

Housing Market Analysis + Needs Assessment



Cambridge, Maryland

February 2019





Key Findings

- › Over the next twenty years, demographic projections suggest that Cambridge Maryland could see more than 900 net new households in the City, with growth happening at varying rates and times over that period. Many of these new residents are expected to fill new jobs also projected for the City and the region more broadly. While this population growth and economic expansion are likely to occur gradually, it is critical that a wide range of housing options are available in the City for this growth to be realized.
- › Housing for both renters and homeowners will be needed. As many as 600 net new rental units and over 300 net new for-sale housing units could be in demand over the next two decades. Apartments, townhomes, and single-family homes of varying sizes, price points, and locations will position the City to attract these new residents as the Eastern Shore continues to evolve. It is critical that the housing is available for the entire income spectrum, as the types of jobs and industries projected for growth in the region have a wide range of wages.
- › The housing units needed for future residents do not all need to be new. Many can be absorbed within the City's existing housing stock. The City has been experiencing an increase in residential vacancy over the past decade. U.S. Census Bureau estimates put this trend at approximately 7% average annual increase in vacancy every year in Cambridge since 2009. Much of this vacant housing stock ends up tax-delinquent and auctioned. While the auction process is intended to bring new life to these deteriorating properties, often investments and rehabilitation measures are not made in the units and they end up back in the auction cycle. Housing rehabilitation programs need to be implemented and accelerated for the existing housing stock to be attractive to both current and future residents.
- › The vacant housing stock in Cambridge represents both a critical opportunity and a significant liability for the City's future. With rehabilitation, the units could both meet future housing demand, and revitalize key neighborhoods in the City's core that are in decline. These neighborhoods are proximate to amenities and services like downtown retail and waterfront open space; characteristics that are typically in high demand in housing markets across the country. If the vacant housing stock continues to increase and further deteriorate, the economy of Cambridge will likely suffer. Future employers could choose a different location to build their businesses; future workers could find other communities to call home.
- › The job base in Cambridge has been expanding. There are over 600 more jobs in the City than there were four years ago. Most (83%) of the new jobs are concentrated in three industries—retail trade, service jobs (administrative, support, and waste services), and manufacturing. While jobs have increased 14% during the past five years, the City's population has remained essentially flat during this same time period, which suggests workers with jobs in Cambridge are choosing to live in other communities. The growing workforce in Cambridge could be an opportunity to bring vitality and investment to the City, but improvements to the public realm, attention to crime issues, and a focus on housing rehabilitation, among other priorities, need to be addressed to make Cambridge an attractive option for these workers.
- › The rental market in Cambridge is expanding while at the same time rents are increasing. Nearly two out of every three households in the City rent their homes (62%). Of these renter households about 14% pay less than \$500 per rent. Over the past four years, rental units in this price range have declined by 52%, while units renting for \$1,000 or more increased 11%. A full range of rents are important in the City, as one out of five Cambridge households have annual income at levels in need of rents below \$500, and one out of four households have an annual income that can afford the high-end of the rent price spectrum. The wide range of income levels in Cambridge makes housing price diversity even more critical.
- › Cambridge has seen a slight increase in the number of millennial-age residents in the past four years, but seniors, specifically in the 75 to 84-year age cohort have increased the most, rising 40% in four years. School-age children and seniors continue to represent the largest share of the City's population, a trend that has been consistent for decades.
- › Nearly one out of every four Cambridge households (24%) was severely housing cost burdened in 2017, paying more than 50% of their income on housing costs. More broadly, approximately 46% of all Cambridge households

are considered cost burdened paying in excess of 30% of their income on housing expenses. Over the past four years, the number of lower-priced rental units have declined significantly. In addition, the number of homes sold at prices affordable to low-income households has also declined during this same time period. Preservation of an affordable rental housing stock, and homeownership opportunities for the entire income spectrum will be important as upward pressure on prices is likely to continue in Cambridge.

- > The median wage of jobs in the City is increasing, up 8% in four years, but remain lower than the County overall. Wages in the City's primary job sectors suggest rents in the \$500 to \$750 range and home prices in the \$150,000 to \$200,000 are likely in demand.
- > Over this current decade the number of renters in Cambridge has increased dramatically (up 22% since 2010) and homeownership rates have declined from 49% in 2010 to 37% in 2017. However, over the past four years this trend appears to be shifting, which suggests more home ownership opportunities in affordable price ranges could be needed in the coming years.

Data Used in this Report

Much of the data reported in this Housing Market Analysis and Needs Assessment come primarily from the U.S. Census Bureau's American Community Survey (ACS). The Census Bureau collects data from a sample of residents every year. However, for smaller communities, like the City of Cambridge, the Census Bureau only reports out data every five years. Data for individual years are deemed to be unreliable because they are based on small sample sizes.

In this report, we summarize data from a variety of years. The year depicted represent when the statistics are reported out by the U.S. Census Bureau and represent five years of sample data. The following survey sample years correspond to the data used in this report.

2017 ACS: 2013-2017, **2016 ACS:** 2012-2016, **2015 ACS:** 2011-2015, **2014 ACS:** 2010-2014,

2013 ACS: 2009-2013, **2012 ACS:** 2008-2012, **2011 ACS:** 2007-2011, **2010 ACS:** 2006-2010,

2009 ACS: 2005-2009

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Introduction

The demographic, employment, and housing landscape in the City of Cambridge Maryland has been changing. While the overall population has remained relatively flat, with modest growth over the past decade, the composition of households and characteristics of residents living in the City is shifting. These changes have implications for housing, both rental and for-sale units, and play a role in trends and patterns seen in the housing market in recent years. In addition to shifts that have already occurred, demographic forecasts suggest more households and jobs will be coming to the Eastern Shore in the coming decades. Cambridge will likely absorb some of this growth, which will occur gradually and fluctuate, but the amount of growth realized in the City is largely dependent on the health of the housing market, and the attractiveness of the City as a place to live and work. The increasing level of housing vacancy in Cambridge is a critical issue that will largely determine the future economic health of the City. If vacancy levels continue on this current trend and more of the City's housing stock deteriorates, it is likely that the City will not attract as many of the new residents and jobs that could be coming to the region over the next two decades. If housing vacancy rates improve in the coming years, and rehabilitation efforts gain traction, the City is well positioned to capture future population and job growth in the region. The water-front location, walkable historic core, and small-city charm of Cambridge are just a few of the natural assets that can help revitalize the economy in the City

Definitions

Housing cost burdened – Families who pay more than 30 percent of their income for housing are considered by the US Department of Housing and Urban Development (HUD) to be cost burdened.

