

## Element 5: Housing

### Goals & Objectives

**Goal:** Encourage a variety of housing types, densities, and price ranges in appropriately timed and sized residential developments that meet the needs of the population and potential homebuyers to help realize Freedom’s potential and ensure its sustainability.

**Objective 1:** Continue to implement zoning and development regulatory measures that encourage a range of housing values and types, and address market demand.

**Objective 2:** Encourage and provide for lifelong communities with multi-generational housing opportunities.

### Housing Profile<sup>1</sup>

#### Housing Composition Summary

As described in the previous Element, Freedom’s housing stock is predominantly comprised of single-family units – 90.9% (detached and attached) of which almost 84% are single-family detached. The remaining 9% of housing consists of townhomes and multi-unit structures (7%), and mobile homes (less than 1%). Residential development is generally concentrated in the unincorporated area of Eldersburg in the MD26 and MD32 corridors, and is less dense outside of Eldersburg. Housing patterns in Freedom provide opportunities for infill development throughout the more densely developed corridors. Although single-family housing dominates the residential development market within Freedom, several apartment and condominium buildings and retirement communities are interspersed

<b>Housing Units</b>	<b>10,772</b>
<b>Occupied Units</b>	<b>10,609</b>
<b># of Households w/Mortgages</b>	<b>7,344</b>
<b>Median Housing Value</b>	<b>\$368,000</b>
<b>Owner Occupied Units</b>	<b>9,567</b>
<b>Single Family Units</b>	<b>90.9%</b>
<b>Vacancy Rate</b>	<b>1.5%</b>

Source: ACS 5-Year Estimates '09-'13.

<sup>1</sup> American Community Survey 5-Year Estimates 2009-2013, Eldersburg Census Designated Place (CDP) unless otherwise noted. This data also excludes Sykesville unless otherwise noted.

amongst the single-family housing and commercial development located within the heart of Freedom and in the Town of Sykesville.

**EL5\_Table 1: Freedom Housing Composition<sup>1</sup>  
ACS 5-Year Estimates '09-'13**

Housing Type	# of units	% of Total
1 unit detached	9,050	84.0%
1 unit attached	744	6.9%
2 units	0	0%
3 to 4 units	99	0.9%
5 to 9 units	261	2.4%
10 to 19 units	461	4.3%
20 or more units	105	1.0%
Mobile homes	52	0.5%
<b>Total</b>	<b>10,772</b>	<b>100%</b>

<sup>1</sup> Excludes the Town of Sykesville

1990. See EL4\_Table 5 in the previous element.

As detailed in Element 4: Demographics, the ACS 5-Year Estimates '09-'13 indicate that of the 10,609 households in Freedom, 78.9% are family households; married-couple families represent 86.4% of all family households. The average household size was 2.91 persons.

According to the American Community Survey (ACS) 5-Year Estimates '09-'13, Freedom's housing stock is comprised of 10,772 units, of which 10,609 (98.5%) are occupied. Of the occupied housing units, 9,567 (90.2%) are owner-occupied. Of the occupied units, 7,344 (76.8%) have mortgages. The overall vacancy rate is 1.5%, of which rental housing comprises 85% of all vacant units. The overall housing stock is in relatively good condition, with only 13 homes reported as having incomplete kitchens. Additionally, 82.2% of Freedom's housing was built after 1970, and 42.3% of the homes were constructed after



## Housing

### Housing Market

Over the years, Freedom has been influenced by market forces that have resulted in a more expensive housing stock compared to the Town of Sykesville, the remaining portions of Carroll County, and most of the surrounding jurisdictions. Potential homebuyers have been attracted to Freedom for a number of reasons, including:

- Comparative housing quality and size to the surrounding markets;
- Less expensive housing stock than Howard and Anne Arundel Counties;
- Accessibility to the Washington DC and Baltimore job markets;
- Recreational opportunities found in state and locally managed parks, including environmental areas, playgrounds, ballfields, and lakes;
- Historic resources and natural attractions found in the main streets of nearby municipalities and scattered throughout the County;
- Landscapes dominated by rural and farming land uses beyond Freedom’s boundaries; and
- A quality education system.

Below is a discussion of Freedom’s housing market, including an analysis of Freedom’s housing census data compared to Carroll, Baltimore, Cecil, Frederick, Harford, Howard and Washington Counties.

The State of Maryland and the Town of Sykesville data is included for informational purposes only.

**EL5\_Table 2: Median Household Income and Owner-Occupied Home Value in Freedom and the Comparison Jurisdictions – ACS 5-Yr Est. '09-'13**

Jurisdiction/Area	Median Household Income	Median Owner-Occupied Home Value
Town of Sykesville	\$86,975	\$352,800
Freedom	\$105,996	\$368,000
Carroll County	\$84,790	\$325,900
Baltimore County	\$66,486	\$253,300
Cecil County	\$66,689	\$254,800
Frederick County	\$84,570	\$307,000
Harford County	\$80,662	\$281,800
Howard County	\$109,865	\$428,100
Washington County	\$55,609	\$206,100
Maryland	\$73,538	\$292,700

### Housing Value and Purchasing Power

Freedom’s median owner-occupied home value is \$368,000, which is more than the Town of Sykesville, Carroll County, and the surrounding counties of Baltimore, Cecil, Frederick, Harford, and Washington. Howard County is the only

exception<sup>2</sup> Furthermore, examination of the ACS 5-Year Estimates '09-'13 shows that Freedom's higher median owner-occupied housing value generally attracts potential residents earning \$100,000+ annually, while potential homebuyers earning less than \$100,000 may not be able to afford to purchase the median owner-occupied valued home in Freedom. This conclusion is based upon a comparison of the median household income and owner-occupied median home values of Baltimore, Carroll, Cecil, Frederick, Harford, Howard, and Washington Counties. See EL5\_Table 2.

