

PLANNING AND ZONING COMMISSION

DECEMBER 7, 2023

Comprehensive Plan Update

*Somerset County,
Maryland*

DEPARTMENT OF TECHNICAL AND
COMMUNITY SERVICES

READY ^{SOMER} SET PLAN

Plan Update Timeline



June 2023- July 2024

Planning Commission public meetings will be held periodically throughout the plan update process.



June 2023

Public Survey launched. Survey will be open June 2023-March 2024.



August 2023

Draft community profile will be available on the project website.



September 2023-April 2024

Draft plan chapter development and upload to project website for review and comment.



May-July 2024

Draft plan, review, comments, and final plan.



Technical Committee Meeting #3: Affordable Housing



Where we are...

- Launched project website & public survey- August
- Technical Committee Meeting #1- August
- Chapter 2: Community Profile (Website)- September
- Princess Anne September 18th & City of Crisfield October 11th
- Draft Chapters 3 & 4- Town & County Plan Integration & Economic Vitality
- **Technical Committee Meeting #3**
- **December 7th Planning & Zoning Commission Meeting, 6:00 PM**

Project Website

Visits to Project Website: 173



Somerset County, MD
Comprehensive Plan Update

[Home](#) [About](#) [Project Timeline](#) [Draft Plan Chapters](#) [Public Involvement](#) [Resources](#)

<https://www.plansomersetmd.org/>

CONTACT

Do you have a **question** about the comprehensive planning process?

Please fill out the form below with your question or comment and a project team member will get back to you.

Name *

First and Last

Email *

e.g., email@example.com

Your message *

Enter text here

Send



Public Survey

Surveys Collected: Digital 116

Somerset County Comprehensive Plan Update

Public Opinion Survey

Thank you for your interest in the Somerset County MD Comprehensive Plan. This survey is part of our public engagement process. The results of this survey will be documented for use in preparing the comprehensive plan update. Your participation and input will be a valuable resource for our community.

Through the comprehensive planning process, County residents, business owners and community organizations help shape the future of Somerset County. County-wide planning leads to compatible land uses, as well as transportation networks, public facilities and parks. In addition, comprehensive planning protects the County's environmental and cultural resources. Planning helps to ensure that Somerset County continues to be attractive, safe, and prosperous.

This survey typically takes less than 15 minutes to complete. Thank you for your participation!

OK

PUBLIC INVOLVEMENT

PUBLIC SURVEY

This survey is being used to collect your insight and perspective on various topics that comprise the Comprehensive Plan Update. The survey consists of 25 questions and will take an average of 15 minutes or less to complete.

Click the button below to complete the survey.

Complete Public Survey!

<https://www.plansomersetmd.org/>





Technical Committee



Focus: Discussion Questions, Goals & Recommendations

✓ Chapter 5: Affordable Housing



While the requirement for comprehensive plans to include a housing element was not in effect when the previous Somerset County Comprehensive Plan was completed in 1996, the plan included a housing element, as Chapter 7. A new affordable housing element has been developed for this plan update.

Maryland House Bill (HB) 1045 (2019)

- Requires jurisdictions with planning and zoning authority to include a housing element as part of its comprehensive plan update. The focus of HB 1045 (2019) focuses on “affordable housing” both low-income and workforce housing.



Definitions

Affordable Housing (Housing and Community Development Article Section §4-1801) - Housing costs do not exceed 30% of household income. More than half of all Somerset County renter households (62.5%) pay more than 30% of their income on rent.

Area Median Income (AMI) – Median household income, adjusted annually, of area, adjusted for household size (US Department of Housing and Urban Development). The median household income in Somerset County is \$49,661 (based on 2021 American Community Survey 5-Year Estimates data).

Low-Income Housing (Land Use Article Sections §1–407 and §3-114) - Affordable to a household with an aggregate annual income below 60% of the Area Median Income (AMI). For Somerset County, a household of four earning less than \$29,796 or less, per year, is considered low income.

Work Force Housing (Housing and Community Development Article Section §4-1801)

Rental Housing that is affordable to a household with an aggregate income between 50% - 100% of area median income.

AMI Ownership that is affordable to a household with an aggregate income between 60% - 120% AMI or in target areas for purposes of administering the MD Mortgage Program, an aggregate income between 60% - 150% AMI.

Definitions

Area Median Income (AMI) and the associated AMI levels are determined by the US Department of Housing and Urban Development (HUD) every year. Since AMI is used in determining eligibility for affordable housing programs at the federal and sometimes local levels, it's particularly important that decision-makers and community members understand this metric and who, exactly, may be helped by those programs.

AMI levels are also used to determine housing needs beyond affordable housing, including workforce housing and market-rate housing. The full spectrum of income levels and housing price points, is critical to meeting community housing needs.