Severely housing cost burdened – Families who pay more than 50 percent of their income for housing are considered by HUD to be cost burdened.

Housing Tenure – The financial arrangements under which a household occupies all or part of a housing unit. The most common types of tenure are ownership and rental.

Multifamily housing – A structure that has three or more residential units, typically on multiple floors (a row of townhomes is not classified as multifamily under this definition).

Center for Neighborhood Technology Housing + Transportation Index – An index that incorporates transportation costs into the equation of housing affordability. The affordability benchmark used by the index is 45 percent of household income used on housing costs and transportation costs combined.

Household – A household includes all the persons who are current residents of a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Gross rent – The contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).

Demographic Trends

The demographic trends in the City of Cambridge are showing subtle shifts of a wide range of characteristics. The City is becoming more racially diverse, and the population is getting older. There are fewer married couples with children, and fewer children overall. More unmarried adults (either related or un related) are sharing the same household, and more seniors are living alone than five years ago. Wages and household incomes are rising; however many Cambridge households have income levels at the low-end of the spectrum.

Age – In 2017 the City of Cambridge Maryland was home to an estimated 12,484 permanent, full-time residents. Since 2010, the City has seen relatively flat population growth, with a net gain of 158 residents. In 2015, the City reached its peak population at 12,700. As of 2017, nearly two out of every five residents (39%) in Dorchester County live in Cambridge, making it the County’s largest jurisdiction. The population of young adults—often referred to as Millennials is an important and growing source of the labor force. Millennials are also known to be up-and-coming first-time homebuyers. Cambridge has seen a 4% increase in millennial-age-residents over the past four years. School-age children and seniors represent the largest population shares in the City. As of 2017, approximately 16% of Cambridge residents were between the ages of 5 and 17, and about 17% were age 65 or older. In addition, the senior population in the City has been one of the fastest growing in recent years. For example, the population of residents age 75 to 84 surged 40% over the past four years, the sharpest increase of any age category. While the population of older adults is growing, the number of young children in the City is in decline. There were approximately 870 people under the age of 5 in Cambridge in 2017, 24% fewer than four years ago.

Figure 1: Population, 2010 to 2017, Cambridge MD

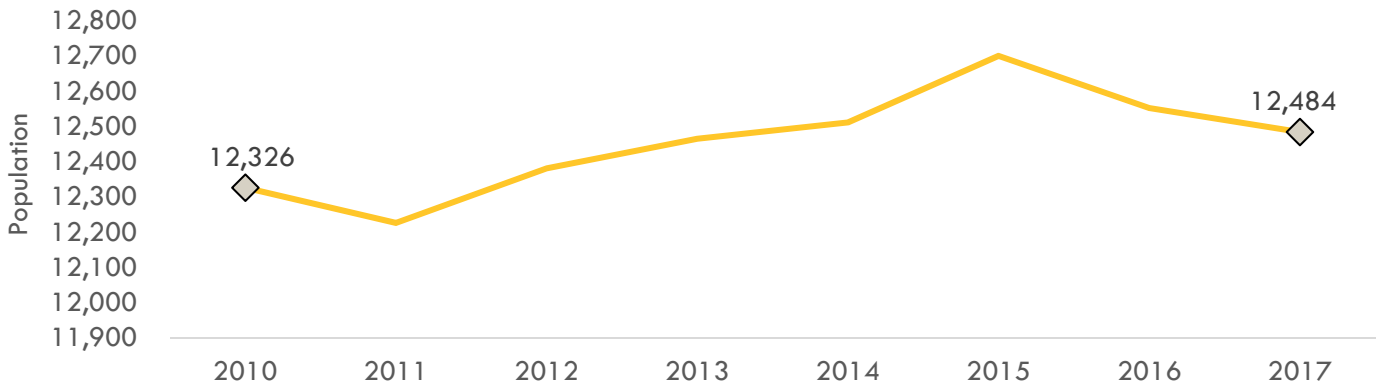
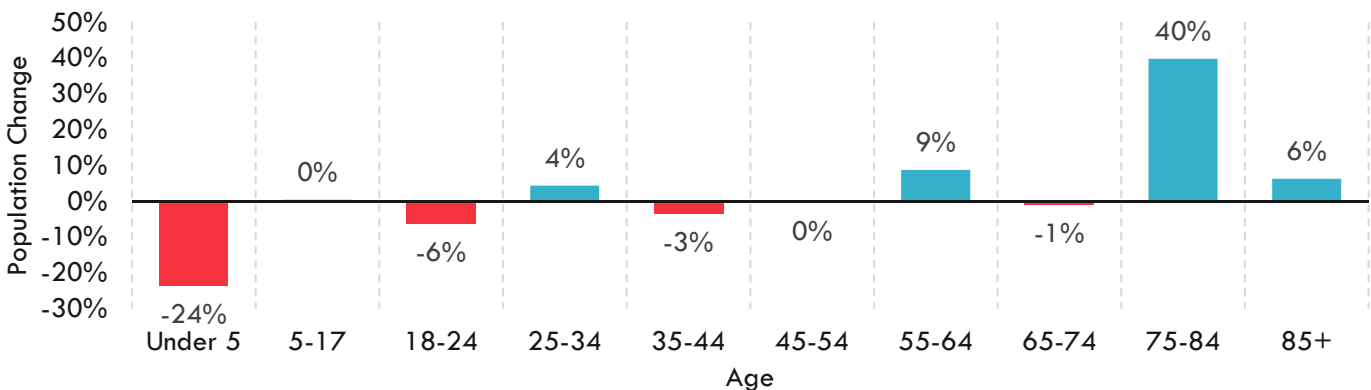


Figure 2: Population Change Percentage by Age, 2013 to 2017, Cambridge MD



Sources: U.S Census Bureau, American Community Survey, LSA

Race and Ethnicity – The racial composition of Cambridge is predominately African American and White. In 2017 these two races accounted for 46% and 42% of the City’s population respectively, shares that have been consistent in size for the past couple decades. While African-American and White residents are the primary races in the City, most of the population growth is being driven by people of other races. In fact, over the past four years the City has lost African-American residents and had only a slight increase in the White population. Multi-racial and Hispanic residents have had the largest population growth in the City since 2013, growing 53% and 38% respectively. Similar trends are occurring at the county-level. Dorchester County as a whole, has fewer White (-4%) and African-American residents (-4%) than four years ago, while the multi-racial population has more than doubled (112%) and the Hispanic population has increased by 30%.

