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# Housing and Neighborhoods

## Introduction

Hagerstown's diverse array of neighborhoods is an essential part of the city's character. Healthy, stable neighborhoods are important for the future growth and success of the city. This chapter establishes policies for housing and neighborhoods in Hagerstown.

## Goals

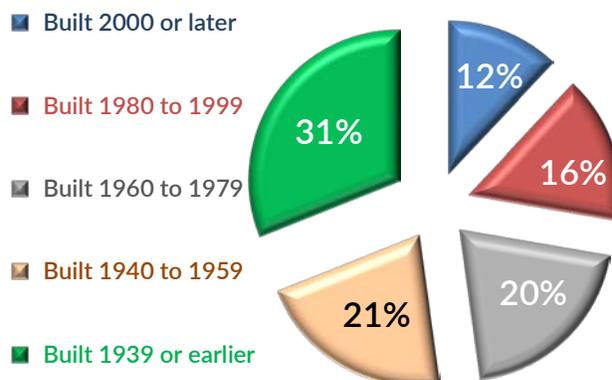
1. Foster housing and neighborhoods that encourage diversity of race, ethnicity and income, and reflect and celebrate the range of people who live or work in the city, Washington County, and the region beyond.
2. Improve the conditions of Hagerstown's challenged neighborhoods.
3. Blend new residential development into the fabric of existing neighborhoods through complementary design and interconnectivity.
4. Establish neighborhood boundaries based on the geographical and physical characteristics to be used as creating identity for neighborhoods which could also serve as a basis for establishing future neighborhood groups.
5. Explore linkages between urban core neighborhoods and downtown.
6. Implement the City's vision and commitment to housing and neighborhoods throughout the city, which includes 1) making them welcoming, safe, and, inclusive; 2) fostering a sense of place, pride, and community identity; 3) making them clean, well-built, and crime free; 4) establishing healthy and sustainable neighborhoods that are walkable and have amenities; and 5) recognizing them as the foundation upon which healthy communities are built.

## Issues Addressed by this Element

1. Hagerstown's low homeownership rate challenges neighborhood stabilization and improvement efforts.
2. The housing downturn and residential foreclosures resulting from the 2007-09 Recession continue to affect the city through a decline in property values and lack of investment
3. Hagerstown neighborhoods with higher poverty rates lack investment and improvement.
4. Quality housing options are limited in the city's sustainable community area.

## General Housing Conditions

According to the 2013 American Community Survey (ACS) estimate, Hagerstown had 18,457 total housing units (when compared to 2000, the city had 17,089 total units). The 2013 ACS also reported that 1,826 housing units, or 10%, were vacant. The owner-occupied housing rate (percent of housing units occupied by home-owners) for the city was estimated at 40% and the renter-occupied housing rate was estimated at 60%. Hagerstown's housing stock contains many older homes – approximately 31% of housing was built prior to 1940 and more than half was built prior to 1960 (see Figure 7-1). The housing in many of Hagerstown's older neighborhoods was built in an era when industry, manufacturing, and railroads were the dominant forces behind Hagerstown's economy. The housing stock that predates 1940 includes many fine examples of nineteenth century styles, and the city's Historic District helps preserve them for future generations (see Urban Design and Historic Preservation element).

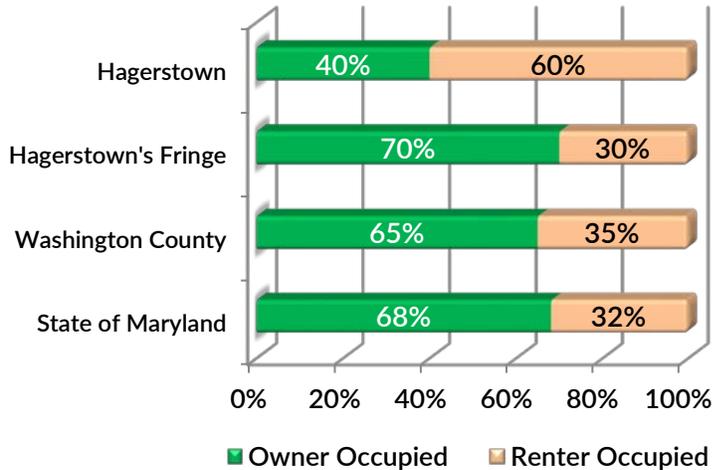


Source: American Community Survey (ACS), 2011-2013 Estimates

## Owner and Renter Occupancy

Homeownership is a key component of neighborhood stabilization. As with any city, a significant percentage of Hagerstown's housing units are occupied by renters. Homeownership rates differ widely across the city as shown on Map 7-1 – census tracts within the city's sustainable community area have lower rates than the more suburban areas of the city. However, as Figure 7-2 shows, Hagerstown has a much higher share of renter-occupied units than in Washington County and the state.