An examination of the data in EL5\_Table 2 indicates, as expected, that median household income correlates directly with the owner-occupied median home value. For example, the most expensive housing market among the jurisdictions is Howard County, with the highest median household income of \$109,865 and the highest owner-occupied median home value of \$428,100. The second most expensive housing market is Freedom, with the second highest median household income of \$105,996 and the second most expensive median owner-occupied home value of \$368,000. Sykesville and Carroll County have the third and fourth highest median household incomes and the third and fourth highest owner-occupied median home values, and so forth. In all these Counties, the median household income is between 25% and 29% of the median owner-occupied home value. Furthermore, the majority of homeowners with mortgages in Freedom (70%) and Sykesville (75%) as well as in the other jurisdictions (between 65% and 71%) spend less than 30% of their annual income on selected housing costs. This is consistent with, although slightly than, nationwide data, which indicates that 64.5% of all homeowners with mortgages spend less than 30% on selected housing costs. Selected housing costs include the mortgage, second mortgage and/or home equity loans, real estate taxes, homeowners insurance, condo fee (if applicable), mobile home cost (if applicable), and utilities (electric, gas, water, sewer and others). See EL5\_Table 3.

To verify that Freedom's median owner-occupied home value is not skewed by a disproportionate number of extremely high valued homes, housing value ranges were examined. Freedom's housing stock contains 70.6% of its homes valued at \$300,000+, second only to Howard County, at 77.1%. The majority of the \$300,000+ homes in Freedom, 70%, are in the \$300,000 to \$499,000 range; only .9% of the total housing stock in Freedom is valued at \$1 million+. Therefore, Freedom's median owner-occupied home value is not skewed by \$1 million+ valued homes; rather, it is homes valued between \$300,000 - \$499,000 (49%) and \$500,000 - \$999,999 (21%) that make the area's owner-occupied median home value as strong as it is compared to surrounding jurisdictions. See EL5\_Table 4.

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<sup>2</sup>Note: This comparison is of all types of owner-occupied housing, and does not take into account the variety of housing types in each jurisdiction.

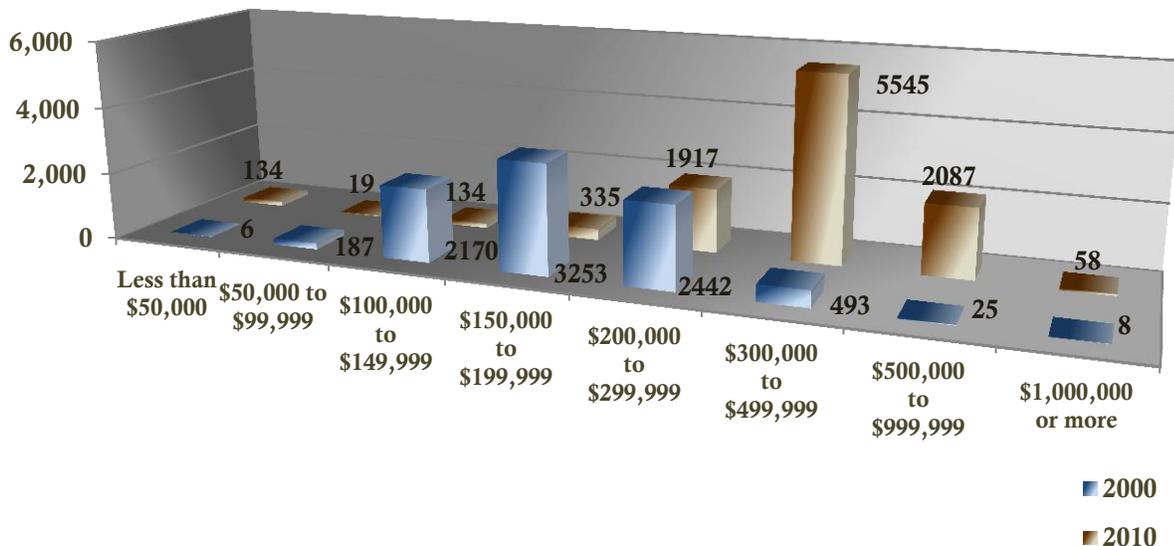
EL5\_Table 3: Selected Housing Costs in Freedom and the Comparison Jurisdictions  
ACS 5-Year Estimates '09-'13

Jurisdiction/ Area	Median Selected Household Monthly Costs	Units With Mortgages	Spend Less Than 30% of Income on Household Costs	
Town of Sykesville	\$2,296	952	713	75%
Freedom	\$2,331	7,344	5,146	70%
Carroll County	\$2,128	37,233	24,382	65%
Baltimore County	\$1,793	148,416	98,246	66%
Cecil County	\$1,824	19,470	12,567	65%
Frederick County	\$2,082	51,404	34,894	68%
Harford County	\$1,930	54,185	36,132	67%
Howard County	\$2,553	63,593	44,988	71%
Washington County	\$1,588	24,300	16,113	66%
Maryland	\$2,037	1,100,412	704,900	64%