Figure 3: Change in Race of the Population, 2013 to 2017, Cambridge MD

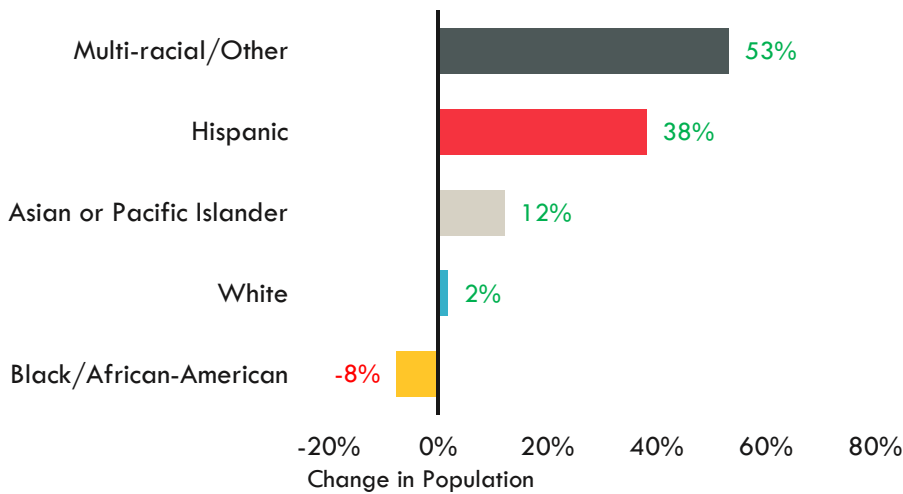
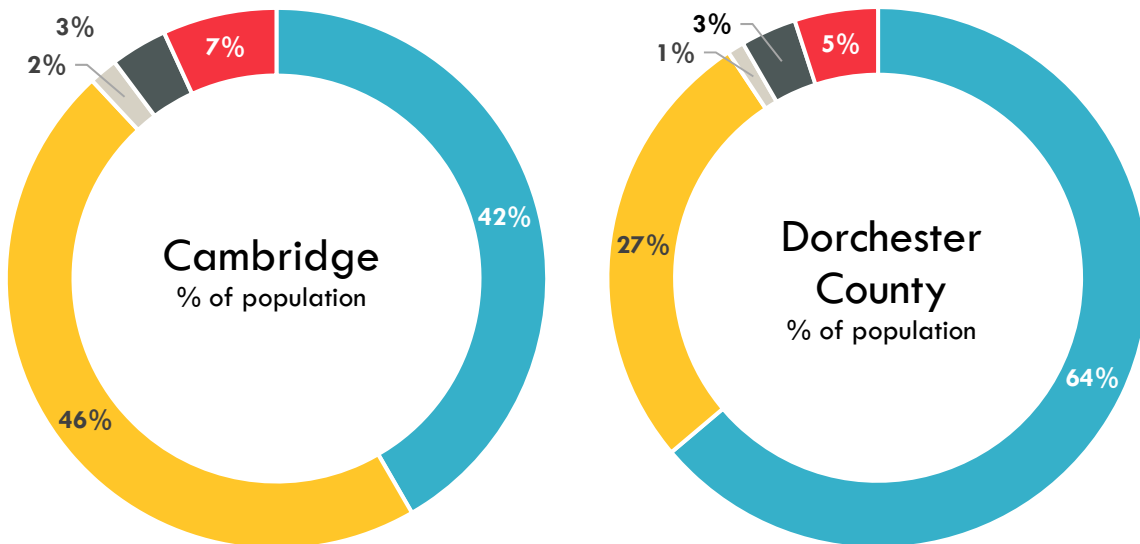


Figure 4: Racial Composition, 2017



Sources: U.S Census Bureau, American Community Survey, LSA

Household Income – The median household income in Cambridge was estimated at \$38,908 in 2017, which is about \$11,500 lower than Dorchester County as a whole (\$50,552). Approximately one out of every five households in Cambridge has an annual income below \$15,000 (21%). Another one out of five households has annual incomes between \$15,000 and \$29,999 (22%). While a majority of Cambridge households have incomes well below the US median, there has been an uptick in higher-income households in recent years. For example, over the past four years (2013 to 2017), the number of Cambridge households with annual incomes exceeding \$100,000 increased by 37%. During this same time period, the number of households in Cambridge with annual incomes below \$30,000 declined 9%. This shift in household incomes can have impacts on the housing market, and over time can put upward pressure on home prices and rents. For context, applying standard affordability rules (i.e. housing costs not exceeding 30% of gross income) a household with an annual income of \$15,000 can afford a to spend approximately \$375 per month on housing. A household with an annual income of \$100,000 can afford a monthly housing cost of approximately \$2,500.