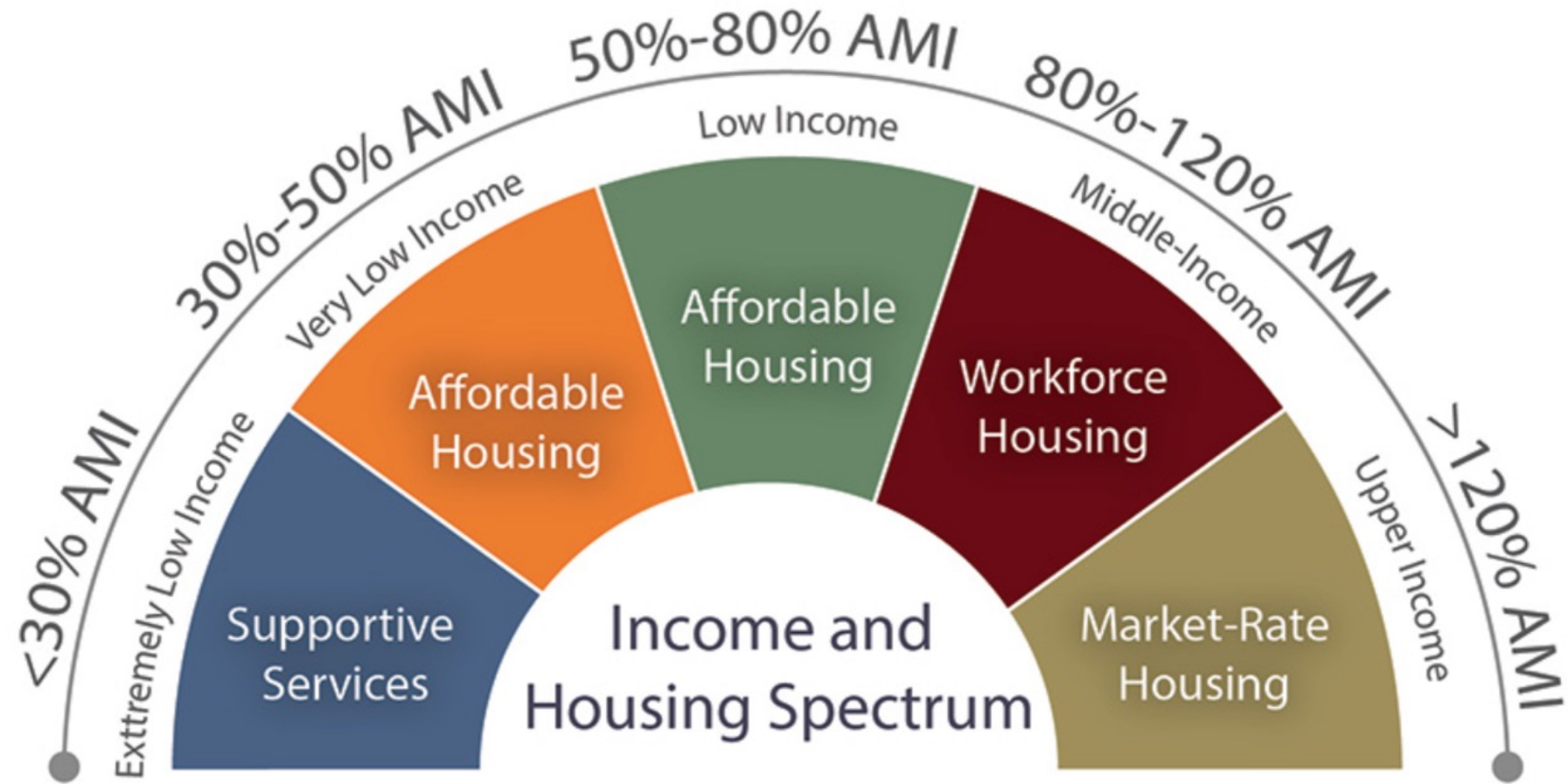


Figure 5-1: Area Median Income (AMI): A Quick Overview, [Humanizing Data: Area Median Income \(AMI\) and Affordable Housing Policy](#)

State Perspective – Maryland Housing Needs Assessment & 10-Year Strategic Plan

According to the [Maryland Housing Needs Assessment & 10-Year Strategic Plan](#), the Maryland Housing Needs Assessment Advisory Group crafted a framework to help guide state and local investments across Maryland over the next 10 years. This framework includes a **vision** and **guiding principles** to unify housing activities and identify priority needs and populations that are common across the state.

Vision 2030

By 2030, stakeholders would like Maryland to be a more affordable, equitable place to live. To them, housing affordability means supporting both renters and homeowners through direct assistance; financing more rental properties and for-sale homes; and promoting policies that help encourage a wider range of homes throughout the state. It also means helping the most vulnerable residents of Maryland, who need more flexible requirements to rent a home and higher-quality, accessible units available at a lower cost to maintain a stable home.

Priority Populations

According to the Maryland Housing Needs Assessment & 10-Year Strategic Plan, households earning 30 percent AMI or extremely low-income households are a priority. Additional groups identified to focus on serving over the next 10 years include:

- **seniors;**
- **persons with disabilities;**
- **and persons experiencing homelessness.**