**EL5\_Table 4: Owner-Occupied Housing Values by Price Range in Freedom and the Comparison Jurisdictions  
ACS 5-Year Estimates '09-'13**

Home Value Range	Town of Sykesville	Freedom	Carroll County	Baltimore County	Cecil County	Frederick County	Harford County	Howard County	Washington County	Maryland
<\$50,000	0 (0.0%)	159 (1.7%)	1,103 (2.2%)	6,113 (2.9%)	1,966 (7.3%)	1,214 (1.9%)	2,722 (3.7%)	1,268 (1.6%)	1,530 (4.2%)	47,429 (3.3%)
\$50K-\$99K	0 (0.0%)	0 (0.0%)	209 (0.4%)	5,739 (2.7%)	873 (3.1%)	859 (1.3%)	1,389 (1.9%)	734 (0.9%)	2,492 (6.9%)	56,062 (3.9%)
\$100K-\$149K	0 (0.0%)	139 (1.5%)	1,314 (2.7%)	17,207 (8.2%)	1,680 (6.2%)	3,084 (4.7%)	3,440 (4.7%)	874 (1.1%)	5,249 (14.4%)	96,774 (6.7%)
\$150K-\$199K	26 (2.4%)	431 (4.5%)	3,444 (7.0%)	34,393 (16.5%)	3,998 (14.8%)	7,325 (11.3%)	8,423 (11.7%)	2,730 (3.5%)	8,142 (22.4%)	166,129 (11.5%)
\$200K-\$299K	335 (31.2%)	2,080 (21.7%)	14,949 (30.4%)	69,760 (33.4%)	9,694 (35.9%)	18,909 (29.1%)	24,347 (33.5%)	12,296 (15.7%)	10,828 (29.8%)	386,787 (26.7%)
\$300K-\$499K	601 (55.9%)	4,718 (49.3%)	21,090 (42.5%)	51,257 (24.5%)	6,978 (25.9%)	26,035 (40.0%)	25,174 (34.6%)	31,747 (40.4%)	6,193 (17.0%)	439,415 (30.3%)
\$500K-\$999K	113 (10.5%)	1,958 (20.5%)	6,707 (13.6%)	20,963 (10.0%)	1,361 (5.0%)	7,132 (11.0%)	6,548 (9.0%)	26,698 (34.0%)	1,636 (4.5%)	218,093 (15.0%)
\$1M or more	0 (0.0%)	82 (0.9%)	595 (1.2%)	3,472 (1.7%)	462 (1.7%)	479 (0.7%)	624 (0.9%)	2,143 (2.7%)	265 (0.7%)	40,204 (2.8%)

**Freedom Planning Area  
Housing Value Ranges  
2000 & 2010**



## Housing Availability and Stability

How does the higher owner-occupied median home value impact Freedom’s housing availability and stability over the short and long term planning horizons?

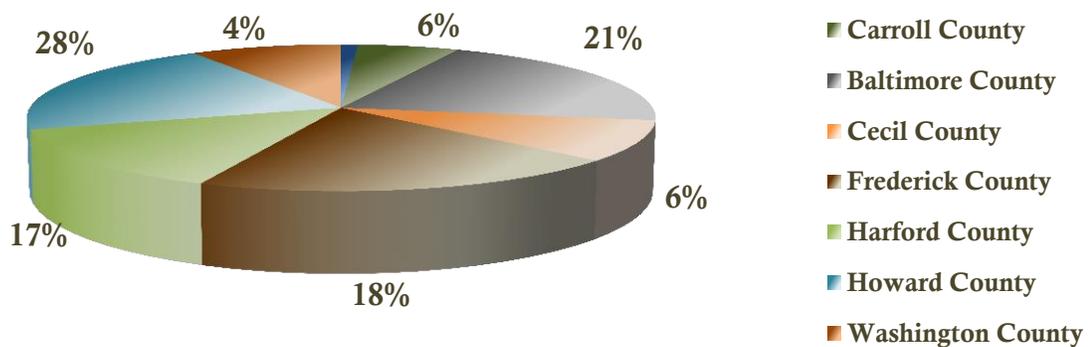
### New Housing

Although the national recession at the end of the decade negatively impacted all new housing construction, the number of housing units built in 2010 or later, and the percentage of new housing units among the local jurisdictions, demonstrates that Carroll County’s average annual housing growth, including Freedom, was comparatively slow from 2009-2013. Carroll County’s 6% share was considerably lower than Howard and Baltimore Counties, which had the

**EL5\_Table 5: New Housing Units Among the Freedom Area and the Comparison Jurisdictions**  
ACS 5-Year Estimates '09-'13

Jurisdiction/Area	Avg.# of Housing Units Built in Each Jurisdiction	% of New Housing Units Among All Jurisdictions
Carroll County	264	5.8%
Baltimore County	934	20.6%
Cecil County	294	6.5%
Frederick County	806	17.8%
Harford County	759	16.8%
Howard County	1,270	28.0%
Washington County	204	4.5%
<b>Total</b>	<b>4,531</b>	<b>100%</b>
Maryland	13,240	

**Housing Constructed in the Freedom Area and Surrounding Jurisdictions (includes the Town of Sykesville)**  
ACS 5-Year Estimates '09-'13



highest proportion of new housing: 28% and 21%, respectively. Frederick and Harford Counties also experienced relatively strong housing growth, 18% and 17%, respectively. (EL5\_Table 5) While not useful for comparison purposes with other Counties, Freedom’s

low average number of housing units constructed in 2010 or later, 41, or 15.5 of Carroll County's total, indicates that housing accessibility and availability is limited compared to surrounding jurisdictions.