Figure 5: Median Household Income, 2017

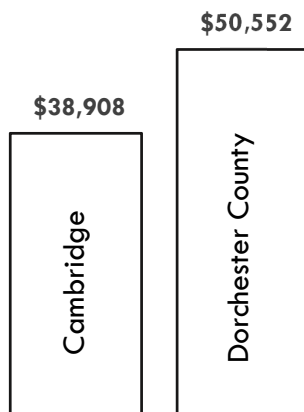


Figure 6: Change in Household Income 2013 to 2017, Cambridge MD

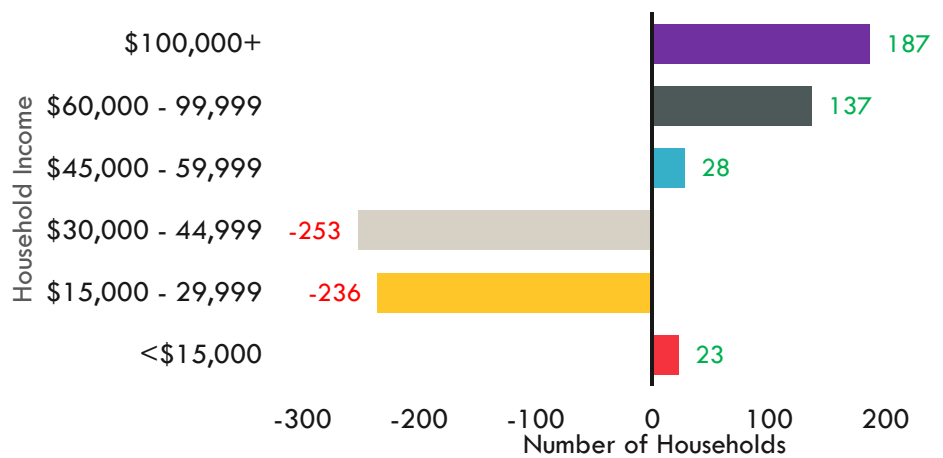
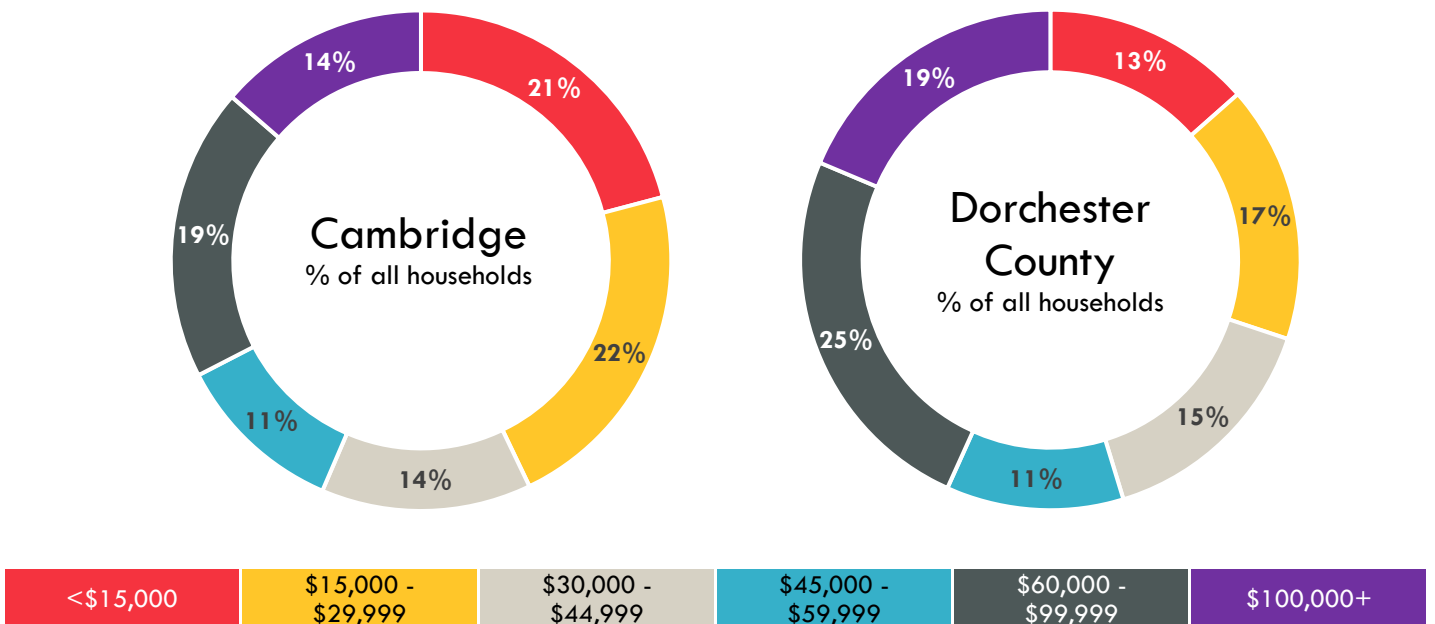


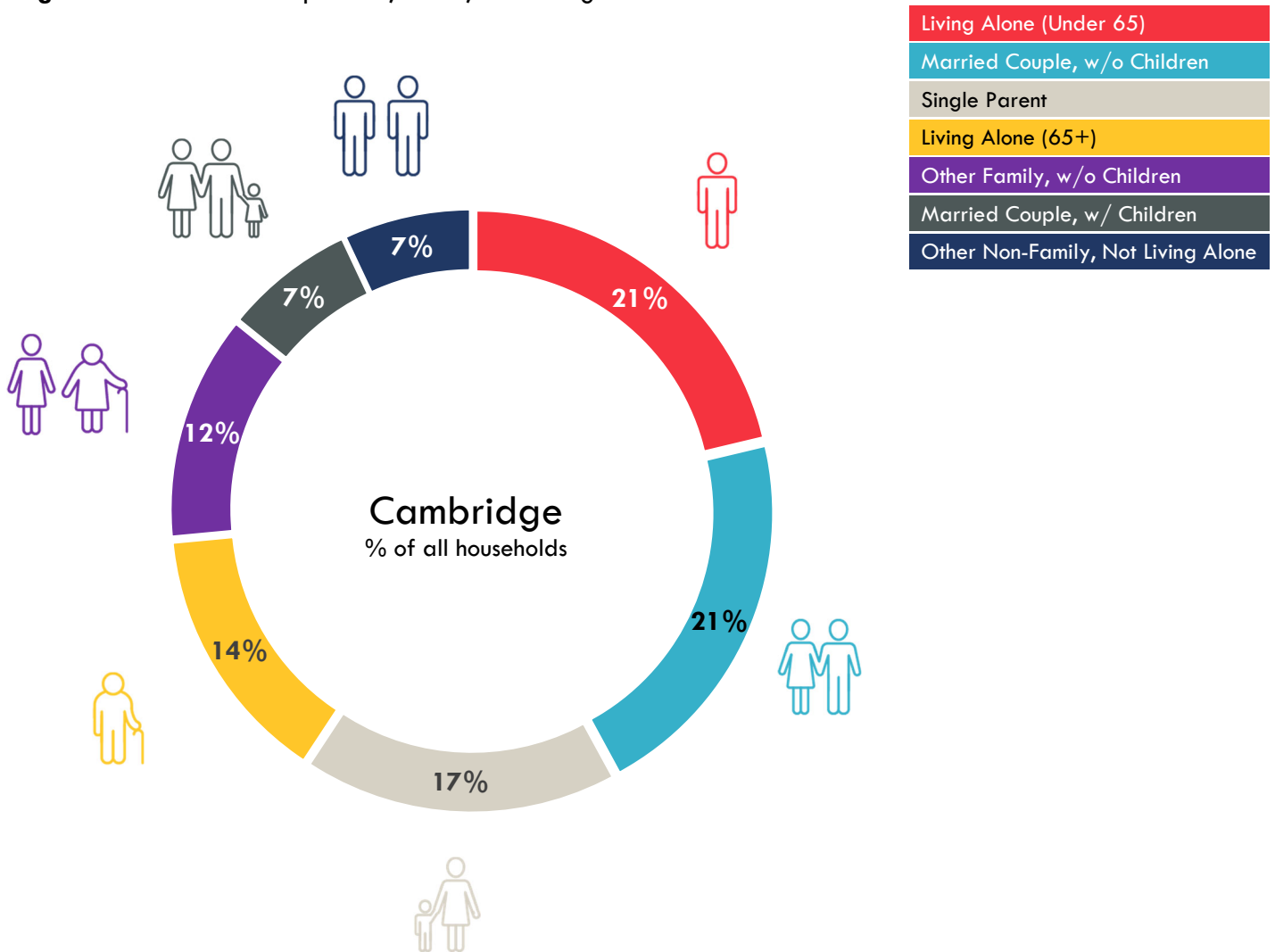
Figure 7: Household Income Proportions, 2017



