

# Queen Anne's County 2016 *Affordable Housing Assessment*

*A Supplement to the  
2016 Data Roundup for Child and Family Well-Being Results*



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Commissioned By:  
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Local Management Board/  
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## Acknowledgements

The Mission of Queen Anne's County Community Partnerships for Children and Families is to promote a safe, healthy and stable environment for all Queen Anne's County children and families by achieving a comprehensive system of education, health and human services whose effectiveness and responsiveness addresses the needs of children and families through public and private interagency collaboration.

Every three years the Local Management Board conducts a comprehensive needs assessment. For 2016, the assessment was supplemented with a closer look at data specific to affordable housing.

The staff of Queen Anne's County's Housing and Community Services and members of the Community Partnerships for Children and Families, the Local Management Board (LMB) for Queen Anne's County, were actively involved in the development of this assessment. The LMB is a division of the Queen Anne's County Department of Community Services. The following individuals serve on the Board and staff of the LMB and those noted with an "\*" served on the Strategic Planning Committee, specific to this supplemental assessment:



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Appreciation for assistance with this assessment is also extended to individuals at the Department of Community Services (Dr. Faith Elliott-Rossing, Michele Middleton), the Department of Planning and Zoning (Tyler Pease, Sam Stanton), QACTV, the Queen Anne's County Chamber of Commerce (Linda Friday), the Queen Anne's County Department of Social Services (Susan Coppage), Chesapeake Helps! (Peg Anawalt, Chris Perkins), and the Economic Development Commission.

Most importantly, we would like to thank the following public officials, whose support has contributed greatly to improving the quality of life for children and families in Queen Anne's County.

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# ***INTRODUCTION***

Affordable housing has historically (in the past two decades) been a concern expressed by citizens. Recently, affordable housing was identified as a priority concern among citizens who responded to the Local Management Board's county-wide child and family well-being needs assessment "Quality of Life" survey.

The purposes for this Affordable Housing Assessment as a supplement to the Child and Family Well-Being Needs Assessment are:

- 1) To better understand the extent to which affordable housing is a need among Queen Anne's County families;
- 2) To examine data specific to housing as a past, current, and future measure of progress;
- 3) To generate potential solutions in response to identified housing challenges;
- 4) To mobilize the community and policy makers, using the assessment findings as a leveraging tool.

This assessment includes both quantitative data, primarily derived from the US Census, and qualitative data in the form of surveys and key informant inquiries. In total, over 1,000 citizen opinions helped to form the content of this assessment. The assessment is not designed as an exhaustive look at housing in Queen Anne's County, but as a supplemental overview or an extension of the child and family well-being needs assessment. This supplement was commissioned primarily because there were repeated calls for affordable housing declared by citizens as a critical need over the past two decades in Queen Anne's County. The theme of affordable housing first emerged in the late 1990's during a Town Hall meeting in Grasonville and has continued to show up as a priority in the child and family well-being assessment conducted every three years by the Local Management Board.

For this assessment, opinions were gathered from 1040 citizens via the Quality of Life Survey, from 391 citizens via a Housing Needs Survey and from 18 professionals via a Key Informant Inquiry. The results of these qualitative methods are summarized within this document, and follow a discussion of the quantitative data. Samplings of verbatim participant comments (representative of common themes) are included with each survey summary. Finally, at the end of the document is a listing of affordable housing resources specific to Queen Anne's County and the surrounding area.

# ***EXECUTIVE SUMMARY***

Queen Anne's County is experiencing significant shifts in population size, ethnicity, and age groups. The African American population is steadily declining (except a very slight recent uptick), while White, blended races, Asian, and Hispanic groups have considerably increased in the County. The percentage of people in the 20-24, 45-54, 65-74, and 85 and older age groups has surged upwards. Overall, Queen Anne's County's population has climbed by nearly 18% between 2000 and 2010. Between 1990 and 2000, the population rose by 6%. As of 2014, about 50% of residents were born in the county and 50% have moved to the county since birth. The number of households with individuals ages 65 and older has increased by 37% and non-family households have increased by 25% when comparing 2000 to 2010. Households with other relatives increased by 42% and households with nonrelatives increased by 31% between 2000 and 2010. Households with children increased by 17% during the same time period.

Economic changes in the past decade are noteworthy. The labor force has fluctuated between 25,118 and 27,518 persons since 2005 in Queen Anne's County. Comparing the months of June and December, the labor force is consistently lowered by 400-800 people in December. The unemployment rate has fluctuated between 3.2 in 2007 and 7.3 in 2010 in Queen Anne's County. In 2015 it was 4.6, compared to 5.2 for Maryland. The number of residents who commute outside the county for work is 14,614 or 59.6% of the labor force. Nearly 11% of county residents had an annual income of less than \$25,000 from 2010-2014 and 15.2% had an annual income ranging from \$25,000 to \$49,999. The median household income for Queen Anne's County between 2010 and 2014 was \$86,406. The average household income was \$103,775 for the same time period. Per capita income was \$38,392. Slightly over 34% of residents have a Bachelor's degree or higher. From 2010-2014, the percent of people living in poverty was 7.5 in the county.

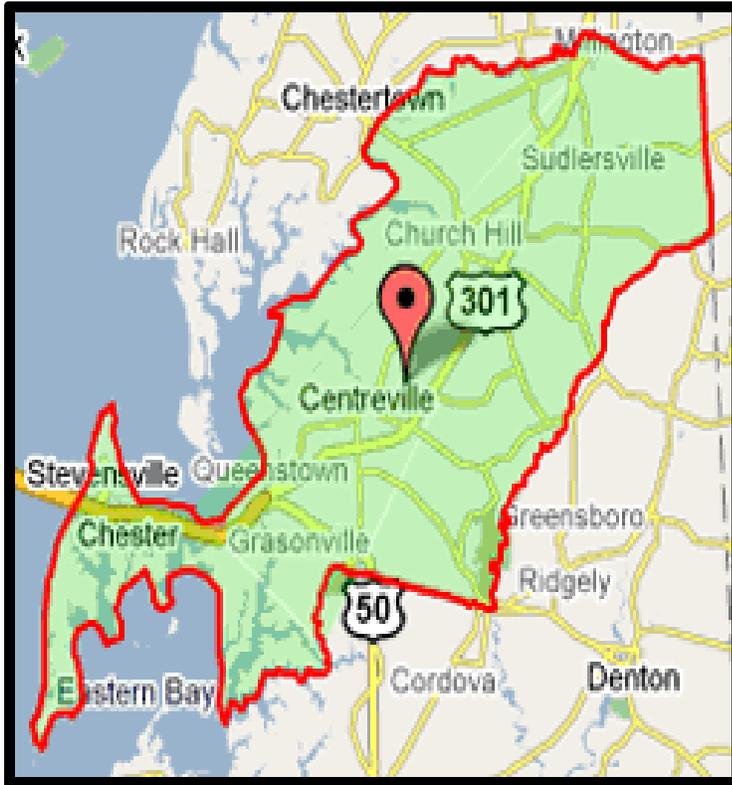
There were 18,016 households in Queen Anne's County in 2010, up from 15,315 in 2000. Of the 18,016 households, 13,314 were family households and 830 (up from 827 in 2000) were female-headed households with children under 18 and no husband present. In 2010, there were 20,140 housing units in Queen Anne's County, a 21% increase from 16,674 in 2000. The number of vacant houses in the county was 2,124 in 2010 and 1,359 in 2000, an increase of 56.3%. The number of vacant housing units designated for seasonal, recreational, or occasional use was 651 in 2000 and 823 in 2010, a 26.4% increase. Of the 18,016 housing units in 2010, 83% were owner-occupied and 17% (3,088) were renter occupied (an increase of 21.4% between 2000 and 2010). Meanwhile, the median selling price for homes (848 units sold) in 2016 in Queen Anne's County was \$295,699.

Awareness of changes in demographic, economic, and housing status appears to be reflected in the opinions of people who live and work in Queen Anne's County. Affordable housing was one of the top three community concerns voiced by 1,000+ residents who completed a Quality of Life Survey as part of the County's 2016 assessment of child and family well-being (titled "Data Roundup"). From there, the county investigated further by conducting an affordable housing needs survey and asking key professionals who are familiar with county housing needs to participate in an informant inquiry process.

Of the 391 people who completed the Housing Needs Survey in 2016, 25% of respondents were single, 83% of respondents had internet access at home, 18% were in need of rental housing, and 19% expressed an aspiration to own a home. At least 29% said their greatest challenge was finding a job to afford housing in Queen Anne's County and 25% said their greatest challenge was finding decent, affordable rental housing. Ten features most desirable in an affordable home were selected by respondents as: affordable price, washer/dryer, air conditioning, 2 or more bathrooms, 3-4 bedrooms, close to work location, caring and quiet neighbors, safety, yard, pet friendly and parking next to unit (last two tied). For these features, 27% said they expect to pay \$1000 - \$1200 per month and 22% said they expect to pay \$800-\$900 per month.

A total of 18 individuals responded to the Queen Anne's County Key Informant Inquiry from July to August of 2016. In response to the question, "Do you believe there is an affordable housing shortage in Queen Anne's County, 17 of the 18 key informants answered "Yes" and one informant answered, "No." Housing options most frequently rated as "high need" by the respondents were: Construction of new rental housing, Rental housing for very low income households, Rental assistance, Housing for transitional-aged persons, Rental housing rehabilitation, First time home buyer assistance, and In-town housing. Informants were permitted to select all that apply in consideration of the greatest barriers to affordable housing in Queen Anne's County. Most often selected was "Not in my back yard mentality", followed by "Lack of understanding by officials about need," then "Lack of commitment by officials to affordable housing options," and "Lack of affordable housing development policies." Short term (within 5 years) suggestions included: Put policies and incentives in place to encourage development of multi-family housing and rental apartments for entry level workforce housing; County officials making affordable housing a high priority in QAC and following through; and Staffing assistance for subsidized housing and matching citizens to affordable housing options. Long term (more than 5 years) suggestions included: Bringing more businesses into the county; Reduction in taxes for seniors; Help from Habitat for Humanity; and Planning tiny house or manufactured home communities.