**Figure 7-2: Homeownership Rates**



Source: American Community Survey (ACS), 2009-2013 Estimates

and sustainable housing market as compared to other geographies in the regions shown in Figure 7-2.

Conversely, Hagerstown’s 40 percent home ownership rate is significantly lower than the 68 percent statewide average. The comparison between the city and the county and fringe is significantly different. Despite having more total housing units than Hagerstown, the fringe has several thousand fewer renter-occupied units. Hagerstown represents 30% of the county’s total housing stock, but also is approximately 51% of the county’s total renter-occupied housing.

Higher rates of homeownership correlate with the city’s lower density neighborhoods in the North End and West End, as well as newer residential developments built within the last 15 years, such as Hager’s Crossing, Hillside Manor, Cortland Manor, Cortland Villas, and Greenwich Park. Downtown and the Cortland area have the highest concentrations of rental housing in the city with rates greater than 75%.

**Quality Affordable Housing**

During the housing boom of the mid-2000s, the lack of quality workforce housing—units that are affordable to workers whose household income is at or near the regional median income—was a concern in Hagerstown and the surrounding region. Since the early housing and economic turndown of the late 2000s; however, affordable housing has become more abundant but quality affordable housing remains an issue given the age of Hagerstown’s housing stock. While housing in Hagerstown has generally become more affordable



Homes in the Collegiate Acres Development

since the mid-2000s, a sizeable portion of that housing stock is outdated and has not been adequately maintained – this poses a challenge to homeownership opportunities due to the large amount of investment needed to modernize a dwelling. These conditions also contribute to a lack of available quality affordable rental housing in the community specifically to cost overburdened households.

According to the American Community Survey, in 2013 the median household income for the Hagerstown was \$38,637 (in Washington County it was \$55,700). The median home value in Hagerstown in 2013 was \$147,300 compared to \$198,300 across Washington County. In 2013 the median rent for residential units in the city and the county was \$815 and \$866, respectively. According to the City's 5-year Consolidated Plan, approximately 19.1% of homeowners in the city area cost by more than 30% of their household income, and 48% of renters are cost overburdened by more than 30% of their household income.

In 2014 approximately 16%, or 2,700, of occupied housing units in Hagerstown were subsidized in the forms of either Public Housing Authority (PHA) units, Section 8 Housing Choice Vouchers, or other project-based housing units. The largest concentrations of subsidized housing exist within the census tracts surrounding downtown and the southwest corner of the city. Hagerstown's rate of subsidized housing is disproportionately higher than that of Washington County (excluding the city) – in 2014 less than 3% of the county's housing stock was subsidized. Hagerstown's subsidized housing rate is also higher than other cities in Maryland, including Cumberland, Frederick, Rockville, and Annapolis. The City strives to foster quality neighborhoods of choice for all members of the community regardless of income. This high percentage of subsidized housing relative to the region, as well as, isolated to particular geographic areas in the City could indicate that low income residents lack access to high opportunity neighborhoods in Hagerstown and the surrounding areas.

## Previous Plans

Hagerstown is a city of interwoven neighborhoods, each of which has its own unique urban character. All of Hagerstown's previous Comprehensive Plans established goals and policies to address neighborhood-level issues and concerns. The 1997 Comprehensive Plan's Land Use Plan delineated 23 city neighborhoods (shown in Figure 1-9), and a 24<sup>th</sup> neighborhood was added via amendment in 2002. The plan gave a detailed urban design assessment of each neighborhood, and made recommendations to address each neighborhood's specific issues and opportunities.

The 2008 Comprehensive Plan focused on citywide issues, primarily growth management, land use, economic development, and transportation. As such, it did not substantially revise the neighborhood-based policies of the 1997 plan. One of the housing and neighborhood



Homes on The Terrace

recommendations of the 2008 Plan – exploring establishing new zoning regulations to be more compatible with the lot sizes and configurations in the city’s urban core – was implemented during the City’s Land Management Code text update in 2012. The update established smaller minimum lot sizes and setbacks and required orientation of in-fill development to be compatible with existing developments for the city’s residential zoning districts.

