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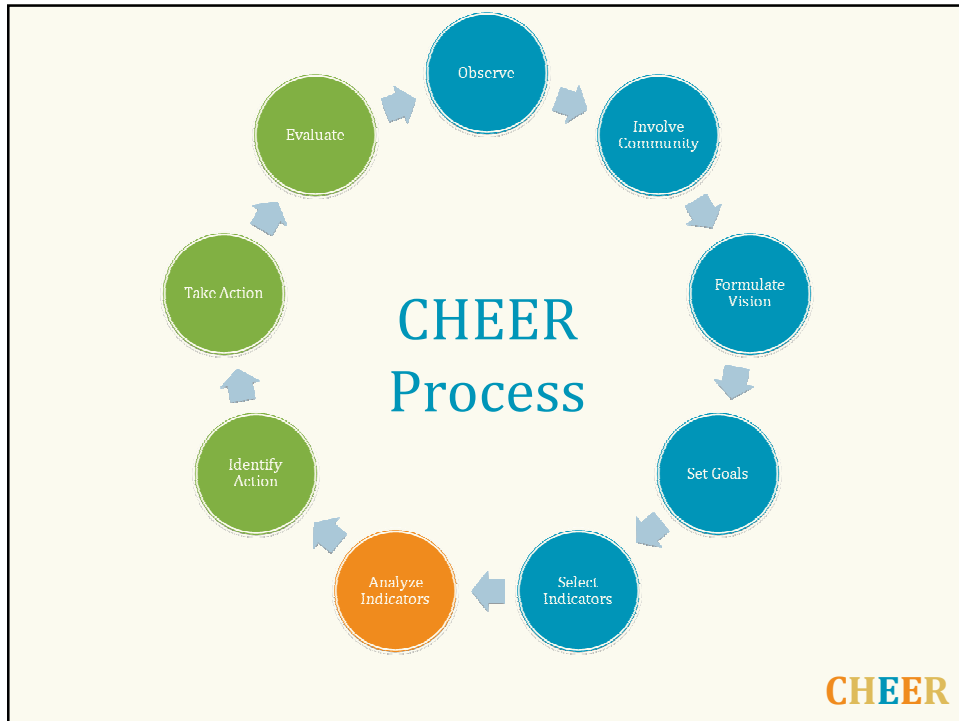
Community Health and Empowerment
through Education and Research

September 16, 2010

What is CHEER?

- An organization with the mission *to provide people with the knowledge and ability to create healthy, thriving communities.*
- A community-driven process for identifying vision and goals, and for gathering the information and resources needed to measure and fulfill them.

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Why Community Indicators?

- Indicators are a tool for informing and empowering residents to make the kind of community they want to create.

Housing in Takoma Park

The Vision

- Well maintained housing that is affordable, safe and energy efficient.
- Cultural, age and income diversity within neighborhoods.
- Easy access to work and public transportation.
- A community that promotes person-to-person interactions.

Goals

- *Affordability*
- Housing Quality
- *Housing Opportunity*
- Neighborhood Stability
- *Neighborhood Connections*
- Energy Efficiency
- Safety
- Access

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Goals

- **Affordability:** make housing equally available to all income levels.
- **Housing Opportunity:** residents are able to live in the community where they want to live.
- **Neighborhood Connections:** neighbors know each other and are involved in common projects and activities.

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Affordability: Indicators

- Low-to-Moderate Income Households
 - Number of households that are low-to moderate income (earn less than 80% of the area median income).

- Housing Burden
 - Percent of households that are burdened by housing costs (pay more than 30% of their income for rent or mortgage).

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Affordability: TPIQ

- What percent of Takoma Park households are low-to-moderate income?
 - A: 14%
 - B: 23%
 - C: 42%
 - D: 51%

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Low-to-Moderate Income Households

Source: U.S. Department of Housing and Urban Development (HUD)

- In 2010, 42% of households in Takoma Park were low-to-moderate income according to HUD estimates based on the 2000 Census.
 - Compared to 27% in Montgomery County

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Income

Source: Maryland National Capital Park and Planning Commission

2007 Household Income	Takoma Park Single-Family	Takoma Park Multi-Family	Takoma Park All Types	Montgomery Co. All Types
% Under \$15,000	2.0%	11.9%	6.7%	2.6%
% \$15,000 to \$29,999	4.8%	17.0%	10.7%	4.9%
% \$30,000 to \$49,999	9.0%	23.8%	16.1%	11.8%
% \$50,000 to \$69,999	11.3%	21.8%	16.3%	13.7%
% \$70,000 to \$99,999	19.2%	13.1%	16.2%	19.2%
% \$100,000 to 149,999	24.6%	10.5%	17.9%	22.5%
% \$150,000 to 199,999	15.6%	1.0%	8.6%	11.5%
% \$200,000+	13.7%	0.9%	7.5%	13.8%
Median Household Income	\$107,005	\$44,525	\$70,240	\$96,475

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Average Rent: All Units

Source: Montgomery County Rental Facilities Report

- In 2009, the average rent offered to new residents was \$898.
 - Compared to \$1,311 for the greater Takoma Park-Silver Spring Area and \$1,369 in Montgomery County.