- ✓ 32% Households with Seniors

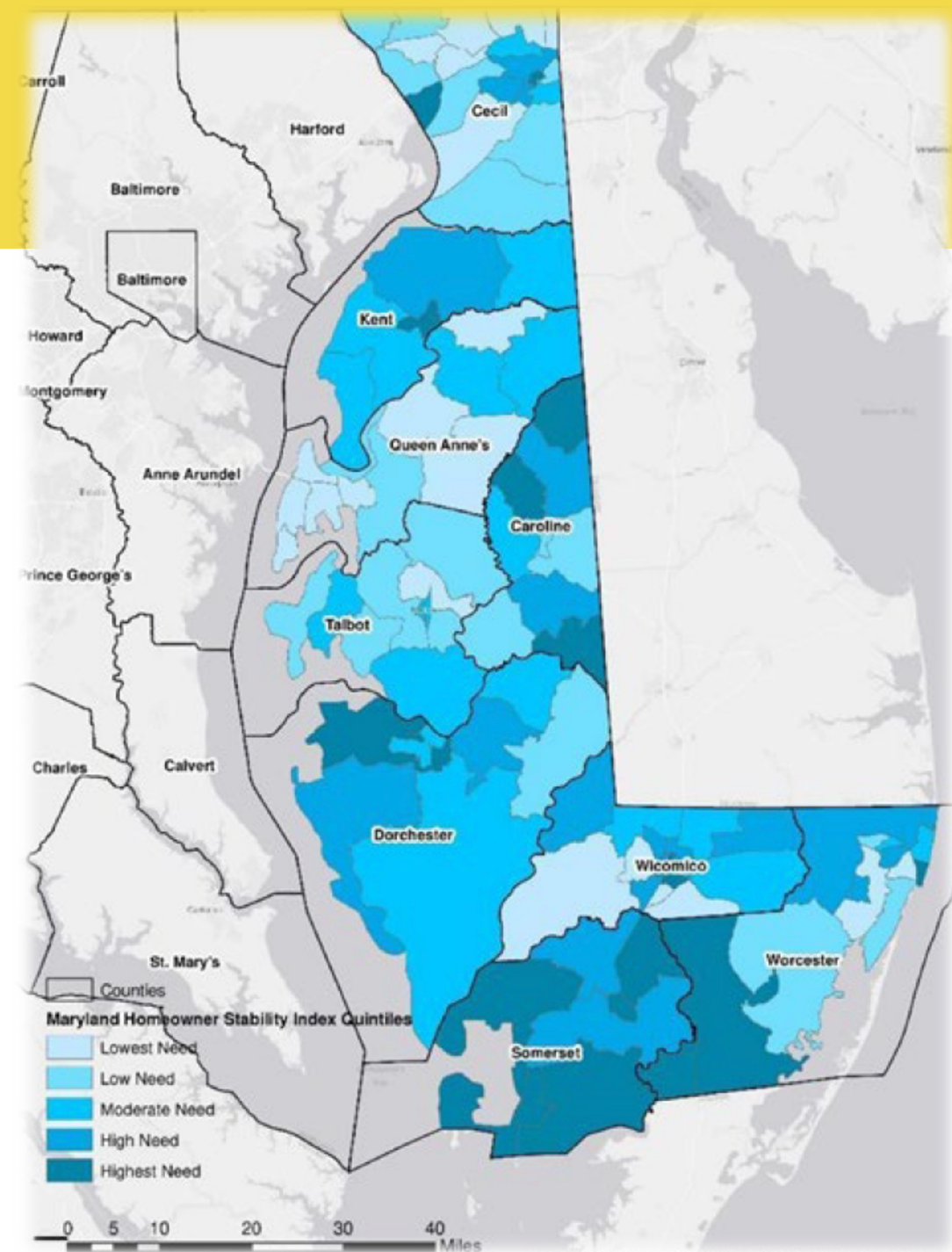
- ✓ 15.9 Disabled Households

- ✓ 22% Households in Poverty



Land Use

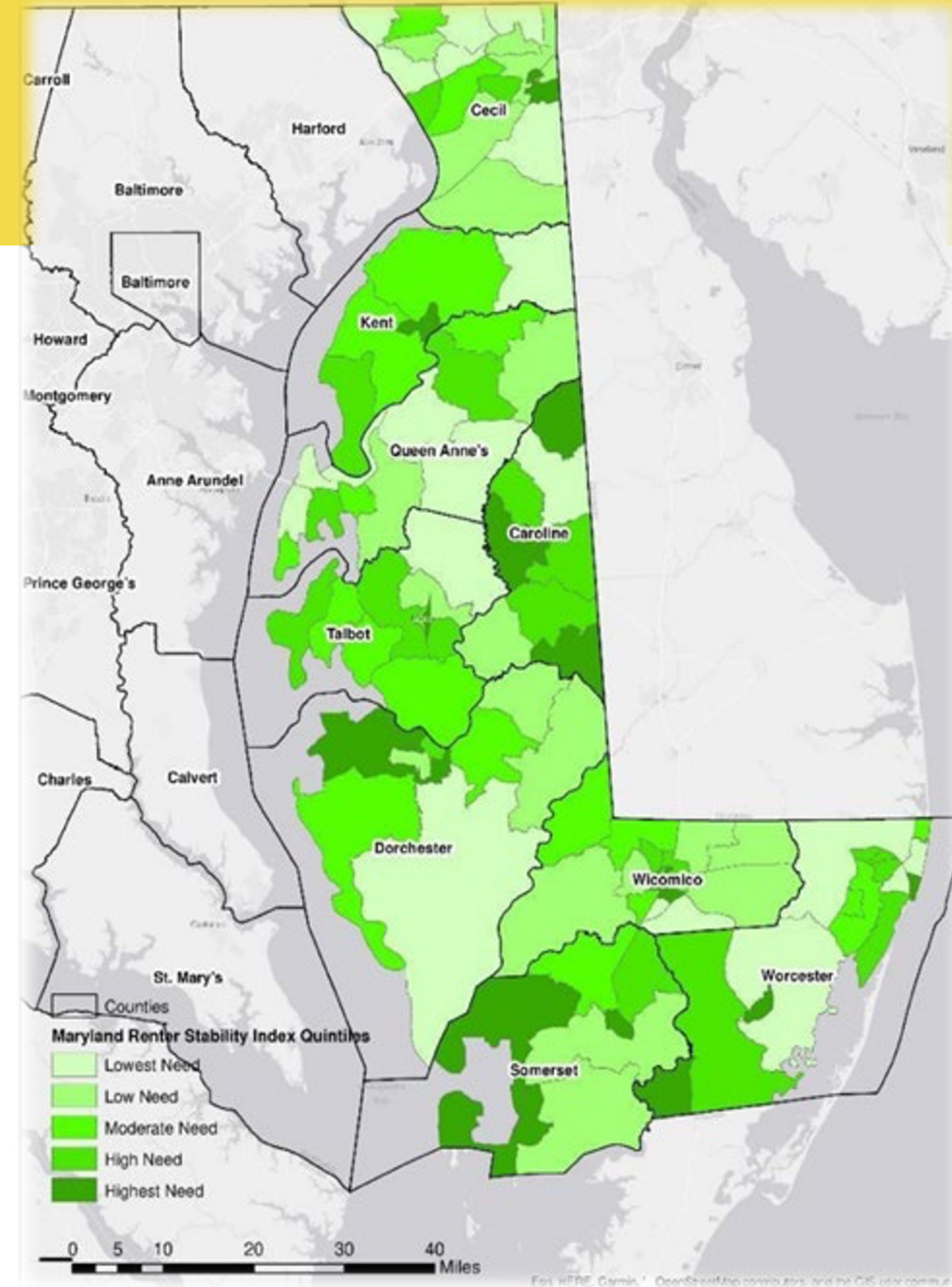
- The figure shows needs among homeowners by need category in Eastern Maryland and how needs intersect with race and ethnicity and special populations. Specific to Somerset County, **Highest** and **High** Needs Areas were identified, shown in the darker shades of blue.





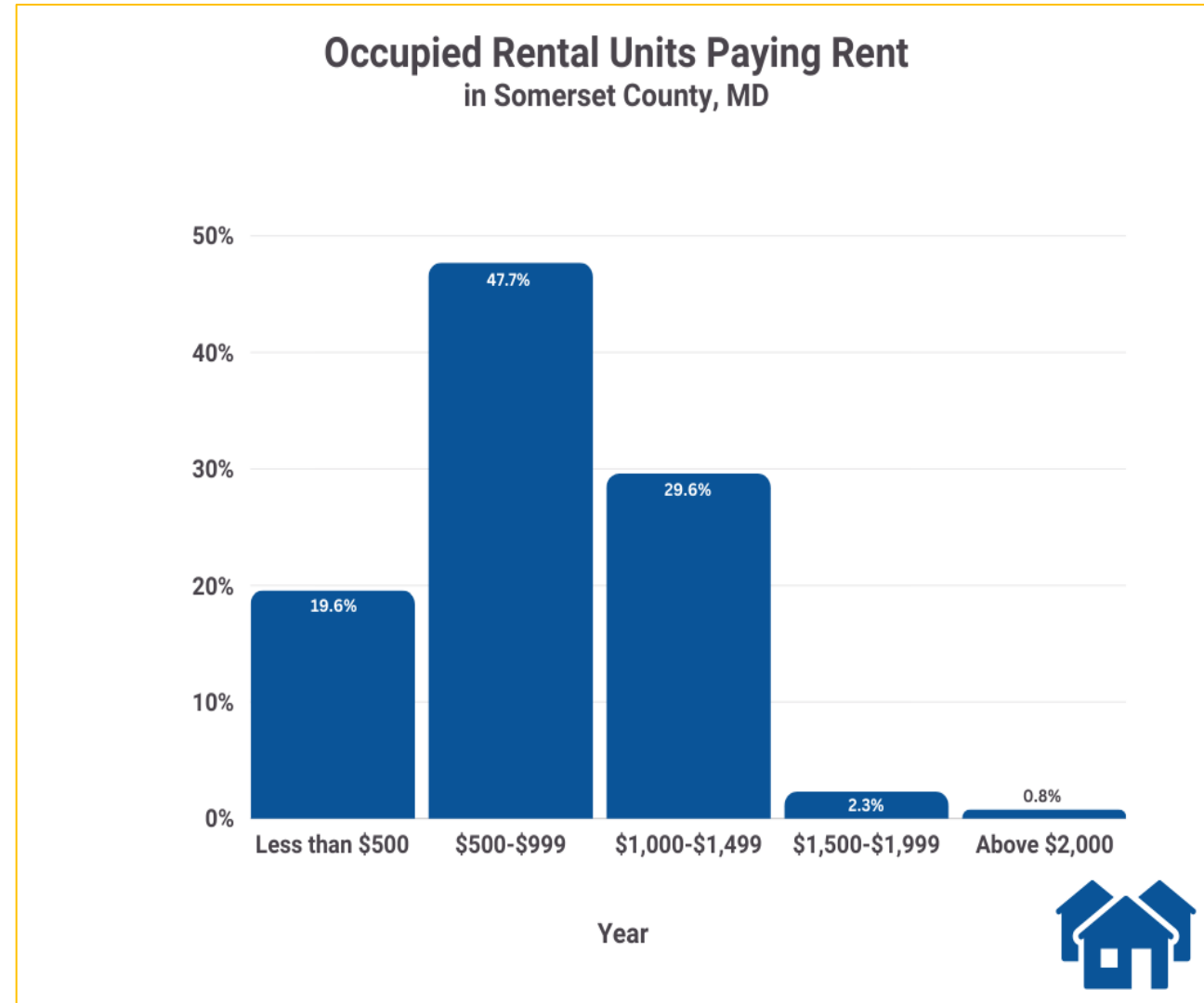
Land Use

- Specific to the Somerset County, **Highest**, **High**, **Moderate**, and **Low** Needs Areas were identified, shown in the graduated shades of green on the Figure.



