0%	13.0%
Householder 55 to 64 years	361,500	23.9%	15.6%
Householder 65 to 74 years	278,590	18.5%	12.0%
Householder 75 to 84 years	138,689	9.2%	6.0%
Householder 85 years and over	47,617	3.2%	2.1%
Total Owner Households	1,509,586	-	65%

Renter Occupied	Total	Percentage of Renter Households	Percentage of Total Population
Householder 15 to 24 years	53,882	6.6%	2.3%
Householder 25 to 34 years	201,923	24.9%	8.7%
Householder 35 to 44 years	169,743	20.9%	7.3%
Householder 45 to 54 years	132,181	16.3%	5.7%
Householder 55 to 64 years	118,915	14.7%	5.1%
Householder 65 to 74 years	75,955	9.4%	3.3%
Householder 75 to 84 years	38,330	4.7%	1.7%
Householder 85 years and over	20,693	2.5%	0.9%
Total Renter Households	811,622		35%

Statewide Total	2,321,208		
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Table 35. Housing Tenure of Older Adults, by Age Cohort. Source: NCSG Analysis of Decennial Census, 2020.

Senior Homeowners

The state of Maryland has a significant homeownership rate among its older adult population, and Marylanders are more likely to be homeowners as they age. According to the 2020 Decennial Census, older adults aged 55 years and over make up more than half (55%) of all owner-occupied households in the state.

Homeownership is very common amongst older adults: as shown on Table 11, 77% of older adults 55 years or older owned their own homes, which is higher than the overall homeownership rate of 65%. Further, households aged 65–74 constitute the second highest cohort that owns their homes, accounting for 19% of all homeowners in the state. This is only behind households aged 45–54. Comparatively, this is consistent with the national rates of homeownership amongst older cohorts: householders aged 65–74 account for 19% of owner-occupied units in the US.

However, the likelihood of homeownership decreases as householders advance in their later years. For older adults aged 55 years and above, the majority are homeowners who range in age from 55 to 64 years (34%); this decreases to 26% for homeowners aged 65–74; and further decreases to 17% for homeowners aged 75 years and older.

This share is also reflected when looking at the whole of Maryland's population. Households aged 75–84 years only account for 9% of all homeowners; this share decreases to 3% for householders aged 85 years and above. Comparatively, these rates are consistent, albeit slightly less, than national rates of homeownership. Even as these older age groups become a smaller share of the overall state population, this data suggests that older age groups are also becoming a smaller share of homeowners in the state.

	Total	Percentage of 55+ Population	Percentage of 65+ Population
Total Older Adult Homeowner Households	826,396	76.5%	77.5%
55 to 64 years	361,500	33.5%	
65 to 74 years	278,590	25.8%	46.4%
75 to 84 years	138,689	12.8%	23.1%
85 years and over	47,617	4.4%	7.9%
Total Older Adult Renter Households	253,893	23.5%	22.5%
55 to 64 years	118,915	11.0%	
65 to 74 years	75,955	7.0%	12.7%
75 to 84 years	38,330	3.5%	6.4%
85 years and over	20,693	1.9%	3.4%
Total 55+ Householders	1,080,289		
Total 65+ Householders	599,874		

Table 36. Household Tenure for Older Adult Age Cohorts (55+).
Source: NCSG Analysis of 2020 Decennial Census.

Homeownership rates are high among older adults in Maryland, although some counties experience higher levels of homeownership within their senior population. Figure 4 shows that Calvert, Anne Arundel, and Queen Anne's counties have the highest homeownership rates for older adults aged 60 and above, whereas Baltimore City and Wicomico County have the lowest at 64% and 74%, respectively. Despite this, this data indicates that homeownership is the norm amongst seniors in the state.

Homeowners in Maryland tend to be less diverse than renters, although this varies by county. The 2020 Decennial Census indicates that 67% of owner-occupied senior households (55+) in the state are White, followed by 23% of Black/African American older adult homeowners. Baltimore City and Prince George's County were the only counties with a majority Black/African American homeowner population

aged 55 and above, with 60% and 67%, respectively. This statewide gap in older adult homeownership rates has serious consequences for the accumulation and transfer of wealth amongst various racial and ethnic groups in the state. Further, as previously discussed, minority populations are more likely to have title and estate challenges, which can further exacerbate the gap in homeownership rates. Barriers to adequate legal services, such as estate planning, can put the transfer of these assets at risk.

Older adult homeowners in Maryland tend to live in smaller households than the general population. The average household size of owner-occupied units for those 60 years and over is 1.62 people, as opposed to 2.36 for the total population in Maryland. As indicated by the previous data, some older adults live in spousal and/or multigenerational households, which can help with housing costs, as well as provide social connections and support for

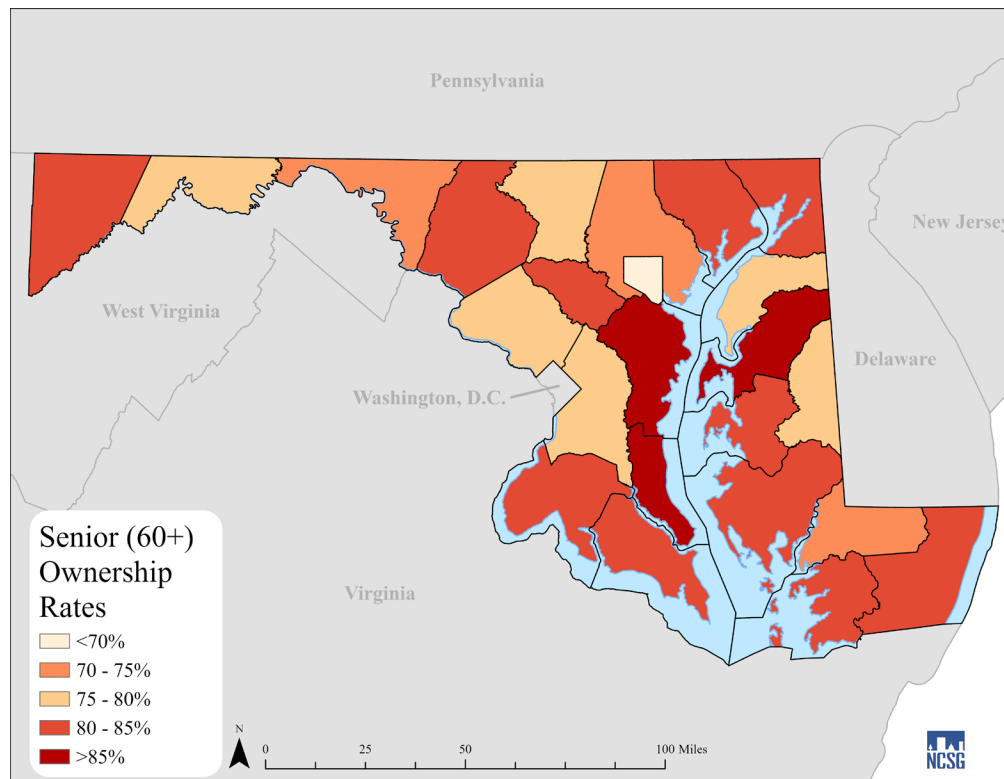


Figure 43. Homeownership Rates Amongst Maryland's Older Adults (60+).
Source: NCSG Analysis of 2022 ACS 5-year estimates.

	Total	Percentage
Owner Household 15 to 64 years	1,095,118	70.0%
Single unit (1), detached or attached	1,039,050	94.9%
2 to 4 units	5,739	0.5%
5 to 19 units	24,162	2.2%
20 to 49 units	4,380	0.4%
50 or more units	9,272	0.8%
Mobile home, boat, RV, van, etc.	12,515	1.1%
 Owner Household 65 years and over	 468,938	 30.0%
Single unit (1), detached or attached	421,807	89.9%
2 to 4 units	3,454	0.7%
5 to 19 units	16,225	3.5%
20 to 49 units	6,786	1.4%
50 or more units	13,654	2.9%
Mobile home, boat, RV, van, etc.	7,012	1.5%

Table 37. Household Tenure for Older Adult Age Cohorts (55+).
Source: NCSG Analysis of 2020 Decennial Census.

other lifestyle needs.

The types of units that older adults own vary across the state. As demonstrated in Table 12, the majority of older adult owners aged 65 years and older live in single-unit structures (e.g. single-family homes). While the total population is more likely to live in these types of homes than older adults, the majority of seniors occupy a similarly high percentage of single-unit structures at nearly 90%.

The ability to keep up with homeownership costs, including property taxes and utilities, as well as pay for necessary home repairs and improvements, can be burdensome for older residents. These ongoing costs can be further exacerbated for older adults living in condominiums and cooperatively owned housing situations, where repairs and rapidly escalating condo fees can create an

unexpected financial crisis. These types of ownership units tend to be located within multifamily buildings. In Maryland, more than 36,665 households aged 65 years and older (9%), owned homes in multifamily buildings (2+ units) in 2022. The highest concentration of these units are located in the more urban parts of the state, including Montgomery, Baltimore, and Anne Arundel counties and Baltimore City.

As shown on Figure 5, patterns begin to emerge on a county subdivision level on the prevalence and location of multifamily homeownership for older adults. Amongst all county subdivisions in the state, Montgomery County has three of the top five highest number of 65+ households living in multifamily homeownership units. Montgomery County's District 13, which includes Silver Spring, Wheaton, Glenmont,

and Aspen Hill neighborhoods, leads with the highest, at 4,694 older adult households. This is followed by Baltimore City, which has 3,343 older adult households living in owner-occupied multifamily units.

Given the density of these more urban areas, it is unsurprising that there is a greater number of multifamily homeownership units occupied by older adults. However, there is a spatial mismatch between multifamily homeownership opportunities and the counties where older adults are a significant share of the overall population. As previously mentioned, the rural and coastal areas of the state tend to have the highest proportion of older adults within their overall population, but these areas are not well served by multifamily homeownership opportunities. Talbot and Worcester counties have the highest proportion of older adults aged 65+ within

their total populations, but Talbot County only has 189 households aged 65+ living in owned multifamily units, and Worcester County only has 665 households.

In some parts of the county, including rural counties and the Eastern Shore, older adults are more likely to own and occupy alternative housing, such as mobile homes, RVs, boats, etc., rather than own units within a multifamily building. Dorchester (8%), Garrett (7%), and Wicomico (7%) counties have the highest percentages of senior owners (65+) living in other types of housing (e.g. not single-family homes and multifamily buildings). However, even though this is a more popular alternative, single-family homes tend to be the most prominent housing type for all older adult owners in the state.

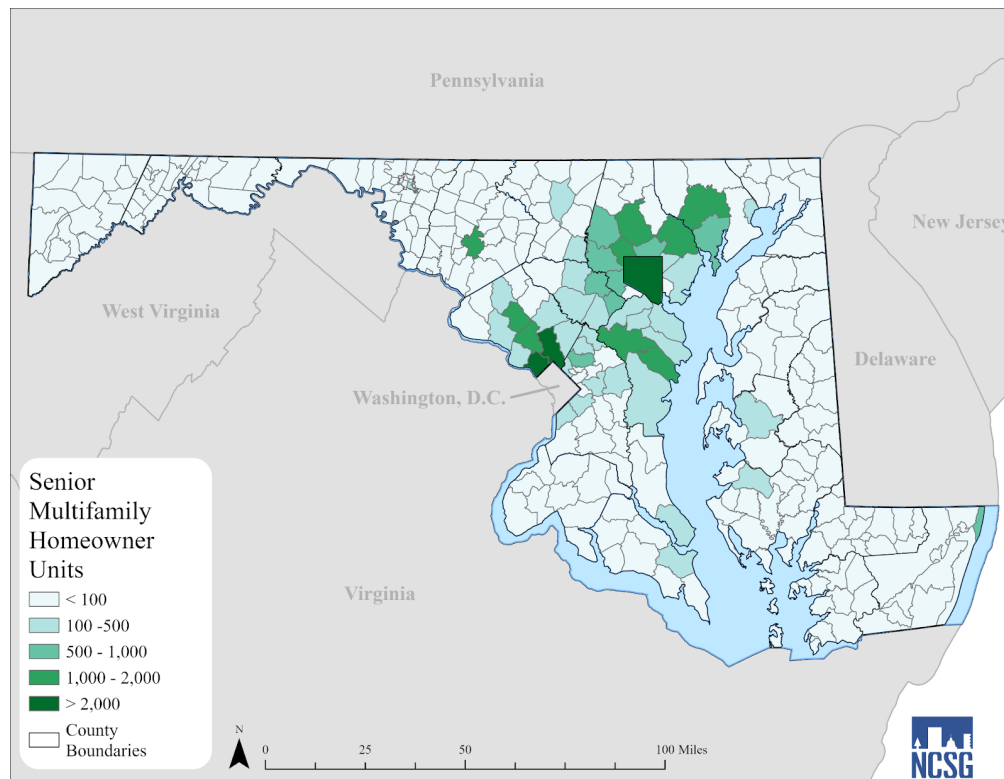


Figure 44. Multifamily Homeownership Amongst Households (65+), by Maryland County Subdivisions
Source: NCSG Analysis of 2022 ACS 5-year estimates.

County	Single Unit	2+ Units	Other (mobile home, RV, boat, etc.)
Allegany	6,861	137	231
Anne Arundel	44,333	3,581	773
Baltimore County	60,304	8,333	939
Baltimore City	34,541	3,701	43
Calvert	6,863	267	104
Caroline	2,449	12	148
Carroll	13,127	714	90
Cecil	7,945	104	492
Charles	10,184	17	191
Dorchester	3,293	186	299
Frederick	18,236	1,274	77
Garrett	3,110	12	223
Harford	19,271	2,338	662
Howard	19,755	2,517	217
Kent	2,382	21	57
Montgomery	64,299	12,024	87
Prince George's	59,708	3,210	294
Queen Anne's	4,990	141	90
Somerset	2,080	40	134
St. Mary's	6,892	104	340
Talbot	5,468	189	266
Washington	11,388	411	356
Wicomico	7,432	121	531
Worcester	6,896	665	368
Statewide	421,807	40,119	7,012

Table 38. Householders (65+) in Owner-Occupied Units by Structure Type in Maryland Counties.

Source: NCSG Analysis of 2022 ACS 5-year estimates.

Senior Renters

According to a 2023 Joint Center for Housing Studies report, most older adults own their homes, but the number of older renters is increasing with the growth of older households. This is likely to be the case in Maryland over the long term, but currently, the likelihood of renting decreases slightly as people age. As previously shown in Table 2, 253,893 (24%) of older adult (55+) households were renter-occupied. Of the renter-occupied households, 15% were aged 55–64; 9% were 65–74; and 7% were 75 years and older (Figure 6).

Older adults who rent in Maryland are typically more diverse than older adults who live in owner-occupied units. The 2020 Decennial Census shows that the majority of renter-occupied senior households (ages 55 and above) were Black (45%), closely followed by White older adults (44%). Prince George's

(76%), Baltimore City (75%), and Charles (61%) counties have the highest percentage of Black renters aged 55 and above. Montgomery (12%) and Prince George's (7%) counties had the highest percentage of older adult Hispanic or Latino renters. (AT 15 in Appendix). As demonstrated in the *Maryland Housing Needs Assessment: Housing Gaps* report, housing cost burdens tend to be exacerbated amongst older adult renters of color. These housing cost burdens can heighten housing instability for older adults.

Upon entering retirement age, older adults tend to experience reduced incomes, which can exacerbate cost burdens. IPUMS data in Table 14 shows that 29% of extremely low-income renter households, 18% of very low-income renter households, and 13% of low-income renter households in Maryland have a senior (65+) head of household. Some counties have especially high shares of elderly renter households with extremely low

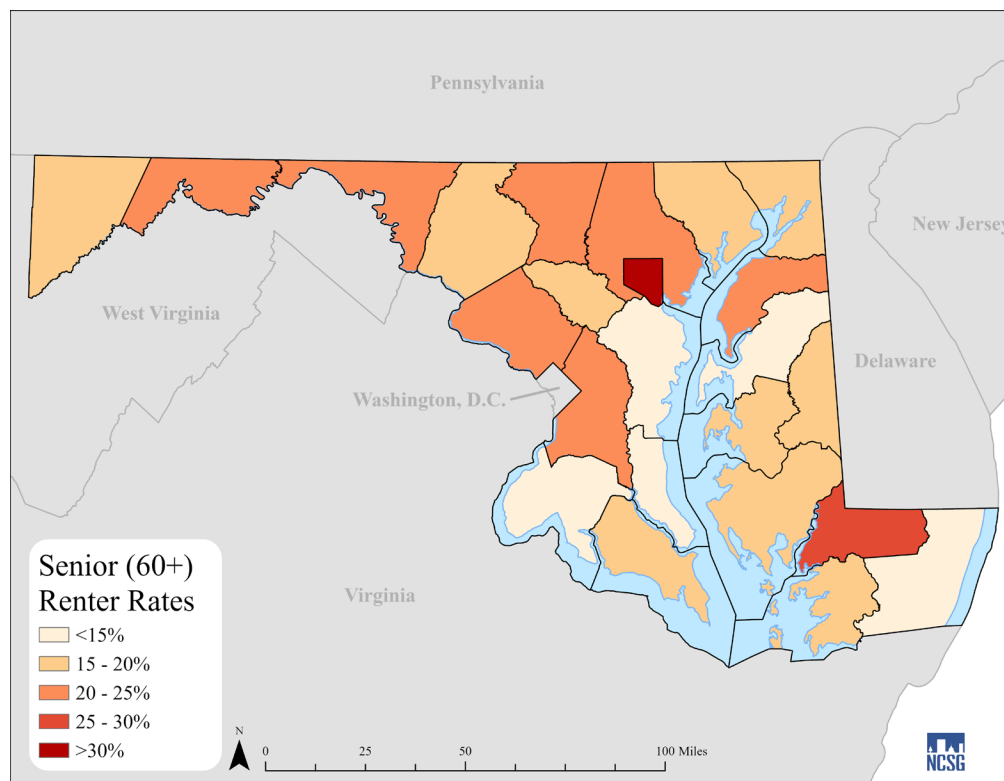


Figure 45. Renter Rates Amongst Maryland's Older Adults (60+).
Source: NCSG Analysis of 2022 ACS 5-year estimates.