## *Queen Anne's County Demographic Profile*



Queen Anne's County is considered an ideal business location due to the close proximity to Baltimore-Washington metropolitan areas and the attraction of a slower-paced waterfront and rural community. The county is located within a one-hour drive to such major metro areas such as Baltimore, Washington, D.C., Wilmington, DE and Philadelphia, PA utilizing US Routes 50 and 301. Queen Anne's County is one of the largest counties in Maryland in terms of geographic size at 372 square miles of land and another 30 square miles of

water, plus 414 shoreline miles. Queen Anne's County is located directly across the Chesapeake Bay from the Annapolis/ Baltimore region. Centreville, the County seat, is also the commercial center of the region. U.S. Route 301, and Maryland Route 213, a National Scenic Byway, connect Queen Anne's County with key interstate routes to the north, south, and west.

The official 2010 population was 47,798. The population estimate based on the 2010-2014 Five Year American Community Survey was 48,439. Queen Anne's County's 2015 population estimate was 48,904 according to the U.S. Census Bureau. For the official 2010 Census, nearly 24% of the population was children under age 18. Minority residents comprised 11.3% of the population with 6.9% being African American and the remaining ethnicity occupied by individuals of Hispanic descent or individuals with blended races. The official distribution of ages for the 2010 population projection breaks down as follows: Under 5 years = 2,711 (5.7%); 5-17 years = 8,663 (18.1%); 18-24 = 3,365 (7.0%); 25-44 = 11,050 (23.1), 45-64 = 14,868 (31.1%); 65 and above = 7,141 (15.0%) (Maryland Data Center, U.S. Census Bureau, 2011, 2015).

Racial Composition of Queen Anne's County's Population, With Comparison to Maryland						
Race	Population Count		Race as a Percentage of Total Population			
	Queen Anne's County		Queen Anne's		Maryland	
Years	2010	2014	2010	2014	2010	2014
Total Population	47,798	48,439	100%	100%	100%	100%
White Alone, Caucasian	42,397	43,387	89.4%	88.7%	58.2%	59.6%
Black or African American	3,298	3,428	6.9%	7.0%	29.4%	30.5%
Hispanic or Latino	1,452	1,591	3.0%	3.6%	8.2%	9.5%
Asian Alone	469	395	1.0%	1.2%	5.5%	6.5%
American Indian/Alaska Native	149	134	0.3%	0.4%	0.4%	0.6%
Other, and Two or More Races	1,473	1,095	3.1%	2.3%	6.5%	6.2%

Source: U.S. Census Bureau, 2010-2014 Five Year American Community Survey

The 2010 Census documented 18,016 households in Queen Anne's County. Of that amount, there were 11,374 children under the age of 18. At least 12.2% (1,383 households) of all Queen Anne's County family households with children under 18 years of age are female head of household (with no husband present), compared to 14.4% for Maryland. Male head of households (with no wife present) in the county totaled 476 or 4.2%. The number of grandparents responsible for their own grandchildren in Queen Anne's County was 319, at the time of this data collection. (U.S. Census Bureau, 2010)

The Maryland Department of Education reports that there were 7,717 children enrolled in Queen Anne's County Public Schools in the fall of 2016 (MDreportcard.org). Among Queen Anne's County residents ages 25 and above, 91.8% held a high school diploma or equivalent, compared to 89.0% for Maryland. While 34.1% of all people ages 25+ living in Queen Anne's County from 2010-2014 held a Bachelor's Degree or higher, 37.3% of all Marylanders did so. (U.S. Census Bureau, American Fact Finder/2010-2014 Five Year American Community Survey)

Queen Anne's County is home to 14 public schools: two high schools, four middle schools, and eight elementary schools. Three elementary schools and one middle school are classified as Title I with a range of 35%-61% of enrolled children at poverty level across the four schools (marylandpublicschools.org, 2015). There are two campus-based institutions of higher learning serving the county: Chesapeake College, located in Queen Anne's County, and Washington College, located in nearby Chestertown.

Queen Anne's County residents are experiencing some improvement in the economic environment. In 2015, the County's unemployment rate was 4.6% (not seasonally adjusted). For the same year, Maryland's rate was also 5.2%. (U.S. Bureau of Labor Statistics, 2015)

Other county economic indicators reveal family financial challenges compared to the state. From 2010 to 2014, Maryland's general poverty rate for families was 6.9%, with 10.7% of its residents under the age of 18 and 10.6% of residents under age 5 living below the poverty level. Queen Anne's County's general poverty rate for families was 5.1%, while 8.9% of all persons under the age of 18 years lived in poverty and 11.1% of children under age 5 lived in poverty. The percentage of children under age 5 in female headed households and living below the poverty level was 29.4% and the poverty level for children under age 18 in female-headed households was 27.8%. For the same time period, the County's Median Household Income for families was estimated by the Census Bureau to be \$86,406 (down from \$97,909 from 2009-2013) and the Mean Household Income was \$103,775. Per capita income was \$38,392. It is also important to note that of an estimated 17,354 households in Queen Anne's County, 1,896 (up from 1,008 for 2009-2013) were earning less than \$25,000 per year. (U.S. Census Bureau, American Fact Finder/2009-2013 and 2010-2014 Five Year American Community Survey)

Access to affordable housing continues to have an impact on Queen Anne's County families with limited income. The average home selling price in 2016 was \$347,439 compared to \$343,484 in 2015, up by 5.9%. The median selling price in 2016 was \$295,699 for the county (mdrealtor.org). Of the 20,441 housing units recorded from 2010 to 2014 in Queen Anne's County, 17,354 or 84.9% were occupied and 3,087 units were vacant (15.1%). Of the 17,354 occupied units, 14,684 or 84.6% were owner-occupied and 2,670 units or 15.4% were renter-occupied. (U.S. Census Bureau, American Fact Finder/2010-2014 Five Year American Community Survey)

Queen Anne's County hosts 1,390 businesses and employs an estimated 11,600 workers. Approximately 12 of these businesses have 100 or more employees. Trade, transportation, and utilities account for nearly 26% of total employment. The balance of the County's workforce is employed primarily in government (18%) and leisure/hospitality (18%). Large employers include Chesapeake College, S.E.W. Friel, Paul Reed Smith Guitars, REEB Millwork, Cracker Barrel Restaurant, and Power Electronics. Nearly 59% of residents commute outside the county for work. There are three business industrial parks located in Centreville, Stevensville, and

Matapeake (2014-15 Brief Economic Facts, MD Department of Business and Economic Development).

The County Seat, Centreville, is the site of key public health and community resources, including the Health Department of Queen Anne's County. Easton, 20 miles to the south, is the county seat of Talbot County and provides an extended range of specialized healthcare resources including labor and delivery services at the Easton-based hospital within the University of Maryland Medical System. Residents in the northern portion of the county are also in close proximity to hospital care in Chestertown. Residents in the western region of the county tend to utilize the Anne Arundel Medical Center (AAMC) and locally-based satellite health care offices associated with AAMC or Shore Health.

Numerous human service provider organizations are located in Centreville to include public agencies (Queen Anne's County Department of Social Services, Queen Anne's County Department of Juvenile Services, the Board of Education, Queen Anne's County Health Department, Queen Anne's County Recreation and Parks) and a multitude of arts, culture, civic, and social service non-profit groups such as the Queen Anne's County Centre for the Arts, the Historical Society, Caring & Sharing, the Rotary Club, the Centreville Volunteer Fire Company, Hospice, and many others. This municipality is also a stop for the multi-county public transit programs (USTAR and MUST), which offers a limited schedule of transportation services between local towns such as Chestertown, Centreville, and Wye Mills. The public library is located in Centreville as well, with a branch on Kent Island.

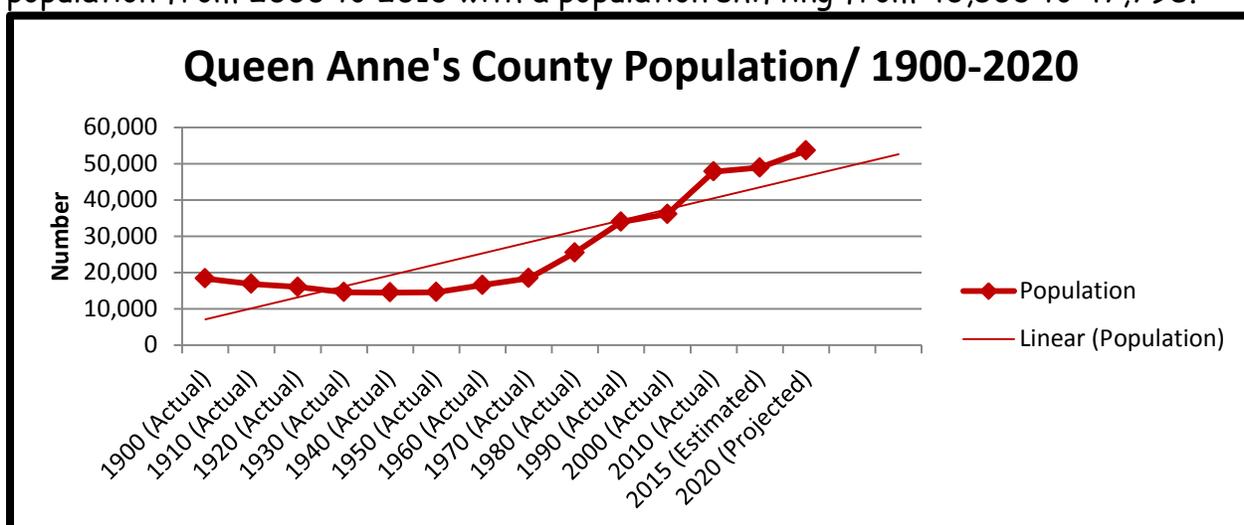
# QUANITATIVE DATA

## QUANTITATIVE DATA

For the purposes of this affordable housing assessment, quantitative data is divided into three categories: Demographics, Economics, and Housing. Key data pertaining to each of these categories is presented next, along with information about how the population, economics, and/or housing stock may have an impact on affordable housing availability in Queen Anne's County.

