

I. INTRODUCTION

In recent years, Havre de Grace has undergone a significant increase in housing opportunities which has resulted in a substantial increase in population as well. These changes of the past decade have created a healthy mix of housing types within the City. The Old Town area, which is the historic housing core of the City, has maintained its blend of historic homes, affordable small-lot residential development, mixed-use residential/commercial, and other uses as well as more recent additions of higher-end condominium housing along the waterfront. To the west, new subdivisions have added significantly to the availability of single-family units and townhomes in price ranges attractive to young families. In addition, projects that are currently being built will appeal to “empty-nesters” with up-scale units located in newly planned neighborhoods. These recent and anticipated changes have moved the City from a community with an aging housing stock where less than half the residences were occupied by owners, to a vibrant range of housing availabilities with an appeal to all age and socio-economic groups.

This chapter outlines current housing characteristics and trends, and reflects on issues raised in the 1996 Comprehensive Plan. It also makes recommendations for the improvement of housing through design as it relates to the historic areas of the City, property maintenance and livability, and innovative development in new communities. The City of Havre de Grace truly represents a healthy mix of housing choices and opportunities for new and future residents. The data presented in this chapter clearly reflect the changes that have taken place.

II. RECOMMENDATIONS

- Continue to enforce the Property Maintenance Code for improved livability throughout the City. As established by State Law, the Property Maintenance Code is the basis for all public health, safety, and welfare actions by the City’s property maintenance enforcement staff for upholding standards of livability for residents within the community.

- Adopt and implement a Residential Rental Housing Ordinance to provide access for the property maintenance enforcement staff to enable the interior inspection of rental units. Once in place, develop a rental housing inspection program for all rental units.

- Work with property owners in the Downtown Business District, Waterfront, and the Old Town areas of the City so that improvements and new construction are compatible with existing structures and the surrounding built environment.
- Develop design guidelines for in-fill development and redevelopment within the National Register Historic District so that new buildings are in keeping with the historic character of the older portions of the City. The Historic Preservation Ordinance enables the implementation of design guidelines for the historic areas of the City.
- Amend the Zoning Ordinance to incorporate new residential zoning districts and requirements to meet the opportunities for innovative development in the annexed areas. Regulations should address the need for useable recreational open space and active playing fields as part of the newly emerging communities.
- Reevaluate the fee structure for new residential permits and inspections.
- Continue to support the Havre de Grace Housing Authority in their administration of housing assistance for low- to moderate-income families in the region.
- Develop partnerships with private, non-profit agencies, and financial institutions for application of homeownership programs within Havre de Grace.

III. PROFILES OF SELECTED CHARACTERISTICS AND TRENDS

The information contained in this chapter is based upon U.S. Census Bureau, Census 2000 data. The data are available in two forms: by census tract and in a consolidated table by the geographic area, City of Havre de Grace. Both sets of information are useful and utilized within this chapter. Consolidated information by the U.S. Census Bureau provides profiles related to general demographic and selected social, economic, and housing characteristics for 2000. This type of information is used for a majority of the trend analyses where data between jurisdictions are compared. Data provided by individual census tracts, on the other hand, allow for analytical comparisons in trends between different areas within the City and are used to illustrate those differences. Though they are mutually supportive, the two data sets cannot be used together directly due to the fact that the census tract information does not conform to the municipal boundaries for Havre de Grace on which the consolidated information is based.

For the purpose of the tract comparison within the City, Havre de Grace is divided into three census tracts: 3061, 3062, and 3064. For the purpose of this plan, census tract 3061 will be referred to as *Northern Old Town*. Census tract 3062 is *Southern Old Town*, whereas tract 3064 is comprised primarily of the newer neighborhoods located to the north and west of the CSX rail line to the right-of-way of I-95 and will be referred to as *Newer Communities*.

A. Age of Housing Stock

The following table shows the age of housing stock among the four jurisdictions of Havre de Grace, Aberdeen, Bel Air, and Harford County. Since 1990, a total of 1,314 new homes have been constructed within the City of Havre de Grace, over a thousand of which are located in the newer subdivisions north and west of US 40. The surge of new construction is reflected in Table 11.1, which shows that 27% of the existing housing stock in Havre de Grace was built within the last decade. This reflects a significant shift in growth rate patterns for the City, where the decades prior to 1990 were characterized by relatively slow growth in housing construction. One striking comparison between Havre de Grace and Harford County is that, during the past decade, the City’s rate of new housing stock is comparable to Harford County’s rate of 27.6%.