The 2012 Sustainable Community Plan, which incorporated recommendations from the 2008 Comprehensive Plan, Community Legacy Plan, and the Sustainable Community Work Groups, emphasized the importance for quality housing and strong neighborhoods for Hagerstown. Key goals for housing and neighborhoods included improving the quality of existing housing stock, encouraging more home ownership throughout the city, support endeavors to create a wide range of housing options for diverse income groups, and having diverse, walkable residential neighborhoods interconnected with the downtown and each other and surrounding business districts. The Sustainable Community Plan established the Sustainable Community Area (shown on Maps 7-1 and 7-2) in which will be the target for State funds and resources for housing and neighborhood development.

## Neighborhood Revitalization

### Neighborhoods 1st

Since 1996, the Neighborhoods 1st program has been a key city response to housing- and neighborhood-related concerns. The Neighborhoods 1st program creates a venue for neighborhood based citizen groups to engage and collaborate with local government in community building and place-making. This network of neighborhood groups works in partnership with the City of Hagerstown to plan and implement neighborhood events and projects which contribute to the livability and sustainability of their unique communities. As of 2015 there were nine Neighborhoods 1<sup>st</sup> groups, shown in Map 7-1.

### Protection of Neighborhoods

The following are programs and efforts being undertaken to help protect and stabilize neighborhoods in the city:

- **Residential Rental Licensing Program.** Established by ordinance in 2003, the Rental Licensing Program allows the City’s Office of Code Administration to conduct annual external inspections of rental property, as well as interior inspections every four years.

This effort has greatly increased the City's ability to proactively address unsafe property conditions and code compliance.

- **Excessive Use of City Services.** Adopted in 2014, this ordinance seeks to protect quality of life by imposing and collecting from property owners the costs incurred for police and law enforcement services and code administration services which are over and above the costs of providing normal police protection, law enforcement and code administration services, if said excess costs are spent to abate a nuisance which has occurred or is maintained and permitted on the property.
- **Vacant Structures Program.** This program was increased in 2014 in order to tackle the issue of vacant and blighted structures within the city. The outcomes of the program include improving the City's capabilities to protect neighborhoods from adverse influences posed by unmonitored vacant structures and protect first responders by ensuring that vacant structures are secured from illegal access and adequately maintained to prevent unsafe interior conditions. The program identifies and registers vacant residential and non-residential structures and works with property owners to bring those properties up to property maintenance and crime prevention through environmental design (CPTED) standards.

### Neighborhood Revitalization Efforts

- **City Center Residency Initiative.** This program encourages recent college graduates, recently honorably discharged veterans, full-time employees of local, county, state or federal government agencies, and professionals to live in the downtown area. Under this program, downtown renters receive a monthly subsidy for one year, and home buyers receive a down payment assistance, select home repairs in conjunction with acquisition, or a combination of both. The area is shown in Map 7-1. Currently, funding for this program is extremely limited.
- **Hagerstown Homeownership Program.** This program, funded by the Community Development Block Grant, was created to provide affordable homeownership to qualified individuals or families buying within the city. The City purchases vacant properties within the city limits and renovates them to modern standards. These properties are then sold by the City at the current appraised values to eligible applicants.
- **City-Wide Down Payment and Rehabilitation Program.** This program provides interest deferred loan to grant for homebuyers. The funds can be used for down payment, select home repairs in conjunction with acquisition, or a combination of both. The goals of this program are to support and strengthen city neighborhoods, encourage homeownership, and inspire reuse and rehabilitation of existing vacant residential structures. Currently, funding for this program is extremely limited.
- **Maryland Mortgage Program.** Through this program, the Maryland Department of Housing and Community Development offers residents education on home purchasing, down payment assistance, a variety of loan options.

- [Live Hagerstown](#) is a page of the City website that promotes the benefits of Hagerstown city life. Through this page one can find information on city amenities, home ownership opportunities and incentives, and residential rehabilitation tax credits.