### Key Demographic Data

In terms of population growth, Queen Anne's County has seen an 18% increase in population from 2000 to 2010 with a population shifting from 40,563 to 47,798.



During the prior ten year span (1990-2000), the population increased in the county by 6%. The 18% increase in the county compares to MD at 9%, Frederick at \$19.5%, and Southern MD at 19-22% for the same 2000-2010 time frame. Of all the 24 Maryland jurisdictions, Queen Anne's County ranked 5<sup>th</sup> for growth as measured by the population increase.

### Total Population by Age/ 2000 and 2010 Census Data

Race	2000		2010		% Change 2000-2010
	Population	% of Total	Population	% of Total	
Under 5	2,591	6.4	2,711	5.7	4.6
5-9	2,936	7.2	3,227	6.8	9.9
10-14	3,114	7.7	3,334	7.0	7.1
15-19	2,503	6.2	3,211	6.7	28.3
20-24	1,510	3.7	2,256	4.7	49.4
25-34	4,724	11.6	4,341	9.1	-8.1
35-44	7,471	18.4	6,709	14.0	-10.2
45-54	6,048	14.9	8,444	17.7	39.6

Race	2000		2010		% Change 2000-2010
	Population	% of Total	Population	% of Total	
55-59	2,561	6.3	3,367	7.0	31.5
60-64	1,878	4.6	3,057	6.4	62.8
65 -74	2,995	7.4	4,265	8.9	42.4
75-84	1,715	4.2	2,135	4.5	24.5
85 and older	517	1.3	741	1.6	43.3
<b>Total</b>	<b>40,563</b>	<b>100.00</b>	<b>47,798</b>	<b>100.00</b>	<b>17.8</b>

Source: Source: Source: U.S. Census Bureau, Census 2000, 2010;

Prepared by Maryland Department of Planning, Projections, and Data Analysis, State Data Center

<http://planning.maryland.gov/msdc/census/cen2010/sf1/sumyprof/comparison/quee.pdf>

### Growth in Population/ 2000 and 2010 Census Data

Year	Population
1900 (Actual)	18,364
1910 (Actual)	16,839
1920 (Actual)	16,001
1930 (Actual)	14,571
1940 (Actual)	14,476
1950 (Actual)	14,579
1960 (Actual)	16,569
1970 (Actual)	18,422
1980 (Actual)	25,508
1990 (Actual)	33,953
2000 (Actual)	36,120
2010 (Actual)	47,798
2015 (Estimated)	48,904
2020 (Projected)	53,600

Source: U.S. Census Bureau, Census 1900,1910,1920,1930,1940,1950,1960,1970,1980,1990,2000,2010,2015

<http://www.census.gov/population/cencounts/md190090.txt>

<http://www.qac.org/DocumentCenter/Home/View/5805>

There have been notable population shifts among cultures (ethnicity), ages, and the proportion of people who were born in the county or moved to the county (now 50/50). Currently, the age ranges within the population are: Under 5 years = 2,711 (5.7%); 5-17 years = 8,663 (18.1%); 18-24 = 3,365 (7.0%). As of 2010, there were 18,016 households in the county and 11,374 households with children. Of that number, 1,383 were single female-headed households. The number of households with individuals ages 65 and older has increased by 37% and non-family households have increased by 25% when comparing 2000 to 2010 data. Households with other relatives increased by 42% and households with nonrelatives increased by 31% between 2000 and 2010. Households with children increased by 17% during the same time period. Households with one to two persons accounted for 58% of households in Queen Anne's County in 2010. Households with five or more people

accounted for 10% of households in Queen Anne's County in 2010. The total number of households in the county increased by 17.6% between 2000 and 2010.

#### Total Population by Race/ Ethnicity/ 2000 and 2010 Census Data

Race	2000		2010		% Change 2000-2010
	Population	% of Total	Population	% of Total	
White	36,120	89.0	42,397	88.7	17.4
Black	3,560	8.8	3,298	6.9	-7.4
American Indian	90	.2	149	.3	65.6
Asian	232	.6	469	1.0	102.2
Native Hawaiian/ Pacific Islander	10	0.0	12	0.0	20.0
Some Other Race	173	.4	651	1.4	276.3
Two of More Races	378	.9	822	1.7	117.5
<b>Total</b>	<b>40,563</b>	<b>100.0</b>	<b>47,798</b>	<b>100.0</b>	<b>17.8</b>
Non-Hispanic	40,119	98.9	46,346	97.0	15.5
Hispanic	444	1.1	1,452	3.0	227.0

Source: Source: U.S. Census Bureau, Census 2000, 2010;

Prepared by Maryland Department of Planning, Projections, and Data Analysis, State Data Center

<http://planning.maryland.gov/msdc/census/cen2010/sf1/sumyprof/comparison/quee.pdf>

#### Relationship/ 2000 and 2010 Census Data

Size	2000		2010		% Change 2000-2010
	Household	% of Total	Household	% of Total	
<b>Total population</b>	<b>40,563</b>	<b>100.00</b>	<b>47,798</b>	<b>100.0</b>	<b>17.8</b>
In households	40,054	98.7	47,372	99.1	18.3
Householder	15,315	37.8	18,016	37.7	17.6
Spouse	9,530	23.5	10,862	22.7	14.0
Child	11,777	29.0	13,814	28.9	17.3
Own child under 18 years	9,377	23.1	10,220	21.4	9.0
Other relatives	1,714	4.2	2,432	5.1	41.9
Under 18 years	724	1.8	947	2.0	30.8
Nonrelatives	1,718	4.2	2,248	4.7	30.8
Unmarried partner	892	2.2	1,117	2.3	25.2
In group quarters	509	1.3	426	0.9	-16.3
Institutionalized population	437	1.1	371	0.8	-15.1
Noninstitutionalized population	72	0.2	55	0.1	-23.6

Source: Source: U.S. Census Bureau, Census 2000, 2010;

Prepared by Maryland Department of Planning, Projections, and Data Analysis, State Data Center

<http://planning.maryland.gov/msdc/census/cen2010/sf1/sumyprof/comparison/quee.pdf>

### Elderly Population by Age/ 2000 and 2010 Census Data

Race	2000		2010		% Change 2000-2010
	Population	% of Total	Population	% of Total	
65 -74	2,995	7.4	4,265	8.9	42.4
75-84	1,715	4.2	2,135	4.5	24.5
85 and older	517	1.3	741	1.6	43.3
<b>Total</b>	<b>5,227</b>	<b>13.6</b>	<b>7,141</b>	<b>14.9</b>	<b>36.6</b>

Source: Source: U.S. Census Bureau, Census 2000, 2010;

<http://planning.maryland.gov/msdc/census/cen2010/sf1/sumyprof/comparison/quee.pdf>

### Households by Type/ 2000 and 2010 Census Data

Type	2000		2010		% Change 2000- 2010
	Household	% of Total	Household	% of Total	
Family households (families)	11,542	75.4	13,314	73.9	15.4
With own children under 18 years	5,101	33.3	5,573	3.9	9.3
Married couple family	9,530	62.2	10,862	60.3	14.0
With own children under 18 years	3,956	25.8	4,344	24.1	9.8
Female householder, no husband present	1,450	9.5	1,656	9.2	14.2
With own children under 18 years	827	5.4	830	4.6	0.4
Nonfamily households	3,773	24.6	4,702	26.1	24.6
Householder living alone	3,001	19.6	3,708	20.6	23.6
Householder 65 years or older	1,208	7.9	1,571	8.7	30.0
Households with individuals under 18 years	5,608	36.6	6,192	34.4	10.4
Households with individuals 65 years plus	3,687	24.1	5,057	28.1	37.2
<b>Total Households</b>	<b>15,315</b>	<b>100.0</b>	<b>18,016</b>	<b>100.0</b>	<b>17.6</b>
Average household size	2.62	--	2.63	--	0.4
Average family size	2.99	--	3.04	--	1.7

Source: Source: U.S. Census Bureau, Census 2000, 2010;

Prepared by Maryland Department of Planning, Projections, and Data Analysis, State Data Center

<http://planning.maryland.gov/msdc/census/cen2010/sf1/sumyprof/comparison/quee.pdf>

### Key Economic Data

Key economic data with an influence on housing include Labor Force, Unemployment, Poverty Rate, and earning potential. During 2015 in Queen Anne's County, there were 26,000-27,000 individuals in the Labor Force in June and December, up from 25,000 in 2005 (10 years before). From 2010-2014, the percent of people living in poverty was 7.5 in the county. The Poverty Rate for people under age 18 in Queen Anne's County was 8.9, while for Maryland it was 10.7. The Poverty Rate for residents under age 5 in Queen Anne's County was 11.1, while it was 10.6 for Maryland. The Poverty Rate for female headed families with children under 18 in

Queen Anne's County was 27.8 during 2010-2014 and for female-headed families with children under age 5 in Queen Anne's County, it was 29.4 for the same time period. Meanwhile, the Unemployment Rate improved to 4.6% in 2015, but was 16.1% for African Americans and 14.2% for 20-24 year olds during the same year.