County/PUMA	Extremely Low Income (0 - 30% AMI)		Very Low Income (31 - 50% AMI)		Low Income (51-80% AMI)	
	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	2,903	25.9%	1,964	20.6%	1,378	12.9%
Baltimore City	14,181	27.1%	2,895	11.2%	2,113	8.2%
Baltimore County	9,115	34.0%	4,784	23.4%	4,015	15.9%
Calvert	269	12.4%	550	35.5%	37	7.0%
Carroll	1,638	59.6%	585	28.9%	427	35.8%
Cecil	350	13.6%	473	23.4%	260	21.9%
Charles	1,573	54.5%	250	12.5%	55	2.5%
Frederick	2,054	33.1%	1,041	31.3%	990	15.5%
Harford	2,521	42.0%	801	15.4%	974	22.7%
Howard	1,802	30.0%	470	10.0%	865	16.4%
Montgomery	9,262	26.7%	2,836	13.2%	3,485	10.2%
Prince George's	7,517	21.2%	5,125	16.6%	2,884	9.5%
St. Mary's	668	32.6%	76	4.9%	579	24.4%
Combined County PUMA						
Western Maryland	4,386	31.6%	2,052	27.9%	1,266	18.8%
Upper Eastern Shore	2,867	43.1%	1,623	37.0%	296	12.2%
Lower Eastern Shore	1,424	32.8%	970	18.7%	620	20.8%
Statewide	62,630	29.0%	26,495	18.0%	20,344	12.5%

Table 39. Share of Older Adult Renter Households (65+) by Income Level.
Source: NCSG analysis of 2022 ACS microdata from IPUMS.

incomes, such as Carroll and Dorchester counties.

Maryland's older renters are typically living in larger multi-family buildings, rather than single-family (detached or attached) homes. Table 15 shows that in 2022, the majority (40%) of senior renters aged 65 and older live in small to midsize multifamily buildings between 2 and 49 units, while 37% of senior renters lived in larger multifamily buildings with 50 or more units.

Older adult renters are more than twice as likely to live in large multifamily buildings than other adult renter households; these units

are more likely to be larger Continuing Care Retirement Communities (CCRCs) and/or assisted living facilities. Nearly a quarter of older adult renters live in single-family homes.

Maryland has a large portfolio of age-restricted affordable units distributed across the state. These units are funded by various state and Federal programs, as well as financed by the private sector. The *Maryland Housing Needs Assessment: Housing Gaps* report features an analysis of elderly-designated housing projects closed with funding since 2011 from the Maryland Department of Housing and Community Development (DHCD) and multifamily-

assisted housing data from the Department of Housing and Urban Development (HUD). Table 15 indicates that Maryland has 30,899 publicly funded or subsidized units designated specifically for older adults, including 15,446 DHCD-funded units, 15,453 HUD Multifamily units, and 669 Public Housing units.²⁹

Further, older adults are able to, and often do, live in non-age restricted affordable housing. However, as indicated by Table 14, there remains a great need for affordable units amongst the state's low- and extremely low-income senior population. This topic is discussed further in the *Maryland Housing Needs Assessment: Housing Gaps* report, which found a broader lack of availability of housing for low- and moderate-income households across Maryland's housing market.

In addition to these subsidized units, Maryland also has private housing stock available for older adult renters. According to Maryland's Department of Aging, there are 38 operating or approved Continuing Care Retirement Communities (CCRCs) in Maryland, as of January 1, 2023. The CCRCs, both operating and under construction, contain over 16,000 continuing care units that comprise more than 12,000 independent living units, over 2,000 assisted living units, and over 2,000 nursing care units.

Of these, many older adult renters are likely living in assisted living facilities. According to the Maryland Health Care Commission's CY2022 Long Term Care Survey, there are an estimated 12,099 residents living in assisted living facilities across the state. The majority (56%) of these residents are 85 years and older.

	Total	Percentage
Renter Household 15 to 64 years	622,960	82.6%
Single unit (1), detached or attached	216,299	34.7%
2 to 4 units	59,822	9.6%
5 to 19 units	217,174	34.9%
20 to 49 units	29,801	4.8%
50 or more units	94,262	15.1%
Mobile home, boat, RV, van, etc.	5,602	0.9%
 Renter Householder 65 years and over	 131,108	 17.4%
Single unit (1), detached or attached	30,344	23.1%
2 to 4 units	10,181	7.8%
5 to 19 units	30,730	23.4%
20 to 49 units	10,874	8.3%
50 or more units	47,937	36.6%
Mobile home, boat, RV, van, etc.	1,042	0.8%

Table 40. Householders in Renter-Occupied Units by Structure Type in Maryland Counties.
Source: NCSG Analysis of 2022 ACS 5-year estimates.

²⁹ Data on closed projects from the Maryland Department of Housing and Community Development (DHCD) is only available starting in 2011, meaning the actual number of units is likely higher, as units were developed for people with disabilities and/or the elderly prior to that year.

County	DHCD Units	HUD Multifamily Units	Public Housing	Total
Allegany	69	394	34	497
Anne Arundel	495	478		973
Baltimore County	5,688	6,743		12,431
Baltimore City	1,337	2,238		3,575
Calvert	115	105		220
Caroline		95		95
Carroll	180	277		457
Cecil	173	95		268
Charles	208	100		308
Dorchester		121		121
Frederick	667	212	123	1,002
Garrett	90	18		108
Harford	190	462		652
Howard	526	150		676
Kent	22	60		82
Montgomery	3,535	1,337	452	5,324
Prince George's	1,636	1,718		3,354
Queen Anne's	54	42		96
Somerset		50		50
St. Mary's		170		170
Talbot		80		80
Washington	95	217	60	372
Wicomico	295	197		492
Worcester	71	94		165
Statewide	15,446	15,453	669	30,899

Table 41. Supply of Subsidized Elderly Homes in Maryland.³⁰

Source: NCSG Analysis of data from the Maryland Department of Housing and Community Development (DHCD) and Department of Housing and Urban Development (HUD).

³⁰ There are an additional 4 public housing homes that are designated as mixed elderly/disabled. Since they cannot be extrapolated, they are not included.

	Total Residents	Percentage
White	10,095	83.4%
Black/African American	1,300	10.7%
Hispanic/Latino	115	1.0%
Asian	158	1.3%
American Indian/Alaskan	20	0.2%
Native Hawaiian/Other Pacific Islander	6	0.0%
2 or More Races	52	0.4%
Other/Unknown	353	2.9%
Statewide	12,099	

Table 42. Resident Age in Assisted Living Facilities in Maryland, by Race & Ethnicity.
Source: NCSG Analysis of data from Maryland Health Care Commission Long Term Care Survey FY2022.

assisted housing data from the Department of Housing and Urban Development (HUD). Table 6 indicates that Maryland has 30,899 publicly funded or subsidized units designated specifically for older adults, including 15,446 DHCD-funded units, 15,453 HUD Multifamily units, and 669 Public Housing units.

The housing disparities amongst racial and ethnic groups in the state also manifest in access to assisted living facilities. As shown in Table 3.17, the same Long Term Care Survey data found that 83% of assisted living residents in the state are White. Conversely, Black/African American senior households make up the highest share of renters (45%), but only 11% identified as Black or African American in the Maryland Long Term Care Survey.

Older adults seeking committed affordable rental units have to navigate the age and income requirements. Many Maryland housing programs set their eligibility at 62 years and above, including the Low Income Housing Tax Credit program and Senior Assisted Living Subsidy program. However, this varies by locality. The Housing Upgrades to Benefit Seniors (HUBS) program in Baltimore, for example, serves residents

65 years and older. AT23 in the Appendix highlights a sampling of different housing programs for seniors in the state and their age requirements.

Housing Cost Burden

One common way to illustrate the lack of available affordable homes—for both renters and owners—is via the calculation of housing affordability gaps. This methodology and approach was utilized in the housing gap analysis in *Maryland Housing Needs Assessment: Housing Gaps* report. However, while this approach is an important tool for estimating housing shortages, it does not allow for the distinguishing of households by age cohort, because households of any age can live in any housing unit, with some exceptions. Therefore, 2022 ACS 5-Year data is utilized, which illustrates housing cost-burden for seniors aged 65 years and above. Housing cost burden shows households paying more than 30% of their monthly income on housing costs.

Across the state, older adult renters are more likely to be cost-burdened than homeowners. In some counties, the majority of older adult renter households are experiencing housing

cost burdens. Table 18 shows that Allegany, Caroline, Garrett, Harford, Kent, St. Mary's, Somerset, and Worcester counties are the only counties in the whole state where the *minority* (> 50%) of older adults (65+) are experiencing a cost burden, although in all cases, the housing cost burden is at least 34% amongst this population.

This data highlights the discrepancy between older adult homeowners and renters: only 12% of older homeowners have a cost burden, as compared to 55% of renters. Older adult homeowners in Calvert, Caroline, Dorchester, and Talbot counties face the highest levels of housing cost burden. Notably, older adult homeowners in Alleghany and St. Mary's counties experience the lowest cost burdens, as well as lower levels of renter cost burdens, suggesting those counties may be more affordable for older adults' housing needs.

Older adult renters are more likely to have a housing cost burden in the central parts of the state, as shown in Figure 10. Seniors in Queen Anne's County are also estimated to have the highest level of senior renter cost burden, with 527 households, or more than two thirds. Notably, only 11% of older adult homeowners in that county are cost burdened, indicating a significant disparity amongst these populations.

The most striking takeaway from these figures is the disparity in cost burden between renters and homeowners: the percentage of older adult renters experiencing housing cost burden is more significant than homeowners in all counties. While 2022 ACS 5-year data only has county-specific data for 65+, there is a statewide data point for seniors aged 60 and older. However, it is notable that homeowners aged 65+ have smaller cost burden than the 60+ cohort, while cost burden amongst 60+ and 65+ renter cohorts are relatively consistent.

In 2022, 53% of all older adult renters aged 60 years and older spent more than 30% of their income on housing, compared to just 26% of older adult homeowners. The proportion of older adult renters who are cost-burdened is even higher than the proportion of all renters who are cost-burdened (48%).

This trend is also reflected for older adult homeowners: 26% of seniors (60+) in owner-occupied households were cost burdened, which is higher than the overall population of homeowners (22%). However, as previously discussed, the cost burden for 65+ homeowner households decreases to 12%.

County	Cost-Burdened Homeowner	Percent of Homeowners Cost-Burdened	Cost-Burdened Renter	Percent of Renters Cost-Burdened
Allegany	664	9%	677	34%
Anne Arundel	5,409	11%	3,930	53%
Baltimore County	9,012	13%	13,229	57%
Baltimore City	4,308	11%	11,908	55%
Calvert	1,100	15%	691	62%
Caroline	404	15%	252	38%
Carroll	1,550	11%	2,152	59%
Cecil	963	11%	1,039	55%
Charles	1,461	14%	980	53%
Dorchester	559	15%	444	58%
Frederick	2,399	12%	2,479	56%
Garrett	362	11%	286	37%
Harford	2,493	11%	1,921	47%
Howard	3,052	14%	3,013	58%
Kent	354	14%	372	48%
Montgomery	9,000	12%	11,598	54%
Prince George's	9,093	14%	10,941	60%
Queen Anne's	575	11%	527	69%
Somerset	575	8%	661	47%
St. Mary's	204	9%	165	34%
Talbot	895	15%	542	50%
Washington	1,555	13%	1,792	44%
Wicomico	879	11%	1,458	52%
Worcester	951	12%	678	47%
Statewide	57,817	12%	71,735	55%

Table 43. Households (65+) Experiencing Housing Cost-Burden by County.
Source: NCSG Analysis of 2022 ACS 5-year estimates.

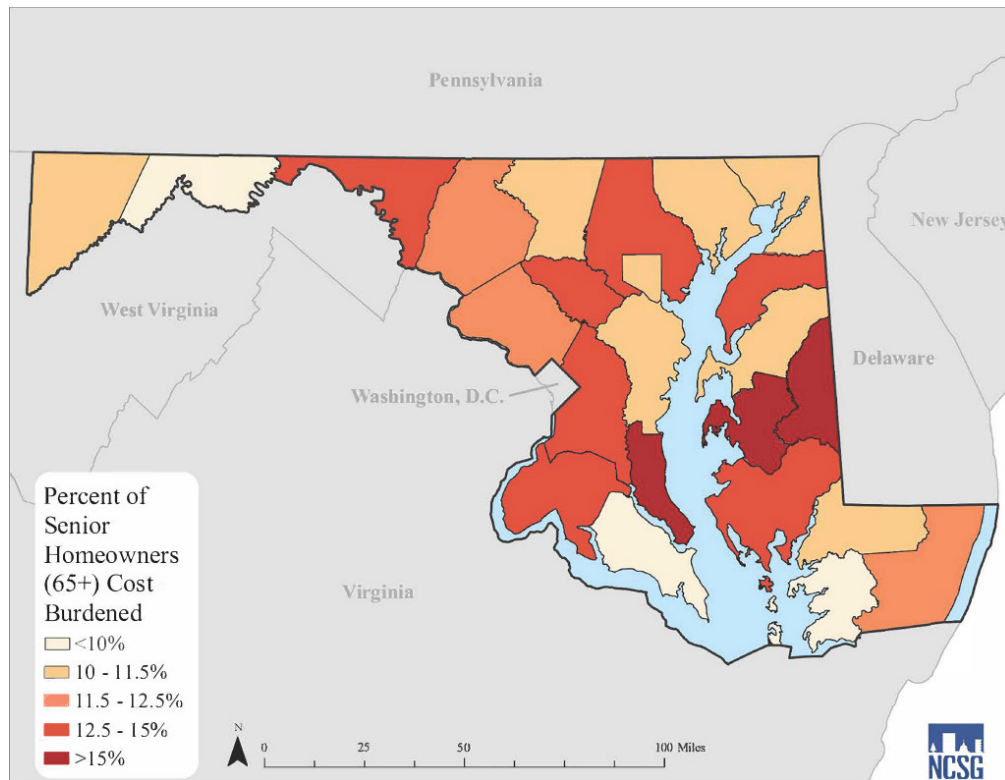


Figure 46. Percentage of Senior Homeowners (65+ years) Experiencing Housing Cost Burden by County.
Source: NCSG Analysis of 2022 ACS 5-year estimates.