**TABLE 11.1
AGE OF HOUSING STOCK
FROM CENSUS 2000, PROFILES OF SELECTED HOUSING CHARACTERISTICS**

HARFORD COUNTY			HAVRE DE GRACE		
Year Structure Built	No.	% of Total	Year Structure Built	No.	% of Total
1990 to 2000	22,938	27.6	1990 to 2000	1,314	27.0
1980 to 1989	16,921	20.4	1980 to 1989	300	6.2
1970 to 1979	16,292	19.6	1970 to 1979	453	9.3
1960 to 1969	11,774	14.2	1960 to 1969	494	10.1
1940 to 1959	9,480	11.4	1940 to 1959	1,158	23.8
1939 or earlier	5,741	6.9	1939 or earlier	1,155	23.7
Total Housing Units = 83,146			Total Housing Units = 4,874		
BEL AIR			ABERDEEN		
Year Structure Built	No.	% of Total	Year Structure Built	No.	% of Total
1990 to 2000	690	15.4	1990 to 2000	734	12.5
1980 to 1989	796	17.8	1980 to 1989	870	14.9
1970 to 1979	1,073	24.0	1970 to 1979	993	17.0
1960 to 1969	842	18.9	1960 to 1969	1,008	17.2
1940 to 1959	811	18.2	1940 to 1959	1,802	30.8
1939 or earlier	253	5.7	1939 or earlier	448	7.7
Total Housing Units = 4,465			Total Housing Units = 5,855		

B. Households and Average Household Size

The total number of households in Havre de Grace grew 30.0% during the 1990-2000 decade, increasing from 3,505 to 4,557. This exceeds Harford County’s household rate of change during the same time period (26.1%) and projections from the City’s 1996 Comprehensive Plan. At that time, the projected household growth rate was anticipated to be 22.3% based on new housing and occupancy approvals

issued from 1990 to 1996. The household rate of growth for Havre de Grace during the prior decade (1980 to 1990) was 9.1%.

Over the past two decades, the average household size has steadily decreased for all jurisdictions within the County. The 2000 census data indicate that the average household size in Havre de Grace is 2.44 persons. Harford County consistently has the highest average household size, which may be attributable to the comparatively large number of families with children living at home.

**TABLE 11.2
TOTAL HOUSEHOLDS
FROM CENSUS 2000, PROFILES OF GENERAL DEMOGRAPHIC CHARACTERISTICS**

Households	1980	1990	% Change	2000	% Change
Harford County	46,547	63,193	35.8	79,667	26.1
Havre de Grace	3,213	3,505	9.1	4,557	30.0
Bel Air	3,150	3,679	16.8	4,235	15.1
Aberdeen	4,190	5,001	19.4	5,475	9.5

**TABLE 11.3
AVERAGE HOUSEHOLD SIZE
FROM CENSUS 2000, PROFILES OF GENERAL DEMOGRAPHIC CHARACTERISTICS**

Persons per Household	1980	1990	2000
Harford County	3.14	2.83	2.72
Havre de Grace	2.73	2.49	2.44
Bel Air	2.48	2.41	2.25
Aberdeen	2.75	2.61	2.51

C. Ownership

Homeownership is an indicator of stability and long-term commitment in a community, providing that enough housing is available for purchase. Tables 11.4 and 11.5 show the owner-occupancy versus tenant-occupancy for 1990 and 2000 for Harford County and the three municipalities in order to compare trends between jurisdictions. In 1990, less than half of all housing units in Havre de Grace were owner-occupied (45.5%). Since the construction of new subdivisions during the 1990's, such as Bayview Estates and Grace Harbour, the percentage of owner-occupied residences increased to 56.5% in 2000.

