

EXECUTIVE SUMMARY

The Housing Technical Committee has led the development of the Housing Needs Assessment process over the last several months. The project came to fruition through discussion with lead employers in Carroll County, and the need for quality housing to accommodate Carroll County workforce. With the low unemployment rate in Carroll County, there are a number of positions available today with the projection of an increasing need for employers as existing employers continue to grow and new industry considers locating in Carroll County. Carroll County and the communities within provide a progressive mindset of leadership, variety of employment opportunities by sector, skillset and wage level, and outstanding quality of life. Carroll County has served as a hub for industry, service and retail all providing quality opportunity.

Along with healthcare, education and recreation, housing is a key component in the relocation criteria of young professionals when determining where to start a career, as well as those looking to locate their young family in a safe and thriving community, often close to family members or where these individuals have some sort of connection. All of these topics were carried forward with the technical committee in working to identify the key components of a housing development strategy aimed at providing quality, affordable housing to accommodate the Carroll County workforce.

CHAPTER 1-COMMUNITY HOUSING PERCEPTIONS

The Housing Needs Assessment begins with an introduction to the project. The document includes a great amount of demographic and wage information as provided through the US Census Bureau, American Community Survey and a local public input process. It is imperative to the process to include both statistical data that can be compared to other timeframes and localities while also examining the public perception of the current conditions of the housing market in Carroll County.

The public input portion of the research process included a three-part survey approach to explore housing issues in Carroll County:

1. A community-wide survey was distributed to reach the general public to better understand their perspective, perceptions, and desires of the housing market.
2. The workforce survey was designed to target those working in Carroll County and its communities to better understand where people are working, living and also the challenges that face businesses trying to recruit labor into Carroll County.
3. The landlord survey was distributed to owners and managers of rental properties to gain their perspective on the rental market in Carroll County.

Along with the surveys, a series of public meetings were held with stakeholders in the housing development process to gain perspective on housing development in Carroll County, including current market and ideas for growth. Well over 1500 people provided input into the process.

The document continues with results from each of the three surveys, main points of the stakeholder meetings, and concluding themes of the public input part of the process. The healthy Carroll County economy reflects the strong work ethic and outstanding quality of life in the region.

Many of the themes identified while gathering data were carried forward throughout the document:

- The impact of the strong economy on the region's housing market
- The need for quality housing within specific price points
- The role that employers, businesses and the financial community will need to play in the housing development process

- The low unemployment rate and the effect that has on the building community to find quality tradespeople
- The need for senior oriented housing and the delivery of that product
- The interest in more housing variety, specifically for townhome and duplex units that are appealing to both the young professional and senior
- The need for more entry-level owner-occupied housing and the impact that lot costs have on that market
- The demand for quality rental units and subsequent rental housing issues, including:
 - The scarcity of quality rental housing and the need for rental housing within specific prices and locations
 - The impact that perception of rental costs has on the ability to construct new rental units

CHAPTER 2-A PROFILE OF CARROLL COUNTY

The second section of the Housing Needs Assessment is focused on providing data to understand the current and historical data of Carroll County and those surrounding Carroll County. As the study is focused primarily on workforce housing needs, it is important to understand the population, wage and demographic trends in the surrounding counties that are a part of the Carroll County laborshed area. The section also identifies that the strong, diverse Carroll County economy provides employment opportunities at a variety of wage and skill levels. Economic trends indicate:

- A higher median household income is driven by established industries and low unemployment rate.
- Unemployment rates are extremely low, leaving few qualified individuals to fill new or existing positions. Cities and counties are competing against each other for workforce, therefore attracting new residents to Carroll County will be key in sustainable growth of the county.
- As shown on page 25, Carroll County offers good variety of labor by occupation. This information is also compared to surrounding counties.

The section continues with a review of occupancy status of Carroll County housing units, with comparison to that of surrounding counties. Understanding the vacancy rates, construction activity in recent years, and housing affordability is all a part of understanding the current condition of the Carroll County housing market and identifying strategies for Carroll County moving forward.

Moving forward, pages 28 & 29 of the document provide explanation of the elements that will be found in each of the Community Profiles that make up the following section. Beginning on page 30, the document begins to provide information on each of the Carroll County communities. This includes specific population data, vacancy rates, construction activity, and recommendations for growth. Following charts with Housing Demand Models and Housing Development Programs through 2025, summary is provided with explanation of the charts and recommendations.

CHAPTER 3-DEFINING HOUSING ISSUES

The data gathered in the research phase of this project outlined a number of key issues and opportunities that Carroll County is faced with over the next ten years. This chapter will outline these issues and opportunities that drive the goals and priorities moving forward.