Housing Characteristics - Renters

32.7% of renters in Somerset County are paying more than \$1,000 in rent monthly.





Housing Characteristics - Owners

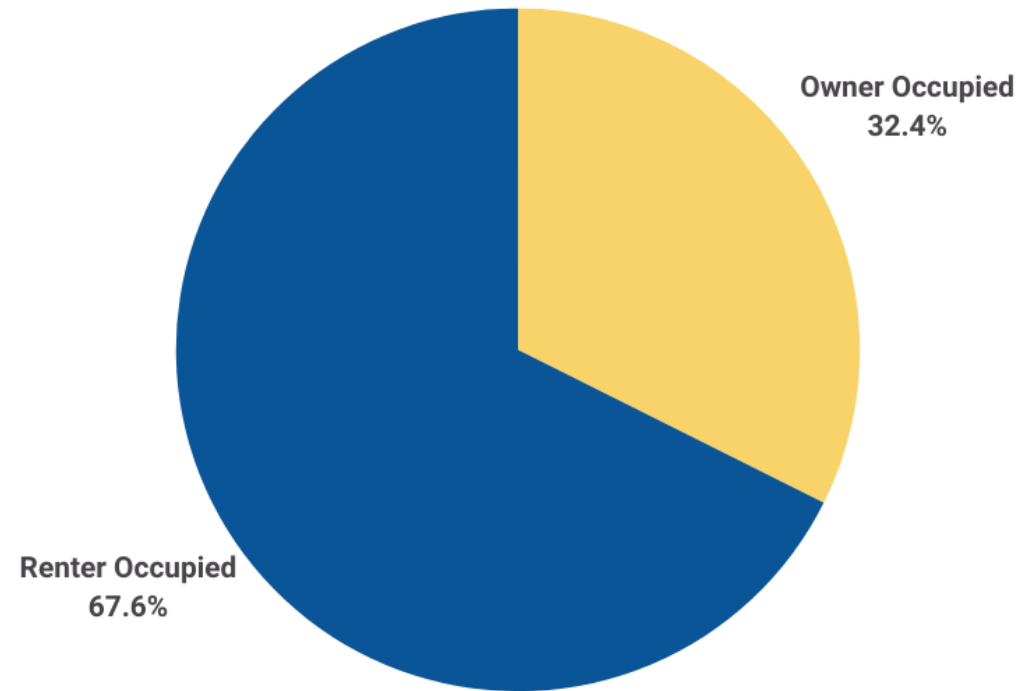
In terms of housing tenure, the percentage of owner vs. renter occupied units, more housing units are owner occupied than renter occupied.

Occupied Housing Units : 8113 or 74%

Vacant Housing Units : 2838 or 26%

Vacancy rates applied to both sales and rental markets are calculated by dividing available units by the total of both occupied and vacant units. The vacancy rate for Somerset County is 3.8 %.

Housing Tenure in Somerset County, MD
(Occupied Units)



Housing Characteristics – Age

Years of declining investment in the renovation of existing and construction of new housing in our small towns and farming communities has resulted in a housing deficit. A recent Wall Street Journal article noted, “Fewer homes are being built per household than almost any other time in US history, and it is even worse in rural areas.” As a result, in some rural communities, economic growth is impeded not by the lack of jobs, but by the lack of housing for workers. <https://ruralhousingcoalition.org/overcoming-barriers-to-affordable-rural-housing/>

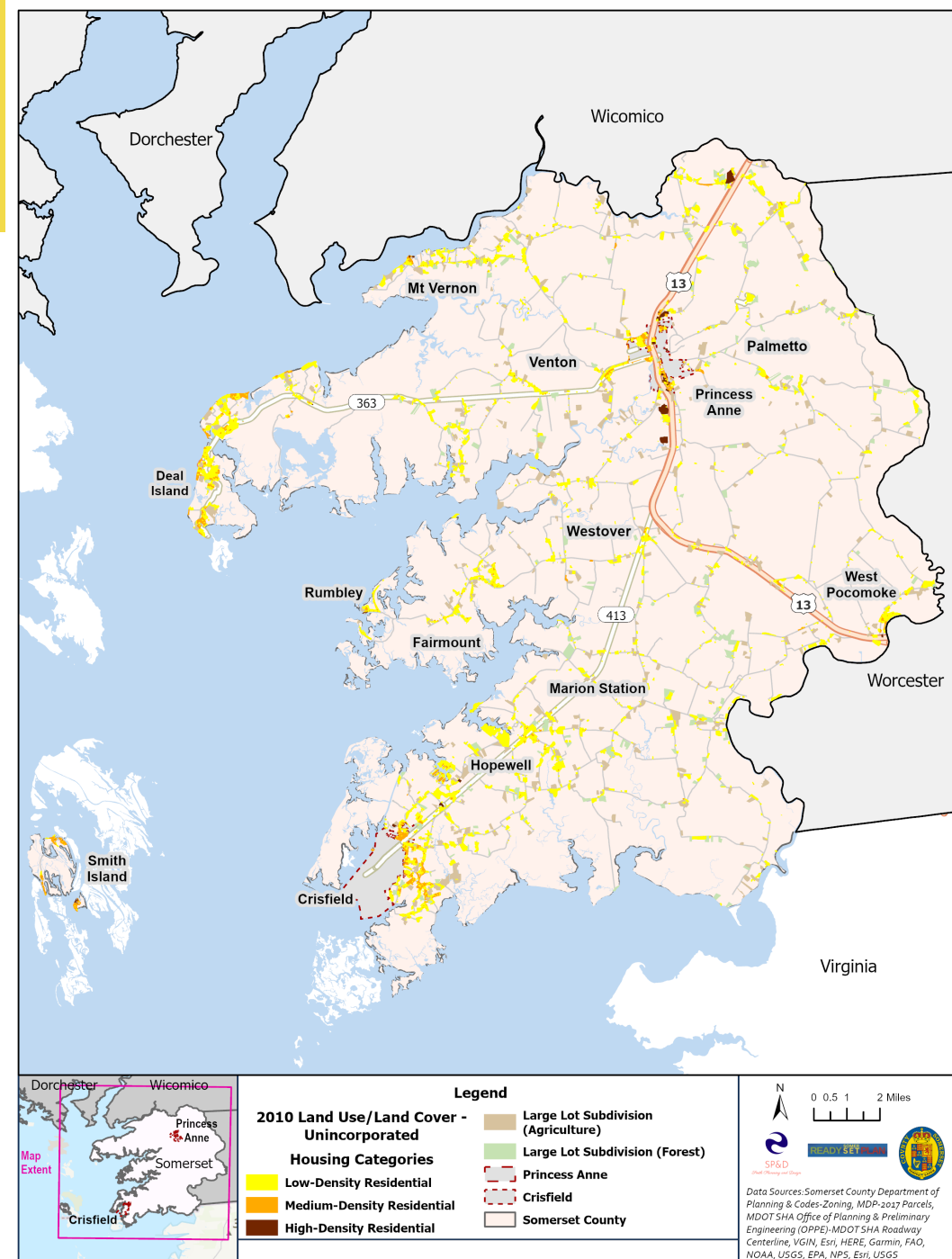
According to 2022 Maryland Property View, the **average year built of housing units** in Somerset County was **1965**.

