



Talbot County Affordable and Workforce Housing Commission

Recommendations for the
Talbot County Comprehensive Plan, 2015

Commission Members

Nancy Andrew (Chair), Habitat for Humanity Choptank

Jim Bent, Benson and Mangold

Daphne Cawley, Mid-Shore Board of Realtors

Kelly Griffith, Talbot County Public Schools

Jacqueline Greene, Village Center Board, Bellevue

Marilyn Neal, Neighborhood Service Center

Michael Nolen, Delmarva Home Relief

Hein Olckers, The Inn at Perry Cabin

Shelby Roney, Exit Latham Realty

April Sharp, Talbot County Department of Social Services

Topics for Today

- Outline of affordable and workforce housing issues and opportunities.
- Recommendations for 2015 Comprehensive Plan.

The workforce in need of affordable housing in Talbot County

- Sample occupations/local jobs:
 - Administrative
 - Education
 - Food Service / Hospitality
 - Health Care
 - Maintenance
 - Manufacturing
 - Public Safety
 - Transportation



What is affordable for Talbot County?

Target Household Income Range for affordable & workforce housing

30-80% of area median income

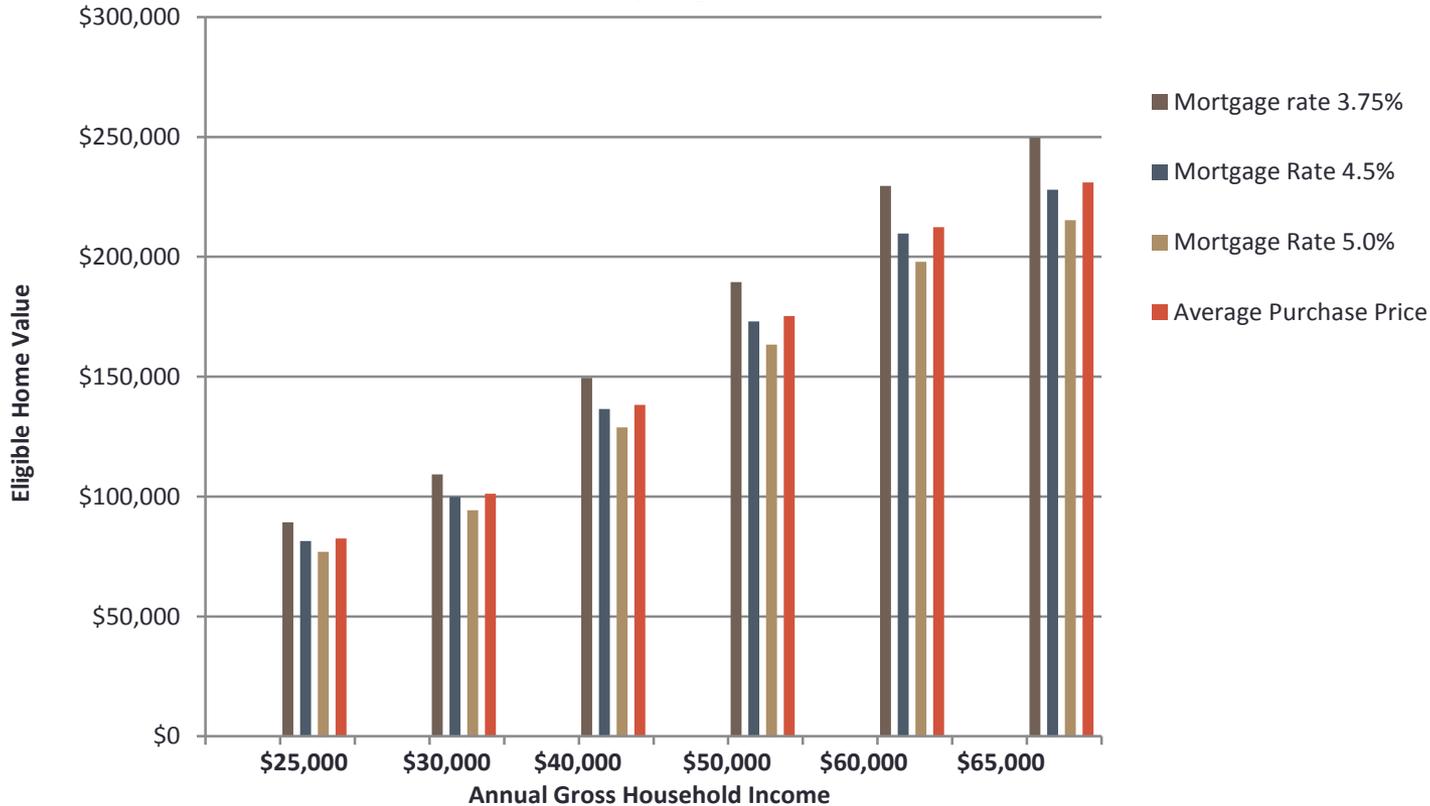
\$23,960 - \$63,850

\$11.51/hr - \$30.70/hr

- Units that are in reasonably adequate condition, in standard location, for households earning between 30-80% of area median income (AMI) and having the capacity to afford:
 - A monthly rent of \$600 - \$1,400
 - Home purchase price of \$100,000 - \$215,000
- Available housing mix should include:
 - Rental housing units of 1-3 bedrooms and 1-2 baths
 - Homes for purchase of 2-4 bedrooms and 1 – 2 ½ baths

What Can the Average Worker Afford?

Buying Power



Household Income	Can Afford to Buy Home for Up To
\$30,000	\$101,000
\$50,000	\$175,000
\$65,000	\$231,000

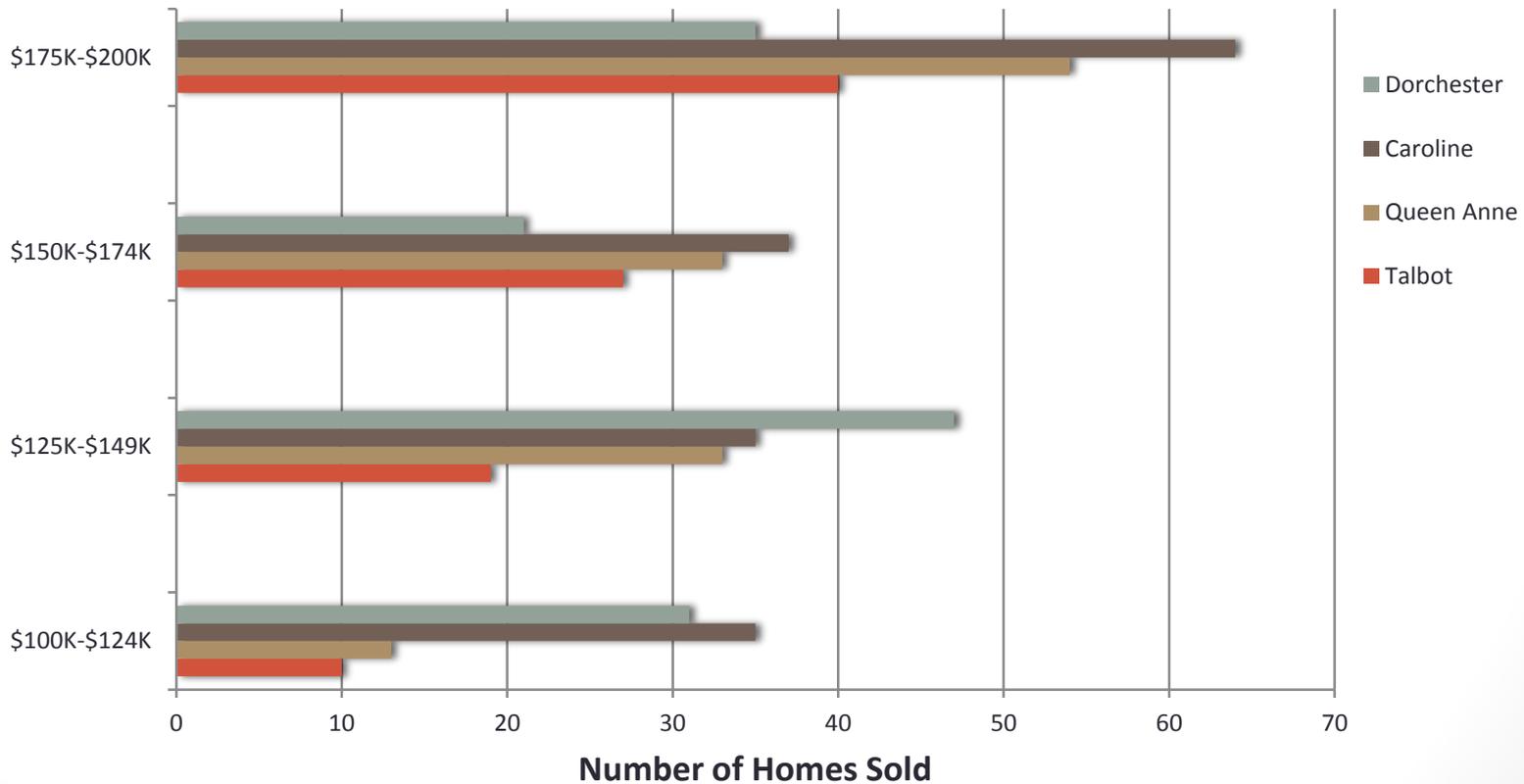
What is the need in Talbot County?