More recent data regarding housing starts through 2014 verifies this assessment.<sup>3</sup> Carroll County reported 696 residential building permits in 2005, which accounted for 6% of the total for the six jurisdictions that comprise the Baltimore Metropolitan Region.<sup>4</sup> The number of permits issued declined through 2011, with only 183 permits issued, as did the number of residential permits for the entire Baltimore region. However, the percentage of permits attributed to Carroll County during this 6-year period also steadily fell; the County's housing starts accounted for only 3% of the region's total in 2011. Over the next three years, as the economy recovered from the recession, the number of residential permits in Carroll County and the entire region increased to pre-recession levels<sup>5</sup>. In 2014, 356 residential permits were issued in Carroll County, again accounting for 6% of the region's total. Carroll County has consistently accounted for the lowest percentage of total new housing starts in the region, with Harford County, the second-lowest, accounting for between 10% and 13% over the ten-year period.

## **Housing Profile Summary**

The previous sections indicate that Freedom's housing market is relatively stable, with a low vacancy rate (1.5%) and a high percentage of households (91%) owning their homes. More than two-thirds of these homeowners spend less than 30% of their incomes on housing costs. The housing composition is relatively new, with approximately 82% of the homes built after 1970, and is relatively homogenous, with a predominance of single-family detached units. Housing is more expensive in Freedom than in surrounding jurisdictions, with the exception of Howard County. Additionally, Freedom has experienced fewer new housing starts than the surrounding jurisdictions over the past ten years. Potential homebuyers earning less than \$100,000 annually are generally priced out of the Freedom housing market, due to higher owner-occupied median home values compared to most surrounding jurisdictions.

What do these findings mean for the housing needs in Freedom?

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<sup>3</sup> Baltimore Metropolitan Council Residential New Construction Reports, 2005-2014.

<sup>4</sup> The Baltimore Metropolitan Region includes Anne Arundel, Baltimore, Harford, Carroll, and Howard Counties, and Baltimore City.

<sup>5</sup> In 2007, 322 residential permits were issued in Carroll County and 6,029 permits were issued in the Baltimore region; in 2014, 356 residential permits were issued in Carroll County and 6,419 permits were issued in the Baltimore region.

## **Housing Needs**

The Freedom Planning Area includes one of the County's nine Designated Growth Areas (DGAs), which are the smaller geographic areas of the County where the majority of development is planned to occur. Directing development to these areas is essential to the long-term prosperity of the County, as well as the preservation of the County's agricultural and conservation land. The infrastructure, including water and sewer, roads, and other facilities, exists in Freedom to accommodate the housing necessary for the economic vitality of Carroll County. Freedom is therefore targeted for increased residential development over the next thirty years. Its undeveloped parcels, including several large properties that can accommodate mixed-use subdivisions with amenities, as well as numerous locations where infill development may occur, provide an opportunity for a limited, but necessary, amount of appropriately located higher density housing. This housing will benefit existing Freedom residents, as well as attract new citizens to the County.

Approximately 27% of the land in the 2001 Freedom Community Comprehensive Plan was designated as residential. This was virtually unchanged from the land use designation acreage in the 1977 Freedom Area "Mini" Plan. Of this amount, 15% was designated as medium density, which was for single-family homes with a density of no more than 2 units per acre, and 4% had a high density designation, which allowed a variety of unit types with no more than 6 units per acre. Both of these designations are envisioned for areas that lie within the planned water and sewer service boundaries. These designations, and the accompanying zoning districts, have produced the homogeneous housing stock that currently exists in Freedom, with 91% of all houses being single-family.

It is important to note that Freedom's population of 60+ years is increasing as the age-segment of young families with school-aged children is decreasing. Between 2000 and 2010, the portion of Freedom's population between 60 and 75 years of age grew by almost 58%, while the total population grew by only 10%. In 2010, almost one in six people in Freedom was over the age of 60. This demographic trend is due in part to the aging of the baby boomers and an increase in overall longevity, and is expected to continue over the next 30 years nationwide. Over the same period, the age-segment of 20-44 years in Freedom experienced a 13% decrease; meanwhile, the school-aged segment of the population grew by only 2.2 percent. The housing challenge facing Freedom throughout the planning horizon is twofold: provide housing to meet the needs and desires of the aging population in a manner that allows them to age in their community; and provide housing that attracts young adults and families with young children.

Freedom's population segment of baby boomers will require a range of housing options. Some may want to "age-in-place", or remain in the single-family home and/or neighborhood in which they currently live. Nearly two-thirds of baby boomers surveyed nationwide have no plans to move at all, and more than half of those who are moving will

move within thirty miles of their current home.<sup>6</sup> As of 2012, the proportion of this age cohort that continued to reside in a single-family home had yet to decline<sup>7</sup>. This is supported by a 2010 survey by AARP that found that nine in ten baby boomers prefer to remain in their current residences for as long as possible.<sup>8</sup> However, maintaining the status quo indefinitely will not be tenable for most. Eventually, most baby boomers may need or demand different housing types as they age, moving out of their single-family homes located on large lots and into smaller attached or detached homes such as villas, townhomes, apartment-style living communities, retirement age-restricted communities, in-law apartments, or townhomes located on smaller lots. Seniors recognize the importance of having easy-to-maintain homes as they age, but most (69%) still want a yard or garden, and will overwhelmingly seek single-story homes when they move<sup>9</sup>. Also, many who require assisted living may wish to remain in their communities, wanting to be close to their families and familiar surroundings.