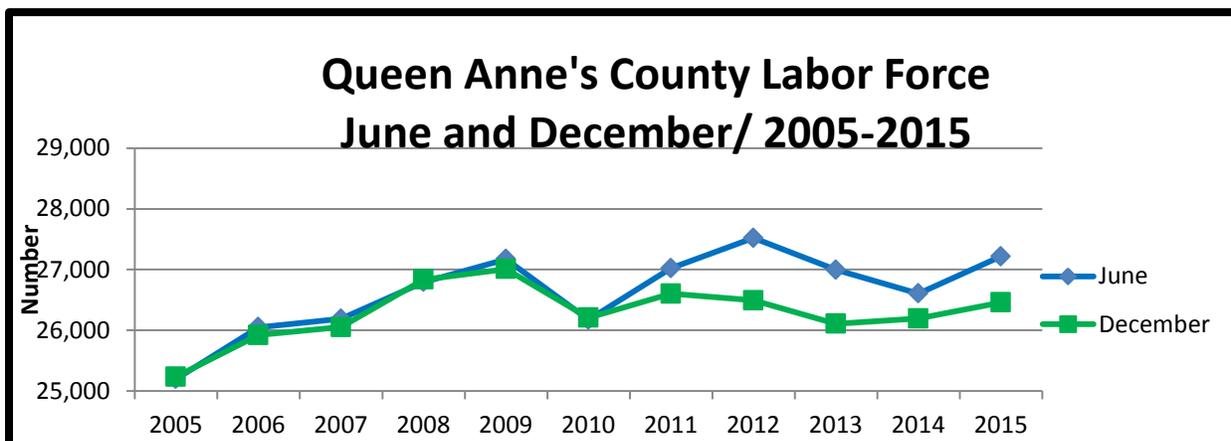
The number of residents who commute outside the county for work is 14,614 or 59.6% of the labor force. Nearly 11% of county residents had an annual income of less than \$25,000 from 2010-2014 and 15.2% had an annual income ranging from \$25,000 to \$49,999. The number of families earning less than \$25,000 in Queen Anne's County has increased by 88% (1008 to 1,896). The median household income for Queen Anne's County between 2010 and 2014 was \$86,406. The average household income was \$103,775 for the same time period. Per capita income was \$38,392. Slightly over 34% of Queen Anne's County residents have a Bachelor's degree or higher.

**Labor Force/ 2005-2015**

Year	June	December
2005	25,196	25,234
2006	26,048	25,921
2007	26,187	26,051
2008	26,794	26,834
2009	27,170	27,007
2010	26,173	26,206
2011	27,020	26,601
2012	27,518	26,491
2013	26,994	26,107
2014	26,604	26,193
2015	27,214	26,459

Source: U.S. Bureau of Labor Statistics 2005-2015

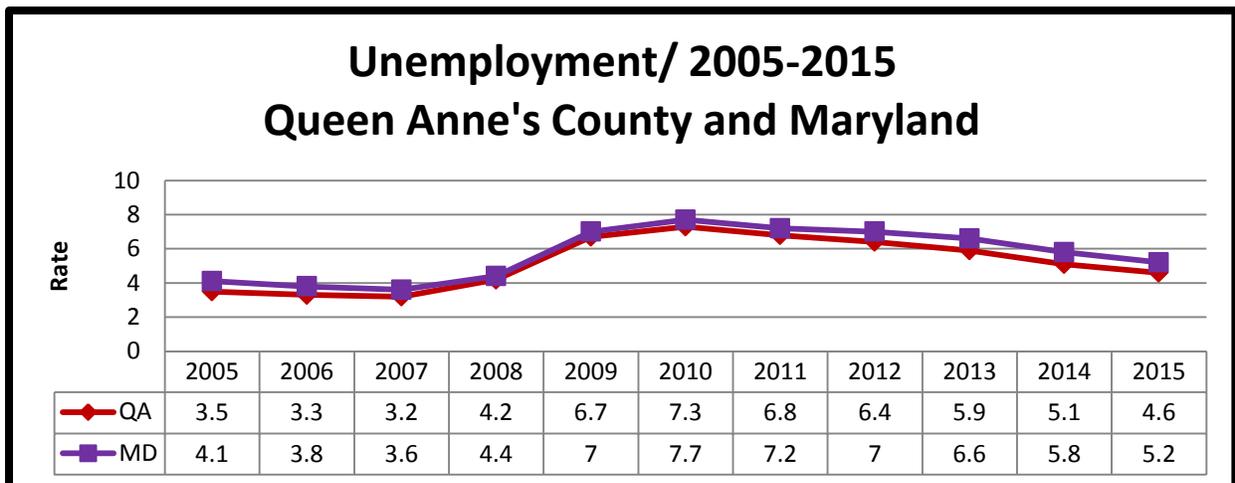
<http://beta.bls.gov/dataViewer/view/timeseries/LAUCN240350000000006>



### Unemployment/ 2005-2015

Year	QA Rate	MD Rate
2005	3.5	4.1
2006	3.3	3.8
2007	3.2	3.6
2008	4.2	4.4
2009	6.7	7.0
2010	7.3	7.7
2011	6.8	7.2
2012	6.4	7.0
2013	5.9	6.6
2014	5.1	5.8
2015	4.6	5.2

Source: [Bureau of Labor Statistics](http://msa.maryland.gov/msa/mdmanual/01glance/economy/html/unemployrates.html), U.S. Department of Labor; Maryland State Archives  
<http://msa.maryland.gov/msa/mdmanual/01glance/economy/html/unemployrates.html>



### Key Housing Data

Of 20,140 housing units recorded in Queen Anne's County in 2010, 2,124 were vacant and 823 were designated as occasional use. The Homeowner Vacancy Rate was 2.70 and the Rental Vacancy Rate was 6.10. At least 82.9% of units were owner occupied, while 17.1% of units were renter occupied. This represents an increase by 21% from 2000. In total, there were 168 new housing permits in 2015, compared to 431 in 2006 and 237 in 2013. Of all housing units, about 14,000 were detached units, 1,000 were attached units, there were 225 double units, 600 3-9 units, 250 10 or more units, and 800 mobile homes. About 6500 units were built since 1990, 8,500 were built from 1960-1990, and 2,800 were built prior to 1960. There were about 150 units without either plumbing or kitchen facilities. It is also important to note that there were 58 students counted as "homeless" in the public school system in 2015, compared to 45 in FY13.

The average mortgage in Queen Anne's County is approximately \$1400 per month. About 27% of mortgage holders have mortgage payments that are more than 28% of their income. About 34% of residents have a monthly rent payment that is more than 28% of their income.

At least 16% of homes in Queen Anne's County are valued at less than \$100,000; 53% are valued at \$100,000-\$200,000; 18% are valued at \$200,000-\$300,000; and about 13% are valued greater than \$300,000 (5% at \$1,000,000 or more). The median selling price for homes (848 units sold in 2016, up from 683 units sold in 2014) in 2016 in Queen Anne's County was \$295,699 and the average selling price was \$347,439 (mdrealtor.org).

#### Housing Occupancy/ 2000 and 2010 Census Data

Size	2000		2010		% Change 2000-2010
	Household	% of Total	Household	% of Total	
Occupied housing units	15,315	91.8	18,016	89.5	17.6
Vacant housing units	1,359	8.2	2,124	10.5	56.3
For seasonal, recreational, or occasional use	651	3.9	823	4.1	26.4
<b>Total housing units</b>	<b>16,674</b>	<b>100.0</b>	<b>20,140</b>	<b>100.0</b>	<b>20.8</b>
Homeowner vacancy rate (percent)	1.40	--	2.70	--	92.9
Rental vacancy rate (percent)	4.80	--	6.10	--	27.1

Source: Source: U.S. Census Bureau, Census 2000, 2010;

Prepared by Maryland Department of Planning, Projections, and Data Analysis, State Data Center

<http://planning.maryland.gov/msdc/census/cen2010/sf1/sumyprof/comparison/quee.pdf>

#### Housing Tenure/ 2000 and 2010 Census Data

Size	2000		2010		% Change 2000-2010
	Household	% of Total	Household	% of Total	
Owner-occupied housing units	12,772	83.4	14,928	82.9	16.9
Renter-occupied housing units	2,543	16.6	3,088	17.1	21.4
<b>Occupied housing units</b>	<b>15,315</b>	<b>100.0</b>	<b>18,016</b>	<b>100.0</b>	<b>17.6</b>
Average household size of owner-occupied	2.66	--	2.65	--	-0.4
Average household size of renter-occupied	2.41	--	2.53	--	5.0

Source: U.S. Census Bureau, Census 2000, 2010;

Prepared by Maryland Department of Planning, Projections, and Data Analysis, State Data Center

<http://planning.maryland.gov/msdc/census/cen2010/sf1/sumyprof/comparison/quee.pdf>

# QUALITATIVE DATA

Quality of Life Surveys  
Housing Survey  
Key Informant Inquiry

## *Queen Anne's County Quality of Life Survey Results*

As part of the child and family well-being community needs assessment, a *Queen Anne's County Quality of Life Survey* was developed and distributed via hard copy and on-line versions (utilizing Survey Monkey). A Spanish translation of the survey was made available in both hard copy and electronic version, as well. The purpose of the survey was to better understand issues of importance corresponding to family and community life on a local level, and as prioritized by local residents, especially those with children. The survey consisted of 12 close-ended questions and one open-ended question (#13) as follows:

- 1) Are you male or female?
- 2) What is your age range?
- 3) Are you white, Hispanic/Latino, black /African American, American Indian or Alaskan Native, Asian, Native Hawaiian/Pacific Islander, American from Multiple Races, or some other race?
- 4) Do you live, work, volunteer, or telecommute in Queen Anne's County?
- 5) What is your family role?
- 6) How do you rate the quality of life for families in Queen Anne's County?
- 7) How do you rate the quality of life for children (up to age 15) in Queen Anne's County?
- 8) How do you rate the quality of life for young adults (ages 16-24) in Queen Anne's County?
- 9) How do you rate the importance of the following HEALTH concerns for children and families in Queen Anne's County?
- 10) How do you rate the importance of the following EDUCATION concerns for children and families in Queen Anne's County?
- 11) How do you rate the importance of the following COMMUNITY concerns for children and families in Queen Anne's County?
- 12) Which of the following resources should be created, improved, or more accessible in Queen Anne's County?
- 13) In what ways (not addressed in the above questions), could the quality of life for children and families be improved in Queen Anne's County?