The percentage of the median residential sale price in Somerset County increased by 25.4% overall between 2011 and 2021, from \$147,500 to \$185,000.



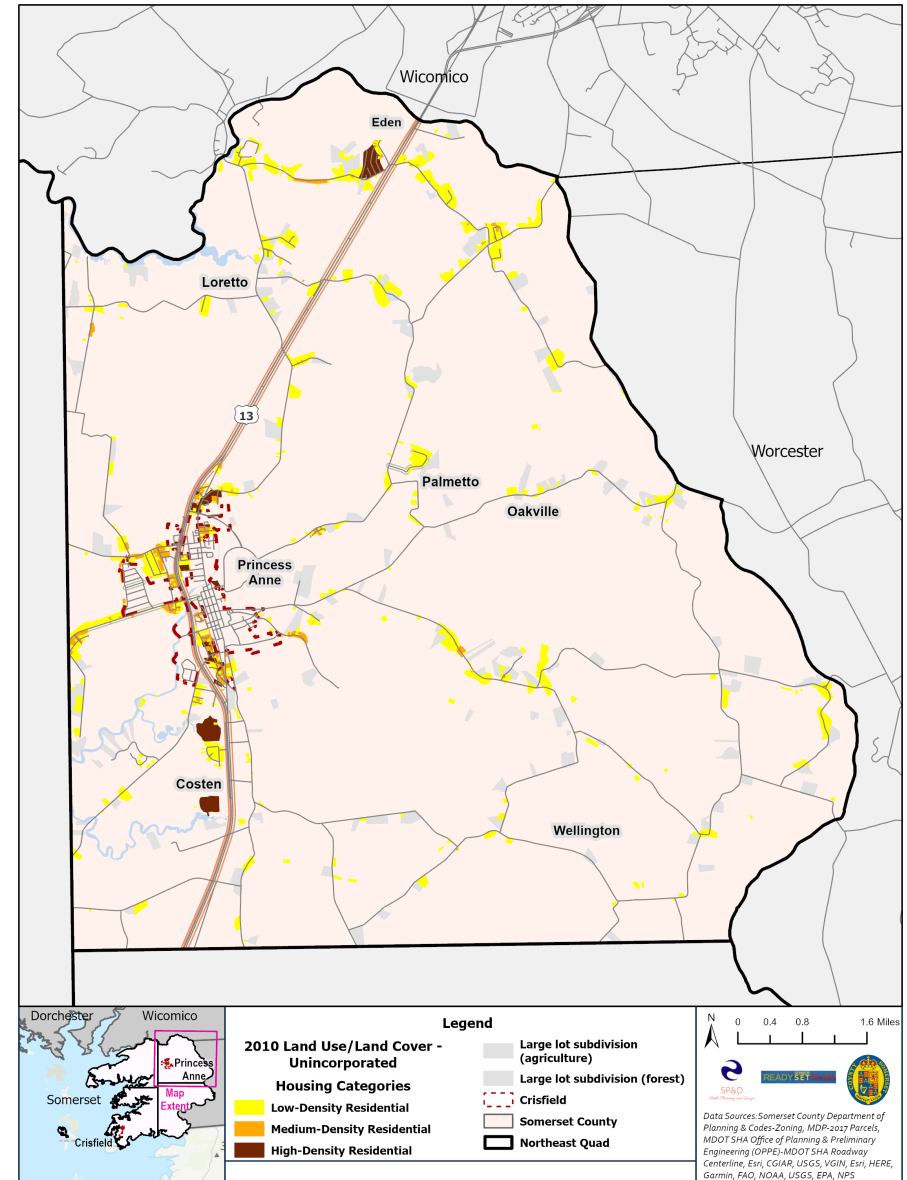
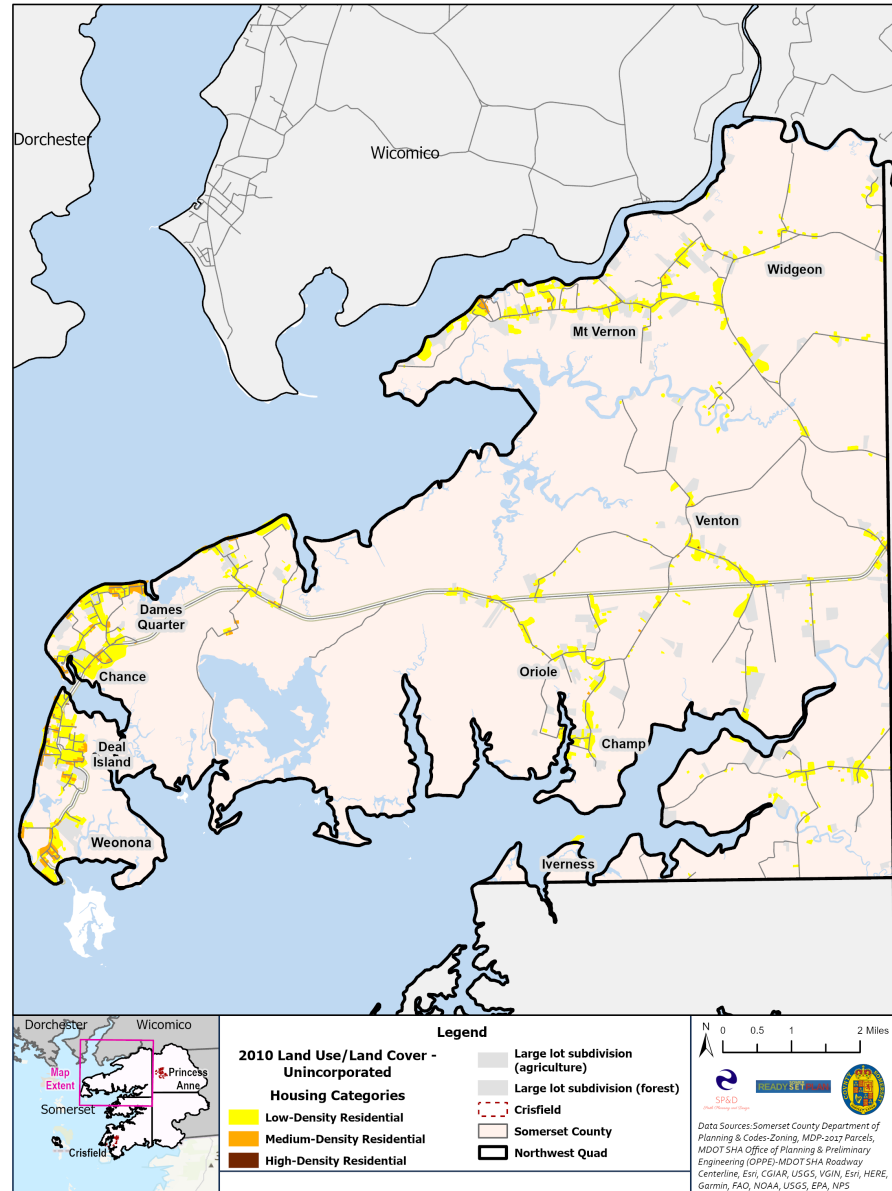
Housing & Land Use