The share of 55+ aged persons in Freedom is similar to that of surrounding area jurisdictions, which indicates that these jurisdictions will be competing to accommodate the 55+ aged population segment. (EL5 \_Table 7) Freedom’s higher owner-occupied median home value may influence the ability to retain and attract the 55+ aged population, since less expensive and more diverse housing options exist in some of the surrounding jurisdictions. Additionally, younger person households earning less than \$100,000, if desiring to live in Freedom, will have difficulty finding housing opportunities due to the relative high cost of housing.

To ensure that Freedom’s viability and sustainability remains strong over the next thirty years, it is also important to

**EL5\_Table 7: Population Segment 55+ and Older in the Freedom Area and the Comparison Jurisdictions**  
ACS 5-Year Estimates '09-'13

Jurisdiction/ Area	# of 55+ Aged Persons in Each Jurisdiction/ Area	% of 55+ Aged Persons in Each Jurisdiction/ Area
Town of Sykesville	1,007	23%
Freedom	8,132	26%
Carroll County	44,719	27%
Baltimore County	225,126	28%
Cecil County	25,700	25%
Frederick County	55,975	24%
Harford County	63,769	26%
Howard County	67,487	23%
Washington County	39,985	27%
Maryland	1,456,748	25%

6 <http://www.nielsen.com/us/en/insights/news/2015/most-baby-boomers-are-not-downsizing-quite-the-contrary.html>

7 <http://www.fanniema.com/resources/file/research/datanotes/pdf/housing-insights-061214.pdf>.

8 Teresa A. Keenan, Home and Community Preferences of the 45+ Population, AARP, November 2010.

9 <http://www.nielsen.com/us/en/insights/news/2015/most-baby-boomers-are-not-downsizing-quite-the-contrary.html>

attract young families with children to Freedom. Given Freedom’s predominance of detached single-family dwellings and median owner- occupied housing value of \$368,000, limited options currently exist for residents desiring to age-in-community, and for those younger households earning less than the current median household income. (Tables 1 and 2) Furthermore, Freedom’s housing stock is almost 91% single-family, significantly higher than surrounding counties, illustrating the comparative lack of variety to meet housing needs and desires. (EL5\_Table 8)

**Lifelong Communities with Multi-Generational Housing Opportunities**

An opportunity exists to ensure that a variety of housing is available to meet the continuum of needs of all residents of Freedom, through an approach that provides a range of housing options for seniors who want to remain in the Freedom area. The choices for seniors include remaining in and adapting their current homes, downsizing to another housing type, relocating to independent, senior-restricted housing, or transitioning to housing that provides assistance with daily living.

Communities where people of different generations live in proximity, work together, engage in civic activities together, and at times depend on each other are more viable and sustainable. The concept of Lifelong Communities<sup>10</sup>, places where people of all ages can remain for as long as they would like, is one strategy that some localities are using to plan for all populations, with a focus on the aging. This strategy incorporates many of the suggestions made by Freedom residents at the community meetings held in 2012 and 2013 (See Element 3). Most notable are the identified “Improvements Needed in the Freedom Community”, specifically the need to provide broader housing alternatives, the lack of visual character and community center, and the need to reach destinations by foot and by bicycle. The following is an overall description of the nationally recognized Lifelong Communities concept, which was initiated by the Atlanta Regional Commission in 2012, although this Element will focus

EL5\_Table 8: Housing Diversification in the Freedom Area and the Surrounding Jurisdictions  
ACS 5-Year Estimates '09-'13

Jurisdiction/Area	Single-Family – %of Housing Stock
Town of Sykesville	67.3%
Freedom	90.9%
Carroll County	87.5%
Baltimore County	71.1%
Cecil County	78.2%
Frederick County	82.4%
Harford County	81.1%
Howard County	73.8%
Washington County	76.4%
Maryland	72.8%

10 Lifelong Communities handbook: Creating Opportunities for Lifelong Living  
www.atlantaregional.com/File%20Library/.../ag\_llc\_designhandbook.pdf

primarily on housing recommendations. These principles will be further refined throughout the Plan to apply specifically to the Freedom Area.

The three principals of a Lifelong Community are to: (1) provide housing and transportation options; (2) encourage healthy lifestyles; and (3) expand access to services. These three goals are supported by the following seven principles:

1. Connectivity – providing the most options for getting from one place to another, reducing traffic and creating viable streets networks for multiple modes of transportation.
2. Pedestrian Access and Transit – Creating a vibrant streetscape, destinations worth walking to, connected and safe sidewalks and transit, both within the community and to regional hubs.
3. Neighborhood Retail and Services – Permitted within walking distances of housing to reduce auto travel, increase walkability and increase community hubs.
4. Social Interaction – Resulting from the provisions of adequate open space, community centers, neighborhood gardens and more.
5. Diversity of Dwelling Types – Allowing for residents to remain in the community as their needs and preferences change.
6. Heathy Living – Growing out of an environment that promotes physical activity (trails and bike paths), neighborhood – scale groceries offering fresh foods and vegetables and health clinic and medical offices within walking distance.
7. Consideration for Existing Residents – Providing options for existing residents to remain in the community as redevelopment occurs.<sup>11</sup>