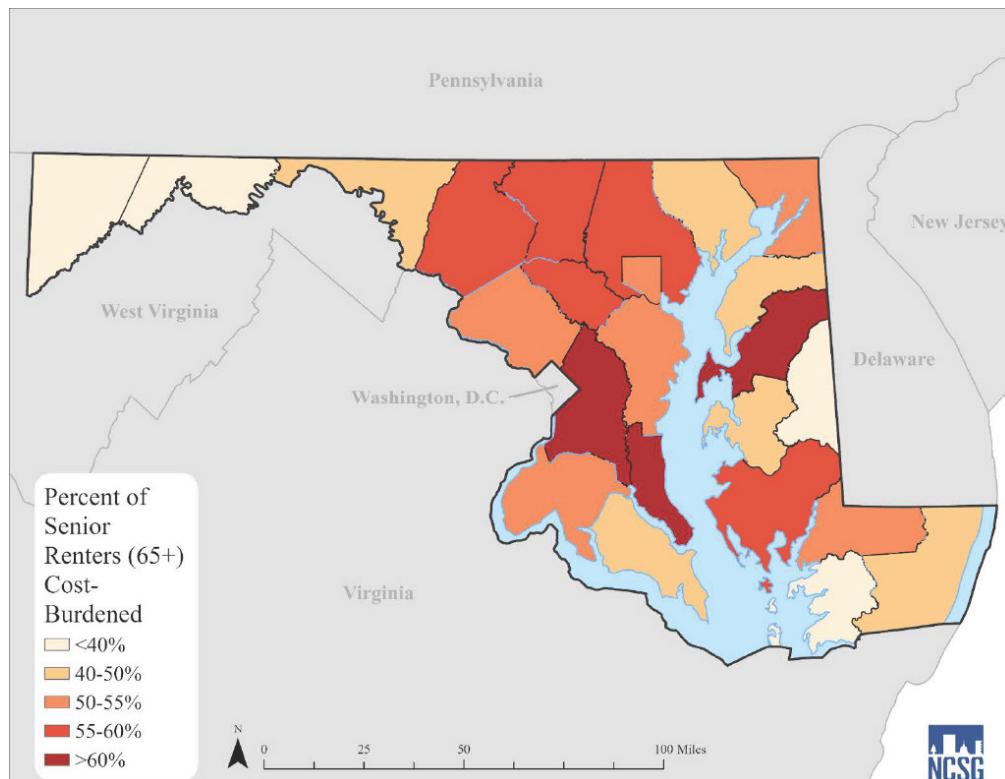


Figure 47. Percentage of Senior Renters (65+ years) Experiencing Housing Cost Burden by County.
Source: NCSG Analysis of 2022 ACS 5-year estimates.

Disability and Access to Accessible Units for Maryland's Older Adult Population

Disability rates tend to rise as individuals age and can have significant impacts on the ability of older adults to remain in their homes, without additional supports or modifications.

The definition of disability within this report is based on the data from the 2022 U.S. Census Bureau's American Community Survey (ACS) and 2021 American Housing Survey (AHS). In this context, people with disabilities refer to those with an ambulatory disability (e.g. difficulty walking), a cognitive disability, a hearing or vision disability, or a disability that makes self-care or independent living difficult. These data sources provide key information on disability status, household composition, income, tenure, and location necessary for the research.

In Maryland, the most common disability for adults 65 years and older is ambulatory difficulty (19%), followed by difficulty with living independently (13%). The likelihood of older adults experiencing these disabilities grows with age: 28% of older adults 75+ have ambulatory difficulty, as opposed to 13% of those 65–74 years. Similarly, 22% of adults 75+ have difficulty with independent living, while only 6% of those 65–74 experience that same difficulty. These disabilities, in particular, can have an impact on a person's ability to move freely and independently in their home.

Across the state, the likelihood of disability tends to increase with age. However, older adults in some counties in Maryland are more likely to experience a disability than others. Dorchester, Garrett, and Allegany counties have the highest rates of disability amongst their population aged 65–74; this changes slightly in later years, with Garrett, Allegany, Somerset, and Wicomico counties having the highest levels of disability amongst their 75+ population. These finds are illustrated on Table 19.

The *Maryland Housing Needs Assessment: Housing Gaps* report features an analysis of the availability of accessible units across the states. This analysis was focused on all accessible units, not just those that are age-restricted, and was illustrative in identifying an overall shortage of accessible units in the state. According to its findings, and as shown on Table 20, Baltimore City has the largest concentration of accessible units, with a total of 1,904, followed by Montgomery (737 units) and Prince George's (467 units) counties. Although smaller counties like Garrett and Allegany have higher proportions of older adults with disabilities, they have significantly fewer units accessible to individuals with disabilities.

County	65 to 74 years	Percentage	75 years and over	Percentage
Allegany	1,953	26.5%	3,002	50.9%
Anne Arundel	10,917	20.6%	14,289	40.0%
Baltimore County	17,244	33.3%	16,039	49.6%
Baltimore City	16,718	19.8%	27,061	44.6%
Calvert	1,647	19.2%	2,098	37.2%
Caroline	850	26.2%	957	43.4%
Carroll	3,509	20.5%	5,576	46.0%
Cecil	2,480	23.9%	2,737	43.6%
Charles	2,699	20.5%	3,475	43.2%
Dorchester	1,208	29.4%	1,035	36.2%
Frederick	5,109	21.3%	6,018	38.4%
Garrett	1,071	28.7%	1,483	56.2%
Harford	5,637	21.7%	7,185	42.6%
Howard	4,481	15.8%	7,953	42.1%
Kent	387	14.2%	940	42.5%
Montgomery	14,957	15.6%	29,360	41.4%
Prince George's	17,946	21.4%	20,667	42.5%
Queen Anne's	913	15.9%	1,484	36.5%
Somerset	1,863	21.0%	2,592	45.3%
St. Mary's	566	23.4%	771	50.5%
Talbot	1,016	17.6%	2,245	43.4%
Washington	3,711	24.3%	4,860	44.2%
Wicomico	2,028	20.4%	3,253	50.5%
Worcester	1,434	17.3%	2,560	41.5%
Statewide	123,391	20.9%	167,640	43.3%

Table 44. Share of Age Group with a Disability by County.
Source: NCSG Analysis of 2022 ACS 5-year estimates.

County	DHCD Units	HUD Multifamily Units	Public Housing Units	Total
Allegany	38	6	4	48
Anne Arundel	208	42	6	256
Baltimore County	1,103	555	346	1,904
Baltimore City	192	134		326
Calvert	15		1	16
Caroline	18			18
Carroll	27	25		52
Cecil	166	22		188
Charles	61	21		82
Dorchester	13			13
Frederick	128	266	40	434
Garrett	27	6		33
Harford	83	80		163
Howard	90	95		185
Kent	2			2
Montgomery	256	171	310	737
Prince George's	228	236	3	467
Queen Anne's	14	10		24
St. Mary's	56			56
Somerset	36			36
Talbot	22	9	60	31
Washington	33	12		105
Wicomico	68	21		89
Worcester	41			41
Statewide	2,925	1,711	670	5,306

Table 45. Supply of Subsidized Accessible Units in Maryland.³¹

Source: NCSG Analysis of data from the Maryland Department of Housing and Community Development (DHCD) and Department of Housing and Urban Development (HUD).

³¹ There are an additional 106 public housing units that are designated either disabled (102) or mixed elderly/disabled (4), however, it is unclear whether these units overlap with the units that have accessibility features, so they are not included. Most of these units are in Baltimore City, with 1 of them in Baltimore County. There are also 260 HUD multifamily units categorized as Section 811 PRAC, but no client group is identified, thus these units are not included in the analysis.

Homelessness in Maryland's Older Adult Population

In Maryland, older adults are also uniquely vulnerable to rising housing costs and a lack of affordable and accessible options to age in. As highlighted in the *Maryland Housing Needs Assessment: Supportive Housing* report, older adults (55+) constitute a significant portion of the state's homeless population--representing a quarter of the unhoused population statewide.

According to the 2024 HUD Point-in-Time Count, Baltimore City had the highest number of older adults experiencing homelessness, totaling a third of its overall unhoused population (Table 21).

Montgomery County and the Balance of State CoC have the next highest number of unhoused older adults.

CoC	Total PIT Count	55+ Years	Share of 55+ Amongst PIT
Baltimore	1,600	532	33%
Annapolis/Anne Arundel County	254	74	29%
Howard County	130	34	26%
Baltimore County	565	124	22%
Carroll County	134	40	30%
Mid-Shore Regional	129	28	22%
Lower Shore	275	75	27%
Balance of State	1,188	245	21%
Prince George's County	650	82	13%
Montgomery County	1,144	265	23%
Statewide	6,069	1,499	25%

Table 46. Point In Time (PIT) Count by Age.
Source: NCSG Analysis of HUD Point-in-Time Counts, 2024.

V. Conclusions and Policy Implications

This report on the housing needs for Maryland's older adults brings forth several clear conclusions. Older adults constitute a significant portion of the state's population and will continue to grow and have an important impact on Maryland's housing market for years to come. Older adults, particularly renters, are facing rising housing costs and are struggling with higher levels of cost burdens than the general population.

As discussed in the *Maryland Housing Needs Assessment: Housing Gaps* report, there is a shortage of housing affordable to low- and moderate-income households in Maryland. This shortage is also felt by older adult households, who are more likely to have fixed or limited incomes, which makes them particularly susceptible to rising housing costs. While the state has a significant number of subsidized affordable homes restricted to seniors, there is still a need for affordable housing options for seniors.

There is a strong preference among older adults to remain in their homes and communities. According to AARP's 2021 Home and Community Preferences Survey, more than six in ten adults wish to remain in their community or current residence for as long as possible. In Maryland, that preference is even higher. Approximately 75% of people aged 50 and older surveyed by the state's Department on Aging said that they wished to remain in their homes as they aged. This desire to age in place is exhibited in both renter and owner-occupied households.

However, older adults are more likely to develop a disability as they age, which can impact their ability to remain in their homes and may precipitate the need for home modifications to enhance accessibility. According to Maryland's Department of Aging's 2021 Report, the vast majority of older adults surveyed (51%) said that in-home supports (home modifications, caregiving, meals, chore services, etc.) would be the

most helpful in allowing them to age in place. Research suggests that home modifications to enable aging in place can cost an average of \$10,000, which can be unaffordable for many households, especially for the significant number of aging homeowners living in single-family homes.

In response to these existing and growing needs, Governor Wes Moore's Executive Order 01.01.2024.01: The Longevity-Ready Maryland Initiative: A Multisector Plan for Longevity acknowledges the contributions of older adults to the state and establishes the process to create a Longevity Plan to positively transform the aging experience for all Marylanders. Further, there is a wide array of policies and programs offered by the state of Maryland that support older adults in addressing their housing needs or support aging-in-place. For example, the Maryland Department of Housing and Community Development, in partnership with the Maryland Department for Aging, also manages the special loan program, Accessible Homes for Seniors, that provides financing for accessibility improvements for households aged 55 and above. These improvements include the installation of grab bars and railings, doorway widening, and ramp installation. In addition, the state administers weatherization and energy efficiency services for income-qualifying households, which includes seniors.

However, these programs are designed to support homeowners. There are generalized assistance programs geared towards older adults in the state, including energy assistance and tax programs that alleviate tax burdens for seniors 65 years and older, including tax exemptions for Social Security Income, pension exclusions, and a senior tax credit. However, this research found a gap in programs specifically geared towards supporting renter households, both financially and physically, age in their homes.

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Appendix A: Analysis of Housing Production and Zoning Capacity

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2045 Residential Zoning Capacity for Maryland Counties

AT1. 2045 Residential Zoning Capacity, Allegany County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	4	31	15	37	6	357	17	15	(342)
> .05 and <= .1 hu/acre	13	89	89	107	18	271	61,878	57,905	57,634
> .1 and < .2 hu/acre	26	185	147	222	37	281	0	0	(281)
>= .2 and < 1.0 hu/acre	723	5,062	5,148	6,080	1,018	2,097	823	763	(1,334)
>= 1.0 and < 3.5 hu/acre	1,772	12,404	13,202	14,898	2,494	1,687	619	487	(1,200)
>= 3.5 and < 10 hu/acre	1,139	7,970	7,572	9,572	1,602	382	18,083	5,756	5,375
>= 10 hu/acre	435	3,043	2,827	3,655	612	58	3,329	226	168
Total	4,112	28,783	29,000	34,570	5,787	5,134	84,749	65,153	60,019

AT2. 2045 Residential Zoning Capacity, Anne Arundel County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	12	81	79	104	22	1,064	70,946	34,321	33,257
> .05 and <= .1 hu/acre	19	133	147	170	37	560	0	0	(560)
> .1 and < .2 hu/acre	41	288	306	367	79	582	3	2	(580)
>= .2 and < 1.0 hu/acre	1,566	10,959	12,998	13,984	3,025	5,246	13,558	10,416	5,170
>= 1.0 and < 3.5 hu/acre	12,887	90,208	108,977	115,110	24,902	14,790	35,382	19,462	4,672
>= 3.5 and < 10 hu/acre	10,632	74,423	89,961	94,968	20,545	5,067	31,480	5,823	756
>= 10 hu/acre	3,984	27,887	33,131	35,585	7,698	692	6,288	293	(399)
Total	29,140	203,979	245,600	260,288	56,309	28,001	263,452	70,318	42,317

AT3. 2045 Residential Zoning Capacity, Baltimore City

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	6	45	42	51	7	385	0	0	(385)
> .05 and <= .1 hu/acre	5	38	30	43	6	81	0	0	(81)
> .1 and < .2 hu/acre	18	124	126	143	19	149	0	0	(149)
>= .2 and < 1.0 hu/acre	230	1,608	1,527	1,853	244	476	1,549	217	(259)
>= 1.0 and < 3.5 hu/acre	1,875	13,122	13,166	15,115	1,994	1,055	2,277	327	(728)
>= 3.5 and < 10 hu/acre	8,749	61,240	61,163	70,546	9,305	1,967	6,854	370	(1,596)
>= 10 hu/acre	25,773	180,413	177,421	207,826	27,413	1,971	13,257	147	(1,824)
Total	36,656	256,589	253,475	295,577	38,988	6,084	51,651	1,062	(5,022)

AT4. 2045 Residential Zoning Capacity, Baltimore County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	11	75	68	88	13	514	15,603	5,809	5,295
> .05 and <= .1 hu/acre	20	142	133	167	25	373	0	0	(373)
> .1 and < .2 hu/acre	60	419	436	492	73	518	41	30	(488)
>= .2 and < 1.0 hu/acre	2,577	18,038	19,983	21,194	3,156	5,720	91,195	71,531	65,812
>= 1.0 and < 3.5 hu/acre	13,094	91,659	102,431	107,694	16,035	9,707	11,786	7,437	(2,269)
>= 3.5 and < 10 hu/acre	16,512	115,583	128,110	135,803	20,220	4,945	35,491	5,776	831
>= 10 hu/acre	11,496	80,475	88,065	94,553	14,078	1,273	8,703	431	(842)
Total	43,770	306,391	339,225	359,991	53,600	23,049	382,641	91,015	67,966

AT5. 2045 Residential Zoning Capacity, Caroline County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	1	4	7	7	2	99	98	83	(16)
> .05 and <= .1 hu/acre	4	25	29	39	14	180	0	0	(180)
> .1 and < .2 hu/acre	29	202	267	310	108	796	847	792	(4)
>= .2 and < 1.0 hu/acre	678	4,747	6,688	7,273	2,526	5,157	116,925	108,860	103,702
>= 1.0 and < 3.5 hu/acre	800	5,602	7,917	8,582	2,980	2,177	748	612	(1,564)
>= 3.5 and < 10 hu/acre	160	1,120	1,547	1,716	596	158	3,272	653	495
>= 10 hu/acre	8	54	70	83	29	3	474	0	(3)
Total	1,679	11,755	16,525	18,009	6,254	8,570	198,223	111,000	102,431

AT6. 2045 Residential Zoning Capacity, Carroll County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	3	18	15	22	5	242	0	0	(242)
> .05 and <= .1 hu/acre	5	32	33	41	8	123	1	1	(123)
> .1 and < .2 hu/acre	14	95	99	120	25	170	0	0	(170)
>= .2 and < 1.0 hu/acre	1,754	12,275	14,712	15,436	3,161	5,255	88,934	76,629	71,374
>= 1.0 and < 3.5 hu/acre	4,778	33,443	40,714	42,054	8,612	6,375	3,647	2,924	(3,451)
>= 3.5 and < 10 hu/acre	1,362	9,531	11,197	11,986	2,454	605	2,320	601	(4)
>= 10 hu/acre	311	2,174	2,604	2,734	560	53	147	21	(32)
Total	8,224	57,569	69,375	72,393	14,824	12,823	285,496	80,176	67,353

AT7. 2045 Residential Zoning Capacity, Cecil County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	6	40	39	60	19	1,122	13,680	7,161	6,039
> .05 and <= .1 hu/acre	3	23	22	34	11	181	36,194	31,286	31,105
> .1 and < .2 hu/acre	20	137	158	203	66	511	0	0	(511)
>= .2 and < 1.0 hu/acre	1,417	9,921	13,358	14,670	4,750	8,232	749	647	(7,584)
>= 1.0 and < 3.5 hu/acre	2,689	18,826	25,116	27,839	9,013	6,694	8,373	6,606	(87)
>= 3.5 and < 10 hu/acre	1,140	7,983	10,267	11,804	3,822	949	8,000	2,960	2,011
>= 10 hu/acre	217	1,516	2,015	2,242	726	73	745	46	(26)
Total	5,492	38,446	50,975	56,852	18,406	17,762	211,946	48,707	30,945