### Additional Revitalization Efforts

Hagerstown is currently looking at neighborhood revitalization to spur improvements, especially in neighborhoods near the downtown. This is a focused effort dealing with the needs of a particular neighborhood. The first step was an in-depth analysis by the Community's City Center Plan that showed a diverse interest in homeownership opportunities close to downtown in the



Homes on North Mulberry Street

form of rehabilitated historic properties as well as newly-constructed homes in four areas – South Prospect Street, South Potomac Street, East Antietam Street, and North Locust and Mulberry Streets. These areas are also identified on Map 7-1. The Plan identified a number of strategies and efforts to increase homeownership in these areas. These efforts include aggressively marketing in these areas the down payment assistance program, using Neighborhoods 1<sup>st</sup> to encourage neighborhood clean-ups, block parties, and crime prevention, having the City acquire and rehabilitate properties where modernization is needed, establish

rental licensing inspections on a regular basis, and increase nuisance enforcement efforts. Implementation of these efforts should be immediate.

The end result of these efforts in compact areas is neighborhoods that experience higher home ownership rates, more property owner investment and upkeep, stable property values, and less crime and nuisance properties through prevention. Policies that contribute to the concentration of low income persons should be addressed to encourage de-concentration and the creation of quality affordable housing in high opportunity neighborhoods. Regional policies and partnerships should be built to ensure that all community members have access to neighborhoods of choice that support social equity, economic vitality and access to quality education.

## Housing & Neighborhoods Policies

- Policy 7-1.** New residential development in the downtown will include owner-occupied and renter-occupied units with a broad range of prices.