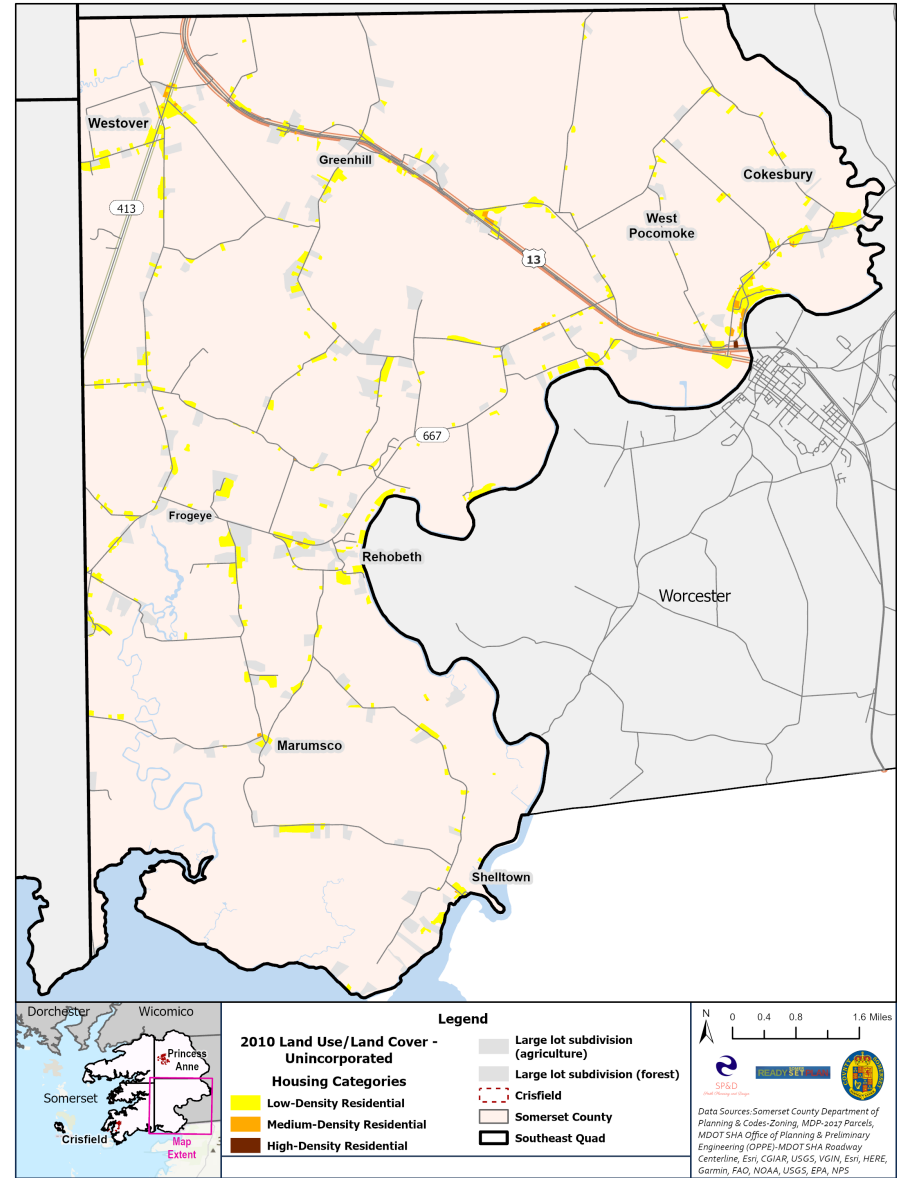
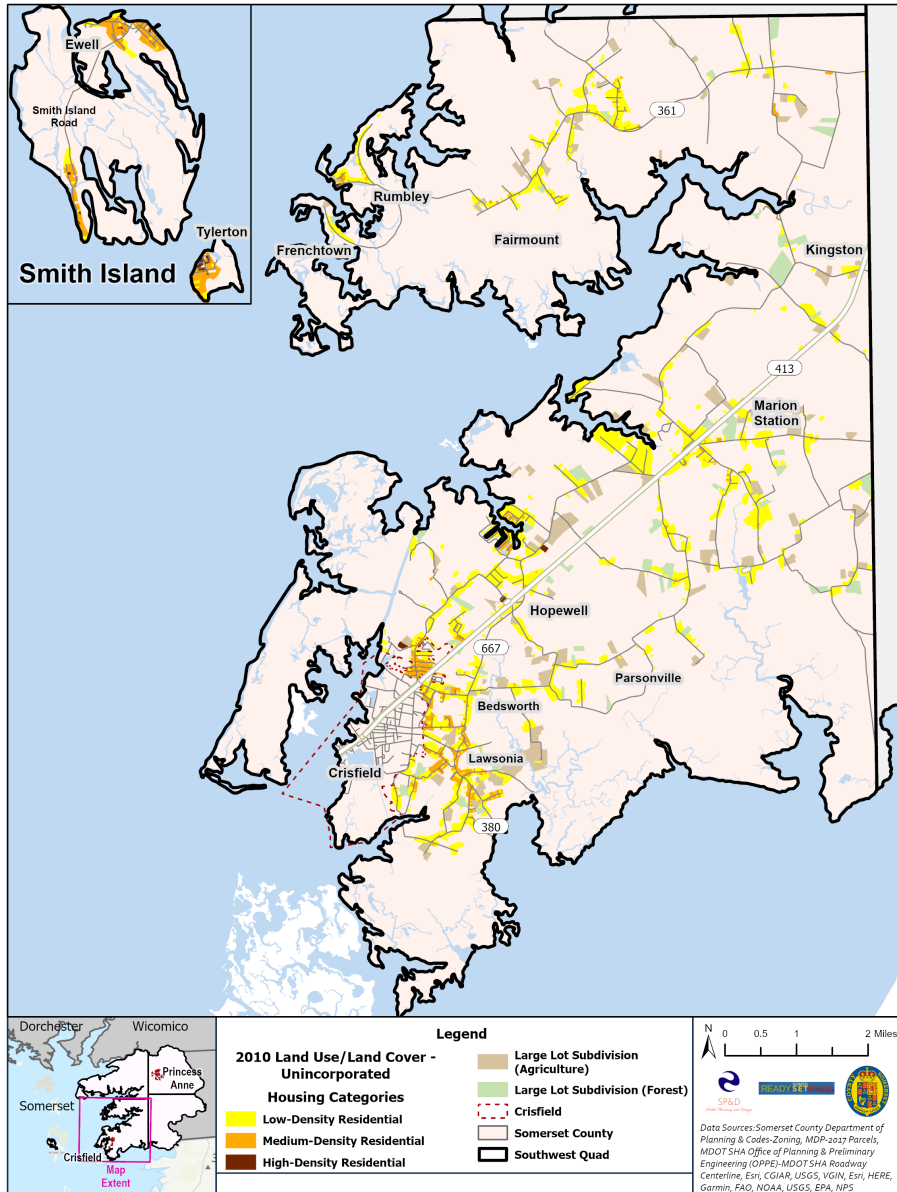
- Low-density residential is the predominate land use/land cover specific to housing in Somerset County, at 50% in the unincorporated area, and 48% of the total land area, which includes the incorporated areas (City of Crisfield and the Town of Princess Anne).
- In comparison, medium density and high-density residential land use/cover combined constitute less than 10% of the total land use/land cover specific to housing in the unincorporated area, and just over 10%, of the total in both the unincorporated and the incorporated areas.