Sources: U.S Census Bureau, American Community Survey, LSA

Household Composition – The composition of households and families is changing in Cambridge. The largest shifts are occurring with married couples with kids and seniors living alone. The number married-couple households with children declined 24% between 2013 and 2017. During this same time period the number of seniors living alone increased 31%. In 2017, married couples without children (21% of all households) and single person households under the age of 65 (21% of all households) made up the largest share of households in Cambridge. The number of single parent households is declining, however they still make up a large share of the Cambridge households (17% of all households) relative to Dorchester County as a whole (9% of all county households). It is important to note that the single parent households in Cambridge account for 70% of all single-parent households in Dorchester County. Overall, the number of households with children (both married couples and single parents) declined by 221 households over the past four years, while the number of households and families without children rose by 107 households. Within those households without children, there was notable an increase of non-married adults living together. Between 2013 and 2017 the number of households composed of non-married adults (both related and unrelated) rose 11%. This could reflect more adult children caring for their aging parents, and also more adults living with roommates to lower their housing costs.

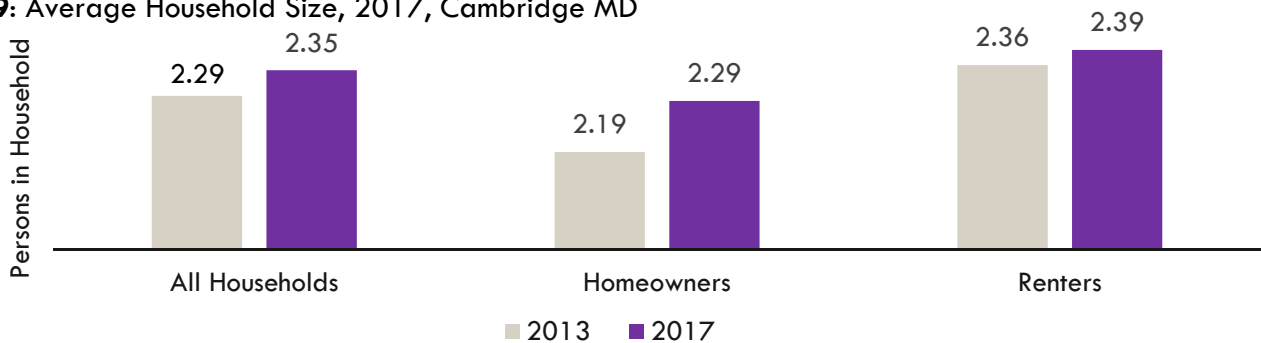
Figure 8: Household Composition, 2017, Cambridge MD



Sources: U.S Census Bureau, American Community Survey, LSA

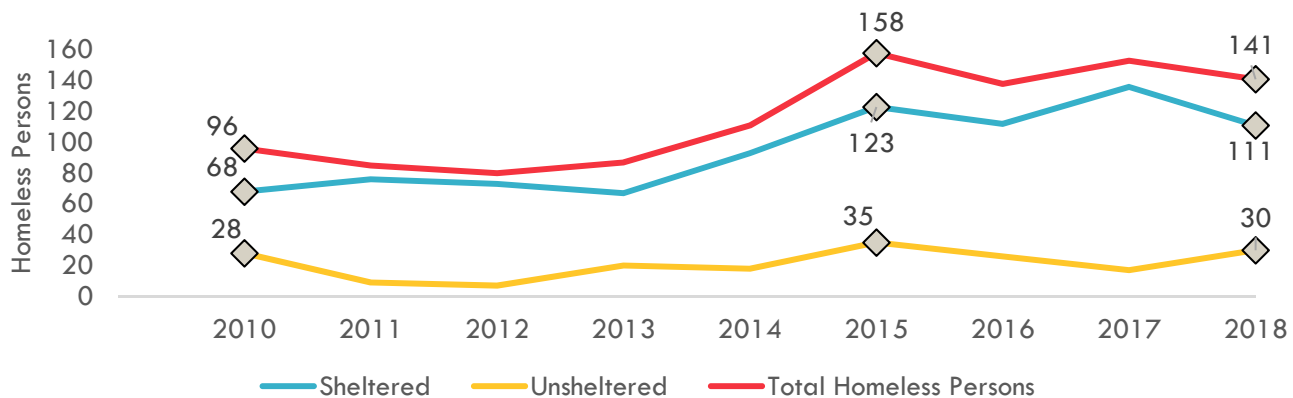
Household Size – There are more people in Cambridge than four years ago, but in fewer households, which indicates that the average household size is increasing. The average household size in 2017 was 2.35 in the City, up from 2.29 four years prior. Similar trends are occurring at the County-level. The average household size increased from 2.39 to 2.46 in Dorchester County during the same four-year time frame. For context the average household size nationwide was 2.63 in 2017. Renter households tend to be larger in Cambridge—2.39 for renter households compared to 2.29 for homeowner households. The rise in renter household size could also be partly a reflection of the increasing Hispanic population in the City. Data suggest Hispanic residents tend to be more likely to live in larger multi-generational households or households with more than one family. It also could be a signal of overcrowding or affordability challenges because some Cambridge renters could be doubling up to bring the cost of rent to affordable levels. The rise in household size has implications for housing, and if the trend continues there will be more demand for larger housing units with multiple bedrooms in the coming years.

Figure 9: Average Household Size, 2017, Cambridge MD



Homelessness – Homelessness in the region has been trending down over the past four years but levels are still much higher than at the start of the decade. Tracking the number of people that are homeless can be challenging as the number fluctuates over the year and homeless individuals may not be easy to locate. Homelessness data are typically obtained through two methods—as a point-in-time (PIT) count during a specific window of time each year, and a housing-inventory-count (HIC) which is a point-in-time inventory of beds/units that are in use in homeless shelters. The homelessness data in the Eastern Shore is tracked at the region-level. The Mid-Shore Roundtable on Homelessness is the Continuum of Care (CoC) agency that tracks homelessness in the region and reports the information to the US Department of Housing and Urban Development (HUD) as part of the federal CoC Homeless Assistance Program. The Mid Shore Behavioral Health organization leads the CoC for the region, which includes the counties of Dorchester, Caroline, Kent, Queen Anne’s, and Talbot. Homelessness in the region has declined 11% since 2015 but is 47% higher than the start of the decade. Most of the increases in homelessness in the region that have occurred over the decade are within the shelters; indicating resources are available to those who are homeless, though as numbers rise those resources are likely strained. The number of unsheltered homeless persons has hovered around the same level over the past decade, peaking in 2015 at 35.