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Median Rents: Stabilized Units

Source: City of Takoma Park

Year	Units	Median Rent	Percent Change
2004	2,793	\$736	0
2005	2,238	\$782	6%
2006	Data Not Available		
2007	2,253	\$786	6%
2008	2,237	\$825	12%
2009	1,856	\$856	16%

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Housing Burden

Source: Maryland National Capital Park and Planning Commission

Households Spending More than 30% of Income on Housing Costs

Takoma Park

	1996	2004	2007
Homeowners	9%	16%	16%
Renters	26%	43%	38%

Montgomery County

	1996	2004	2007
Homeowners	11%	17%	19%
Renters	28%	41%	34%

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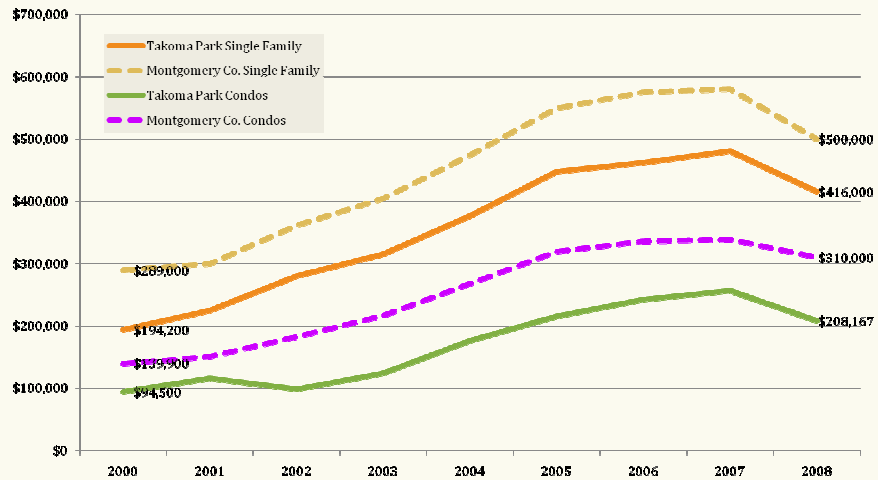
Housing Opportunity: TPIQ

- How much has the median sales price for a single-family home increased between 2000 and 2008?
 - A: 23%
 - B: 41%
 - B: 82%
 - C: 114%

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Median Sales Prices

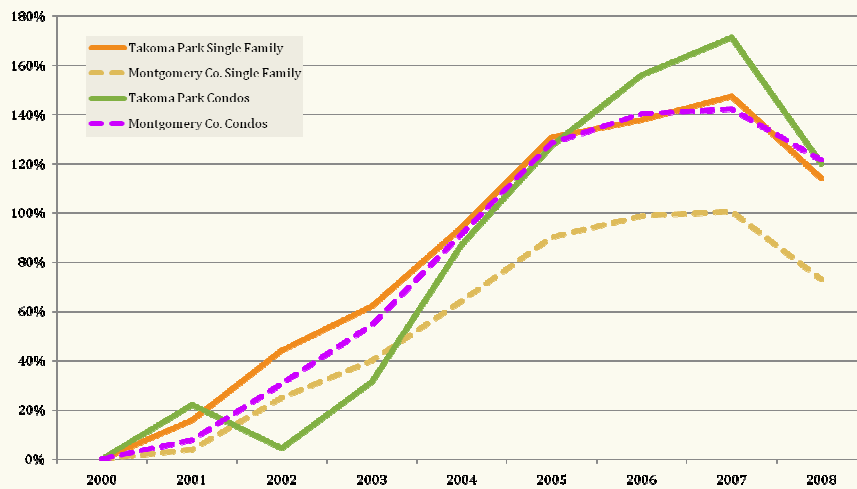
Source: Maryland National Capital Park and Planning Commission STAR Database



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Change in Sales Prices

Source: Maryland National Capital Park and Planning Commission



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Housing Opportunity: Income

Source: Home Mortgage Disclosure Act Data

- New homeowners tend to have higher incomes than the resident population.

Year	Homeowners 2000 Median Income*	New Homeowners Median Income
2006	\$94,697	\$112,000
2007	\$97,394	\$104,000
2008	\$101,134	\$107,000

*Adjusted for Inflation

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Housing Opportunity: Race

Source: Home Mortgage Disclosure Act Data

- The proportion of white homeowners in Takoma Park appears to be increasing.
 - White homeowners made up 71% of homeowners in the 2000 census
 - Approximately 81% of new home mortgages in Takoma Park between 2006 and 2008 went to white home buyers

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Neighborhood Connections: Indicators

- A survey needs to be developed to measure social connectivity.
- Anecdotal evidence suggests that there are major divisions along racial and economic lines and social connections could be strengthened.

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Discussion Questions

Discussion

- Are the trends in housing affordability and opportunity a cause for concern? Why or why not?
 - ▣ If these trends are a concern, what should be done about them?

- Do you agree that social connectedness needs to be improved?
 - ▣ If so, what should be done to improve it?

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