Table 11.6, on the other hand, compares owner-occupancy versus tenant-occupancy of the three census tracts within the City of Havre de Grace and more fully illustrates the local dynamic of tenant- vs. owner-occupancy rates. It can be noted that the older portions of the City represented by tracts 3061 and 3062 have significantly higher percentages (at 58.7% and 60.6%, respectively) of tenant-occupied residences than the newer communities. The encouragement of home-ownership programs by

local non-profits and financial institutions, which target low- to moderate-income individuals in these areas, may be desired.

**TABLE 11.4
OWNER-OCCUPIED VS. TENANT -OCCUPIED HOUSING, 1990**

	Total No. of Occupied Units	No. of Units, Owner-Occupied	% of Units, Owner-Occupied	No. of Units, Tenant-Occupied	% of Units, Tenant- Occupied
Harford County	63,193	46,704	73.9	16,489	26.1
Havre de Grace	3,505	1,595	45.5	1,910	54.5
Bel Air	3,679	2,294	62.4	1,385	37.6
Aberdeen	5,001	2,623	52.4	2,378	47.6

**TABLE 11.5
OWNER-OCCUPIED VS. TENANT-OCCUPIED HOUSING, 2000**

	Total No. of Occupied Units	No. of Units, Owner-Occupied	% of Units, Owner-Occupied	No. of Units, Tenant-Occupied	% of Units, Tenant-Occupied
Harford County	79,667	62,148	78.0	17,519	22.0
Havre de Grace	4,557	2,575	56.5	1,982	43.5
Bel Air	4,235	2,793	66.0	1,442	34.0
Aberdeen	5,475	3,232	59.0	2,243	41.0

**TABLE 11.6
OWNER-OCCUPIED VS. TENANT-OCCUPIED HOUSING
WITHIN HAVRE DE GRACE BY CENSUS TRACT, 2000**

	Total No. of Occupied Units	No. of Units, Owner-Occupied	% of Units, Owner-Occupied	No. of Units, Tenant-Occupied	% of Units, Tenant-Occupied
<i>Northern Old Town 3061</i>	1,843	762	41.3	1,081	58.7
<i>Southern Old Town 3062</i>	1,258	496	39.4	762	60.6
<i>Newer Communities 3064</i>	1,660	1,494	90.0	166	10.0

D. Units in Structure

The following table compares the units in structure (i.e. units by type of structure, such as single-family dwellings, multi-family, etc.) and their respective percentage by Harford County jurisdiction. Looking back from the 1996 Comprehensive Plan, a substantial change has occurred in the percentages of types of housing within the City of Havre de Grace. According to 1990 census data, multi-family housing accounted for 39.8% of the total units City-wide. By 2000, this ratio had dropped to

31.4 %. Single-family residences, on the other hand, rose from 39.6% in 1990 to 46.7% in 2000. Much of the change is attributable to the new single-family developments of the 1990's. During that decade, 775 single-family homes were constructed.

Comparatively, all municipalities have a greater number of multi-family residential units than Harford County. Multi-family units account for 16.4% of all housing units in Harford County, whereas Havre de Grace, Bel Air, and Aberdeen have percentages of 31.4, 40.1, and 26.8 respectively. This is due to the more densely populated and focused development in those areas.

Table 11.7
UNITS IN STRUCTURE, 2000

Type of Unit	Harford County		Havre de Grace		Bel Air		Aberdeen	
	Units	% total	Units	% total	Units	% total	Units	% total
Single-Family, detached	51,187	61.6	2,274	46.7	1,819	40.7	3,327	56.8
Single-Family attached	15,107	18.2	1,051	21.6	857	19.2	652	11.1
Multi-Family, 2 units	804	1.0	210	4.3	53	1.2	92	1.6
3 to 4 units	1,796	2.2	425	8.7	68	1.5	125	2.1
5 to 9 units	3,498	4.2	395	8.1	639	14.3	492	8.4
10 to 19 units	5,592	6.7	183	3.8	718	16.1	535	9.1
20 or more units	1,926	2.3	318	6.5	311	7.0	327	5.6
Mobile Home	3,218	3.9	6	0.1	0	0.0	305	5.2
Boat, RV etc.	18	0.0	12	0.2	0	0.0	0	0.0
Totals	83,146		4,874		4,465		5,855	

E. Housing Conditions

Housing conditions within the City of Havre de Grace are generally good. However, there are some areas of the City that must continually be addressed through the enforcement of the Property Maintenance Code. Often, the subject properties are rental units, or tenant-occupied housing. The City is working to strengthen the existing regulations to improve community livability through a residential rental property ordinance, which will require property owners of rental units to register their properties and provide for the regular interior inspection of all rental units. This is an overall effort to inventory, map, and track rental housing units for the purpose of understanding the impacts of those residences, both positive and

negative, on the City and to protect the health, safety, and welfare of the citizens who reside in leased residential units.