Figure 10: Homelessness, 2010 – 2018, Mid Shore Region*



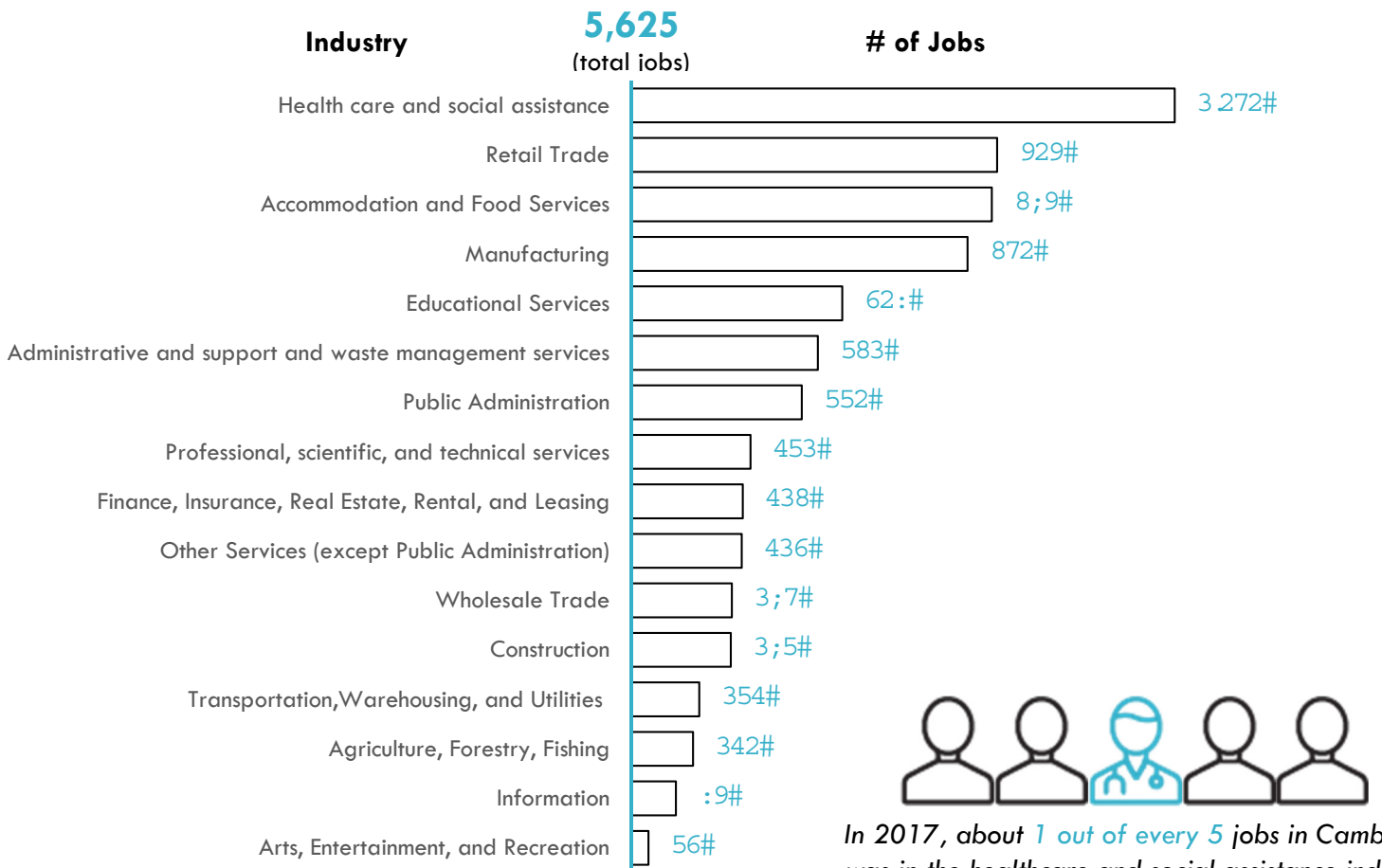
Sources: U.S. Census Bureau, American Community Survey, US Department of Housing and Urban Development, LSA
 *includes counties of Dorchester, Caroline, Kent, Queen Anne’s, and Talbot

Employment Trends

The City of Cambridge is a key economic driver for Dorchester County and continues to add jobs to the employment base in the area. In 2017 approximately 37% of all jobs in the County were in Cambridge, which is up from 33% four years prior. Despite the significant share of jobs relative to the County as a whole, most of the workers in Cambridge do not live in the City, and most Cambridge residents who work, commute to other places. This could be a reflection of small size of the city in terms of land area, as many workers could live just outside the boundaries of the City, or it could be driven by housing type preferences of workers and their families.

Jobs – There were an estimated 5,625 jobs in the City of Cambridge in 2017 in a variety of industries. Nearly one out of five jobs (19%) in the City is in the health care and social assistance industry, making it the largest job sector in Cambridge. The other primary sectors include retail trade (13%), accommodation and food services (12%), manufacturing (12%), and educational services (7%). There are 14% more jobs in the City than four years ago, an increase of approximately 685. Most (83%) of the new jobs added in Cambridge are in three sectors, retail trade (238 new jobs), administrative and support and waste management (225 jobs), and manufacturing (105 jobs).

Figure 11: Jobs by Industry, 2017, Cambridge MD



Sources: U.S Census Bureau, American Community Survey, LSA



In 2017, about 1 out of every 5 jobs in Cambridge was in the healthcare and social assistance industry, making it the City's largest employment sector.

Wages – The median wage in Cambridge is rising but remains below Dorchester County. In 2017, median earnings for workers in Cambridge was estimated at \$29,545, which is about 8% higher than four years ago. Median wages rose in 11 of the 16 main job sectors in Cambridge over the past four years. In 2017, workers in the health care and social assistance sector had a median wage of \$26,250; retail trade jobs had a median wage of \$23,672; and accommodation and food services workers had a median wage of \$13,508. The industries in Cambridge with the three highest median wages in 2017 include the information sector (\$51,146), professional and technical services (\$47,153), and transportation and warehousing (\$41,357). Workers in these higher-wage sectors account for about 8% of all jobs in the City. The wage data has important implications for housing and can reveal the types of price ranges that are likely in demand from the City’s workforce if they opt to both live and work in Cambridge. For example, the wage data suggests that roughly a third of workers in Cambridge could afford rents somewhere in the range of \$500 to \$750 each month (if they were the only person in their household working). If workers in Cambridge were looking to be home buyers, the wage data suggests a third of the workers could afford a sales price range between \$150,000 and \$200,000 (if they had two workers in their household in the same industry). These are hypothetical assumptions, and can be applied in a variety of ways, but overall provide an approximation of housing price ranges needed for Cambridge workers.