Existing Housing by Land Use/Land Cover Classification

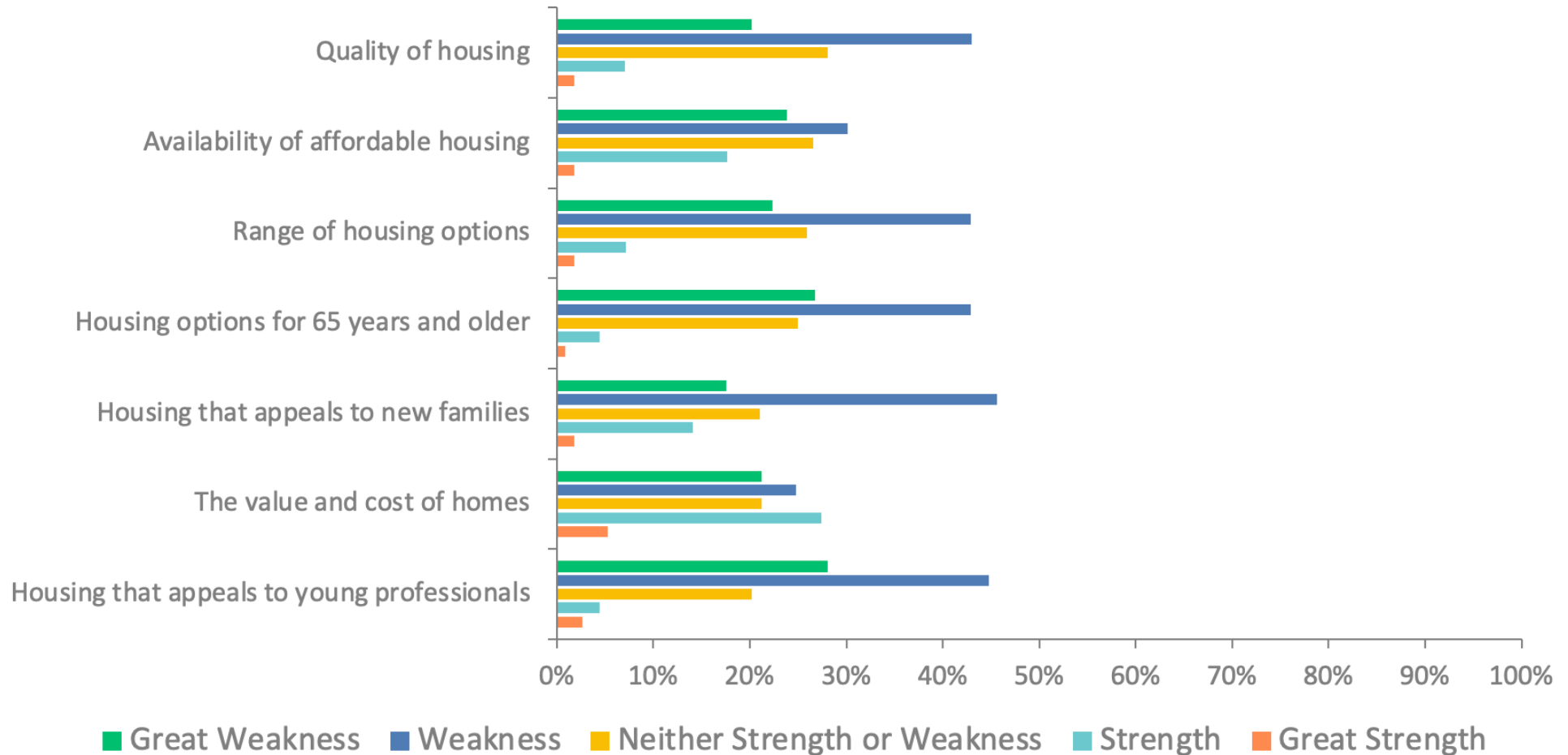
Land Use/Cover Category (Housing)	Somerset County Unincorporated Area (acreage)	% of Total	Unincorporated & Incorporated Areas (acreage)	% of Total
Low-density Residential	7,481.3	50%	7,649.8	48%
Medium Residential	984.4	7%	1,464.7	9%
High Density Residential	217.9	1%	337.2	2%
Large Lot Subdivision (Agriculture)	4,200.5	28%	4,201.5	26%
Large Lot Subdivision (Forest)	2,210.4	15%	2,211.2	14%
Total Acreage	15,094.5	100%	15,864.4	100%





