



HOUSING AUTHORITY OF WASHINGTON COUNTY

319 E. Antietam St., 2nd Floor
P. O. Box 2944, Hagerstown, Maryland 21741-2944
Telephone/TTY: 301-791-3168
FAX: 301-791-2755

Richard S. Keesecker
Board Chair

Tracy Salvagno
Board Vice Chair

Patricia Reynolds
Board Member

Margaret Fahrney
Board Member and
Resident

James W. Brown
Board Member

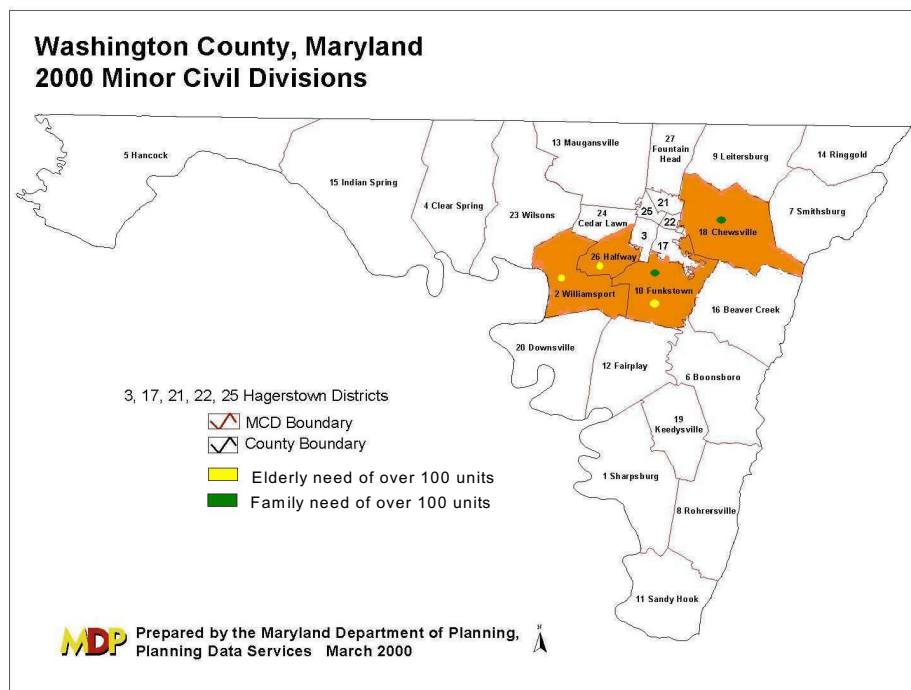
Judith E. Ferro
Board Member

Mark Goldsmith
Board Member

Every five years Housing Authorities include a number of elements in the planning document which are not present in the Annual Plans. On March 17, 2010, we must submit our Five-Year Plan; so, we are beginning to work on elements like the analysis of housing need. Section 9.0 in the plan template provided by HUD reads as follows:

Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.

Because Maryland's Consolidated Plan does not provide information on needs by County, this analysis will rely on relevant Census data, the first of which, and the most compelling, is illustrated on the following map depicting where households reside that are paying more than 35% of income on housing.



Opening doors to housing opportunity since 1978

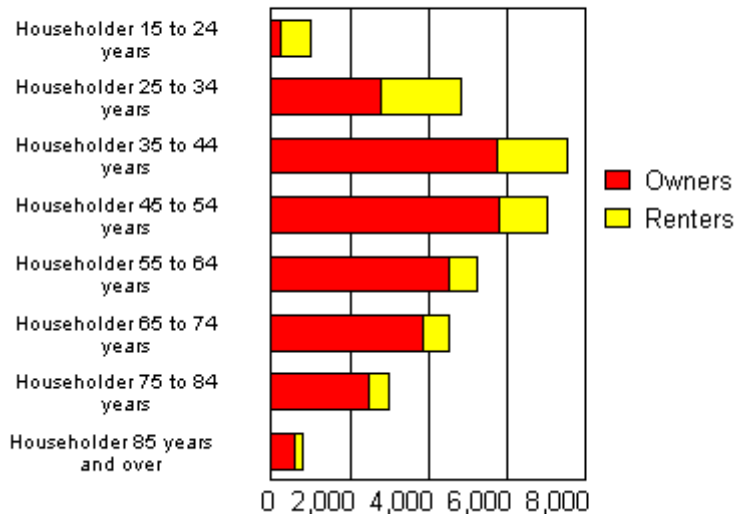
The data behind this graphic are shown in the following table:

	District 2, Williamsport; Washington County; Maryland	District 10, Funkstown; Washington County; Maryland	District 18, Chewsville; Washington County; Maryland	District 26, Halfway; Washington County; Maryland
Total:	671	1,131	1,292	1,012
Householder 15 to 55 years:	38	207	225	137
Householder over 55 years:	130	119	91	165
Total cost burdened	168	326	316	302
Percent paying over 35% of income for gross rent	8.34%	16.18%	15.68%	14.99%

Therefore, one way to measure need is to look at the number of cost-burdened households. In Districts 10 and 18 we have a total of (207 + 225) 432 cost-burdened families; and in Districts 2, 10 and 26, we have a total of (130 + 119 + 165) 414 cost-burdened elderly households. These two numbers are close to being equal, and the totals across all Districts are 1,118 families and 897 elderly; so, in these target Districts we are dealing with 38% of the cost-burdened families and 46% of the cost-burdened elderly families in these four Districts.

When we look at the growth in the number of households where the householder is over the age of 55 since the 2000 census, we find that the 7,010 households that were ages 45-54 in 2000 are now approaching the 55-64 age range which is an increase in the number of households in the “55 and over” category of 46% in the last decade! In the next ten years, the growth in the number of older households will slow to a 23% increase (assuming that each year

Head of Household Age 2000 Census for Washington County - Only



the 85 and older cohort is replaced by the 75-84 cohort). In this view the huge growth of the number of older households in Washington County would seem to imply a large shift in the type of housing units needed from larger units to smaller units. Following this logic one would reason that the market for larger units will get quite soft, driving

rental rates down for families in need as seniors seek smaller more manageable rental opportunities.

Our third and final measure of need looks at who is applying for Section 8 rental assistance.

Income level	Number of Bedrooms					Totals	
	1	2	3	4	5		
Extremely low (<30% of median)	176	128	72	13	1	390	61.61%
Very low (<50% of median)	114	67	39	1	0	221	34.91%
Low (<80% of median)	10	5	5	2	0	22	3.48%
	300	200	116	16	1	633	
	47.4%	31.6%	18.3%	2.5%	0.2%		

When we take the Section 8 applicants as a whole we see that the vast majority (500 or 79% of the total) are eligible for 1 or 2-bedroom units, with only 132, or 20%, seeking 3 and 4-bedroom family units. We do not know whether households over the age of, say, 70 tend to give up the family home and move to smaller quarters, or whether this happens at a younger or older age, like at 60 or at 80. But we do know that the majority of households seeking our help at present want smaller units. The census data supports this conclusion by showing how the aging of the baby boomer generation is dramatically increasing the number of older households in our community.