Carroll County, Freedom in particular, has the potential to realize, to varying degrees, the seven stated principles of Lifelong Communities. For example, the potential for expanded (1) Connectivity, (2) Pedestrian Access and Transit, (3) Neighborhood Retail and Services, (5) Diversity of Dwelling Types and (7) Consideration for Existing Residents within Freedom may be realized through the following:

- (a) ***Approval of the 2014 Freedom Bicycle-Pedestrian Master Plan.*** The 2014 Freedom Bicycle-Pedestrian Master Plan includes an assessment of existing conditions and makes recommendations to improve safety and access by linking community and regional destinations. It also serves as a guide to staff and local decision makers to promote and realize connectivity and pedestrian access through the allocation of capital project funding, seeking and obtaining grant funding, and consistently requiring road connections as approval conditions for relevant development projects. A more detailed discussion of the 2014 Plan may be found in the Transportation Element of this Plan.
- (b) ***The County's public transit routes and schedules, and transit response-demand service.*** Connectivity through transit options for the aging population is offered through the County's fixed bus routes, referred to as the Trailblazers, and the County's Demand-

Response Service. A more detailed discussion of this program may be found in the Transportation Element of this Plan.

- (c) ***The centralized location of commercial, retail and institutional land uses in the heart of Freedom.*** The centralized location of these types of uses within the MD32 and MD26 corridors provides opportunities to improve walkability and accessibility.
- (d) ***The County's Zoning and Subdivision Codes, (Chapters 155 and 158), which currently allow for a limited variety of housing types and development patterns to serve a diverse population.*** Housing designed for older adults is often age restricted, and the Carroll County zoning code includes four such housing types: Assisted Living Facilities, Continuing Care Retirement Communities, Nursing Homes, and Retirement Homes. Currently, there are four facilities in Freedom, including three in Sykesville, to accommodate the aging population. The Carroll County Code also permits housing and development techniques that provide for the incorporation of aging residents into traditional neighborhoods. The following zoning and regulatory tools are currently in place to accommodate the changing needs of Freedom's aging population.
  - a. ***Nursing homes, continuing care retirement communities, assisted living, and retirement homes are permitted, either by right or as a conditional use, in all zoning districts, except industrial.*** See EL5\_Table 9. Varying restrictions and conditions are required within the different districts, such as density determinations, traffic study requirements, site plan, layout and exterior design review. These types of housing options are conditional uses in residential zoning districts, and are permitted by right in the commercial zoning districts.
  - b. ***Cluster development patterns are permitted in all residential zoning districts except for the R-7,500 district.*** Clustering allows lots and yards which may be smaller than otherwise permitted, resulting in additional open space or recreational areas. Densities and housing types must remain the same as the underlying zones.
  - c. ***Planned Unit Developments (PUDs) are permitted in the R-7,500 and R-10,000 zoning districts, and allow for relatively higher density and more flexibility in design and housing types than is normally permitted.*** PUDs have minimum tract size requirements, and allow a variety of housing types, including single-family, townhouses, and apartments, with certain density, height, lot size, and yard restrictions.
  - d. ***Attached and detached accessory units are permitted in every residential zoning district.*** Only one detached or attached accessory dwelling unit is allowed per primary residence, with certain conditions regarding owner occupancy of one of the dwellings, size, parking, and access. According to the 2010 Census data, only 3.6% of households in Freedom consisted of three or more generations, compared with 12% nationwide<sup>12</sup>. Adding an "in-law" apartment is feasible under this scenario.

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<sup>12</sup> Some of the reasons cited for the increase in multigenerational households, particularly increased immigration, are not as relevant in the Freedom area.

**EL5\_Table 9: Zoning Districts Which Currently Allow Senior Residences**  
 (See Appendix for definition of current and recommended future Zoning Districts)

Zoning District	Senior Housing Type	Principal Permitted or Conditional Use
Agricultural District Conservation District	Nursing Home Continuing Care Retirement Comm. Assisted- Living	Conditional Use
R-40,000 R-20,000 R-10,000 R-7,500	Nursing Home Continuing Care Retirement Comm. Assisted-Living Retirement Home	Conditional Use
B-NR B-G	Nursing Home Continuing Care Retirement Comm. Assisted-Living Retirement Home	Principal Permitted Use

**Existing Senior Housing**

(Source: Carroll County Zoning Code)

**Assisted- Living Facility** – Provides housing and supportive services, supervision, personalized assistance, health-related services, or a combination thereof, that meets the needs of individuals who are unable to perform activities of daily living in a way that promotes optimum dignity and independence for the individuals.

**Continuing Care Retirement Community** – A building or group of buildings which provides a continuity of residential occupancy and health care for persons 55 years or older. This facility includes dwelling units for independent living, assisted-living facilities, plus a skilled nursing facility and other ancillary facilities to serve residents, as determined necessary.

**Nursing Home** – A residential health-care facility which provides institutional lodging, nursing care, personal care and supervision to aged, chronically ill, physically infirm, or convalescent patients.

**Retirement Home** – A development consisting of one or more buildings designed to meet the needs of the residences of senior citizens or age-restricted adult housing.