AT8. 2045 Residential Zoning Capacity, Charles County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	5	38	35	58	20	715	30,014	16,091	15,376
> .05 and <= .1 hu/acre	10	69	86	106	37	564	0	0	(564)
> .1 and < .2 hu/acre	21	145	171	223	78	558	12	11	(548)
>= .2 and < 1.0 hu/acre	1,552	10,867	15,452	16,673	5,806	9,945	126,346	113,394	103,449
>= 1.0 and < 3.5 hu/acre	4,022	28,153	41,535	43,196	15,043	9,619	15,816	11,599	1,979
>= 3.5 and < 10 hu/acre	1,835	12,845	18,842	19,708	6,863	1,749	12,106	3,536	1,787
>= 10 hu/acre	320	2,239	3,229	3,436	1,196	102	10,020	336	234
Total	7,765	54,356	79,350	83,399	29,043	23,252	292,288	144,967	121,715

AT9. 2045 Residential Zoning Capacity, Dorchester County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	2	15	14	20	5	158	70,567	69,180	69,022
> .05 and <= .1 hu/acre	9	64	71	86	22	320	865	828	508
> .1 and < .2 hu/acre	42	291	287	393	102	758	0	0	(758)
>= .2 and < 1.0 hu/acre	678	4,746	5,022	6,415	1,669	3,500	2,049	1,930	(1,570)
>= 1.0 and < 3.5 hu/acre	835	5,848	6,955	7,904	2,057	1,419	122,756	97,047	95,628
>= 3.5 and < 10 hu/acre	417	2,919	3,303	3,946	1,027	246	4,828	685	439
>= 10 hu/acre	64	451	572	609	158	18	2,065	165	147
Total	2,048	14,333	16,225	19,373	5,041	6,418	341,994	169,835	163,417

AT10. 2045 Residential Zoning Capacity, Frederick County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	6	39	34	58	19	1,295	455	312	(983)
> .05 and <= .1 hu/acre	17	118	160	178	59	897	243,480	199,344	198,447
> .1 and < .2 hu/acre	56	390	521	586	196	1,459	0	0	(1,459)
>= .2 and < 1.0 hu/acre	2,141	14,984	21,317	22,516	7,533	13,318	8,717	7,724	(5,594)
>= 1.0 and < 3.5 hu/acre	5,560	38,920	56,248	58,486	19,566	13,029	21,342	16,400	3,370
>= 3.5 and < 10 hu/acre	3,199	22,396	31,909	33,655	11,259	2,730	12,132	2,314	(416)
>= 10 hu/acre	1,958	13,706	19,136	20,596	6,890	627	7,984	233	(394)
Total	12,936	90,552	129,325	136,076	45,524	33,355	407,715	226,327	192,972

AT11. 2045 Residential Zoning Capacity, Garrett City

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	3	19	18	24	5	152	0	0	(152)
> .05 and <= .1 hu/acre	7	52	49	64	13	192	30	28	(164)
> .1 and < .2 hu/acre	35	245	231	305	60	433	0	0	(433)
>= .2 and < 1.0 hu/acre	1,089	7,620	7,091	9,471	1,851	3,805	182,098	172,237	168,433
>= 1.0 and < 3.5 hu/acre	1,058	7,403	4,944	9,202	1,799	1,385	86,013	73,095	71,710
>= 3.5 and < 10 hu/acre	88	618	531	768	150	39	5,361	2,529	2,490
>= 10 hu/acre	21	149	136	185	36	3	1,279	14	11
Total	2,301	16,105	13,000	20,018	3,913	6,009	414,927	247,903	241,894

AT12. 2045 Residential Zoning Capacity, Harford County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	7	52	47	66	14	803	1	1	(803)
> .05 and <= .1 hu/acre	14	96	67	123	27	416	0	0	(416)
> .1 and < .2 hu/acre	20	137	146	176	39	343	109,378	80,323	79,980
>= .2 and < 1.0 hu/acre	1,773	12,408	14,980	15,886	3,478	5,630	9,289	7,613	1,983
>= 1.0 and < 3.5 hu/acre	6,385	44,694	54,860	57,221	12,527	8,167	2,074	1,528	(6,639)
>= 3.5 and < 10 hu/acre	3,820	26,741	32,475	34,236	7,495	1,815	9,889	1,927	112
>= 10 hu/acre	892	6,245	7,526	7,995	1,750	153	747	32	(121)
Total	12,911	90,374	110,100	115,703	25,330	17,328	278,493	91,424	74,095

AT13. 2045 Residential Zoning Capacity, Howard County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	5	33	29	44	10	534	27	7	(527)
> .05 and <= .1 hu/acre	3	18	19	23	5	83	0	0	(83)
> .1 and < .2 hu/acre	7	46	44	60	14	106	7	6	(100)
>= .2 and < 1.0 hu/acre	955	6,682	8,491	8,751	2,069	3,631	83,335	63,290	59,659
>= 1.0 and < 3.5 hu/acre	7,057	49,401	62,843	64,702	15,301	9,803	34,116	21,828	12,025
>= 3.5 and < 10 hu/acre	4,624	32,365	40,858	42,390	10,025	2,474	25,008	6,537	4,062
>= 10 hu/acre	2,751	19,258	23,842	25,223	5,965	557	15,834	1,828	1,271
Total	15,400	107,802	136,125	141,192	33,390	17,188	160,525	93,496	76,308

AT14. 2045 Residential Zoning Capacity, Kent County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	1	7	2	9	2	88	72,418	64,671	64,583
> .05 and <= .1 hu/acre	2	15	14	20	5	62	0	0	(62)
> .1 and < .2 hu/acre	16	111	100	147	36	246	3,451	3,281	3,035
>= .2 and < 1.0 hu/acre	456	3,193	3,231	4,226	1,033	2,145	2,138	2,029	(117)
>= 1.0 and < 3.5 hu/acre	628	4,395	4,585	5,817	1,422	955	369	299	(656)
>= 3.5 and < 10 hu/acre	151	1,058	1,201	1,400	342	84	3,381	2,209	2,126
>= 10 hu/acre	31	220	218	291	71	6	236	150	144
Total	1,286	8,999	9,350	11,909	2,911	3,586	175,676	72,639	69,053

AT15. 2045 Residential Zoning Capacity, Montgomery County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	8	56	50	72	16	914	95,900	56,383	55,469
> .05 and <= .1 hu/acre	12	87	84	112	25	417	41	30	(387)
> .1 and < .2 hu/acre	26	182	186	235	53	417	15,649	13,417	13,000
>= .2 and < 1.0 hu/acre	2,312	16,181	19,875	20,872	4,690	8,520	27,599	21,390	12,870
>= 1.0 and < 3.5 hu/acre	14,590	102,131	127,591	131,734	29,603	16,847	30,509	13,681	(3,166)
>= 3.5 and < 10 hu/acre	17,114	119,800	149,160	154,525	34,725	8,398	33,297	4,527	(3,870)
>= 10 hu/acre	16,491	115,434	139,754	148,893	33,459	2,244	9,488	843	(1,401)
Total	50,553	353,870	436,700	456,442	102,572	37,757	290,783	110,271	72,515

AT16. 2045 Residential Zoning Capacity, Prince George's County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	10	72	53	84	12	1,044	23,677	11,904	10,860
> .05 and <= .1 hu/acre	13	92	79	107	15	235	0	0	(235)
> .1 and < .2 hu/acre	40	277	264	323	46	353	21,988	16,371	16,018
>= .2 and < 1.0 hu/acre	1,666	11,663	13,011	13,614	1,951	3,350	4,353	3,459	109
>= 1.0 and < 3.5 hu/acre	16,870	118,087	133,043	137,838	19,752	11,337	22,963	9,820	(1,517)
>= 3.5 and < 10 hu/acre	14,861	104,030	115,449	121,430	17,401	4,146	24,505	4,108	(38)
>= 10 hu/acre	11,535	80,743	87,626	94,249	13,506	1,018	8,920	1,067	48
Total	44,995	314,962	349,525	367,645	52,683	21,483	279,005	46,728	25,245

AT17. 2045 Residential Zoning Capacity, Queen Anne's County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	2	13	9	19	6	201	134,622	119,404	119,202
> .05 and <= .1 hu/acre	11	74	82	106	32	474	139	129	(345)
> .1 and < .2 hu/acre	44	310	363	447	137	1,056	0	0	(1,056)
>= .2 and < 1.0 hu/acre	882	6,176	8,023	8,905	2,729	5,641	4,754	4,352	(1,289)
>= 1.0 and < 3.5 hu/acre	1,433	10,028	13,162	14,460	4,432	3,429	4,486	3,099	(330)
>= 3.5 and < 10 hu/acre	277	1,938	2,535	2,795	857	228	1,981	296	68
>= 10 hu/acre	11	76	101	110	34	3	1,445	0	(3)
Total	2,659	18,615	24,275	26,841	8,227	11,032	229,302	127,280	116,248

AT18. 2045 Residential Zoning Capacity, Somerset County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	1	6	6	8	2	85	0	0	(85)
> .05 and <= .1 hu/acre	7	51	50	66	15	210	0	0	(210)
> .1 and < .2 hu/acre	12	86	95	111	25	180	0	0	(180)
>= .2 and < 1.0 hu/acre	526	3,684	3,830	4,761	1,077	2,175	33,606	31,796	29,621
>= 1.0 and < 3.5 hu/acre	519	3,635	3,532	4,698	1,063	809	2,419	2,034	1,225
>= 3.5 and < 10 hu/acre	221	1,544	1,522	1,996	452	112	3,663	1,536	1,424
>= 10 hu/acre	75	528	390	682	154	18	629	175	157
Total	1,362	9,533	9,425	12,321	2,788	3,590	197,783	35,542	31,952

AT19. 2045 Residential Zoning Capacity, St. Mary's City

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	3	21	20	33	12	1,216	0	0	(1,216)
> .05 and <= .1 hu/acre	8	59	63	91	33	427	0	0	(427)
> .1 and < .2 hu/acre	11	78	102	122	44	294	82,333	42,890	42,596
>= .2 and < 1.0 hu/acre	1,319	9,234	12,803	14,407	5,173	8,581	10,142	8,853	272
>= 1.0 and < 3.5 hu/acre	3,319	23,230	33,763	36,244	13,014	9,727	1,057	865	(8,861)
>= 3.5 and < 10 hu/acre	741	5,184	7,363	8,089	2,905	755	2,810	1,255	501
>= 10 hu/acre	294	2,058	3,010	3,211	1,153	101	1,057	91	(10)
Total	5,695	39,863	57,125	62,197	22,334	21,100	213,330	53,955	32,854

AT20. 2045 Residential Zoning Capacity, Talbot County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	1	8	9	10	2	75	43,548	32,125	32,051
> .05 and <= .1 hu/acre	2	11	7	15	3	47	0	0	(47)
> .1 and < .2 hu/acre	19	130	137	166	37	248	0	0	(248)
>= .2 and < 1.0 hu/acre	965	6,752	6,811	8,677	1,925	3,551	6,985	6,309	2,757
>= 1.0 and < 3.5 hu/acre	1,064	7,450	8,310	9,574	2,124	1,376	1,085	737	(640)
>= 3.5 and < 10 hu/acre	346	2,425	2,656	3,116	691	191	2,661	425	234
>= 10 hu/acre	46	320	395	412	91	10	1,395	0	(10)
Total	2,442	17,095	18,325	21,970	4,875	5,498	169,514	39,595	34,097

AT21. 2045 Residential Zoning Capacity, Washington County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	5	38	34	52	14	879	56,853	38,647	37,768
> .05 and <= .1 hu/acre	12	87	89	119	32	448	413	341	(107)
> .1 and < .2 hu/acre	48	339	403	465	126	930	56,261	48,378	47,448
>= .2 and < 1.0 hu/acre	1,305	9,137	11,719	12,536	3,399	5,939	5,367	4,795	(1,145)
>= 1.0 and < 3.5 hu/acre	3,667	25,667	32,566	35,217	9,550	6,493	16,736	13,531	7,038
>= 3.5 and < 10 hu/acre	2,136	14,949	18,756	20,510	5,562	1,318	12,834	3,071	1,753
>= 10 hu/acre	800	5,601	6,834	7,685	2,084	201	6,483	85	(116)
Total	7,974	55,816	70,400	76,583	20,767	16,209	292,474	108,848	92,639

AT22. 2045 Residential Zoning Capacity, Wicomico County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre									
> .05 and <= .1 hu/acre	5	35	36	49	14	537	0	0	(537)
> .1 and < .2 hu/acre	6	41	40	57	16	248	0	0	(248)
>= .2 and < 1.0 hu/acre	25	172	198	238	67	477	0	0	(477)
>= 1.0 and < 3.5 hu/acre	844	5,911	7,365	8,212	2,301	4,509	4,275	3,928	(581)
>= 3.5 and < 10 hu/acre	2,771	19,398	25,088	26,951	7,553	5,387	111,188	82,735	77,348
>= 10 hu/acre	1,384	9,685	11,999	13,455	3,771	930	17,317	4,180	3,250
Total	5,460	38,222	48,650	53,104	14,883	12,201	231,215	91,271	79,071

AT23. 2045 Residential Zoning Capacity, Worcester County

Gen. Zoning Category	Housing Units Lost	Housing Units Remaining	Occupied Housing Units	Housing Units	New Housing Units	Gross New Acres Needed	Zoned Capacity (Acres)	Zoned Capacity (Vacant Land Acres)	Surplus / (Shortage) of Land Zoned Residential
<= .05 hu/acre	3	18	22	24	5	199	0	0	(199)
> .05 and <= .1 hu/acre	11	74	82	95	21	332	0	0	(332)
> .1 and < .2 hu/acre	50	352	382	450	98	709	0	0	(709)
>= .2 and < 1.0 hu/acre	757	5,302	5,533	6,782	1,480	3,261	84,829	79,015	75,755
>= 1.0 and < 3.5 hu/acre	1,482	10,377	9,973	13,274	2,897	1,740	1,219	882	(858)
>= 3.5 and < 10 hu/acre	1,802	12,616	6,700	16,138	3,523	807	6,771	1,531	723
>= 10 hu/acre	2,927	20,492	2,908	26,213	5,722	372	1,221	199	(174)
Total	7,033	49,230	25,600	62,976	13,746	7,420	291,008	81,627	74,207

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AT1. Total Population of Adults 55+ and 65+ Years.
Source: NCSG analysis of 2022 ACS 5-year estimates.

County	Population 65+	Percentage of Total Population
Allegany	14,172	21%
Anne Arundel	90,442	15%
Baltimore County	149,892	18%
Baltimore City	86,395	15%
Calvert	14,454	16%
Caroline	5,635	17%
Carroll	30,086	17%
Cecil	17,005	16%
Charles	21,545	13%
Dorchester	7,145	22%
Frederick	40,796	15%
Garrett	6,627	23%
Harford	43,523	17%
Howard	48,061	14%
Kent	5,169	27%
Montgomery	170,697	16%
Prince George's	135,034	14%
Queen Anne's	9,902	20%
Somerset	4,238	17%
St. Mary's	15,170	13%
Talbot	11,190	30%
Washington	27,391	18%
Wicomico	16,785	16%
Worcester	14,800	28%
Statewide	986,154	16%

AT2. Older Adult Households Living Alone or with Family.
Source: NCSG analysis of 2022 ACS 5-year estimates.

County	Living Alone		Living with Family	
	Count	Percentage	Count	Percentage
Allegany	4,668	47%	4,900	49%
Anne Arundel	22,421	35%	39,871	62%
Baltimore County	43,985	41%	60,133	56%
Baltimore City	33,377	49%	31,524	46%
Calvert	3,265	32%	6,601	65%
Caroline	1,368	36%	2,340	62%
Carroll	7,392	36%	12,825	62%
Cecil	4,016	33%	7,672	63%
Charles	5,067	32%	10,198	65%
Dorchester	2,047	41%	2,709	54%
Frederick	9,345	32%	19,041	65%
Garrett	1,985	43%	2,606	56%
Harford	10,212	34%	19,278	64%
Howard	9,800	30%	22,467	68%
Kent	1,454	42%	1,857	53%
Montgomery	39,944	34%	73,580	63%
Prince George's	33,658	34%	60,831	62%
Queen Anne's	2,251	33%	4,231	63%
Somerset	1,269	41%	1,643	54%
St. Mary's	3,427	33%	6,434	63%
Talbot	3,006	40%	4,313	57%
Washington	6,931	36%	11,532	60%
Wicomico	4,699	38%	6,957	56%
Worcester	3,702	36%	6,268	60%
Statewide	259,289	37%	419,811	60%

AT3. Median Income for Older Adults.
Source: 2022 ACS 5-year estimates.

County	Income
Allegany	\$44,024
Anne Arundel	\$84,185
Baltimore City	\$63,858
Baltimore County	\$40,106
Calvert	\$84,610
Caroline	\$50,867
Carroll	\$63,957
Cecil	\$55,466
Charles	\$77,964
Dorchester	\$44,864
Frederick	\$77,304
Garrett	\$50,863
Harford	\$65,922
Howard	\$101,851
Kent	\$57,104
Montgomery	\$102,220
Prince George's	\$79,034
Queen Anne's	\$82,460
St. Mary's	\$70,565
Somerset	\$49,491
Talbot	\$72,132
Washington	\$52,660
Wicomico	\$57,380
Worcester	\$62,123
Statewide	\$70,792

AT4. Overall Benefits Distributed to Seniors (65+) (in thousands of dollars).
Source: NCSG Analysis of Social Security Administration, Master Beneficiary Record, 100 percent data;
and U.S. Postal Service geographic data.