- Policy 7-2.** Hagerstown will continue its vision and commitment to neighborhood revitalization strategies to address the needs of its neighborhoods, especially in targeted neighborhoods surrounding downtown.
- Policy 7-3.** The City will grow its park and open space system to give neighborhoods appropriate levels of recreational amenities (see Action 9-6).
- Policy 7-4.** Neighborhoods should have good access to community facilities, including schools and parks.
- Policy 7-5.** New development in Hagerstown will blend, mesh, and transition into existing neighborhoods (see Policy 8-1).

## Housing & Neighborhoods Implementation Actions

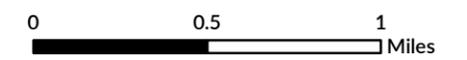
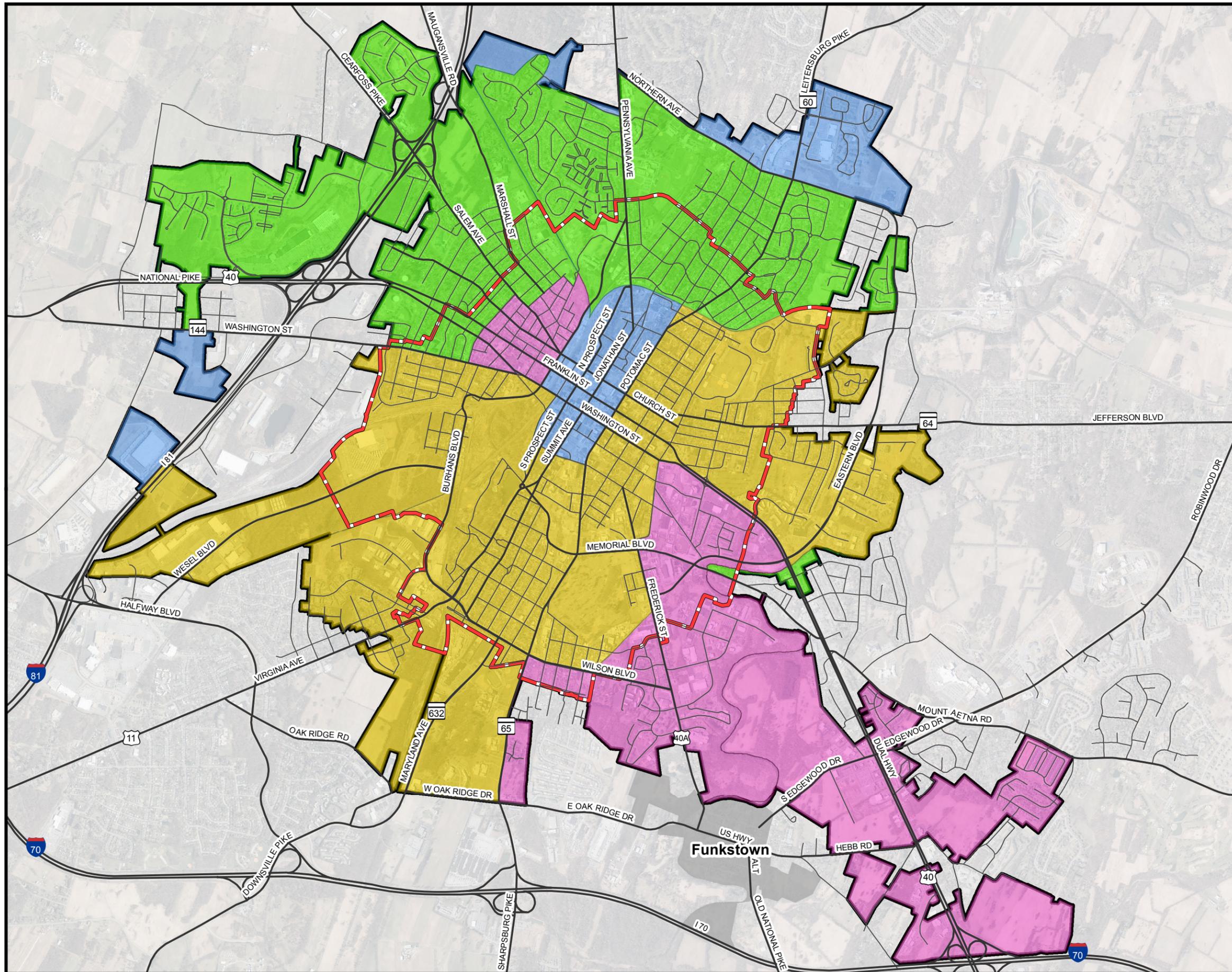
- Action 7-1.** Work with regional partners to create a balanced regional housing approach—with emphasis on encouraging both the city and county to ensure all members of our community have access to quality affordable housing in high opportunity neighborhoods.
- Action 7-2.** Continue rental registration and code enforcement efforts to increase the overall quality of residential units in the city.
- Action 7-3.** Continue to protect quality of life in neighborhoods by utilizing the tools listed under the “Neighborhood Revitalization” section of this element, the recommendations in the 2012 Sustainable Community Plan, and other appropriate programs as tools for neighborhood revitalization.
- Action 7-4.** Continue to support efforts to plant street trees and provide additional neighborhood parking facilities.
- Action 7-5.** Revise as necessary the Land Management Code to ensure that the layout, architectural, and other physical design elements of new development are compatible with existing neighborhoods.
- Action 7-6.** In order to facilitate neighborhood revitalization, aggressively promote homeownership incentives and strategic acquisitions in targeted areas surrounding downtown (see Map 7-2).