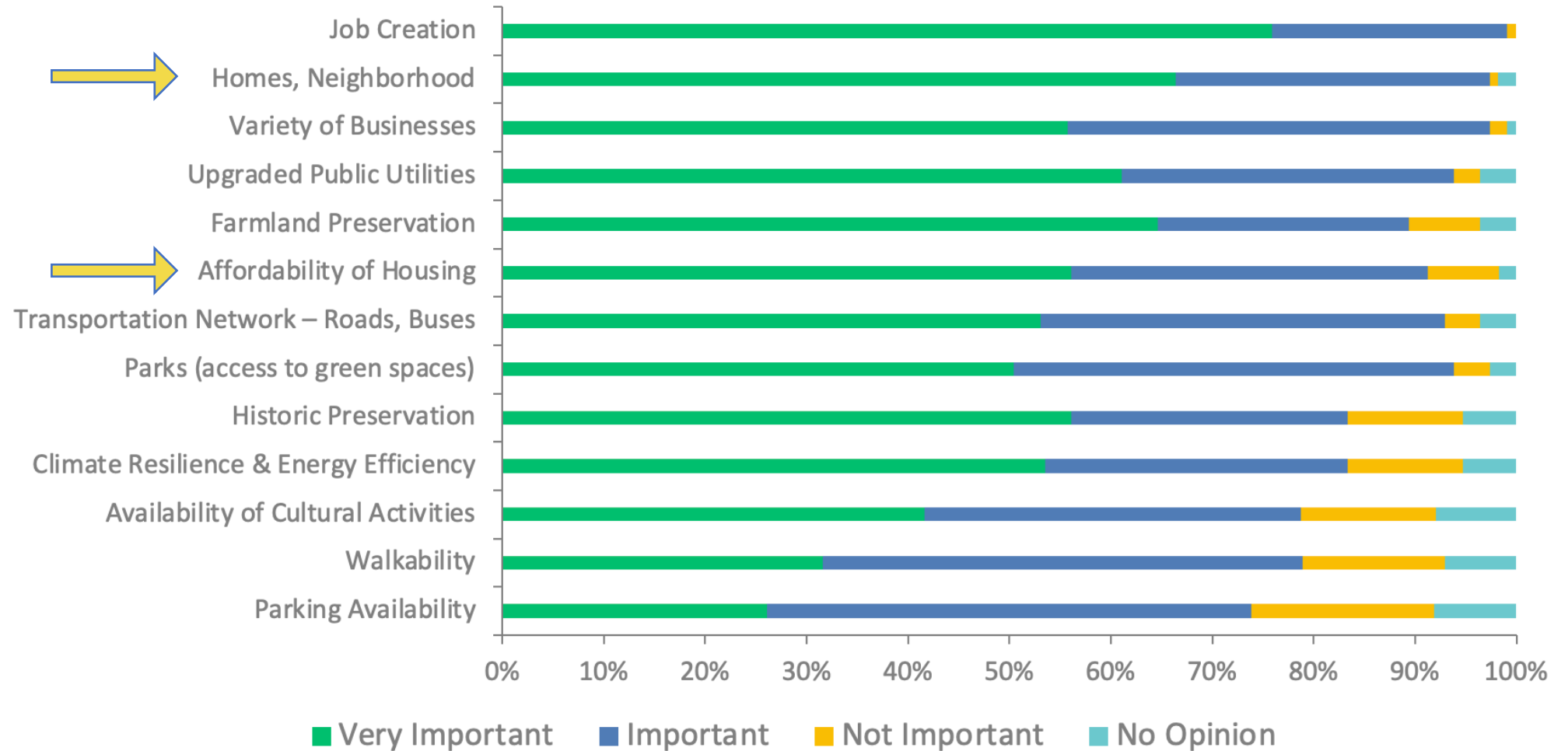
Q7: When considering existing housing and residential areas, identify if each of the following is a strength or weakness for Somerset County.

Answered: 114 Skipped: 2



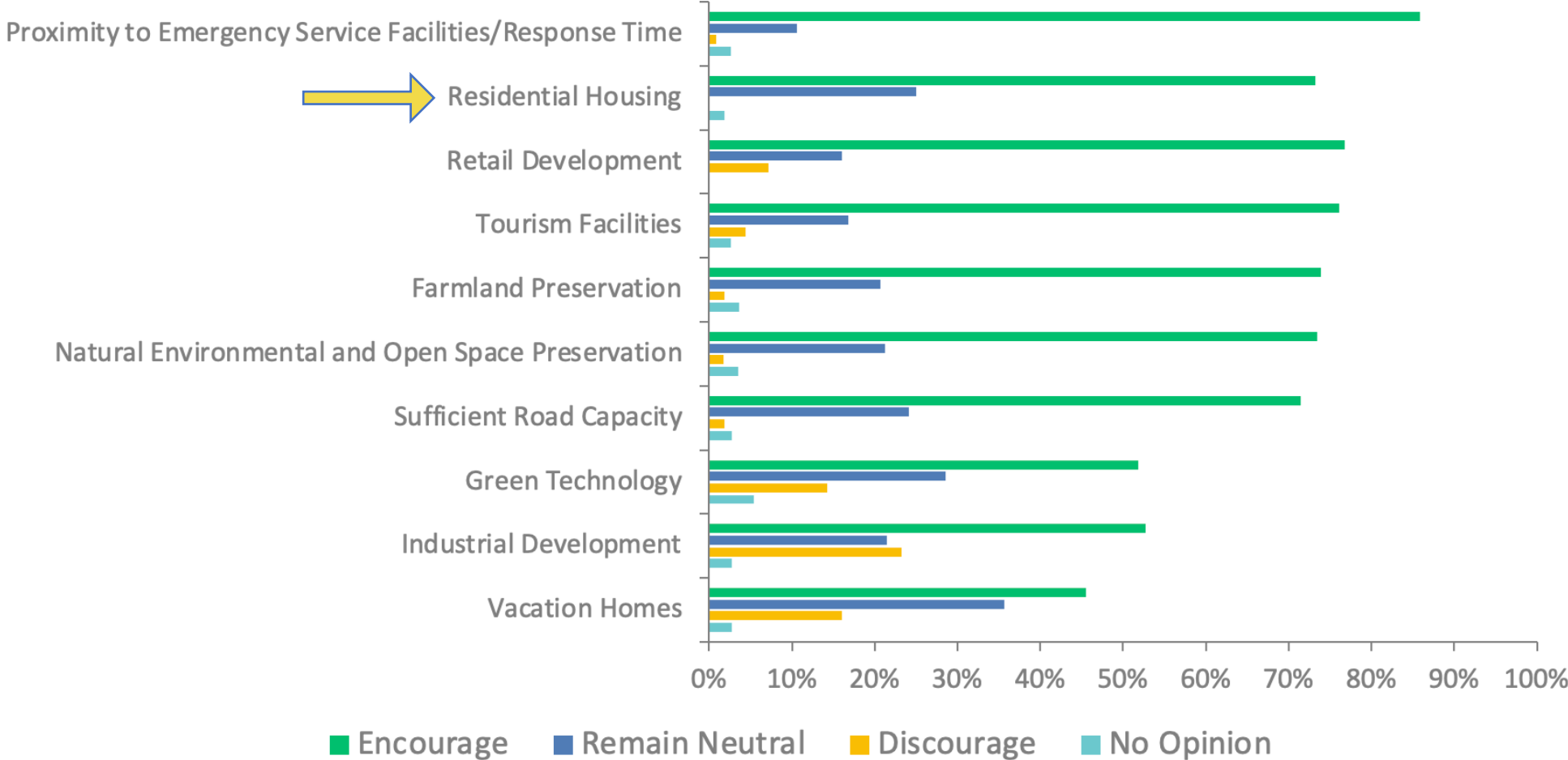
Q24: How important are the following items in terms of future development?

Answered: 114 Skipped: 2



Q25: As Somerset County plans for the future, should local officials encourage, remain neutral, or discourage each of the following?

Answered: 114 Skipped: 2





Goals & Recommendations

- Reviewed MD Housing Toolkit with TC members.
- Identified
 - Goals
 - Recommendations

The Maryland Housing Toolbox (Toolbox) is “designed to equip local and state decision-makers and their partners to better meet the housing and community development needs in their communities.”

The Toolbox provides a matrix of strategies to address these needs with actions that will “expand the solutions available...in tackling complex housing issues” (p. 73/[PDF p. 78](#)).



Goals & Recommendations

- Reviewed Housing Survey Results to date and MD Housing Toolkit with TC members.



HIGHLIGHTS FROM SESSION WITH TC MEMBERS



Next Steps

- Review & Comment of new Chapter 5: Housing
- Upload content to project website
- Chapter Development
 - Critical Areas
 - Community Facilities
 - Transportation