County	Amount Distributed per Senior (\$)
Allegany	18,940
Anne Arundel	21,648
Baltimore City	36,267
Baltimore County	9,662
Calvert	22,012
Caroline	21,287
Carroll	22,592
Cecil	21,279
Charles	19,447
Dorchester	20,161
Frederick	21,931
Garrett	19,591
Harford	22,344
Howard	21,246
Kent	22,763
Montgomery	19,895
Prince George's	16,364
Queen Anne's	24,073
St. Mary's	72,680
Somerset	5,404
Talbot	21,983
Washington	20,316
Wicomico	21,784
Worcester	21,637
Statewide	19,986

AT5. Share of Older Adults in Poverty.
Source: 2022 ACS 5-year estimates.

County	Percent below poverty level
Allegany	10.8%
Anne Arundel	5.0%
Baltimore City	9.4%
Baltimore County	19.3%
Calvert	2.5%
Caroline	6.6%
Carroll	5.1%
Cecil	7.4%
Charles	8.5%
Dorchester	12.1%
Frederick	5.8%
Garrett	7.4%
Harford	8.1%
Howard	5.4%
Kent	7.1%
Montgomery	7.1%
Prince George's	8.5%
Queen Anne's	6.6%
St. Mary's	9.7%
Somerset	12.0%
Talbot	7.9%
Washington	8.4%
Wicomico	9.3%
Worcester	5.0%
Statewide	8.5%

AT6. Older Adult Renters who are Cost Burdened.
Source: NCSG analysis of 2022 ACS 5-year estimates.

County	Total Cost-Burdened	Percent Cost-Burdened
Allegany	677	34%
Anne Arundel	3930	53%
Baltimore City	13229	57%
Baltimore County	11908	55%
Calvert	691	62%
Caroline	252	38%
Carroll	2152	59%
Cecil	1039	55%
Charles	980	53%
Dorchester	444	58%
Frederick	2479	56%
Garrett	286	37%
Harford	1921	47%
Howard	3013	58%
Kent	372	48%
Montgomery	11598	54%
Prince George's	10941	60%
Queen Anne's	527	69%
St. Mary's	661	47%
Somerset	165	34%
Talbot	542	50%
Washington	1792	44%
Wicomico	1458	52%
Worcester	678	47%
Statewide	71735	55%

AT7. Older Adult Homeowners who are Cost Burdened.
Source: NCSG analysis of 2022 ACS 5-year estimates.

County	Total Cost-Burdened	Percent Cost-Burdened
Allegany	664	9%
Anne Arundel	5409	11%
Baltimore City	9012	13%
Baltimore County	4308	11%
Calvert	1100	15%
Caroline	404	15%
Carroll	1550	11%
Cecil	963	11%
Charles	1461	14%
Dorchester	559	15%
Frederick	2399	12%
Garrett	362	11%
Harford	2493	11%
Howard	3052	14%
Kent	354	14%
Montgomery	9000	12%
Prince George's	9093	14%
Queen Anne's	575	11%
St. Mary's	575	8%
Somerset	204	9%
Talbot	895	15%
Washington	1555	13%
Wicomico	879	11%
Worcester	951	12%
Statewide	57817	12%

AT8. Older Adult Households Statewide, by Tenure.
Source: NCSG analysis of 2022 ACS 5-year estimates.

County	Owner-Occupied Housing Units	Share of Older Adult Households	Renter-Occupied Housing Units	Share of Older Adult Households
Allegany	7,229	78%	1,999	22%
Anne Arundel	48,687	87%	7,364	13%
Baltimore City	38,285	64%	21,719	36%
Baltimore County	69,576	75%	23,041	25%
Calvert	7,234	87%	1,116	13%
Caroline	2,609	80%	656	20%
Carroll	13,931	79%	3,618	21%
Cecil	8,541	82%	1,897	18%
Charles	10,392	85%	1,851	15%
Dorchester	3,778	83%	769	17%
Frederick	19,587	81%	4,455	19%
Garrett	3,345	81%	776	19%
Harford	22,271	84%	4,111	16%
Howard	22,489	81%	5,169	19%
Kent	2,460	76%	779	24%
Montgomery	76,410	78%	21,460	22%
Prince George's	63,212	78%	18,217	22%
Queen Anne's	5,221	87%	769	13%
St. Mary's	7,336	84%	1,415	16%
Somerset	2,254	82%	485	18%
Talbot	5,923	84%	1,088	16%
Washington	12,155	75%	4,081	25%
Wicomico	8,084	74%	2,824	26%
Worcester	7,929	85%	1,449	15%
Statewide	468,938	78%	131,108	22%

AT9. Share of Low-income (50-80% AMI) Renter Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	759	87.1%	86	9.9%	0	0.0%	0	0.0%	0	0.0%	26	3.0%
Baltimore City	1,453	18.9%	5,859	76.3%	125	1.6%	47	0.6%	30	0.4%	167	2.2%
Baltimore County	2,054	36.2%	2,425	42.7%	515	9.1%	170	3.0%	0	0.0%	516	9.1%
Calvert	123	58.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	88	41.7%
Carroll	208	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	229	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charles	245	50.6%	239	49.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	661	91.2%	0	0.0%	64	8.8%	0	0.0%	0	0.0%	0	0.0%
Harford	610	65.5%	322	34.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Howard	331	36.0%	0	0.0%	0	0.0%	589	64.0%	0	0.0%	0	0.0%
Montgomery	1,822	43.4%	813	19.4%	1,294	30.8%	91	2.2%	0	0.0%	175	4.2%
Prince George's	554	10.6%	3,448	65.7%	942	17.9%	68	1.3%	0	0.0%	236	4.5%
St. Mary's	743	54.8%	356	26.3%	256	18.9%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	1,459	73.9%	74	3.7%	46	2.3%	0	0.0%	0	0.0%	395	20.0%
Upper Eastern Shore	140	20.5%	224	32.7%	320	46.8%	0	0.0%	0	0.0%	0	0.0%
Lower Eastern Shore	74	15.0%	186	37.7%	0	0.0%	0	0.0%	0	0.0%	233	47.3%
Statewide	11,465	36.00%	14,032	44.00%	3,562	11.20%	965	3.00%	30	0.10%	1,836	5.80%

AT10. Share of Very Low-income (30-50% AMI) Renter Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	1,540	65.6%	573	24.4%	234	10.0%	0	0.0%	0	0.0%	0	0.0%
Baltimore City	794	11.6%	5,058	74.2%	64	0.9%	121	1.8%	0	0.0%	782	11.5%
Baltimore County	2,525	54.3%	1,669	35.9%	231	5.0%	0	0.0%	126	2.7%	103	2.2%
Calvert	367	74.3%	32	6.5%	0	0.0%	0	0.0%	0	0.0%	95	19.2%
Carroll	245	77.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	70	22.2%
Cecil	534	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charles	102	14.5%	602	85.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	875	76.9%	138	12.1%	125	11.0%	0	0.0%	0	0.0%	0	0.0%
Harford	564	50.1%	196	17.4%	366	32.5%	0	0.0%	0	0.0%	0	0.0%
Howard	164	9.3%	1,219	69.3%	376	21.4%	0	0.0%	0	0.0%	0	0.0%
Montgomery	1,722	38.0%	1,625	35.9%	1,063	23.5%	119	2.6%	0	0.0%	0	0.0%
Prince George's	759	11.6%	4,050	61.7%	1,060	16.2%	374	5.7%	262	4.0%	57	0.9%
St. Mary's	0	0.0%	119	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	2,002	80.4%	244	9.8%	54	2.2%	0	0.0%	0	0.0%	191	7.7%
Upper Eastern Shore	1,441	73.7%	20	1.0%	51	2.6%	0	0.0%	0	0.0%	444	22.7%
Lower Eastern Shore	402	30.6%	443	33.7%	470	35.7%	0	0.0%	0	0.0%	0	0.0%
Statewide	14,036	38.1%	15,988	43.4%	4,094	11.10%	614	1.70%	388	1.10%	1,742	4.7%

AT11. Share of Extremely Low-income (0-30% AMI) Renter Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	1,538	35.9%	2,251	52.5%	401	9.4%	0	2.3%	0	0.0%	0	0.0%
Baltimore City	3,305	14.0%	18,837	79.7%	412	1.7%	121	1.1%	46	0.2%	787	3.3%
Baltimore County	4,035	53.2%	2,770	36.5%	230	3.0%	0	5.4%	56	0.7%	81	1.1%
Calvert	0	0.0%	792	88.5%	103	11.5%	0	0.0%	0	0.0%	0	0.0%
Carroll	932	94.7%	52	5.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	414	45.2%	50	5.5%	0	0.0%	0	0.0%	0	0.0%	451	49.3%
Charles	148	11.6%	1,042	81.7%	0	0.0%	0	0.0%	0	0.0%	85	6.7%
Frederick	1,708	73.5%	327	14.1%	288	12.4%	0	0.0%	0	0.0%	0	0.0%
Harford	2,769	76.1%	358	9.8%	0	0.0%	0	1.8%	0	0.0%	445	12.2%
Howard	679	34.6%	879	44.8%	210	10.7%	0	9.9%	0	0.0%	0	0.0%
Montgomery	2,213	19.9%	5,024	45.1%	1,788	16.0%	119	11.5%	0	0.0%	839	7.5%
Prince George's	644	6.1%	8,554	80.5%	1,005	9.5%	374	0.9%	198	1.9%	132	1.2%
St. Mary's	942	83.6%	185	16.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	5,507	72.7%	940	12.4%	632	8.3%	0	2.9%	0	0.0%	280	3.7%
Upper Eastern Shore	1,200	40.7%	1,234	41.8%	0	0.0%	0	0.0%	0	0.0%	518	17.5%
Lower Eastern Shore	321	19.6%	1,246	76.2%	0	0.0%	0	0.0%	0	0.0%	69	4.2%
Statewide	26,355	31.90%	44,541	53.90%	5,069	6.10%	614	3.20%	300	0.40%	3,687	4.50%

AT12. Share of Low-income (50-80% AMI) Owner Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	2,506	57.5%	1,368	21.2%	268	6.1%	152	2.4%	0	0.0%	65	1.5%
Baltimore City	2,645	29.0%	5,854	76.6%	153	1.7%	76	1.0%	0	0.0%	395	4.3%
Baltimore County	7,054	68.7%	2,148	21.1%	357	3.5%	251	2.5%	0	0.0%	452	4.4%
Calvert	723	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Carroll	963	83.8%	0	0.0%	112	9.7%	74	2.8%	0	0.0%	0	0.0%
Cecil	674	85.9%	0	0.0%	0	0.0%	0	0.0%	96	4.5%	15	1.9%
Charles	1,473	62.5%	446	25.1%	0	0.0%	0	0.0%	114	6.4%	325	13.8%
Frederick	2,211	90.5%	0	0.0%	67	2.7%	0	0.0%	0	0.0%	166	6.8%
Harford	2,386	77.5%	570	21.1%	0	0.0%	35	1.3%	0	0.0%	87	2.8%
Howard	742	86.3%	0	0.0%	0	0.0%	0	0.0%	22	1.4%	96	11.2%
Montgomery	2,637	42.3%	798	10.0%	756	12.1%	1,932	24.1%	0	0.0%	109	1.7%
Prince George's	1,769	19.4%	5,034	41.2%	896	9.8%	0	0.0%	0	0.0%	1,408	15.5%
St. Mary's	276	22.6%	435	64.9%	0	0.0%	0	0.0%	0	0.0%	511	41.8%
Combined County PUMA												
Western Maryland	4,970	91.3%	0	0.0%	6	0.1%	32	0.6%	0	0.0%	434	8.0%
Upper Eastern Shore	2,301	71.6%	394	13.3%	229	7.1%	0	0.0%	0	0.0%	288	9.0%
Lower Eastern Shore	1,075	87.2%	158	6.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Statewide	34,405	55.9%	17,205	23.8%	2,844	4.6%	2,552	3.5%	232	0.3%	4,351	7.1%

AT13. Share of Very Low-income (30-50% AMI) Owner Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	2,506	57.5%	1,368	21.2%	268	6.1%	152	2.4%	0	0.0%	65	1.5%
Baltimore City	2,645	29.0%	5,854	76.6%	153	1.7%	76	1.0%	0	0.0%	395	4.3%
Baltimore County	7,054	68.7%	2,148	21.1%	357	3.5%	251	2.5%	0	0.0%	452	4.4%
Calvert	723	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Carroll	963	83.8%	0	0.0%	112	9.7%	74	2.8%	0	0.0%	0	0.0%
Cecil	674	85.9%	0	0.0%	0	0.0%	0	0.0%	96	4.5%	15	1.9%
Charles	1,473	62.5%	446	25.1%	0	0.0%	0	0.0%	114	6.4%	325	13.8%
Frederick	2,211	90.5%	0	0.0%	67	2.7%	0	0.0%	0	0.0%	166	6.8%
Harford	2,386	77.5%	570	21.1%	0	0.0%	35	1.3%	0	0.0%	87	2.8%
Howard	742	86.3%	0	0.0%	0	0.0%	0	0.0%	22	1.4%	96	11.2%
Montgomery	2,637	42.3%	798	10.0%	756	12.1%	1,932	24.1%	0	0.0%	109	1.7%
Prince George's	1,769	19.4%	5,034	41.2%	896	9.8%	0	0.0%	0	0.0%	1,408	15.5%
St. Mary's	276	22.6%	435	64.9%	0	0.0%	0	0.0%	0	0.0%	511	41.8%
Combined County PUMA												
Western Maryland	4,970	91.3%	0	0.0%	6	0.1%	32	0.6%	0	0.0%	434	8.0%
Upper Eastern Shore	2,301	71.6%	394	13.3%	229	7.1%	0	0.0%	0	0.0%	288	9.0%
Lower Eastern Shore	1,075	87.2%	158	6.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Statewide	34,405	55.9%	17,205	23.8%	2,844	4.6%	2,552	3.5%	232	0.3%	4,351	7.1%

AT14. Share of Extremely Low-income (0-30% AMI) Owner Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	2,918	69.0%	997	15.5%	144	3.4%	78	1.2%	0	0.0%	91	2.2%
Baltimore City	548	24.1%	1,606	21.0%	87	3.8%	0	0.0%	29	0.4%	0	0.0%
Baltimore County	3,693	73.2%	1,092	10.7%	67	1.3%	72	0.7%	58	0.6%	61	1.2%
Calvert	803	75.5%	44	3.3%	0	0.0%	0	0.0%	0	0.0%	216	20.3%
Carroll	1,234	91.9%	0	0.0%	0	0.0%	41	1.6%	0	0.0%	68	5.1%
Cecil	606	69.1%	63	3.0%	208	23.7%	0	0.0%	0	0.0%	0	0.0%
Charles	746	35.8%	1,339	75.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	2,311	88.0%	0	0.0%	316	12.0%	0	0.0%	0	0.0%	0	0.0%
Harford	852	42.9%	927	34.4%	0	0.0%	191	7.1%	0	0.0%	15	0.8%
Howard	594	51.0%	394	24.5%	83	7.1%	94	5.8%	0	0.0%	0	0.0%
Montgomery	2,412	47.8%	1,268	15.8%	463	9.2%	470	5.9%	0	0.0%	435	8.6%
Prince George's	468	8.0%	3,763	30.8%	813	13.8%	330	2.7%	0	0.0%	500	8.5%
St. Mary's	225	52.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	204	47.6%
Combined County PUMA												
Western Maryland	2,129	98.7%	0	0.0%	28	1.3%	0	0.0%	0	0.0%	0	0.0%
Upper Eastern Shore	967	74.8%	294	9.9%	22	1.7%	0	0.0%	0	0.0%	10	0.8%
Lower Eastern Shore	1,309	58.2%	919	36.1%	0	0.0%	0	0.0%	0	0.0%	20	0.9%
Statewide	21,815	54.9%	12,706	17.6%	2,231	5.6%	1,276	1.8%	87	0.1%	1,620	4.1%