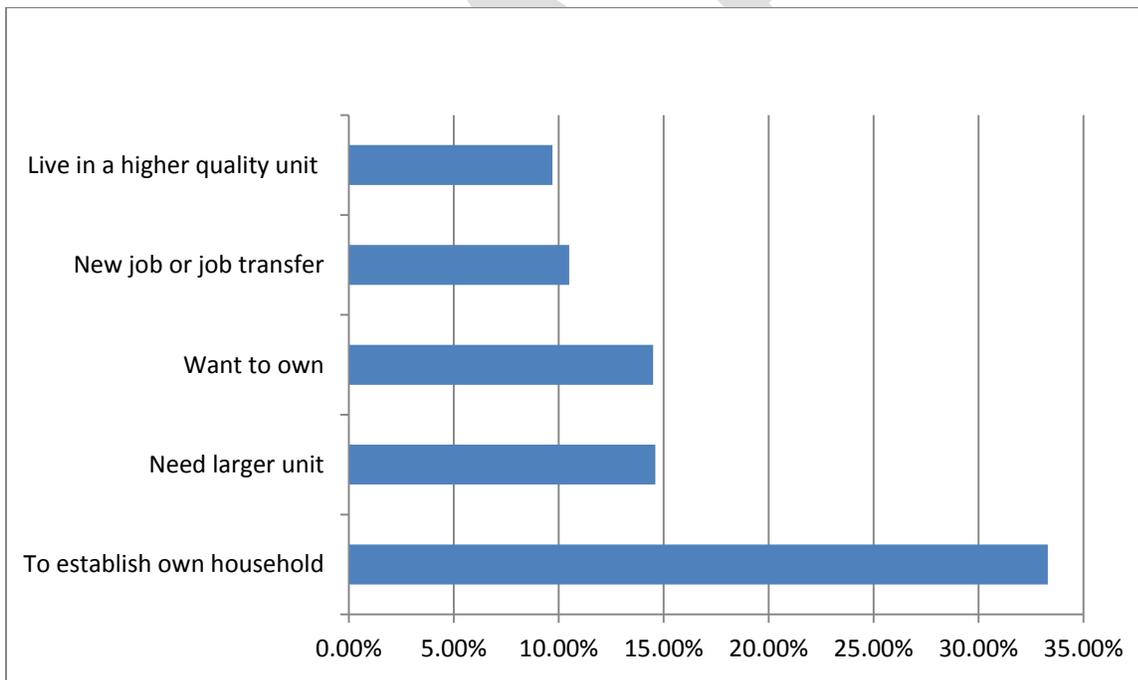
The remaining two principles of Lifelong Communities: (4) Social Interaction, and (6) Healthy Living, exist to some extent and have potential to expand, but to a lesser extent than the five principles discussed above. Social Interaction and Healthy Living opportunities could be stronger if the commercial, retail and institutional establishments were more pedestrian friendly at the “store-front” level and if a senior center was more centrally located within Freedom. Currently, the connectivity with the South Carroll County Senior Center is realized primarily through transit opportunities. In line with the 2014 Freedom Bicycle-Pedestrian Master Plan, this Plan recommends that options be explored to better connect the South Carroll County Senior Center with surrounding communities through walking

paths/trails. (See Element 8) These two principles could also be addressed by the development of housing communities that include sidewalks, pedestrian- friendly design, and onsite recreational amenities.

### **Housing for Young Adults and Families with Young Children**

Younger adults, many of whom delayed marriage, families and homeownership during the recession, must also be considered in the Freedom housing analysis. Millennials (those born between 1982 and 2000), will have a major impact on the housing market over the next thirty years, as they enter their thirties and forties in greater numbers. Recent surveys indicate that the majority of Millennials, even those currently residing in a city, want to live in single family homes outside the urban center.<sup>13</sup> The majority of millennial home buyers, 77%, are couples, with 79% being first time home buyers.<sup>14</sup> According to the National Association of Realtors, Millennials accounted for 32% of home purchases nationwide between June, 2013 and July 2014, a larger share than any other generation<sup>15</sup> The top five reasons for Millennials to move, as reported by the National Association of Home Builders, are shown below.

**EL5\_Table 10: Top 5 reasons for Millennial Buyers to Move**



Source: <http://www.keepingcurrentmatters.com/2014/12/19/millennial-buyers-their-preferences-infographic/>

<sup>13</sup> <http://www.wsj.com/articles/millennials-prefer-single-family-homes-in-the-suburbs-1421896797>.

<sup>14</sup> National Association of Realtor’s 2013 Home Buyer and Seller generational Trends study.

<sup>15</sup> National Association of Realtors’ Home Buyer and Seller Generational Trends Report 2015.

A number of nationwide surveys conducted over the past several years indicate that, contrary to conventional thought, the housing preferences of this age cohort are not significantly different than those of the Baby Boomers who preceded them, with several notable exceptions.<sup>16</sup> Various surveys show that between 66% and 70% of Millennials would prefer to own a home in the suburbs, and up to 24% want to live in rural areas, if they can afford to and maintain their lifestyle. Seventy-seven percent (77%) prefer an “essential” home over a “luxury” home, but 81% want three or more bedrooms in the home. The majority of Millennials have a strong preference for owning a single-family detached home, although with different efficiencies and upgrades than their parents. Ninety percent (90%) of the 25-34 year-olds who purchased a home between 2012 and 2013 chose a single-family residence, surpassing the rate at which young adults bought single-family homes at the peak of the housing boom in 2005/2006. Within the single-family category, detached homes dominate, accounting for nearly 80% of all owner-occupied units with young householders. Fifty-nine percent (59%) of those surveyed prefer a home in a neighborhood that has a variety of housing types, including townhouses and multi-family units. Of particular significance is that they prefer smaller lots with less maintenance, and walkability (49% of those surveyed) is an important feature of the area in which they would like to live. A mixed use neighborhood with amenities was deemed desirable by 62% of those surveyed. These amenities include a variety of recreational facilities, such as trails, pools, ballfields, and other areas that provide social opportunities.