Beyond the demographic background of respondents, this summary of findings is limited to questions with responses corresponding to overall quality of life and housing or homelessness concerns. Those questions are highlighted above and discussions of the findings follow.

### **FINDINGS**

**Demographics** (Questions 1-5): A total of 1,040 individuals responded to the Queen Anne's County Quality of Life Survey between March and May of 2016. From the answers provided to the demographic questions (Questions 1-5), the following subgroups were represented (percentages are rounded):

Gender: Female = 79%; Male = 21%

Age Range: 17 or younger = 1%; 18-20 = 2%; 21-25 = 3%; 26-29 = 7%; 30-39 = 24%; 40-49 = 24%; 50-59 = 22%; 60 or older = 18%

Race/Ethnicity: White = 87%; Black/African American = 11%; Hispanic/ Latino = 3%; American Indian/Alaskan Native = 1%; Other races = 1%

Queen Anne's County Link: Resident = 82%; Employee = 62%; Volunteer = 32%; Telecommuter = 4%; Work outside the County = 15%

Family Role: Parent = 78%; Grandparent = 23%; Great Grandparent = 3%; Uncle/Aunt = 27%; Mentor/Educator/Guiding Adult = 12%; Young Adult Living w/Parent or Guardian = 4%; Independent Young Adult (living on my own away from parents) = 5%; Concerned Adult = 28%

Quality of Life (Questions 6, 7, and 8): Respondents rated the quality of life for *families* in Queen Anne's County as Excellent, Good, Satisfactory, Fair, or Poor. Nearly 55% (535 people) assigned a value of "Good", and just over 18% (178 people) assigned a value of "Satisfactory." Exactly 18% (176 people) selected the value of "Excellent" and over 1% (14 people) selected "Poor."

Q6. In Queen Anne's County, how do you rate the quality of life for families? (Select one answer)		
Answer Options	Response Percent	Response Count
Excellent	18.0%	176
Good	54.8%	535
Satisfactory	18.2%	178
Fair	7.6%	74
Poor	1.4%	14
<i>Answered /skipped question</i>		977/ 63

Respondents rated the quality of life for *children* in Queen Anne's County as Excellent, Good, Satisfactory, Fair, or Poor. Just over 46% (449 people) assigned a value of "Good" and just over 23% (226 people) assigned a value of "Satisfactory." Nearly 19% (182 people) selected the value of "Excellent" and approximately 9% (84 people) selected "Fair." The option of "Poor" was chosen by slightly over 3% (32 people).

Q7. In Queen Anne's County, how do you rate the quality of life for children who are up to age 15? (Select one answer)		
Answer Options	Response Percent	Response Count
Excellent	18.7%	182
Good	46.1%	449
Satisfactory	23.2%	226
Fair	8.6%	84
Poor	3.3%	32
<i>Answered / skipped question</i>		973/ 67

Respondents rated the quality of life for *young adults* in Queen Anne's County as Excellent, Good, Satisfactory, Fair, or Poor. Exactly 36% (346 people) assigned a value of "Satisfactory" and almost 29% (277 people) assigned a value of "Good." Nearly 20% (191 people) selected the value of "Fair" and 8% (81 people) selected "Excellent." "Poor" was chosen by 7% (32 people) of the respondents.

Q8. In Queen Anne's County, how do you rate the quality of life for young adults who are age 16 to 24? (Select one answer)		
Answer Options	Response Percent	Response Count
Excellent	8.4%	81
Good	28.8%	277
Satisfactory	36.0%	346
Fair	19.9%	191
Poor	7.0%	67
<i>Answered / skipped question</i>		<b>962/ 78</b>

For the purposes of this report specific to housing needs in Queen Anne's County, responses to questions prompting concerns about homelessness and housing are provided next. Regarding the importance of specific *community*-related concerns, "Child maltreatment" was selected most often as "Very Important" (594). For the remaining concerns, topics rated with nearly equal (very) importance were "Hunger and access to nutritional meals" (569) and "Homelessness" (563), followed by "Affordable decent housing" (560). (See highlighted area below.)

Q11. How do you rate the importance of the following COMMUNITY concerns in Queen Anne's County?					
Answer Options	1 = Not Important	2 = Somewhat Important	3 = Important	4 = Very Important	Response Count
a. Juvenile crime and recidivism (repeat offenders)	12	70	326	525	933
b. Child maltreatment (mistreatment and/or neglect)	18	64	257	594	933
c. Hunger and access to nutritional meals (for families with children, children, and/or young adults)	14	80	271	569	934
d. Children placed out of their home due to behavioral challenges or mistreatment	21	88	334	485	928
e. Homelessness (for children, families with children, and/or young adults)	19	85	265	563	932
f. Affordable decent housing	23	78	270	560	931
g. Community crime	11	67	308	540	926
h. Child poverty	22	80	298	521	921
i. Children of incarcerated (or formally incarcerated) parents	26	122	341	439	928

Q11. How do you rate the importance of the following COMMUNITY concerns in Queen Anne's County?					
Answer Options	1 = Not Important	2 = Somewhat Important	3 = Important	4 = Very Important	Response Count
j. Disconnected youth ages 16-24 (not in school or employed)	24	76	279	545	924
k. Other (Please specify in the space below, but rate on this line)	26	9	22	75	132
Other (please specify)					42
<i>Answered /skipped question</i>					940/100

Question 12 pertained to existing resources and where changes are needed in terms of program/service creation, improvement, or accessibility. For program creation, by far, the prevailing choice by respondents (174) was "Civility/ social skills training for youth." For the category of program improvement, the leading choice (422) was "Crime prevention." Two resources related to housing were included on the list. For basic needs including housing, 339 respondents (39%) selected "improve" for this resource and 338 respondents (39%) selected "improve" for affordable and decent housing, while 128 respondents (15%) selected "create" for this resource (see highlighted area below).

Q12. Which of the following resources should be created, improved, or more accessible in Queen Anne's County?						
Answer Options	Create	Improve	Increase accessibility	No change needed	Don't know	Response Count
a. Early child development / literacy programs	52	249	320	108	141	870
b. Pregnancy and infant wellness	38	253	254	130	190	865
c. Parenting support	52	310	284	86	138	870
d. Family planning	47	270	255	99	182	853
e. Recreation for very young or grade school children	123	331	238	124	63	879
f. Recreation for middle and/or high school youth	171	342	221	87	63	884
g. Resource information	53	311	259	99	138	860
h. Substance use assessment and/or treatment	124	373	254	29	103	883
i. Mental health/ behavioral health treatment	119	375	262	36	90	882
j. Basic needs (housing, food, clothing) for families	74	339	277	67	113	870
k. Affordable and decent housing	128	338	253	57	102	878
l. Diversity/ cultural awareness activities	108	291	193	144	129	865
m. Family-oriented events and activities	116	374	221	97	63	871
n. Crime prevention	64	422	198	86	102	872
o. Civility/ social skills training for youth/ young	174	359	182	63	86	864

Q12. Which of the following resources should be created, improved, or more accessible in Queen Anne's County?						
Answer Options	Create	Improve	Increase accessibility	No change needed	Don't know	Response Count
adults						
p. Environment/ nature/ outdoor opportunities	108	330	216	134	74	862
q. Public transportation	144	315	227	88	94	868
r. Affordable child care	100	367	223	65	108	863
s. Jobs/ employment training and opportunities	142	401	218	36	74	871
t. Arts / music/ entertainment	130	333	219	105	76	863
u. Afterschool activities (academic, athletic, enrichment)	97	354	222	105	88	866
v. Other (Please specify in the space below, but rate on this line)	24	32	19	5	31	111
Other (please specify)						51
<i>Answered / skipped question</i>						906/ 134

Other suggested community needs included recreational outlets for children/teens, improved response for families/individuals who are hungry or homeless, continuation of the afterschool programs, and concerns about too much government involvement in issues that should be family-controlled.

Question 13 provided an opportunity for respondents to suggest ways that the quality of life in Queen Anne's County might be improved. For Queen Anne's County, 191 people (18%) who completed the survey provided remarks. Of the remarks, the second most commonly mention response theme was affordable decent housing (15% of respondents). A summary of the comments is provided next.

Affordable Decent Housing (28 mentions): Create more affordable housing for young adults; Housing is extremely expensive; We need more housing options for our families; The new apartments are full because it shows that there is a need to have more diverse housing options for our community; Advocate for programs to provide housing for the homeless; Temporary housing for family emergencies, such as floods, acute domestic violence, eviction.

## ***Queen Anne's County Housing Needs Survey Results***

As part of the child and family well-being community needs assessment, a separate *Queen Anne's County Housing Needs Survey* was developed and distributed via hard copy and on-line versions (utilizing Survey Monkey). A Spanish translation of the survey was also made available in both hard copy and electronic version. The survey objective was to improve understanding of housing needs and aims among citizens. The survey consisted of 12 close-ended questions and one open-ended question (#13) as follows:

- 1) Are you a worker, resident, renter, owner, someone who works in the county, but does not live in the county, living in temporary housing, other?
- 2) Are you employed part-time/full-time, working more than one job, unemployed, self-employed, retired, other?
- 3) Are you single, married with no children, a parent of children (age range choices), a grandparent, other?
- 4) What is your race/ethnicity?
- 5) What is your gender?
- 6) What is your age range?
- 7) What is your zip code?
- 8) Do you have computer, internet, cell phone, cable/satellite television, no internet access, use of library computer, non-computer or internet user?
- 9) Are you in need of rental housing, home ownership, senior housing, current satisfied with QAC housing, outside of QAC housing, none of the above?
- 10) The greatest challenge with housing in Queen Anne's County is finding decent affordable housing, finding a decent affordable home to own, finding a job with wages to afford housing, there are no challenges, other?
- 11) What 10 features in a decent affordable home are most important to you?
- 12) What would you expect (afford) to pay per month for the features you selected in Question 11?
- 13) Is there anything you think is important for County government to know about housing in Queen Anne's County? If so, please comment.