AT15. Share of Median Income (80-100% AMI) Owner Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	2,918	69.0%	997	15.5%	144	3.4%	78	1.2%	0	0.0%	91	2.2%
Baltimore City	548	24.1%	1,606	21.0%	87	3.8%	0	0.0%	29	0.4%	0	0.0%
Baltimore County	3,693	73.2%	1,092	10.7%	67	1.3%	72	0.7%	58	0.6%	61	1.2%
Calvert	803	75.5%	44	3.3%	0	0.0%	0	0.0%	0	0.0%	216	20.3%
Carroll	1,234	91.9%	0	0.0%	0	0.0%	41	1.6%	0	0.0%	68	5.1%
Cecil	606	69.1%	63	3.0%	208	23.7%	0	0.0%	0	0.0%	0	0.0%
Charles	746	35.8%	1,339	75.3%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	2,311	88.0%	0	0.0%	316	12.0%	0	0.0%	0	0.0%	0	0.0%
Harford	852	42.9%	927	34.4%	0	0.0%	191	7.1%	0	0.0%	15	0.8%
Howard	594	51.0%	394	24.5%	83	7.1%	94	5.8%	0	0.0%	0	0.0%
Montgomery	2,412	47.8%	1,268	15.8%	463	9.2%	470	5.9%	0	0.0%	435	8.6%
Prince George's	468	8.0%	3,763	30.8%	813	13.8%	330	2.7%	0	0.0%	500	8.5%
St. Mary's	225	52.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	204	47.6%
Combined County PUMA												
Western Maryland	2,129	98.7%	0	0.0%	28	1.3%	0	0.0%	0	0.0%	0	0.0%
Upper Eastern Shore	967	74.8%	294	9.9%	22	1.7%	0	0.0%	0	0.0%	10	0.8%
Lower Eastern Shore	1,309	58.2%	919	36.1%	0	0.0%	0	0.0%	0	0.0%	20	0.9%
Statewide	21,815	54.9%	12,706	17.6%	2,231	5.6%	1,276	1.8%	87	0.1%	1,620	4.1%

AT16. Share of Moderate Income (100-120% AMI) Owner Households with at Least One Disabled Person by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	3,276	76.0%	732	11.3%	150	3.5%	0	0.0%	0	0.0%	152	3.5%
Baltimore City	838	32.3%	1,645	21.5%	50	1.9%	0	0.0%	0	0.0%	64	2.5%
Baltimore County	3,483	65.7%	1,226	12.1%	0	0.0%	473	4.7%	0	0.0%	117	2.2%
Calvert	935	66.0%	248	18.8%	234	16.5%	0	0.0%	0	0.0%	0	0.0%
Carroll	1,872	96.9%	0	0.0%	59	3.1%	0	0.0%	0	0.0%	0	0.0%
Cecil	741	72.5%	0	0.0%	131	12.8%	0	0.0%	0	0.0%	150	14.7%
Charles	1,239	53.3%	1,041	58.5%	0	0.0%	0	0.0%	0	0.0%	45	1.9%
Frederick	1,788	78.8%	0	0.0%	180	7.9%	32	0.7%	0	0.0%	270	11.9%
Harford	1,760	84.8%	137	5.1%	0	0.0%	44	1.6%	0	0.0%	135	6.5%
Howard	855	71.6%	288	17.9%	0	0.0%	51	3.2%	0	0.0%	0	0.0%
Montgomery	2,387	48.4%	861	10.7%	888	18.0%	722	9.0%	0	0.0%	70	1.4%
Prince George's	887	16.4%	2,497	20.4%	783	14.5%	781	6.4%	167	1.4%	294	5.4%
St. Mary's	247	61.3%	89	13.3%	67	16.6%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	1,018	70.1%	118	2.4%	242	16.7%	15	0.3%	0	0.0%	60	4.1%
Upper Eastern Shore	1,346	97.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	29	2.1%
Lower Eastern Shore	1,299	74.4%	0	0.0%	0	0.0%	122	4.8%	0	0.0%	324	18.6%
Statewide	23,971	60.3%	8,882	12.3%	2,784	7.0%	2,240	3.1%	167	0.2%	1,710	4.3%

AT17. Share of Low-income (50-80%AMI) Renter Households with an Elderly Head of House by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	835	56.5%	549	37.1%	0	0.0%	0	0.0%	0	0.0%	94	6.4%
Baltimore City	193	9.1%	1,660	78.6%	67	3.2%	78	3.7%	30	1.4%	85	4.0%
Baltimore County	2,237	55.7%	1,306	32.5%	0	0.0%	413	10.3%	0	0.0%	59	1.5%
Calvert	37	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Carroll	427	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	260	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charles	55	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	816	82.4%	36	3.6%	0	0.0%	94	9.5%	0	0.0%	44	4.4%
Harford	974	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Howard	479	55.4%	77	8.9%	0	0.0%	309	35.7%	0	0.0%	0	0.0%
Montgomery	1,954	56.1%	993	28.5%	449	12.9%	89	2.6%	0	0.0%	0	0.0%
Prince George's	810	28.1%	1,908	66.2%	82	2.8%	0	0.0%	0	0.0%	84	2.9%
St. Mary's	579	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	1,266	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Upper Eastern Shore	296	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Lower Eastern Shore	408	65.8%	63	10.2%	0	0.0%	0	0.0%	0	0.0%	149	24.0%
Statewide	11,626	57.1%	6,592	32.4%	598	2.9%	983	4.8%	30	0.1%	515	2.5%

AT18. Share of Very Low-income (30-50%AMI) Renter Households with an Elderly Head of House by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	1,309	66.6%	655	33.4%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Baltimore City	695	24.0%	2,132	73.6%	0	0.0%	0	0.0%	0	0.0%	68	2.3%
Baltimore County	2,771	57.9%	1,796	37.5%	0	0.0%	119	2.5%	98	2.0%	0	0.0%
Calvert	512	93.1%	38	6.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Carroll	585	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	355	75.1%	118	24.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charles	198	79.2%	52	20.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	1,041	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Harford	596	74.4%	65	8.1%	140	17.5%	0	0.0%	0	0.0%	0	0.0%
Howard	299	63.6%	91	19.4%	0	0.0%	80	17.0%	0	0.0%	0	0.0%
Montgomery	1,582	55.8%	576	20.3%	406	14.3%	272	9.6%	0	0.0%	0	0.0%
Prince George's	489	9.5%	4,481	87.4%	98	1.9%	0	0.0%	0	0.0%	57	1.1%
St. Mary's	76	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	1,846	90.0%	152	7.4%	54	2.6%	0	0.0%	0	0.0%	0	0.0%
Upper Eastern Shore	1,264	77.9%	359	22.1%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Lower Eastern Shore	721	74.3%	249	25.7%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Statewide	14,339	54.1%	10,764	40.6%	698	2.6%	471	1.8%	98	0.4%	125	0.5%

AT19. Share of Extremely Low-income (0-30%AMI) Renter Households with an Elderly Head of House by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	912	31.4%	1,622	55.9%	81	2.8%	0	8.8%	0	0.0%	32	1.1%
Baltimore City	2,182	15.4%	11,117	78.4%	80	0.6%	0	2.3%	46	0.3%	427	3.0%
Baltimore County	4,056	44.5%	4,149	45.5%	134	1.5%	119	4.3%	82	0.9%	305	3.3%
Calvert	216	80.3%	0	0.0%	53	19.7%	0	0.0%	0	0.0%	0	0.0%
Carroll	1,586	96.8%	52	3.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	350	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Charles	217	13.8%	1,356	86.2%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	1,600	77.9%	0	0.0%	454	22.1%	0	0.0%	0	0.0%	0	0.0%
Harford	2,472	94.3%	47	1.8%	0	0.0%	0	0.0%	0	0.0%	102	3.9%
Howard	855	47.4%	675	37.5%	0	0.0%	80	10.8%	0	0.0%	77	4.3%
Montgomery	3,159	34.1%	3,664	39.6%	1,232	13.3%	272	12.6%	0	0.0%	42	0.5%
Prince George's	774	10.3%	5,807	77.3%	235	3.1%	0	5.1%	198	2.6%	118	1.6%
St. Mary's	668	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	3,730	85.0%	416	9.5%	7	0.2%	0	2.5%	0	0.0%	125	2.8%
Upper Eastern Shore	1,065	37.1%	1,429	49.8%	0	0.0%	0	0.0%	0	0.0%	373	13.0%
Lower Eastern Shore	645	45.3%	695	48.8%	15	1.1%	0	0.0%	0	0.0%	69	4.8%
Statewide	24,487	39.1%	31,029	49.5%	2,291	3.7%	471	4.5%	326	0.5%	1,670	2.7%

AT20. Total Low-income (50-80%AMI) Renter Households by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	6,180	53.8%	3,641	31.7%	572	0.0%	161	1.4%	0	9.8%	936	5.0%
Baltimore City	5,221	20.2%	17,637	68.1%	1,308	0.1%	876	3.4%	30	3.2%	833	5.0%
Baltimore County	8,870	35.1%	11,227	44.4%	2,481	0.0%	1,560	6.2%	10	5.6%	1,149	9.8%
Calvert	334	63.0%	0	0.0%	108	0.0%	0	0.0%	0	5.7%	88	20.4%
Carroll	1,193	100.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	838	70.5%	316	26.6%	0	0.0%	0	0.0%	0	1.7%	35	0.0%
Charles	603	27.2%	1,424	64.1%	146	2.1%	0	0.0%	47	0.0%	0	6.6%
Frederick	3,188	49.9%	639	10.0%	1,299	3.4%	429	6.7%	220	18.2%	608	20.4%
Harford	2,976	69.2%	717	16.7%	287	0.0%	319	7.4%	0	0.0%	0	6.7%
Howard	2,148	40.8%	1,236	23.5%	912	0.0%	769	14.6%	0	4.2%	196	17.3%
Montgomery	9,751	28.4%	9,283	27.0%	10,537	0.0%	3,222	9.4%	0	7.1%	1,534	30.7%
Prince George's	3,483	11.5%	18,862	62.1%	5,447	0.0%	567	1.9%	0	6.5%	1,998	17.9%
St. Mary's	1,266	53.3%	356	15.0%	636	0.0%	0	0.0%	0	7.6%	119	26.8%
Combined County PUMA												
Western Maryland	5,240	77.8%	898	13.3%	119	0.0%	0	0.0%	0	6.6%	481	1.8%
Upper Eastern Shore	1,417	58.5%	356	14.7%	649	0.0%	0	0.0%	0	0.0%	0	26.8%
Lower Eastern Shore	1,354	45.3%	1,334	44.7%	65	0.0%	0	0.0%	0	4.5%	233	2.2%
Statewide	54,062	33.2%	67,926	41.7%	24,566	0.2%	7,903	4.8%	307	5.6%	8,210	15.1%

AT21. Total Very Low-income (30-50%AMI) Renter Households by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	4,020	42.2%	4,330	45.4%	1,009	10.6%	173	1.8%	0	0.0%	0	0.0%
Baltimore City	2,994	11.6%	18,845	73.1%	1,480	5.7%	914	3.5%	0	0.0%	1,561	6.1%
Baltimore County	7,613	37.3%	9,395	46.0%	1,143	5.6%	1,142	5.6%	247	1.2%	863	4.2%
Calvert	1,032	66.5%	314	20.2%	110	7.1%	0	0.0%	0	0.0%	95	6.1%
Carroll	1,591	78.7%	130	6.4%	230	11.4%	0	0.0%	0	0.0%	70	3.5%
Cecil	1,665	82.3%	118	5.8%	241	11.9%	0	0.0%	0	0.0%	0	0.0%
Charles	463	23.2%	1,532	76.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Frederick	2,585	77.5%	375	11.2%	209	6.3%	0	0.0%	0	0.0%	165	4.9%
Harford	1,926	36.9%	1,621	31.1%	884	17.0%	93	1.8%	0	0.0%	689	13.2%
Howard	928	19.8%	2,086	44.6%	996	21.3%	411	8.8%	0	0.0%	259	5.5%
Montgomery	5,867	27.0%	7,407	34.1%	6,423	29.6%	1,357	6.2%	0	0.0%	673	3.1%
Prince George's	1,386	4.5%	18,405	59.7%	8,968	29.1%	873	2.8%	262	0.9%	912	3.0%
St. Mary's	543	34.7%	327	20.9%	373	23.8%	322	20.6%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	5,721	77.9%	943	12.8%	251	3.4%	82	1.1%	0	0.0%	346	4.7%
Upper Eastern Shore	2,212	50.5%	1,090	24.9%	637	14.5%	0	0.0%	0	0.0%	444	10.1%
Lower Eastern Shore	2,464	47.4%	1,908	36.7%	635	12.2%	0	0.0%	0	0.0%	187	3.6%
Statewide	43,010	29.1%	68,826	46.6%	23,589	16.0%	5,367	3.6%	509	0.3%	6,264	4.2%

AT22. Total Extremely Low-income (0-30%AMI) Renter Households by Race/Ethnicity.
Source: NCSG analysis of 2022 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	4,191	37.4%	4,761	42.4%	1,632	14.5%	484	4.3%	0	0.0%	150	1.3%
Baltimore City	7,422	14.2%	40,044	76.7%	1,935	3.7%	1,098	2.1%	46	0.1%	1,688	3.2%
Baltimore County	9,530	35.6%	12,708	47.5%	1,764	6.6%	1,144	4.3%	82	0.3%	1,546	5.8%
Calvert	1,022	47.0%	880	40.5%	271	12.5%	0	0.0%	0	0.0%	0	0.0%
Carroll	2,151	78.3%	513	18.7%	83	3.0%	0	0.0%	0	0.0%	0	0.0%
Cecil	1,327	51.7%	202	7.9%	555	21.6%	0	0.0%	0	0.0%	482	18.8%
Charles	397	13.8%	2,405	83.3%	0	0.0%	0	0.0%	0	0.0%	85	2.9%
Frederick	4,858	78.2%	404	6.5%	490	7.9%	210	3.4%	44	0.7%	208	3.3%
Harford	4,448	71.3%	1,040	16.7%	66	1.1%	65	1.0%	0	0.0%	616	9.9%
Howard	1,528	25.4%	3,047	50.7%	210	3.5%	648	10.8%	0	0.0%	581	9.7%
Montgomery	7,464	21.5%	13,818	39.9%	7,455	21.5%	4,025	11.6%	177	0.5%	1,713	4.9%
Prince George's	3,216	9.1%	24,513	69.1%	5,378	15.2%	1,361	3.8%	198	0.6%	800	2.3%
St. Mary's	1,405	68.5%	647	31.5%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
Combined County PUMA												
Western Maryland	9,409	67.8%	1,812	13.1%	1,351	9.7%	329	2.4%	0	0.0%	982	7.1%
Upper Eastern Shore	2,542	38.2%	3,257	49.0%	200	3.0%	0	0.0%	0	0.0%	654	9.8%
Lower Eastern Shore	2,184	50.3%	1,828	42.1%	15	0.3%	0	0.0%	0	0.0%	314	7.2%
Statewide	63,094	29.2%	111,879	51.8%	21,405	9.9%	9,364	4.3%	547	0.3%	9,819	4.5%

AT23. Total Extremely Low-income (0-30% AMI) Owner Households by Race/Ethnicity.
Source: NCSG analysis of 2021 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	9,308	66.30%	2,995	21.30%	956	6.80%	411	2.90%	-	0.00%	374	2.70%
Baltimore City	16,607	62.70%	5695	21.50%	2006	7.60%	1019	3.80%	56	0.20%	1089	4.10%
Baltimore County	5,404	25.00%	14,522	67.10%	782	3.60%	255	1.20%	50	0.20%	626	2.90%
Calvert	2,505	89.60%	210	7.50%	-	0.00%	81	2.90%	-	0.00%	-	0.00%
Carroll	3,385	79.30%	436	10.20%	152	3.60%	186	4.40%	-	0.00%	112	2.60%
Cecil	3,200	93.30%	10	0.30%	-	0.00%	29	0.80%	96	2.80%	93	2.70%
Charles	2,281	37.20%	1,708	27.80%	649	10.60%	-	0.00%	114	1.90%	1,385	22.60%
Frederick	4,850	82.90%	85	1.50%	501	8.60%	249	4.30%	-	0.00%	166	2.80%
Harford	6,279	80.60%	570	7.30%	308	4.00%	209	2.70%	0	0.00%	426	5.50%
Howard	1,803	65.70%	593	21.60%	-	0.00%	230	8.40%	22	0.80%	96	3.50%
Montgomery	9,230	45.20%	2,705	13.30%	2,994	14.70%	4,935	24.20%	102	0.50%	436	2.10%
Prince George's	3,607	15.20%	13,518	57.00%	3,002	12.70%	1,589	6.70%	-	0.00%	2,003	8.40%
St. Mary's	1,276	50.80%	486	19.30%	84	3.30%	-	0.00%	-	0.00%	666	26.50%
Combined County PUMA												
Western Maryland	11,101	90.00%	26	0.20%	130	1.10%	281	2.30%	-	0.00%	801	6.50%
Upper Eastern Shore	6,032	77.50%	1,110	14.30%	351	4.50%	-	0.00%	-	0.00%	288	3.70%
Lower Eastern Shore	3,065	86.80%	294	8.30%	29	0.80%	-	0.00%	-	0.00%	143	4.00%
Statewide	89,933	54.40%	44,963	27.20%	11,944	7.20%	9,474	5.70%	440	0.30%	8,704	5.30%