Figure 12: Median Wage, 2017

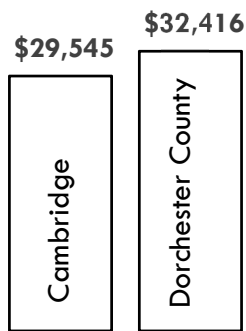


Figure 13: Median Wage, 2013-2017, Cambridge MD

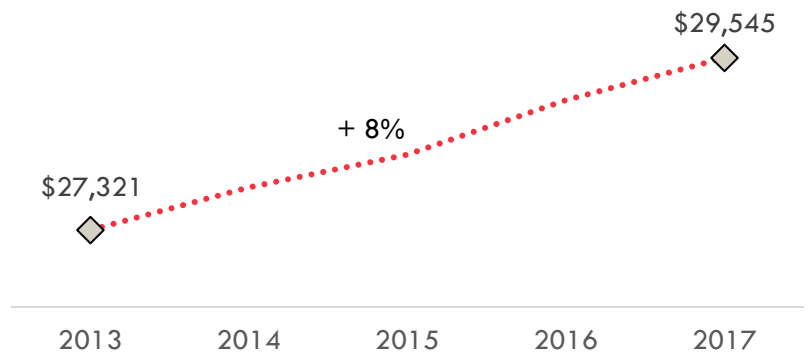


Figure 14: Median Wage by Job Sector, 2017

| Industry | Share of Cambridge Jobs | Median Wage 2017 | Affordable Rent Level* | Affordable Homeownership Level** |
|--|-------------------------|------------------|------------------------|----------------------------------|
| Health care and social assistance | 19% | \$26,250 | \$656 | \$183,750 |
| Retail Trade | 13% | \$23,672 | \$592 | \$165,704 |
| Accommodation and Food Services | 12% | \$13,508 | \$338 | \$94,556 |
| Manufacturing | 12% | \$37,381 | \$935 | \$261,667 |
| Educational Services | 7% | \$45,606 | \$1,140 | \$319,242 |
| Administrative and support and waste management services | 6% | \$37,031 | \$926 | \$259,217 |
| Public Administration | 6% | \$44,261 | \$1,107 | \$309,827 |
| Professional, scientific, and technical services | 4% | \$47,153 | \$1,179 | \$330,071 |
| Finance, Insurance, Real Estate, Rental, and Leasing | 4% | \$32,353 | \$809 | \$226,471 |
| Other Services (except Public Administration) | 4% | \$33,636 | \$841 | \$235,452 |
| Wholesale Trade | 3% | \$36,037 | \$901 | \$252,259 |
| Construction | 3% | \$36,438 | \$911 | \$255,066 |
| Transportation, Warehousing, and Utilities | 2% | \$41,357 | \$1,034 | \$289,499 |
| Agriculture, Forestry, Fishing | 2% | \$26,944 | \$674 | \$188,608 |
| Information | 2% | \$51,146 | \$1,279 | \$358,022 |
| Arts, Entertainment, and Recreation | 1% | \$32,955 | \$824 | \$230,685 |

Sources: U.S Census Bureau, American Community Survey, LSA

*Rent affordable to one worker at median wage, 30% of gross monthly income.

**Home price affordable to two workers at median wage, assuming a home price that is 3.5 times annual household income.

Commuting Patterns – The commuting patterns in the City reveal that many workers in Cambridge live in other communities, and that many Cambridge residents work in places outside of Cambridge. There are many reasons for this, such as the relatively small size of the City in terms of land area, as many workers could live just outside the City boundaries. It could also reflect housing type preferences of workers and their families. Approximately three out of four people who work in Cambridge live in other communities. Of the Cambridge residents who work, about 29% have jobs within the City. Approximately 12% of the Cambridge resident-workers commute to Easton. A small share of resident-workers commute to the employment centers of Baltimore and Washington DC at 4% and 2% respectively.

Figure 15: Place of Residence of Cambridge Workers, 2015

| Place of Residence | Share of Workers |
|---------------------------|-------------------------|
| Cambridge, MD | 26% |
| Algonquin CDP, MD | 4% |
| Easton town, MD | 3% |
| Salisbury city, MD | 2% |
| Hurlock town, MD | 1% |
| Baltimore city, MD | 1% |
| Secretary town, MD | 1% |
| East New Market town, MD | 1% |
| Federalsburg town, MD | 1% |
| Ocean Pines CDP, MD | 1% |
| All other locations | 59% |
| Total | 100% |

Figure 16: Place of Work of Cambridge Residents, 2015

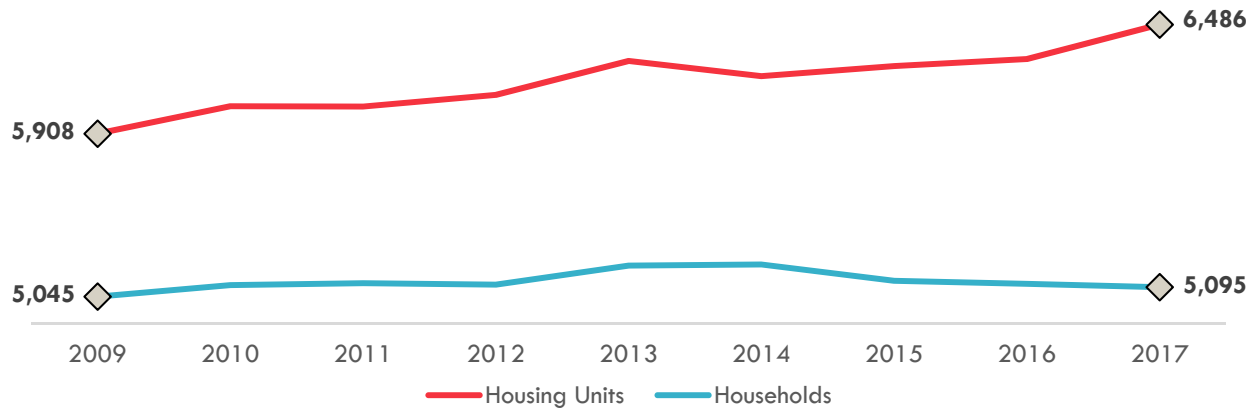
| Place of Work | # of Workers |
|----------------------|---------------------|
| Cambridge, MD | 29% |
| Easton town, MD | 12% |
| Salisbury city, MD | 5% |
| Baltimore city, MD | 4% |
| Hurlock town, MD | 3% |
| Washington city,DC | 2% |
| Parole CDP, MD | 1% |
| Annapolis city, MD | 1% |
| Cordova CDP, MD | 1% |
| Columbia CDP, MD | 1% |
| All other locations | 41% |
| Total | 100% |