### **FINDINGS**

**Demographics** (Questions 1-7): A total of 391 individuals responded to the Queen Anne's County Housing Needs Survey between May and August of 2016. From the answers provided to the demographic questions (Questions 1-7), the following subgroups were represented (percentages are rounded):

Resident Status: A worker and resident in Queen Anne's County = 49%; A home renter in Queen Anne's County = 15%; A home owner in Queen Anne's County = 47%; Someone who works in Queen Anne's County, but does not live in Queen Anne's County = 17%;

Living in temporary housing (sharing housing with friends or family or living in a shelter = 7%; Other = 2%.

Employment Status: Employed part-time (less than 35 hours per week) = 8%; Employed full-time (more than 35 hours per week) = 70%; Working more than one job = 13%; Unemployed = 4%; Self-employed = 8%; Retired = 13%; Other = 2%.

Family Status: Single = 25%; Married with no children = 12%; A parent of children under age 6 = 13%; A parent of children ages 6-11 = 16%; A parent of children ages 12-17 = 17%; A parent of children ages 18-24 living with you = 18%; A parent of children ages 25 and over living with you = 5%; A parent of children over age 18 not living with you = 23%; A grandparent = 20%; A grandparent of grandchildren under age 18 living with you = 2%; A grandparent of grandchildren age 18 or over living with you = 1%; Other = 5%.

Race/Ethnicity: I choose not to answer = 4%; White = 85%; Black/African American = 9%; Hispanic/ Latino = 1%; Asian = 1%; American Indian/Alaskan Native = 0%; Blended Race = 0%; Other races = 1%.

Gender: Female = 75%; Male = 25%.

Age Range: 16-24 = 5%; 25-30 = 8%; 31-39 = 18%; 40-49 = 23%; 50-59 = 25%; 60-69 = 16%; 70-79 = 7%; 80 or older = 0%.

Zip Code: 21617 (Centreville) = 24%; 21619 (Chester) = 10%; 21620 (Chestertown) = 9%; 21623 (Church Hill) = 3%; 21628 (Crumpton) = 1%; 21638 (Grasonville) = 6%; 21651 (Millington) = 1%; 21657 (Queen Anne) = 1%; 21658 (Queenstown) = 7%; 21666 (Stevensville) = 12%; 21668 (Sudlersville) = 2%; Other = 24%.

### Internet Access (Question 8):

Survey participants were asked about computer and internet access. Of the 379 respondents, 82% stated that they had both computer and internet access at home. Nearly 95% indicated that they owned a cell phone or smart phone.

Q8. Do you have (Please select all that apply)		
Answer Options	Response Percent	Response Count
a. A computer and internet access at home	82.3%	312
b. Multiple working computers at home	43.3%	164
c. Working cell phone or smart phone	94.5%	358
d. Cable or satellite television access at home	78.9%	299
e. No internet access at my home, but do have WIFI access elsewhere	4.2%	16
f. Computer access at the local library or at another community resource	18.5%	70
g. Computer/internet access through friend or family member (not in my home)	4.5%	17
h. I do not use a computer	2.6%	10
i. I do not use the internet	1.6%	6
<i>answered question</i>		<b>379</b>
<i>skipped question</i>		<b>12</b>

Housing Needs (Question 9):

At least 375 people answered the question about housing needs. Slightly over 18% indicated a need for rental housing, 19.2% indicated a need for home ownership, 6.1% indicated a need for senior housing, almost 47% said they were satisfied with their current housing situation in the county, and 10.4% said they were satisfied with their housing situation outside the county.

Q9. Are you in need of (Please select all that apply)		
Answer Options	Response Percent	Response Count
a. Rental housing in Queen Anne’s County	18.1%	68
b. Home ownership in Queen Anne’s County	19.2%	72
c. Senior housing (for people over age 65)	6.1%	23
d. I am currently satisfied with my housing rental/ownership situation in Queen Anne’s County	46.7%	175
e. I am currently satisfied with my housing rental/ownership situation OUTSIDE of Queen Anne’s County	10.4%	39
f. None of the above applies to me	13.6%	51
<i>answered question</i>		<b>375</b>
<i>skipped question</i>		<b>16</b>

Housing Challenges (Question 10):

When asked about housing challenges, nearly 11% of the respondents selected “There are no challenges.” Almost 26% indicated the greatest challenge was finding decent affordable rental housing and 22.1% said the greatest challenge is finding a decent affordable home to own. Just over 29% stated that “finding a job with wages to afford decent housing” is the greatest challenge.

Q10. The greatest challenge with housing in Queen Anne’s County is (Please select one answer)		
Answer Options	Response Percent	Response Count
a. There are no challenges	10.8%	40
b. Finding decent affordable rental housing	25.9%	96
c. Finding a decent affordable home to own	22.1%	82
d. Finding a job with wages to afford decent housing	29.1%	108
e. Other (please specify)	12.1%	45
<i>answered question</i>		<b>371</b>
<i>skipped question</i>		<b>20</b>

Important Housing Features and Cost (Questions 11 & 12)

At least 367 people responded to Question 11, which prompted respondents to select 10 most important housing features. The top 10 choices were affordable price, washer/dryer, air conditioning, 2 or more bathrooms, 3-4 bedrooms, caring and quiet neighbors, location-close to work, yard, safety, and pet friendly (followed closely by free

parking). For Question 12 (360 responses), the top two price ranges selected as affordable for the desired features were \$1000-\$1200 and \$800-\$900 per month.

<b>Q11. What 10 features in a decent affordable home are MOST IMPORTANT to you?</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Location - close to work	58.6%	215
b. Location - close to schools	32.4%	119
c. Location - close to community resources (services, parks, transportation)	41.1%	151
d. 1-2 Bedrooms	27.5%	101
e. 3-4 Bedrooms	61.0%	224
f. 5 or more bedrooms	1.9%	7
g. 1 Bathroom	10.9%	40
h. 2 or more Bathrooms	63.2%	232
i. Yard	57.5%	211
j. Free parking next to home	43.9%	161
k. Washer/dryer in home	76.8%	282
l. Access to washer/dryer in housing community	8.4%	31
m. Park or playground close by (can walk to)	20.2%	74
n. Price (affordable)	86.6%	318
o. Low deposit	31.1%	114
p. Safety (secure window/doors, video surveillance, lighting)	53.7%	197
q. Gated community	2.2%	8
r. Ceiling fans	18.0%	66
s. Air conditioning	73.6%	270
t. Free WIFI access	12.5%	46
u. Trash service (as part of rent)	34.1%	125
v. Single story/ handicap access	13.1%	48
w. Pet friendly	44.1%	162
x. Sliding scale rental fees	15.5%	57
y. Caring and quiet neighbors	59.9%	220
z. Other (please specify)	6.5%	24
<i>answered question</i>		<b>367</b>
<i>skipped question</i>		<b>24</b>

<b>Q12. What would you expect (afford) to pay per month for the features you selected in Question 11? (Please select one response)</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
a. Less than \$500 per month	6.1%	22
b. About \$500-\$700 per month	16.4%	59
c. About \$800-\$900 per month	21.9%	79
d. About \$1000-\$1200 per month	27.2%	98
e. About \$1300-\$1500 per month	13.3%	48
f. About \$1600-\$1800 per month	6.9%	25
g. About \$1900-\$2000 per month	4.4%	16
h. More than \$2000 per month	3.6%	13
<i>answered question</i>		<b>360</b>
<i>skipped question</i>		<b>31</b>

### Other Important Opinions

Of the 391 respondents to the Housing Needs Survey, at least 153 answered the final survey question, which was open-ended.

Q13. Is there anything you believe is very important for County government to know about housing in Queen Anne's County? If so, please comment below.	
Answer Options	Response Count
	153
<i>answered question</i>	<b>153</b>
<i>skipped question</i>	<b>238</b>

Responses were sorted into common themes. Themes most often mentioned are listed below with sample comments.

#### Need for more affordable housing (56 responses); Examples of comments include:

There are a number of young people (high school and just out) who have nowhere to live. It's usually the situation where the single parent cannot afford to support the young person, and the only employment is entry-level low wage. I'm not sure what the answer is, but these kids need help. I live close to the high school and some kids sleep in sheds or in the shadows. It is very sad to see.

A couple may be able to pay this amount per month, a single mom, not likely and finding anything under this amount to rent that is safe is very difficult if not impossible in northern county.

Rentals are listed \$300-\$1000 more than I can afford (ranging from \$1500-\$2200/month), which is the only deterrent from relocating to Queen Anne's County.

#### Lack of affordable apartments for entry level employees working within the County

As someone currently living in a low-income apartment complex, I can confidently state that the current low-income housing situation is near impossible to live within. As a background, I do work full-time, with benefits, yet I still struggle with my current renting situation every month, alongside other necessary bills and payments month-to-month. A decrease in low-income living should be made without families needing to sacrifice quality (e.g. poorly constructed housing) or housing without basic necessities (e.g. heating/AC, working appliances, etc.) As someone who makes a net monthly income of only \$1,200, the current \$630 (of my current apartment's lowest payment) is still over HALF of what I make, let alone families who make less. A significant change in pricing is necessary.

Needs to be more affordable apartments. Should not be building apartments on the water. The county fights 55 and over development for critical area but yet allows Annie's to be torn down and build apartments.