AT24. Total Very Low-income (30-50% AMI) Owner Households by Race/Ethnicity.
Source: NCSG analysis of 2021 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	7,945	72.60%	1,434	13.10%	198	1.80%	1,139	10.40%	-	0.00%	226	2.10%
Baltimore City	13,462	64.20%	4,665	22.20%	1,064	5.10%	876	4.20%	141	0.70%	762	3.60%
Baltimore County	4,720	32.40%	9,260	63.60%	187	1.30%	194	1.30%	80	0.50%	118	0.80%
Calvert	2,614	77.30%	459	13.60%	308	9.10%	-	0.00%	-	0.00%	-	0.00%
Carroll	4,211	98.40%	-	0.00%	-	0.00%	68	1.60%	-	0.00%	-	0.00%
Cecil	2,478	86.00%	294	10.20%	110	3.80%	-	0.00%	-	0.00%	-	0.00%
Charles	2,083	44.00%	2,211	46.70%	129	2.70%	157	3.30%	-	0.00%	152	3.20%
Frederick	5,573	80.00%	195	2.80%	680	9.80%	180	2.60%	-	0.00%	335	4.80%
Harford	4,626	61.80%	1,676	22.40%	465	6.20%	494	6.60%	0	0.00%	225	3.00%
Howard	4,074	64.60%	788	12.50%	155	2.50%	1,011	16.00%	-	0.00%	277	4.40%
Montgomery	10,187	50.10%	1,922	9.50%	4,716	23.20%	3,062	15.10%	-	0.00%	428	2.10%
Prince George's	4,012	20.20%	10,869	54.80%	3,013	15.20%	1,392	7.00%	233	1.20%	316	1.60%
St. Mary's	1,066	90.30%	114	9.70%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Combined County PUMA												
Western Maryland	8,594	96.10%	115	1.30%	125	1.40%	73	0.80%	-	0.00%	37	0.40%
Upper Eastern Shore	6,834	84.40%	439	5.40%	49	0.60%	-	0.00%	-	0.00%	776	9.60%
Lower Eastern Shore	2,895	68.60%	708	16.80%	55	1.30%	429	10.20%	-	0.00%	132	3.10%
Statewide	85,374	58.80%	35,149	24.20%	11,254	7.80%	9,075	6.30%	454	0.30%	3,784	2.60%

AT25. Total Low-income (50-80% AMI) Owner Households by Race/Ethnicity.
Source: NCSG analysis of 2021 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	15,847	71.10%	3,291	14.80%	1,910	8.60%	684	3.10%	43	0.20%	519	2.30%
Baltimore City	21,761	60.30%	9,127	25.30%	2,565	7.10%	2,087	5.80%	28	0.10%	535	1.50%
Baltimore County	7,483	29.90%	15,375	61.40%	1,171	4.70%	509	2.00%	-	0.00%	485	1.90%
Calvert	4,696	75.10%	751	12.00%	179	2.90%	-	0.00%	68	1.10%	557	8.90%
Carroll	8,834	93.30%	25	0.30%	321	3.40%	186	2.00%	-	0.00%	98	1.00%
Cecil	4,771	94.10%	77	1.50%	50	1.00%	-	0.00%	-	0.00%	172	3.40%
Charles	4,110	47.30%	3,954	45.50%	127	1.50%	215	2.50%	13	0.10%	268	3.10%
Frederick	10,621	69.90%	1,926	12.70%	1,295	8.50%	869	5.70%	-	0.00%	492	3.20%
Harford	8,761	76.60%	1,720	15.00%	130	1.10%	542	4.70%	0	0.00%	291	2.50%
Howard	4,541	56.00%	1,476	18.20%	609	7.50%	1,182	14.60%	-	0.00%	296	3.70%
Montgomery	17,275	46.40%	6,684	18.00%	5,609	15.10%	6,122	16.50%	69	0.20%	1,440	3.90%
Prince George's	5,732	12.40%	28,246	61.20%	9,030	19.60%	1,428	3.10%	-	0.00%	1,703	3.70%
St. Mary's	2,987	79.40%	469	12.50%	85	2.30%	219	5.80%	-	0.00%	-	0.00%
Combined County PUMA												
Western Maryland	14,025	91.20%	746	4.80%	156	1.00%	53	0.30%	-	0.00%	405	2.60%
Upper Eastern Shore	8,637	85.50%	860	8.50%	293	2.90%	58	0.60%	-	0.00%	255	2.50%
Lower Eastern Shore	5,225	81.30%	413	6.40%	747	11.60%	-	0.00%	-	0.00%	45	0.70%
Statewide	145,306	54.50%	75,140	28.20%	24,277	9.10%	14,154	5.30%	221	0.10%	7,561	2.80%

AT26. Total Median Income (80-100% AMI) Owner Households by Race/Ethnicity.
Source: NCSG analysis of 2021 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	12,424	66.80%	3,571	19.20%	1,010	5.40%	1,212	6.50%	49	0.30%	342	1.80%
Baltimore City	17,406	67.00%	6,289	24.20%	168	0.60%	980	3.80%	58	0.20%	1,067	4.10%
Baltimore County	3,431	34.50%	6,066	61.00%	87	0.90%	65	0.70%	29	0.30%	265	2.70%
Calvert	3,379	86.30%	44	1.10%	-	0.00%	-	0.00%	-	0.00%	494	12.60%
Carroll	4,809	82.20%	119	2.00%	100	1.70%	174	3.00%	-	0.00%	649	11.10%
Cecil	2,976	90.00%	121	3.70%	208	6.30%	-	0.00%	-	0.00%	-	0.00%
Charles	2,415	30.80%	4,834	61.70%	232	3.00%	-	0.00%	-	0.00%	358	4.60%
Frederick	8,402	71.20%	1,374	11.60%	1,157	9.80%	491	4.20%	-	0.00%	379	3.20%
Harford	5,987	67.00%	1,632	18.30%	826	9.20%	405	4.50%	0	0.00%	88	1.00%
Howard	3,790	52.60%	1,506	20.90%	385	5.30%	1,197	16.60%	-	0.00%	323	4.50%
Montgomery	11,200	46.40%	4,172	17.30%	3,478	14.40%	3,617	15.00%	-	0.00%	1,682	7.00%
Prince George's	4,696	15.70%	18,880	63.10%	2,991	10.00%	1,534	5.10%	137	0.50%	1,673	5.60%
St. Mary's	2,061	77.80%	293	11.10%	92	3.50%	-	0.00%	-	0.00%	204	7.70%
Combined County PUMA												
Western Maryland	7,289	94.60%	77	1.00%	259	3.40%	-	0.00%	-	0.00%	83	1.10%
Upper Eastern Shore	3,963	88.50%	325	7.30%	58	1.30%	-	0.00%	-	0.00%	131	2.90%
Lower Eastern Shore	3,850	69.80%	1,587	28.80%	61	1.10%	-	0.00%	-	0.00%	20	0.40%
Statewide	98,078	55.20%	50,890	28.60%	11,112	6.30%	9,675	5.40%	273	0.20%	7,758	4.40%

AT27. Total Moderate Income (100-120% AMI) Owner Households by Race/Ethnicity.
Source: NCSG analysis of 2021 microdata from IPUMS.

County/PUMA	White		Black		Hispanic or Latino		Asian		American Indian and Alaska Native		Other	
	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent	Total HH	Percent
Anne Arundel	13,989	79.40%	1,995	11.30%	521	3.00%	465	2.60%	-	0.00%	650	3.70%
Baltimore City	16,388	65.40%	6,417	25.60%	355	1.40%	1,309	5.20%	41	0.20%	539	2.20%
Baltimore County	4,503	42.10%	5,318	49.80%	107	1.00%	376	3.50%	-	0.00%	385	3.60%
Calvert	3,271	77.60%	349	8.30%	548	13.00%	-	0.00%	45	1.10%	-	0.00%
Carroll	5,930	90.60%	172	2.60%	131	2.00%	88	1.30%	-	0.00%	227	3.50%
Cecil	3,969	90.20%	152	3.50%	131	3.00%	-	0.00%	-	0.00%	150	3.40%
Charles	2,512	36.90%	3,200	47.00%	263	3.90%	182	2.70%	-	0.00%	645	9.50%
Frederick	6,854	74.60%	463	5.00%	653	7.10%	690	7.50%	65	0.70%	468	5.10%
Harford	6,375	83.90%	556	7.30%	74	1.00%	98	1.30%	0	0.00%	491	6.50%
Howard	4,244	67.00%	1,215	19.20%	75	1.20%	651	10.30%	-	0.00%	149	2.40%
Montgomery	13,267	56.10%	3,392	14.30%	2,498	10.60%	3,870	16.40%	-	0.00%	625	2.60%
Prince George's	3,152	12.60%	16,047	64.30%	3,005	12.00%	1,927	7.70%	167	0.70%	646	2.60%
St. Mary's	1,984	71.90%	397	14.40%	218	7.90%	81	2.90%	-	0.00%	78	2.80%
Combined County PUMA												
Western Maryland	5,930	90.90%	172	2.60%	242	3.70%	15	0.20%	-	0.00%	168	2.60%
Upper Eastern Shore	5,372	90.50%	373	6.30%	84	1.40%	-	0.00%	-	0.00%	109	1.80%
Lower Eastern Shore	4,192	73.40%	541	9.50%	195	3.40%	309	5.40%	-	0.00%	476	8.30%
Statewide	101,932	60.70%	40,759	24.30%	9,100	5.40%	10,061	6.00%	318	0.20%	5,806	3.50%

AT28. Total Number of Owner-Occupied Households Cost Burdened by Race.
Source: NCSG analysis of 2021 microdata from IPUMS.

County	White	Black	Hispanic	Asian	American Indian and Alaskan Native	Pacific Islanders	Other	Total
Allegany	2,865	4	14	25	8	0	8	2,924
Anne Arundel	23,175	4,330	1,670	1,300	124	0	900	31,499
Baltimore County	26,575	10,635	1,695	2,220	80	14	1,195	42,414
Baltimore City	8,795	18,425	990	580	30	15	1,020	29,855
Calvert	3,760	875	115	65	0	0	150	4,965
Caroline	1,730	295	80	4	4	0	20	2,133
Carroll	8,570	220	270	265	4	0	85	9,414
Cecil	5,485	410	85	140	15	0	150	6,285
Charles	4,070	4,680	630	425	30	0	365	10,200
Dorchester	1,535	360	65	39	0	0	80	2,079
Frederick	10,805	1,245	1,195	530	30	0	380	14,185
Garrett	1,865	20	10	4	4	0	50	1,953
Harford	10,680	1,445	460	450	30	0	310	13,375
Howard	8,115	2,660	605	2,995	45	0	415	14,835
Kent	1,235	100	4	10	0	0	10	1,359
Montgomery	25,700	7,655	8,865	8,995	185	30	1,555	52,985
Prince George's	6,900	36,845	7,915	1,725	100	35	1,605	55,125
Queen Anne's	3,180	220	110	55	0	0	140	3,705
St. Mary's	3,800	785	365	115	4	0	80	5,149
Somerset	1,175	220	10	24	0	0	4	1,433
Talbot	2,365	180	109	30	0	0	45	2,729
Washington	5,630	475	425	100	0	0	60	6,690
Wicomico	3,145	530	260	195	0	0	75	4,205
Worcester	3,605	425	110	20	0	0	39	4,199
Statewide	174,760	93,039	26,057	20,311	693	94	8,741	323,695

AT29. Total Number of Renter Households Cost Burdened by Race.
Source: NCSG analysis of 2021 microdata from IPUMS.

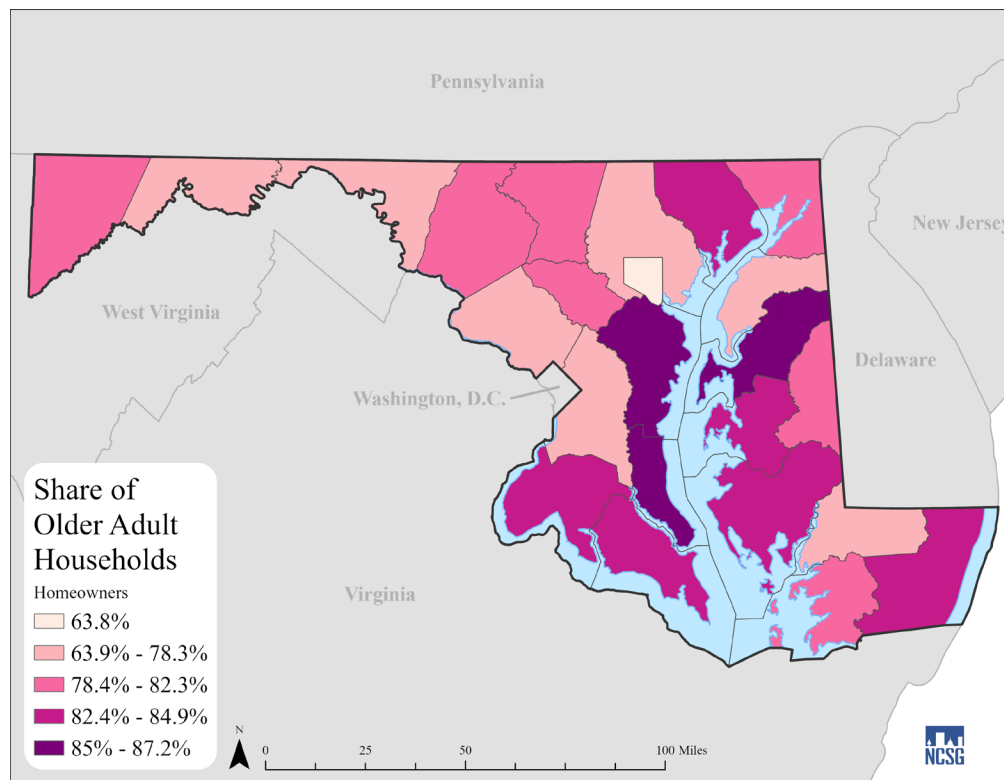
County	White	Black	Hispanic	Asian	American Indian and Alaskan Native	Pacific Islanders	Other	Total
Allegany	3,165	95	105	0	10	0	40	3,415
Anne Arundel	12,650	6,790	2,680	775	0	20	1,060	23,975
Baltimore County	20,145	25,080	2,855	2,320	155	20	1,825	52,400
Baltimore City	12,520	41,730	2,285	1,690	80	10	1,650	59,965
Calvert	1,475	440	100	4	35	0	35	2,089
Caroline	895	495	110	0	0	0	50	1,550
Carroll	3,635	205	195	130	0	0	75	4,240
Cecil	3,255	555	295	55	0	0	115	4,275
Charles	1,345	3,635	205	20	15	0	255	5,475
Dorchester	610	915	130	60	0	0	190	1,905
Frederick	5,970	1,990	1,425	225	4	0	375	9,989
Garrett	655	10	0	0	4	0	0	669
Harford	5,075	1,945	710	130	0	0	245	8,105
Howard	4,685	5,110	1,080	1,865	30	0	485	13,255
Kent	1,055	230	45	0	0	0	0	1,330
Montgomery	17,950	20,225	14,590	5,725	65	70	2,660	61,285
Prince George's	5,635	40,680	10,215	1,995	185	35	1,760	60,505
Queen Anne's	1,070	385	185	0	0	0	14	1,654
St. Mary's	2,040	1,645	145	45	0	0	390	4,265
Somerset	335	1,010	10	0	0	0	70	1,425
Talbot	1,125	430	190	4	0	0	30	1,779
Washington	6,050	1,635	335	115	20	20	350	8,525
Wicomico	3,765	2,770	325	160	0	0	145	7,165
Worcester	1,720	535	100	35	0	0	125	2,515
Statewide	116,825	158,540	38,315	15,353	603	175	11,944	341,755

AT30. Occupants per Room in Renter Households.
Source: NCSG analysis of 2022 ACS 5-year data.