Housing Resources and Assets-the communities in Carroll County have taken many steps in the right direction and have considered key resources available to build a successful housing program. These opportunities and assets include:

1. Strong Job Market
2. Continued Demand
3. Construction Community
4. High Quality Housing Stock
5. Quality Communities and Schools
6. Local Business and Banking Support

Housing Challenges and Issues-Along with the numerous assets in Carroll County that will be considered in developing housing programming, there are also some clear challenges that need to be addressed to meet housing market demand, including:

1. Demand for Scarce Price Point
2. Products for Seniors & Young Professionals
3. Slow Construction Market
4. Lack of Rental Construction
5. Perception of Rental Costs
6. Builder Capacity

Considering the assets and challenges related to housing development moving forward, the strategic housing goals for Carroll County over the next decade aim to address the market demand at varying price points to accommodate the Carroll County workforce. A Strong future for Carroll County communities is dependent on the ability of each community to maintain sustainable growth levels. The primary goals for Carroll County as related to housing development should include:

1. Increase the number of quality market rate rentals.
2. Increase builder capacity.
3. Expand lot supply.
4. Increase the appeal of rehabilitating housing.
5. Expand housing options, especially for the senior market.
6. Develop moderately priced "gateway" housing.
7. Share risks to meet needs that the private sector market cannot satisfy alone.
8. Increase the number of affordable lots in Carroll.
9. Improve options for households in the lowest income ranges.

CHAPTER 4-DIRECTIONS FORWARD

As outlined in previous sections, housing is directly related to economic development. This section identifies six primary focus areas that are important to Carroll County's housing strategy:

1. Housing Partnerships and Financing Mechanisms-Carroll County should develop a community housing partnership that would provide project development, financing and marketing capabilities. The components of a Carroll County Housing Partnership should include:
 - a. Housing Development Corporation
 - b. County and Cities
 - c. Carroll Area Development Corporation and Major Employers
 - d. Builders and Realtors

- e. Financing Mechanisms and the Financial Community
2. Targeted Programs-Carroll County and the Communities within need to focus on programs that provide:
 - a. Affordable Equity Housing
 - b. Affordable and High Quality Rental Housing Options
 - c. Expanding Housing Variety
 - d. Reinvestment in Existing Housing Stock
3. Neighborhood and Community Reinvestment-The housing stock in Carroll County high quality older homes and an excellent housing stock overall. To sustain the county's stock of older housing, existing infrastructure usage will require implementing conservation and reinvestment programs.
 - a. Land Assembly-As discussed in Chapter 2, communities and/or the development corporation should assemble land in the most strategic ways possible. Infill sites should be located in areas that are sound and attractive and in neighborhoods that will sustain and benefit from the higher cost of new construction.
 - b. Downtown Housing-Downtown housing can take advantage of specific incentives such as historic tax credits, and offer the potential for both rehabilitation and new construction of downtown, upper-story units. The use of downtown for housing units can energize the downtown area, but must address challenges such as parking, access and façade improvements.
4. Neighborhood Conservation-Program development with neighborhood conservation as a focus should strengthen neighborhoods and existing housing stock in small communities, while creating an environment for reinvestment. Taking a comprehensive approach will help to eliminate substandard housing and create an atmosphere of property reinvestment. Region XII offers a variety of housing programs that will continue expanding these opportunities through a variety of techniques for both owner and renter occupied units. Examples of owner assistance programs include: an emergency repair program, a direct rehabilitation loan program, and acquisition/rehab/resell program and energy efficiency loans.

Rental rehabilitation is also a topic for communities to consider. The communities should consider offering a loan program for the rehabilitation of rental properties; programs such as these must include housing code enforcement to ensure that units meet minimum housing standards.
5. Lot Development-having affordable lots for new construction available is important to continued growth of housing in all of the communities. With a variety of tools available, local governments can partner with private developers or the development corporation to develop affordable lots. These tools can include infrastructure investment, special assessments, subordinate payments, deferred payments, grants and tax increment financing.
6. Senior Housing-Throughout Carroll County communities, opportunities for the development of independent senior units were discussed. Several statistical elements in the Housing Needs Assessment exemplify the increase in population of individuals over 55 in Carroll County. Creating opportunity for seniors to move into units with services available, both owner and renter units, will create opportunity for first time buyers to enter the market into existing units. Creating that filtering effect will be an important part of the housing strategy for Carroll County. Both market rate units and units to accommodate fixed-income households are needed to meet the needs of seniors over the next ten years. There are a number of approaches that can be taken to address this market need.

As outlined in Chapter 4, there are a wide variety of needs in Carroll County, and each market need can be accomplished through a variety of strategies. The private, non-profit and public sectors are going to need to partner in creative ways to move toward meeting the needs of the market in Carroll County, as identified by individuals and employers.