Very little or no low income housing in upper northern QA Co for young people who need a home

It is very difficult for our generation to afford a decent home in the county. My husband and I bought our first home in Caroline County in 2006 because we could not afford anything in QAC. We would still be there if it was not for buying property from our family to move into as our home. Job creation is also part of this as without local jobs, people are moving away or just 'driving through' the county and not making this their home. Many of us were born and raised here, but can't afford to move back due to the housing market and taxes.

My husband and I are life time residents of QAC. I was born in Queenstown in 1937 he was born in Chester Md in 1934. We have lived here all our lives. We were married in 1955 and lived in Chester or Stevensville for 60 1/2 years. We have two sons and both are Christians. They served the Kent Island Vol Fire Dept for 19 years and 10 years respectively. In my years on Kent Island I have been a substitute teacher at 2 of the schools. I am a life member of the Kent Island Vol Fire Dept Ladies Auxiliary. My husband and I coached little league, pony league, and men's softball for many years. Last march 2015 I applied at Terrapin Grove apts for a 2 bedroom apartment. At that time I was #7. In July I was #5 until April 20 when I became #6 and I was told a computer glitch deleted someone and had to be re-added to the list. As of May 9th I'm still #6. In Sept 29, 2015 I was told to apply for a one bedroom in order to get in faster because they have more 1 bedroom units. I was told you're between number 40 and 50. Didn't know my real number until January and I was told I was number 25 and on May 9, 2015 I am #19. Due to financial difficulties we had to sell our home. The reverse mortgage helped us for a short time but we could no longer afford to stay in the home. The mortgage company settled for what we sold our home for and we received nothing from the sale. By the grace of God the dear man who purchased our home is allowing us to stay here and pay our own bills. We thought by now we would be settled and I know he is anxious to remodel and sell or rent. My husband had a stroke in January and after a hospital and rehab he is not very active. He can't do the outside upkeep and I the inside. I just wanted you to know what I've been going through to get affordable housing. Our funds are very low and I need to get settled before we are struggling any harder. My husband and I are proud people who have always taken care of ourselves and never had to ask for help. We would like to leave this earth the same way. And we would like to remain on the island near our family, friends, firehouse and church. Thank you for this survey and caring. This is just one example and there are many, many more people struggling. Also I applied at Kent Island Village apts where I was told I'd pay over \$500 which I cannot afford. I asked "I thought you were subsidized". The reply was "maybe so, maybe not." Talk about frustration. I'm very anxious and nervous about all this and I will pray that your survey will help people like me.

It is very difficult for our generation to afford a decent home in the county. My husband and I bought our first home in Caroline County in 2006 because we could not afford anything in QAC. We would still be there if it was not for buying property from our family to move into as our home. Job creation is also part of this as without local jobs, people are moving away or just 'driving through' the county and not making this their home. Many of us were born and raised here, but can't afford to move back due to the housing market and taxes.

Talbot County (one of the richest counties in the nation) has much more to offer in affordable housing as well as an extensive job base. QAC has housing rates commiserate with a metropolitan area and very few real earning opportunities. Trying to find a job that pays a salary that would allow one to afford a rental in this area is difficult. It is estimated that you would have to earn more than \$24.50 an hour to rent in QAC.

As a professional in the county, it is extremely frustrating that I am not able to afford a "nice" place to live, either buying or renting as I've looked into both options. Thank you for taking the time to look further into the housing situation in our county!

As an employee of the school system, the option of affordable housing is very important. Currently, I commute 45 minutes each way from my home and the rise in gas prices is starting to hurt my pockets. I would love to move back into the county at some point but know that it cannot happen until I can find a place that is affordable with my income, as I am about to complete my second year with the school system.

It is hard for a single parent who works full time trying to afford the cost of rent or have an opportunity to own their own home. I grew up in Centreville but had to leave it due to rent was high or the waiting list was too long. I have worked for the government for 23 years and I miss living in the county that I grew up in. I wish we had more of a chance for the low income parents to have a nice home or rental home.

There is inadequate rental housing for both young adults and the elderly population. The price of real estate in this county, as well as property taxes, are far too high for the typical middle class income family in this county. I am a college graduate, making a higher living wage than the majority in my age group and those who are older, and I find it difficult to find affordable, decent housing in this county. The cost of living in this county will drive out young people to find areas that are more affordable with better housing options for both ownership and rentals.

Senior Housing Needed (22 responses); Examples of comments include:

Senior Housing (Tilghman) needs to be updated and supervised. Sudlersville and Kent Island are very nice but not Centreville. Centreville needs new Senior Housing for residents of Queen Anne's County only.

Senior citizen housing, or apartments are very much needed. At a price range for people that have only SS to pay the rent.

My sister is in need of handicap accessible apartment for low income and older adults - like 55 or above instead of age 62 such as Foxxtown.

feel as a citizen of QAC that we need housing for 55+ people in the county. For instance myself , I lost my husband three years ago. I have a home I'm trying to keep up along with all yard work. Then everything I need to have done that's extra that I need to pay someone. I would be nice to have one and or two bedrooms apartments, bath and a small outdoor storage shed which could be attached to the home. Then you could pay based on income. Most of what we have now is for seniors at the age is 62+. Things like trash pickup, snow removal, and lawn care should be all done in that price. Plus you should be able to have a pet because sometimes that's all we have for family. Thanks. Like now, I'm getting ready to lose my home. Where do I go? There's nothing. Renters offer chapter 8 housing but they rent to anyone then they get their home torn up then State replaces it. Why not rent to someone like me who is particular about keeping things nice. But why does anyone living like "kings" care about people like myself.

This county needs more single story homes so the older population isn't in danger of falling on steps in their homes. Also needed desperately is housing UNDER 200k!

Many of my friends are 75+ and need housing for seniors - not enough units - long wait for a unit.

There is a great need for additional Senior housing that is safe and maintained. (Leaks repaired, Mold removed, Efficient heat/AC systems, Good lighting).

The number of apartments that are based on income is small with a growing population of elderly and waiting lists that are two or more years long.

I currently work for Queen Anne's County. There is a tremendous need for affordable housing here in QAC. For folks on low incomes such as our senior population, there are no options at this point. There is a 12-18 month wait currently at all senior housing complexes. This is not acceptable for our senior citizens.

Need affordable 55+ communities of apartments and /or small cottages or modular homes

More Job Opportunities Needed (14 responses); Examples of comments include:

We have got to improve the job market and pay scales in the county to attract more residents.

Problem is no jobs in QAC or upper shore that pay enough to afford the housing available. You have to work on the western shore in the Baltimore or DC areas to have a salary that allows you to afford the decent housing described and available in this area.

Support local business so they can grow and employ people who live here now. Stop building restaurants!

There are a number of young people (high school and just out) who have no where to live. It's usually the situation where the single parent cannot afford to support the young person, and the only employment is entry-level low wage. I'm not sure what the answer is, but these kids need help. I live close to the high school and some kids sleep in sheds or in the shadows. it is very sad to see.

If we don't have well-paying jobs then we can't afford to pay rent, electric, have car, car insurance. In order to afford housing in Queen Anne's County, one must travel outside of the county for employment. The ratio of well-paying jobs to affordable house is not balanced. Residents of QAC are increasingly becoming senior citizens who are moving into the county.....these seniors are wealthy who have retired and have no need for employment. They do not seem to understand the need for business growth and fight the working age citizens at every turn. They want to dampen growth opportunities instead of allowing it; thus, we continue to find the need to travel outside the county which in turn increases costs exponentially and we find ourselves in a vicious cycle. We end up having to leave the county where we grew up and surrendering to the outsiders moving here from other areas and invading the area the natives love.

The high prices of real estate influence the high prices for rental properties. Limited good paying job opportunities in the area makes it hard to afford these rental prices.

High Cost of Living (7 responses); Examples of comments include:

Prices are so high, even on older homes, that we want to move out of the county. I grew up here and teach here, even with two incomes in our household and tight budgeting (we do not use credit cards and are out of debt except our home) this place is too expensive. We live in two bedroom, 1 bath and my mortgage is twice as much as my brother's in Wicomico county--and he's got 4 bedrooms and two baths and bigger yard! Their teachers don't make much different of a salary than we, but their cost of living is so much cheaper! We do our best and are trying to open our home to foster and adopted children, and can't even do it on one salary. I could be taking home so much more money living further down on the shore, yet my house still has too much mortgage owed for us to move at this time. We are literally TRAPPED in QAC!

It's incredibly difficult to find housing for people that have just moved to the area. As a newer teacher, I have a hard time coping with the cost of living. For this reason, we are considering leaving the county and state to seek work elsewhere. My wife and I have been looking for something since we moved here that is bigger, but that frequently leads to an increase in rent by 30%.

Everyone who needs affordable housing does not have or qualify for assistance. Cost of living is excessively higher than the local incomes allow.

If you are a single person making \$55K you can't afford to live here; affordable rent with being able to have a life is \$600.

It's incredibly difficult for young single people building credit to live in a decent home within Queen Anne's county.

Lower Taxes (7 responses); Examples of comments include:

Property and income taxes are much higher than neighboring counties, Neighboring counties offer many more free services to county residents, free trash, recycling, municipal co-op electric/cable tv/ wifi.

Property taxes are too high.

I think property taxes are a big concern. I also believe the mandatory septic clean out should be repealed or modified to meet individual homeowners better.