County/PUMA	0.50 or less		0.51 to 1.00		1.01 to 1.50		1.50 to 2.00		2.01+	
	Total Units	Percent	Total Units	Percent	Total Units	Percent	Total Units	Percent	Total Units	Percent
Allegany	6,018	73.3%	2,040	24.8%	62	0.8%	80	1.0%	10	0.1%
Anne Arundel	36,261	65.5%	16,727	30.2%	1,601	2.9%	632	1.1%	116	0.2%
Baltimore City	91,606	70.9%	33,886	26.2%	2,214	1.7%	1,300	1.0%	154	0.1%
Baltimore County	72,516	65.9%	33,105	30.1%	2,521	2.3%	1,615	1.5%	244	0.2%
Calvert	3,403	73.8%	1,088	23.6%	103	2.2%	0	0.0%	19	0.4%
Caroline	2,091	62.3%	1,044	31.1%	172	5.1%	15	0.4%	33	1.0%
Carroll	7,848	73.1%	2,725	25.4%	125	1.2%	40	0.4%	0	0.0%
Cecil	6,812	69.7%	2,674	27.3%	124	1.3%	104	1.1%	64	0.7%
Charles	7,688	64.3%	3,630	30.4%	479	4.0%	163	1.4%	0	0.0%
Dorchester	3,077	73.8%	1,047	25.1%	46	1.1%	0	0.0%	0	0.0%
Frederick	16,011	68.0%	6,854	29.1%	424	1.8%	176	0.7%	88	0.4%
Garrett	1,799	72.8%	666	27.0%	6	0.2%	0	0.0%	0	0.0%
Harford	14,201	71.7%	5,005	25.3%	344	1.7%	235	1.2%	26	0.1%
Howard	20,483	61.5%	11,524	34.6%	794	2.4%	422	1.3%	66	0.2%
Kent	1,888	74.7%	604	23.9%	19	0.8%	17	0.7%	0	0.0%
Montgomery	72,173	54.3%	50,976	38.4%	5,803	4.4%	3,102	2.3%	773	0.6%
Prince George's	70,855	55.3%	45,740	35.7%	7,221	5.6%	3,270	2.6%	1,083	0.8%
Queen Anne's	2,360	65.7%	1,110	30.9%	63	1.8%	21	0.6%	37	1.0%
St. Mary's	7,180	63.3%	3,940	34.7%	148	1.3%	70	0.6%	8	0.1%
Somerset	1,705	62.8%	802	29.6%	50	1.8%	94	3.5%	62	2.3%
Talbot	3,193	72.5%	988	22.4%	114	2.6%	89	2.0%	18	0.4%
Washington	13,571	66.4%	6,058	29.6%	602	2.9%	163	0.8%	42	0.2%
Wicomico	9,621	59.7%	5,961	37.0%	275	1.7%	224	1.4%	33	0.2%
Worcester	3,674	66.8%	1,622	29.5%	84	1.5%	99	1.8%	17	0.3%
Statewide	476,034	63.1%	239,816	31.8%	23,394	3.1%	11,931	1.6%	2,893	0.4%

Figures

AF1. Ownership Housing Shortages for Households at 80-100% of AML.
Source: NCSG Analysis of IPUMS data.



Appendix C: Housing Needs Assessment of Older Adults

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Tables

AT1. Total Population of Adults 55+ and 65+ Years. Source: NCSG analysis of 2022 ACS 5-year estimates.

County	Percentage of Total		Percentage of Total	
	Population 55+	Population	Population 65+	Population
Allegany	23,437	34%	14,172	21%
Anne Arundel	169,311	29%	90,442	15%
Baltimore County	264,993	31%	149,892	18%
Baltimore City	160,422	27%	86,395	15%
Calvert	28,679	31%	14,454	16%
Caroline	10,555	32%	5,635	17%
Carroll	56,318	33%	30,086	17%
Cecil	32,675	31%	17,005	16%
Charles	44,912	27%	21,545	13%
Dorchester	12,163	37%	7,145	22%
Frederick	77,498	28%	40,796	15%
Garrett	11,345	39%	6,627	23%
Harford	81,377	31%	43,523	17%
Howard	91,301	27%	48,061	14%
Kent	8,175	42%	5,169	27%
Montgomery	309,549	29%	170,697	16%
Prince George's	262,218	27%	135,034	14%
Queen Anne's	17,961	36%	9,902	20%
Somerset	7,499	30%	4,238	17%
St. Mary's	30,582	27%	15,170	13%
Talbot	16,965	45%	11,190	30%
Washington	48,422	31%	27,391	18%
Wicomico	30,091	29%	16,785	16%
Worcester	23,328	44%	14,800	28%
Statewide	1,819,776	30%	986,154	16%

AT2. Older Adult Households (65+) Mean Earnings.
Source: NCSG analysis of 2022 ACS 5-Year estimates.

County	Mean Earnings
Allegany	\$ 65,910
Anne Arundel	\$ 93,390
Baltimore City	\$ 69,931
Baltimore County	\$ 86,346
Calvert	\$ 80,083
Caroline	No Data Available
Carroll	\$ 77,881
Cecil	\$ 59,689
Charles	\$ 86,755
Dorchester	\$ 69,060
Frederick	\$ 88,382
Garrett	No Data Available
Harford	\$ 72,501
Howard	\$ 112,961
Kent	
Montgomery	\$ 127,836
Prince George's	\$ 83,665
Queen Anne's	\$ 90,684
Saint Mary's	\$ 86,273
Somerset	No Data Available
Talbot	\$ 75,891
Washington	\$ 68,094
Wicomico	\$ 72,094
Worcester	\$ 59,885
Statewide (All Ages)	\$ 129,763
Statewide (65+)	\$ 91,143

AT3. Homeownership and Renter Rates Amongst Maryland's Older Adults (60+).
Source: NCSG Analysis of 2022 ACS 5-year estimates.

County	Owner-Occupied Housing Units	Share of Senior Households	Renter-Occupied Housing Units	Share of Senior Households
Allegany	7,229	78%	1,999	22%
Anne Arundel	48,687	87%	7,364	13%
Baltimore City	38,285	64%	21,719	36%
Baltimore County	69,576	75%	23,041	25%
Calvert	7,234	87%	1,116	13%
Caroline	2,609	80%	656	20%
Carroll	13,931	79%	3,618	21%
Cecil	8,541	82%	1,897	18%
Charles	10,392	85%	1,851	15%
Dorchester	3,778	83%	769	17%
Frederick	19,587	81%	4,455	19%
Garrett	3,345	81%	776	19%
Harford	22,271	84%	4,111	16%
Howard	22,489	81%	5,169	19%
Kent	2,460	76%	779	24%
Montgomery	76,410	78%	21,460	22%
Prince George's	63,212	78%	18,217	22%
Queen Anne's	5,221	87%	769	13%
St. Mary's	7,336	84%	1,415	16%
Somerset	2,254	82%	485	18%
Talbot	5,923	84%	1,088	16%
Washington	12,155	75%	4,081	25%
Wicomico	8,084	74%	2,824	26%
Worcester	7,929	85%	1,449	15%
Statewide	468,938	78%	131,108	22%

AT4. Older Adult (55+) Owner-Occupied Households by Race & Ethnicity.
Source: NCSG analysis of 2020 Decennial Census.

County	Total	White	White %	Black	Black %	Hispanic or Latino	Hispanic or Latino %	Asian	Asian %	Other	Other %
Allegany	11,898	11,374	95.6%	175	1.5%	56	0.5%	58	0.5%	234	2.0%
Anne Arundel	82,611	67,629	81.9%	8,952	10.8%	1,950	2.4%	2,137	2.6%	1,942	2.4%
Baltimore City	59,187	20,647	34.9%	35,473	59.9%	1,049	1.8%	673	1.1%	1,344	2.3%
Baltimore County	120,842	89,550	74.1%	22,717	18.8%	1,973	1.6%	4,036	3.3%	2,565	2.1%
Calvert	14,265	11,794	82.7%	1,720	12.1%	215	1.5%	146	1.0%	389	2.7%
Caroline	5,135	4,394	85.6%	494	9.6%	108	2.1%	30	0.6%	108	2.1%
Carroll	28,006	26,245	93.7%	580	2.1%	338	1.2%	289	1.0%	553	2.0%
Cecil	15,464	14,182	91.7%	542	3.5%	211	1.4%	114	0.7%	414	2.7%
Charles	21,821	11,880	54.4%	8,179	37.5%	533	2.4%	451	2.1%	777	3.6%
Dorchester	5,893	4,670	79.2%	1,009	17.1%	82	1.4%	35	0.6%	96	1.6%
Frederick	36,338	31,560	86.9%	2,018	5.6%	1,093	3.0%	995	2.7%	671	1.8%
Garrett	5,735	5,601	97.7%	11	0.2%	21	0.4%	10	0.2%	91	1.6%
Harford	40,789	35,018	85.9%	3,499	8.6%	708	1.7%	704	1.7%	859	2.1%
Howard	42,158	29,913	71.0%	5,360	12.7%	1,126	2.7%	4,810	11.4%	948	2.2%
Kent	3,922	3,429	87.4%	385	9.8%	40	1.0%	21	0.5%	46	1.2%
Montgomery	137,018	89,305	65.2%	15,603	11.4%	10,988	8.0%	18,774	13.7%	2,347	1.7%
Prince George's	112,072	23,579	21.0%	75,290	67.2%	6,067	5.4%	4,129	3.7%	3,006	2.7%
Queen Anne's	9,183	8,414	91.6%	450	4.9%	93	1.0%	56	0.6%	169	1.8%
St. Mary's	14,823	12,148	82.0%	1,692	11.4%	321	2.2%	256	1.7%	405	2.7%
Somerset	3,586	2,781	77.6%	676	18.9%	27	0.8%	23	0.6%	78	2.2%
Talbot	8,164	7,309	89.5%	610	7.5%	87	1.1%	42	0.5%	115	1.4%
Washington	21,649	19,956	92.2%	731	3.4%	353	1.6%	225	1.0%	383	1.8%
Wicomico	14,083	11,231	79.7%	2,051	14.6%	238	1.7%	295	2.1%	267	1.9%
Worcester	11,754	10,544	89.7%	832	7.1%	98	0.8%	92	0.8%	187	1.6%
Worcester	11,754	10,544	89.7%	832	7.1%	98	0.8%	92	0.8%	187	1.6%
Statewide	826,396	553,153	66.9%	189,049	22.9%	27,775	3.4%	38,401	4.6%	17,995	2.2%

AT5. Older Adult (55+) Renters-Occupied Households by Race & Ethnicity.
Source: NCSG analysis of 2020 Decennial Census.

County	Total	White	White %	Black	Black %	Hispanic or Latino	Hispanic or Latino %	Asian	Asian %	Other	Other %
Allegany	3,402	3,074	90.4%	173	5.1%	30	0.9%	18	0.5%	106	3.1%
Anne Arundel	17,227	10,219	59.3%	5,251	30.5%	714	4.1%	494	2.9%	548	3.2%
Baltimore City	46,520	8,815	18.9%	34,652	74.5%	1,194	2.6%	544	1.2%	1,314	2.8%
Baltimore County	39,697	21,275	53.6%	15,209	38.3%	1,216	3.1%	1,041	2.6%	955	2.4%
Calvert	2,280	1,608	70.5%	529	23.2%	55	2.4%	21	0.9%	66	2.9%
Caroline	1,318	834	63.3%	382	29.0%	58	4.4%	21	1.6%	22	1.7%
Carroll	4,829	4,329	89.6%	231	4.8%	108	2.2%	37	0.8%	123	2.5%
Cecil	4,075	3,112	76.4%	654	16.0%	126	3.1%	38	0.9%	144	3.5%
Charles	4,336	1,305	30.1%	2,664	61.4%	122	2.8%	57	1.3%	187	4.3%
Dorchester	1,962	925	47.1%	915	46.6%	49	2.5%	8	0.4%	64	3.3%
Frederick	8,283	6,202	74.9%	1,273	15.4%	431	5.2%	144	1.7%	232	2.8%
Garrett	1,146	1,097	95.7%	16	1.4%	8	0.7%	4	0.3%	20	1.7%
Harford	7,649	5,313	69.5%	1,694	22.1%	308	4.0%	128	1.7%	205	2.7%
Howard	8,897	4,264	47.9%	2,922	32.8%	371	4.2%	128	1.4%	1,211	13.6%
Kent	1,123	835	74.4%	219	19.5%	41	3.7%	4	0.4%	23	2.1%
Montgomery	39,986	18,208	45.5%	12,154	30.4%	4,859	12.2%	3,974	9.9%	790	2.0%
Prince George's	37,608	4,498	12.0%	28,573	76.0%	2,767	7.4%	844	2.2%	925	2.5%
Queen Anne's	1,359	1,057	77.8%	220	16.2%	40	2.9%	10	0.7%	31	2.3%
St. Mary's	3,426	2,191	64.0%	917	26.8%	110	3.2%	62	1.8%	145	4.2%
Somerset	1,223	607	49.6%	560	45.8%	23	1.9%	9	0.7%	23	1.9%
Talbot	2,023	1,439	71.1%	444	21.9%	89	4.4%	13	0.6%	37	1.8%
Washington	7,956	6,463	81.2%	930	11.7%	261	3.3%	78	1.0%	223	2.8%
Wicomico	5,298	2,669	50.4%	2,276	43.0%	171	3.2%	60	1.1%	121	2.3%
Worcester	2,270	1,574	69.3%	567	25.0%	59	2.6%	13	0.6%	56	2.5%
Statewide	253,893	111,913	44.1%	113,425	44.7%	13,210	5.2%	7,750	3.1%	7,572	3.0%

AT6. Age-Restricted Housing Programs in Maryland.

Source: NCSG analysis of data from Maryland Department of Housing and Community Development, Maryland Department of Aging, and Department of Housing and Urban Development (HUD).

Program	Administrative Agency	Age
HUD Section 202 Supportive Housing for the Elderly	Maryland Department of Housing and Community Development	62+
HUD Public Housing (Elderly)	Local Housing Authorities	62+
Accessible Homes for Seniors	Maryland Department of Housing and Community Development & Maryland Department of Aging	55+
Senior Assisted Living Subsidy Program	Maryland Department of Aging	62+
Community Housing Program	Maryland Department of Aging	62+
Continuing Care Retirement Facilities	Independent Housing/Service Providers	60+
Low Income Housing Tax Credit Housing Program*	Maryland Department of Housing and Community Development	62+
Housing Upgrades to Benefit Seniors (HUBS)**	Baltimore's Department of Housing and Community Development	65+

* MD QAP sets 62+ (definition of elderly housing, section 3.2.2 of MF rental financing guide)

** Baltimore City only

AT7. Households (60+) Experiencing Housing Cost-Burden by County.
Source: NCSG Analysis of 2022 ACS 5-year estimates

County	Homeowner Cost-Burdened	Percent of Cost-Burdened Homeowners	Renter Cost- Burdened	Percent of Cost-Burdened Renters
Allegany	1,857	20%	993	53%
Anne Arundel	15,776	24%	5,495	49%
Baltimore County	23,889	25%	17,027	55%
Baltimore City	16,799	32%	18,077	55%
Calvert	2,492	24%	902	62%
Caroline	1,056	28%	381	41%
Carroll	4,364	22%	2,364	53%
Cecil	3,278	26%	1,521	58%
Charles	4,264	27%	1,406	52%
Dorchester	1,407	29%	499	50%
Frederick	6,539	23%	3,205	54%
Garrett	1,043	22%	300	30%
Harford	7,173	23%	2,671	48%
Howard	6,809	22%	3,893	60%
Kent	934	29%	442	40%
Montgomery	26,889	25%	15,470	53%
Prince George's	27,966	31%	15,237	56%
Queen Anne's	1,794	27%	697	56%
St. Mary's	2,523	23%	975	51%
Somerset	N/A	N/A	N/A	N/A
Talbot	2,163	30%	684	48%
Washington	3,337	20%	2,487	43%
Wicomico	2,249	21%	1,865	49%
Worcester	2,989	29%	846	44%
Statewide	168,262	26%	97,721	53%

AT8. Households (60+) Experiencing Housing Cost-Burden by County.
Source: NCSG Analysis of 2022 ACS 5-year estimates

County	65 to 74 years	Percentage	75 years and over	Percentage
Allegany	1,953	26.5%	3,002	50.9%
Anne Arundel	10,917	20.6%	14,289	40.0%
Baltimore City	17,244	33.3%	16,039	49.6%
Baltimore County	16,718	19.8%	27,061	44.6%
Calvert	1,647	19.2%	2,098	37.2%
Caroline	850	26.2%	957	43.4%
Carroll	3,509	20.5%	5,576	46.0%
Cecil	2,480	23.9%	2,737	43.6%
Charles	2,699	20.5%	3,475	43.2%
Dorchester	1,208	29.4%	1,035	36.2%
Frederick	5,109	21.3%	6,018	38.4%
Garrett	1,071	28.7%	1,483	56.2%
Harford	5,637	21.7%	7,185	42.6%
Howard	4,481	15.8%	7,953	42.1%
Kent	387	14.2%	940	42.5%
Montgomery	14,957	15.6%	29,360	41.4%
Prince George's	17,946	21.4%	20,667	42.5%
Queen Anne's	913	15.9%	1,484	36.5%
Saint Mary's	1,863	21.0%	2,592	45.3%
Somerset	566	23.4%	771	50.5%
Talbot	1,016	17.6%	2,245	43.4%
Washington	3,711	24.3%	4,860	44.2%
Wicomico	2,028	20.4%	3,253	50.5%
Worcester	1,434	17.3%	2,560	41.5%
Statewide	123,391	20.9%	167,640	43.3%