The ACS 5-Year Estimates ‘09-‘13 indicate that the higher owner-occupied median home value in Freedom deters potential homebuyers earning \$100,000 or less from purchasing homes in Freedom. Many in this income category are Millennials.<sup>17</sup> Competitively priced housing is needed in order to attract Freedom’s share of housing within the regional housing market. As discussed previously (EL5\_Table 5), between 2000 and 2010, Carroll County accounted for only 6% of the regional residential housing growth, and Freedom’s housing market received only 1% of the housing growth among Carroll, Baltimore, Cecil, Frederick, Harford, Howard and Washington Counties. In order to attract the County’s, and Freedom’s, share of the regional housing growth, factors influencing the cost of residential development amongst Freedom and surrounding jurisdictions need to be examined. These factors may include the composition of housing stock, zoning regulations, particularly an adequate amount of appropriately zoned land, development related fees, and other factors as deemed relevant. Walkability and accessibility to commercial and recreational amenities are also crucial, and will be addressed in Element 8.

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<sup>16</sup> FannieMae Housing Insights, Volume 5, Issue 1; <http://realtormag.realtor.org/daily-news/2013/05/23/millennials-show-preference>; <http://www.newgeography.com/content/003685-millennial-lifestyles-will>; <https://www.planning.org/policy/polls/investing/pdf/pollinvestingreport.pdf>.

<sup>17</sup> According to [www.salarylist.com](http://www.salarylist.com), the median salary for millennial workers nationwide is \$74,140.

## **Housing Resource Assessment**

The County's development policies and zoning ordinance allow for a limited variety of housing types, housing density and development patterns in Freedom. Planned Unit Developments (PUDs), permitted in the R-10,000 and R-7,500 districts, have the stated objective of providing "suitable sites for relatively higher density types of residential structures ...to permit the optimum amount of freedom and variety in the design and management of such varying types of residential structures".<sup>18</sup> While a variety of housing types and lot sizes are permitted, there are not incentives provided for innovative site and building design, creative approaches to the development of land, or for on-site amenities. These types of amenities are highly desirable to potential Freedom residents of all ages, and inducements for their provision are often in place in other jurisdictions.

The implementation measures are not fully in place to allow for housing geared towards encouraging the aging population to remain in the community. For a number of reasons, many seniors are delaying seeking assisted living arrangements. Some wish to remain in their current home, while others would like to continue to live independently in a smaller, lower maintenance home. Zoning, subdivision, and building code regulations should facilitate designs that are adaptable and allow for these options, as well as for different generations to live in a single home. Regulations should also allow for technologies, devices, and in-home management systems that optimize active aging. The use of new technologies for home-centric assistance products and broadband connectivity provide social engagement, safety, and healthcare applications to assist the aging population. Flexible zoning regulations, such as smaller lots and front setbacks to facilitate neighbor interaction, should be considered. For those who choose age-restricted and assisted living communities and facilities, appropriately zoned land should be available in proximity to essential goods and services. In all cases, the goal should be a built environment that provides opportunities for older people to easily participate in community life and activities.

The current residential zoning districts in Freedom also limit the housing options for young adults and families with young children. As stated above, while the current PUD provisions provide some of the flexibility necessary for a community with a variety of housing types and sizes, incentives to facilitate a mix of uses and connectivity are lacking. A review of available land indicates that there are opportunities to provide for alternative housing types and development patterns. This concept will be discussed in more detail in the Element regarding Land Use.

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18 Carroll County, Maryland Code of Ordinances, Sec. 155.093 (B).

## **Housing Recommendations**

1. Review and possibly amend the County Zoning Code (Chapter 158) and Subdivision Regulations (Chapter 155) to facilitate a variety of housing types to serve all ages, including single-family detached, attached, and semi-detached, townhouses, and multifamily homes in the Freedom Area.
2. Review and possibly amend Chapters 155 and 158 to facilitate, where appropriate, higher density development in the Designated Growth Area.
3. Conduct an assessment of the PUD provisions, as well as other development tools currently in place, in order to improve their applicability in providing well-designed communities with diverse housing types and onsite amenities.
4. Investigate a variety of new techniques and incentives, including density bonuses and flexible lot size and bulk regulations, to enable development and housing design that is desirable for residents at all stages of life.
5. Encourage, in the limited number of remaining sites, large mixed-use planned developments that allow for a variety of housing types, businesses, and recreational amenities to serve all ages.
6. Encourage, in areas where appropriate, particularly areas with planned or existing water and sewer availability, infill development in character with the existing housing in Freedom's established neighborhoods to meet the County's future needs for higher density.
7. Designate future residential development, particularly for senior citizens, in proximity and accessible to commercial and recreational opportunities.
8. Continue to investigate the adequacy of water and sewer capacity in the Freedom area to accommodate the increased residential development proposed in this Plan.