- Gap in homes available for incomes up to \$65,000/year:
 - Area average LP Nurse salary = \$46,600 (\$22.40/hr.)
 - Average bookkeeping clerk salary = \$36,100 (\$17.36/hr.)
 - Average legal secretary salary = \$35,500 (\$17.07/hr.)
 - Average wholesale sales rep. = \$47,430 (\$22.80/hr.)
- Maximum affordable home price is \$215,000.
- Talbot homes last year sold for an average \$442,000.
- Last year's median sale price was \$293,500.
- Just 14% of available homes sold for under \$200,000 in 2014.

Affordability Compared to Surrounding Counties

Sold Listings

March 2014 to March 2015



Affordability Compared to Surrounding Counties continued...

Active Listings
as of March 17, 2015



Economic Impact of Employees Living and Working in County

In addition to retained tax revenues, affordable and workforce housing can benefit the County through:

- Changes in the number of younger residents and families;
- Changes in labor market participation and area incomes;
- Changes in workforce retention for area employers
- Changes in patronage of retail, service and other businesses;
- Changes in social life and community participation;
- Changes in the built environment of the community;
- Changing demand for public services (parks, utilities, etc.).

Living and Working in Talbot County

60% of Talbot's labor force (over 10,000 of 16,795 workers) lives outside of the county.

36% of residents working in the county earn at least \$3,333 per month (\$40,000 per year).

32% of nonresidents working in the county also earn at least \$3,333 per month.

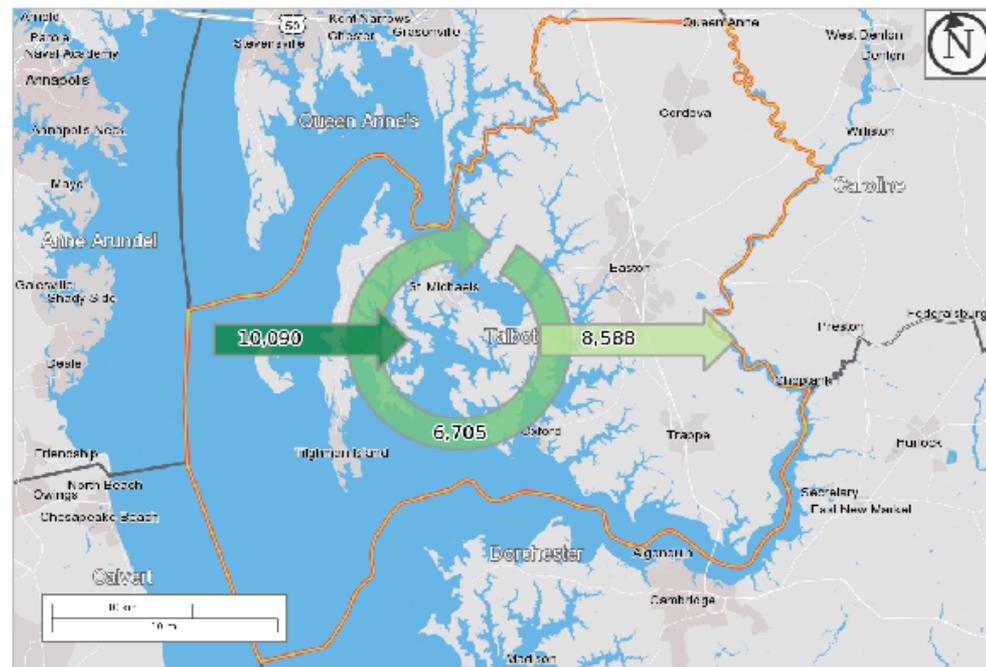
OnTheMap

Inflow/Outflow Report Primary Jobs for All Workers in 2011

Created by the U.S. Census Bureau's OnTheMap <http://onthemap.ces.census.gov> on 03/17/2015