The City adopted the International BOCA 2000 Property Maintenance Code through Ordinance 827 in 2001. Addressing both the interior and exterior of all structures in the City, this code was established to ensure the safety and health of residents and to inhibit property value degradation. Examples of exterior property maintenance items included under the Property Maintenance Code are the condition of main structures, fencing, and auxiliary structures, the condition of the property itself (such as ponding water, high weeds and/or grass, sink holes), the accumulation of rubbish and garbage, and untagged and inoperable vehicles. Interior items addressed in the code include but are not limited to: electrical; plumbing; heating and ventilation; fire and safety codes for egress, smoke detection, and fire extinguishing apparatus; and condition of the interior structure, such as paint, floor coverings, ceilings, and walls. The code is very comprehensive in its scope, even to the extent of the establishment of square footage requirements as related to occupancy (i.e. the number of residents based on unit size, number of bedrooms, etc.).

The difficulty that is faced in Havre de Grace in terms of enforcing livability standards through the Property Maintenance Code is that it is extremely cumbersome to apply. City enforcement staff members are limited in their authority to inspect the interiors of tenant-occupied housing for code compliance unless requested by a tenant or property owner or through a court order based on probable cause. At times, tenants are intimidated from requesting inspections related to housing conditions for fear of retribution (i.e. discontinued rental contract) by their landlords. An ordinance that establishes a registration of rental residential properties and a cycle for inspection would reduce potential conflicts between landlords and tenants and provide for improved safety and general living conditions of City residents.

F. Housing Design

As stated in prior chapters, attention to housing design is extremely important in both in-fill development in the older portions of the City and in newer neighborhoods. The creation of design standards in the City's National Register Historic District for all new structures (residential, commercial, and institutional) would be very beneficial so that new buildings blend – in scale, massing, and site design — with existing building character. Although housing design in new developing neighborhoods is important, it is not anticipated that the City will be determining architectural design standards for these areas. Modifications to the current zoning ordinance will be aimed at encouraging innovative site design, such as clustering residential development and requiring useable active and/or passive open space. In addition, the creation of landscaping requirements for residential and commercial areas is desirable.

G. Future Housing

Due to the City's proximity to major road networks, the beauty of its waterfront, availability of large adjacent land tracts, and existing public utilities, it is anticipated that the City of Havre de Grace will grow rapidly during the next ten years. Since the 1996 Comprehensive Plan, adjoining property owners have requested nearly 1200 acres be annexed into the City. The City has a significant number (over 400) of building units with plan approval, the bulk of which will be built within the next three years. Because of a new concept plan for residential housing at Bulle Rock (1900 estimated units), a housing rate of over 40% is estimated over the next ten years. It is anticipated that other annexations for residential development, such as Greenway Farm, will also be requested. In total, the City projects approximately 3500 units total to be built in the immediately surrounding region in the next ten to fifteen years.

In addition to the anticipated residential growth continuing north and west of US 40, it is expected that opportunities for in-fill development in the older portions of the City will be maximized. Currently, this is evidenced in increased building activity on single, small vacant lots throughout the City, the subdivision of larger parcels (i.e. Chesapeake Heights), and the development of waterfront condominiums, such as at Penns Beach. There is also a growing movement of re-conversion of large older residences that were once used as apartments back into single-family homes. Most likely these re-conversions will not be noticeable statistically, however the housing context of the older portions of Havre de Grace will change as a result of a greater number of owner-occupied dwellings. In consideration for community stability among low- to moderate- income families, homeownership programs and additional opportunities for affordable rental housing to replace these apartments should be explored.