## ***Key Informant (Affordable Housing) Inquiry Results***

As part of the child and family well-being community needs assessment, a separate *Queen Anne's County Key Informant Inquiry Regarding Affordable Housing* was conducted utilizing Survey Monkey as the receptacle for collecting opinions. Twenty-five (25) key informants with experience in providing housing information or resources in Queen Anne's County were contacted by the study consultant and asked to participate. In total 18 professionals responded to the questions between July and August of 2016. The inquiry purpose was to gain better insight as to affordable housing challenges and potential strategies in response to those challenges. The key informant inquiry consisted of three close-ended questions (#3, #4, and #5) and five open-ended questions (#1, #2, #6-#8) as follows:

- 1) What is your name? (Names of participants are confidential.)
- 2) What is your primary role related to housing in Queen Anne's County?
- 3) Do you believe there is an affordable housing shortage in Queen Anne's County?
- 4) How would you rate the following affordable options in terms of needs?
- 5) What do you believe are the greatest barriers to providing adequate affordable housing in Queen Anne's County?
- 6) What short-term (next five years) solutions do you believe could improve affordable housing options in Queen Anne's County?
- 7) What long-term (beyond five years) solutions do you believe could improve affordable housing options in Queen Anne's County?
- 8) Please feel free to provide any other comments or concerns.

### **FINDINGS**

Professional Background (Questions 1-2): A total of 18 individuals responded to the Queen Anne's County Key Informant Inquiry from July to August of 2016. From the answers provided when prompted about names and roles, the following professionals were represented: A behavioral health family navigator, a domestic violence housing coordinator, a mental health professional, Planning & Zoning Director, a planner, a housing division chief, real estate broker, banker, concerned citizen, retired housing coordinator, stakeholder, Social Services professional, retired social worker, retired case worker for elderly citizens, warm line counselor, Economic Commission Member, Executive Director, and a nonprofit Director (providing basic needs including housing).

### **Affordable Housing Shortage?**

In response to the question, "Do you believe there is an affordable housing shortage in Queen Anne's County, 17 of the 18 key informants answered "Yes" and one informant answered, "No."

Q3. Do you believe there is an affordable housing shortage in Queen Anne's County?		
Answer Options	Response Percent	Response Count
Yes	94.4%	17
No	5.6%	1
I do not know/ Unknown	0.0%	0
Other (please specify)	0.0%	0
<i>answered question</i>		<b>18</b>
<i>skipped question</i>		<b>0</b>

### Affordable Housing Options and Need

Housing options most frequently rated as "high need" by the respondents were: Construction of new rental housing, Rental housing for very low income households, Rental assistance, Housing for transitional aged persons, Rental housing rehabilitation, First time home buyer assistance, and In-town housing.

Q4. How would you rate the following affordable housing options in terms of need?						
Answer Options	No Need	Low Need	Medium Need	High Need	Unknown	Response Count
Construction of new for-sale housing	0	3	7	6	1	17
Construction of new rental housing	0	0	2	16	0	18
Rental housing for very low-income households	0	0	4	14	0	18
Supportive housing (for individuals with disabilities)	0	2	8	6	2	18
Housing for Vets	0	0	11	3	4	18
Rental housing rehabilitation	0	1	5	10	2	18
Rental assistance	0	0	1	14	2	17
Senior-friendly housing	0	2	6	9	1	18
Federal subsidized housing	1	1	5	8	3	18
Homeowner housing rehabilitation	0	1	4	8	5	18
First-time home-buyer assistance	0	0	5	10	2	17
Mixed income housing	0	0	9	5	4	18
Energy efficient retrofits	0	0	6	7	5	18
Retrofitting existing housing to meet seniors' needs	0	1	8	6	3	18
Homeownership in culturally diverse communities	0	0	6	7	5	18
Mixed use housing	0	1	7	4	6	18
In-town housing	0	1	5	10	2	18
Housing demolition (substandard housing)	0	4	6	1	7	18
Housing options such as tiny houses or small manufactured homes	0	1	4	9	4	18
Housing for transitional age persons (18-25)	0	0	4	13	1	18
Housing for single adults	0	1	5	9	3	18
Other (please specify)						0
<i>answered question</i>						<b>18</b>
<i>skipped question</i>						<b>0</b>

### Greatest Barriers to Affordable Housing

Informants were permitted to select all that apply in consideration of the greatest barriers to affordable housing in Queen Anne's County. Most often selected was "Not in my back yard mentality", followed by "Lack of understanding by officials about need," then "Lack of commitment by officials to affordable housing options," and "Lack of affordable housing development policies." Additional comments added by informants were:

*Many are afraid of poor people because they don't understand them.*

*There is no incentive to build affordable housing*

*Not enough support for restoration of existing houses*

*People who made poor decisions in past cannot rehabilitate - drug offenses, eviction*

<b>Q5. What do you believe are the greatest barriers to providing adequate affordable housing in Queen Anne's County? (Select all that apply)</b>		
<b>Answer Options</b>	<b>Response Percent</b>	<b>Response Count</b>
Rapidly changing county demographics	16.7%	3
Cost of land or lot	33.3%	6
Cost of labor	16.7%	3
Cost of materials	16.7%	3
Lack of affordable housing development policies	50.0%	9
Not In My Back Yard (NIMBY) mentality	88.9%	16
Lack of qualified contractors or builders	0.0%	0
Lack of available land	22.2%	4
Lack of other infrastructure	27.8%	5
Construction fees	33.3%	6
Density or other zoning requirements	44.4%	8
Lack of sewer system	38.9%	7
Lack of water system	27.8%	5
Building codes	16.7%	3
Lot size	16.7%	3
Permitting fees	22.2%	4
Impact fees	27.8%	5
Permitting process	27.8%	5
ADA codes	5.6%	1
Lack of water	0.0%	0
Lack of planning	27.8%	5
Lack of understanding from officials about need	72.2%	13
Lack of commitment by officials to affordable housing options	66.7%	12
Other (please specify)		4
	<i>answered question</i>	<b>18</b>
	<i>skipped question</i>	<b>0</b>

### Short-term Solutions (Within five years)

Fifteen (15) of the 18 informants offered short-term solutions to the affordable housing barriers. These solutions included:

*Bringing back a rent subsidy such as section 8 that will last longer than one year.*

*Providing 3-5 month housing options for individuals leaving crisis housing and moving towards permanent housing*

*Public Awareness*

*Increase the housing choice vouchers program - Increase in revolving loans, increase in MPDU rentals, increase in private rental apartments.*

*First Time buyer programs would be good. Reduction in taxes from Seniors.*

*"Make the Housing Authority and the County accountable for improvements to the current housing.*

*Make builders accountable for building affordable housing units required and don't allow them opt out through paying fees.*

*Have policymakers come BACK to the table with developers, housing authority, representatives from various QAC Agencies, and citizens of all socioeconomic backgrounds and age populations that live or once lived in QA to come up with innovative ways for developers to build affordable housing and come up with incentives for the developers and incentives that will bring QAC residents back to the county to live and work once they complete their post-secondary opportunities.*

*Create position/s to help individuals in need and professionals failing to help families find housing*

*Perhaps more rental options that are decent for families with middle incomes*

*Work with Feds on Section 8 wait list*

*Easier process for developers to include some incentives. Commitment and support from elected officials in the sense that not all people in QAC who want to remain here, but downsize, can afford the high price developments. A nice apartment complex for middle income adults would be nice for the Centreville/Church Hill area.*

*Have commissioners commit to addressing the concern and put money into a plan - and stick to it.*

*Put policies and incentives in place to encourage development of multi-family housing and rental apartments for entry level workforce housing.*

*County officials who actively seek solutions to affordable housing options and follow through with plans. County officials making affordable housing a high priority in QAC and being brave to do the right thing in spite of NIMBYism (which is illegal according the Fair Housing Act).*

*County Government Support*

### Long-term Solutions (After five years)

Fourteen (14) of the 18 informants offered long-term solutions to the affordable housing barriers. These solutions included:

*Having an open vision for possible solutions that will provide housing options especially for people who are working but have low incomes.*

*Transitional housing, rental housing which is affordable and permanent housing options which are affordable*

*Infrastructure improvements*

*More in county employment opportunities. Same answers as 6.*

*Reduction is county taxes for Seniors.*

*"Habitat for Humanity in QA could help.*

*Maybe a tiny house neighborhood. "*

*Same as question #6. Continue to revisit recommendations and see what is working and what could be improved.*

*Have the above position also collect data and stories of exact barriers. Must be buy-in from officials to listen and respond. Address issue stated in next reply...*

*Rental facilities that would include decent apartments that would meet the needs of families and seniors*

*Bring businesses in*

*A commitment to what I wrote for the short term. In addition, a tiny house community and/or manufactured home community with the availability of some rentals in those communities.*

*Seek other options (new technology) for sewer and water needs for mixed use communities located outside of municipal systems.*

*Solutions could involve creating affordable apartments with programming (aligning with area nonprofits, churches, etc.) that help people not only acquire housing but change their lifestyle to meet the cost of living. Also, job availability in QAC that meets the high cost of living is so important. Right now most low income folks cannot work enough to afford housing, food, and other essentials. Economic Development could possibly help address this issue such as quality job training programs to help people acquire skills they need to increase their wages.*

*Better paying jobs*

## Other Comments

Other comments were added by five respondents as follows (all included):

*There are too many people who will never be approved for subsidized housing because of a prior drug arrest ... regardless if they are in recovery, have jobs and/or TCA, and have children. Many actually pay a large fee for a motel so they won't be on the street. Professionals don't know how to? cant? won't? help.*

*Even as a higher paid professional I had a hard time locating affordable housing. What I could afford was very sub-standard. Have someone go out and do a search. They will see it.*

*There are many people leaving the County of which they were born and raised due to lack of affordable options when downsizing is necessary. There is also a need for a Continuum of Care facility. We are losing residents to William Hill Manor, Heron Point, and Ginger Cove. I would encourage elected officials and an interested committee to visit developments in Delaware that meet some of the criteria I have suggested.*

*I would like to have more grant money available to Housing Office to use for those who need assistance with rent when something unexpected happens in their household.*

*The discrepancy between what many people can earn and the high cost of living in QAC is incredible. Many people cannot even work two full time jobs and afford safe and affordable housing in QAC. We also need strong leadership that will bring affordable housing options to our community without succumbing to fear and discrimination.*

# HOUSING RESOURCE LIST