- Action 7-7.** Create neighborhood boundaries based on the geographical and physical characteristics to be used as creating identity for neighborhoods which could also serve as a basis for establishing future neighborhood groups (See Map 7-3).
- Action 7-8.** Explore linkages between city neighborhoods and downtown.
- Action 7-9.** Develop Neighborhood Improvement Plans to address property maintenance and blight issues. Neighborhood Improvement Plans should use defined neighborhood boundaries established on Map 7-3.
- Action 7-10.** Develop and implement a city wide housing and neighborhood strategy which creates specific recommendations for redevelopment and investment to foster sustainable neighborhoods.

Map 7-1: Homeownership Rates within the City



- Major Road
- Local Street
- Corporate Boundary
- Sustainable Community Area
- Homeownership Rates (2010 Census Tracts)**
- Less than 20%
- 20% - 40%
- 40% - 60%
- More than 60%



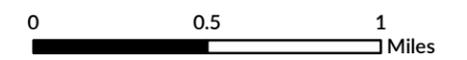
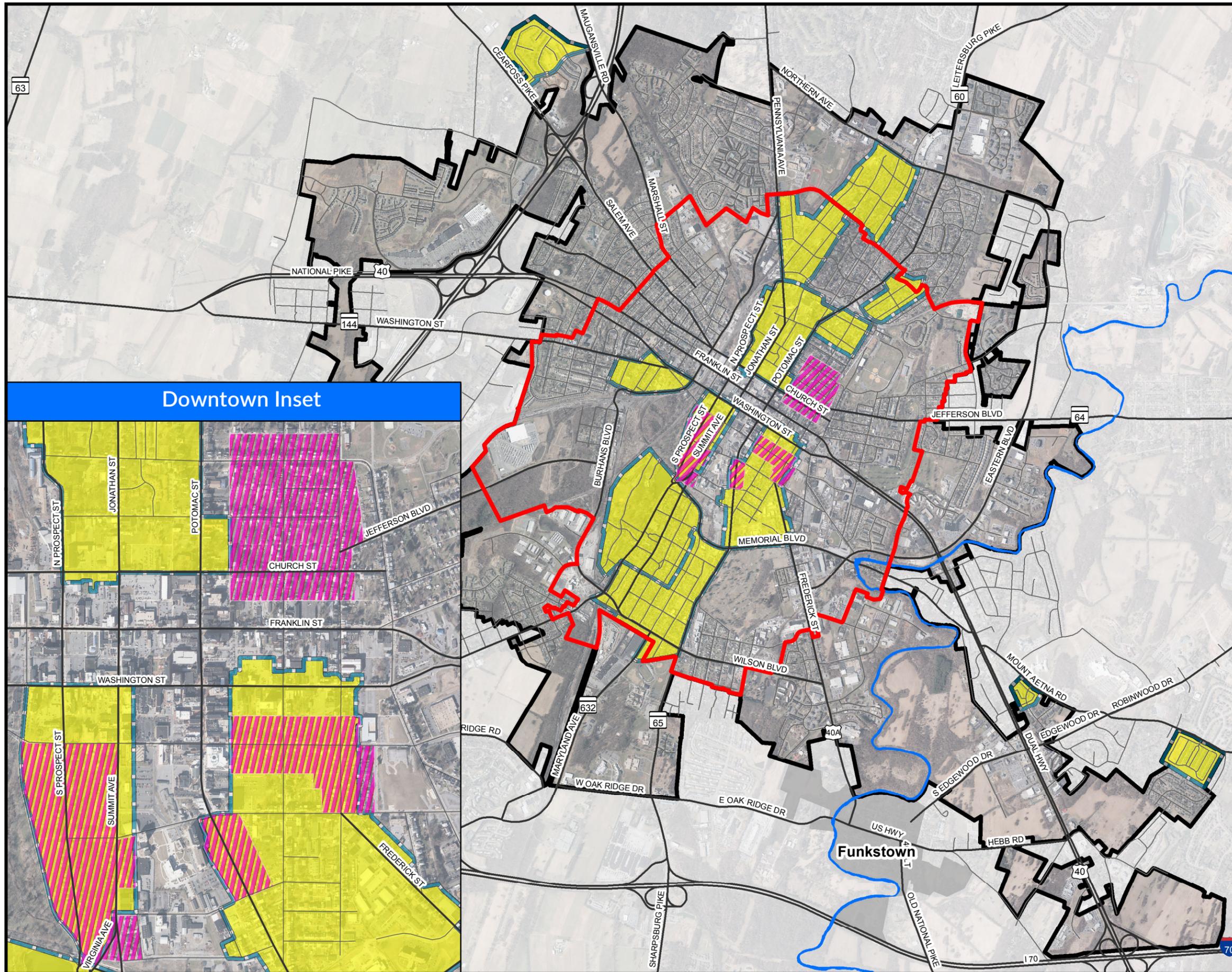
Map Projection: NAD83 State Plan Maryland FIPS (feet)  
 Data Sources:  
 City of Hagerstown, 2016; State of MD Imagery, 2014  
 US Census Bureau, 2011  
 Prepared By:  
 Hagerstown Planning & Code Admin Dept, 01/30/17



Map 7-2: Neighborhood Revitalization Programs



- Major Road
- Local Street
- Antietam Creek
- Corporate Boundary
- Targeted Area for Homeownership Strategies
- Neighborhoods 1st Group
- Sustainable Community Area



Map Projection: NAD83 State Plan Maryland FIPS (feet)  
Data Sources:  
City of Hagerstown, 2016; State of MD Imagery, 2014

Prepared By:  
Hagerstown Planning & Code Admin Dept, 01/27/17



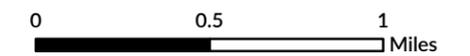
Map 7-3: Proposed  
Neighborhood Region  
Designations



- Local Street
- Major Road
- Corporate Boundary
- Antietam Creek
- Historic Subdivision

Proposed Neighborhood Regions

- Central
- Collegiate Acres
- Cortland
- Dual Highway Area
- East End
- Hager's Crossing
- North End
- Northeast
- Northwest
- South End
- Southeast
- Southwest
- West End



Map Projection: NAD83 State Plan Maryland FIPS (feet)  
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