Inflow/Outflow Counts of Primary Jobs for Selection Area in 2011

All Workers



Map Legend

Selection Areas

Analysis Selection

Inflow/Outflow

- Employed and Live in Selection Area
 - Employed in Selection Area, Live Outside
 - Live in Selection Area, Employed Outside
- Note: Overlay arrows do not indicate directionality of worker flow between home and employment locations.



Living and Working in Talbot County

County Workforce Examples

Talbot County Government

- 266 Total Employees
 - 148 Living in county (56%)
 - 114 Living out of county (44%)



Jobs Within Income Range

- Accounting Clerk
- Building Inspector
- Communications Specialist
- Correctional Officer
- Facilities Maintenance Tech
- Machine Equipment Operator
- Office Manager
- Planner
- Zoning Coordinator

Living and Working in Talbot County continued...

County Workforce Examples

Talbot County Department of Social Services

- 66 Total Employees
 - 31 Living in county (47%)
 - 35 Living out of county (53%)

Jobs in the Income Range:

- Social Workers
- Family Support Workers
- Income Eligibility Workers
- Clerical Staff



Talbot County Public Schools

- 646 Total Employees
 - 449 Living in county (69%)
 - 197 Living out of county (31%)

Jobs in the Income Range:

- Custodians
- Transportation
- Food Service
- Instructional Support
- Secretarial Staff
- Teachers

Living and Working in Talbot County continued...

County Workforce Examples

Inn at Perry Cabin by Belmond

- 132 Total Employees
 - 104 Living in county (80%)
 - 28 Living out of county (20%)



Jobs in the Income Range:

- Maintenance
- Front Desk
- Activities Manager
- Cook
- Banquet Manager

Rental Housing – one look

Public Housing	Waiting List	Vacancies	Capacity
Easton	200	0	63
St. Michaels	65	4	61

Section 8	Waiting List	Vacancies	Capacity
Easton	250	0	139
St. Michaels	100	0	20
Remaining Tal. Co.	67	0	Not available

Household Income Qualifications (for up to a family of 4)

- Extremely Low: maximum income \$24,250
- Very Low : maximum income \$39,450
- Low: maximum income \$63,100

As of 2/25/2014

Planning Recommendations

- 1. Define 'affordable and workforce housing' in the Comprehensive Plan.**
 - Commission's suggestions outlined in this presentation.
 - Definition could become criteria for future programs.
- 2. Make ongoing assessment and research a County policy.**
 - Needs and availability.
 - Stakeholder surveys and focus groups.
 - Best practices from other localities.
 - Research housing development resources including partnership opportunities and public/private funding resources.

Planning Recommendations

3. Promote partnerships and collaboration.

- Establish an intra-county forum.

4. Recommend education and public awareness campaigns.

- Public education.
- Consumer education.
- Promotions and public relations.

Planning Recommendations

5. Recommend strategies to preserve housing opportunities.

- Repurposing existing buildings.
- Housing rehabilitation assistance program.
- Support neighborhood stability through housing repairs.
- Support community revitalization through innovative ideas such a land bank, tax credits, incentives or waivers for impact fees.
- Pursue housing grants and loans.
- Allow for diverse housing types and locations.

Summary

- **Thank You** – for your leadership in establishing this Commission.
- **Affordable & Workforce Housing Gap**
 - It exists in Talbot County.
 - Next step is to document and quantify the need.
- **Our Recommendations**
 - Presented in order of priority.
 - Support from the County may include financial (recognizing the importance of new sources of funds such as public and private grants), incentives and waivers, regulatory and public/private partnerships.
- **More Work to be Done**

The Commission stands ready to continue working with the County and we await guidance on the next steps.