Sources: U.S Census Bureau, On The Map, LSA

Housing Market Conditions and Future Needs

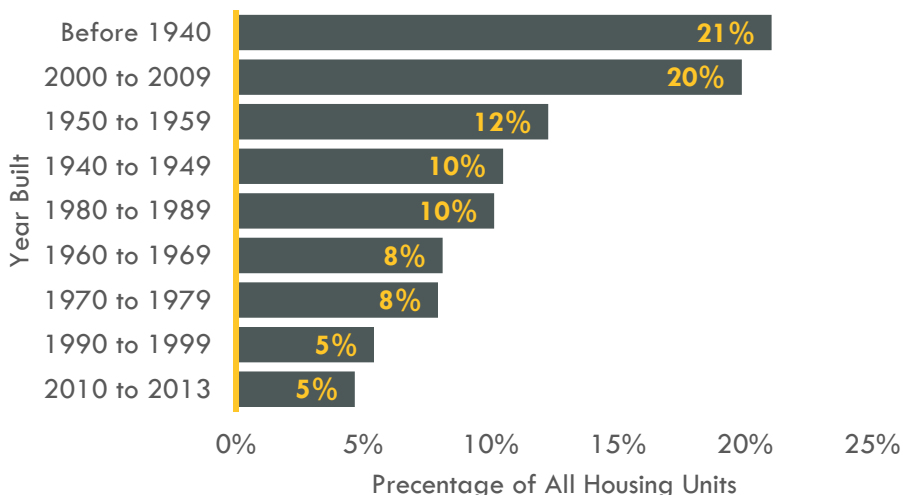
Trends in the Cambridge housing market over the past decade reflect a growing rental market, declining homeownership, and increasing vacancy. Shifts in housing tenure are starting to emerge, as homeownership has inched up over the past four years after falling sharply in the first half of this current decade. According to the U.S. Census Bureau, there were an estimated 6,486 housing units in Cambridge in 2017. In the nine years between 2009 and 2017, it is estimated that the City added 578 net new housing units, which represents an annual growth rate of 1.1%. During this same time period, the number of households in the City increased by just 50, which represents an annual growth rate of 0.1%; less than a tenth of the growth in housing units over the 8-year period. This increasing gap is contributing to the housing vacancy issues in the City and is also reflective of changing housing demand and income levels of Cambridge households.

Figure 17: Housing Units and Households, 2009 to 2017, Cambridge MD



Age of Structure – The housing stock in Cambridge includes both old and relatively new homes. About one out of every five units in the City was built prior to 1940 (21%). Similarly, one out of five units was built between 2000 and 2009, most of which likely occurred during the housing boom in the middle of that decade. There was also a housing construction surge in the 1950s, a decade when the population in Cambridge climbed over 18%. Approximately 12% of the housing stock in Cambridge dates to this decade.

Figure 18: Year Built of Housing Units, Cambridge MD



Sources: U.S. Census Bureau, American Community Survey, LSA

Housing Types – The predominant housing type in Cambridge is the single-family detached home accounting for over half (53%) of all units in the City in 2017. Multi-family housing is the next largest segment of the Cambridge housing stock, accounting for 28% of all units, followed by townhomes/duplexes at 17%. Notably, as of 2017, the estimated 1,847 multi-family housing units in Cambridge represent 87% of all multi-family units in Dorchester County. The growth in housing units over the past eight years in Cambridge has largely been driven by multi-family housing. Approximately 84% of the net new 578 units are multi-family. Townhomes and duplexes account for a quarter (25%) of the net new units at 142. There was a slight decline in single-family units over the past eight years.

Figure 19: Changes in Housing Units by Housing Type, 2009-2017, Cambridge MD

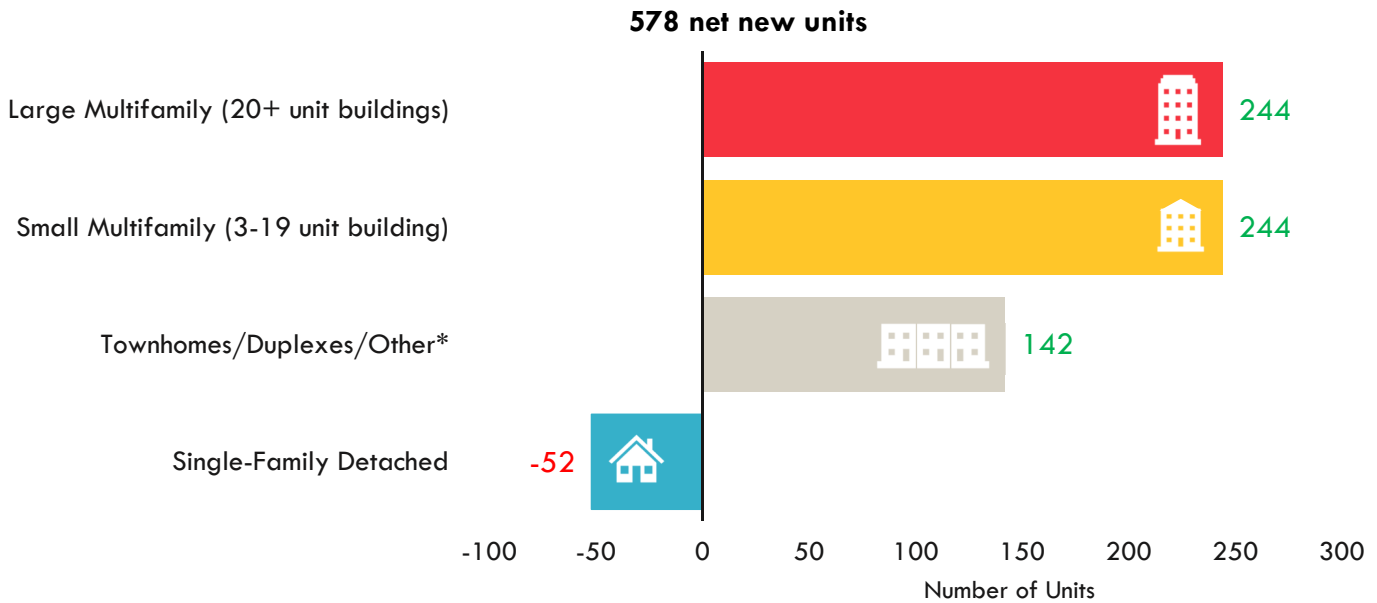
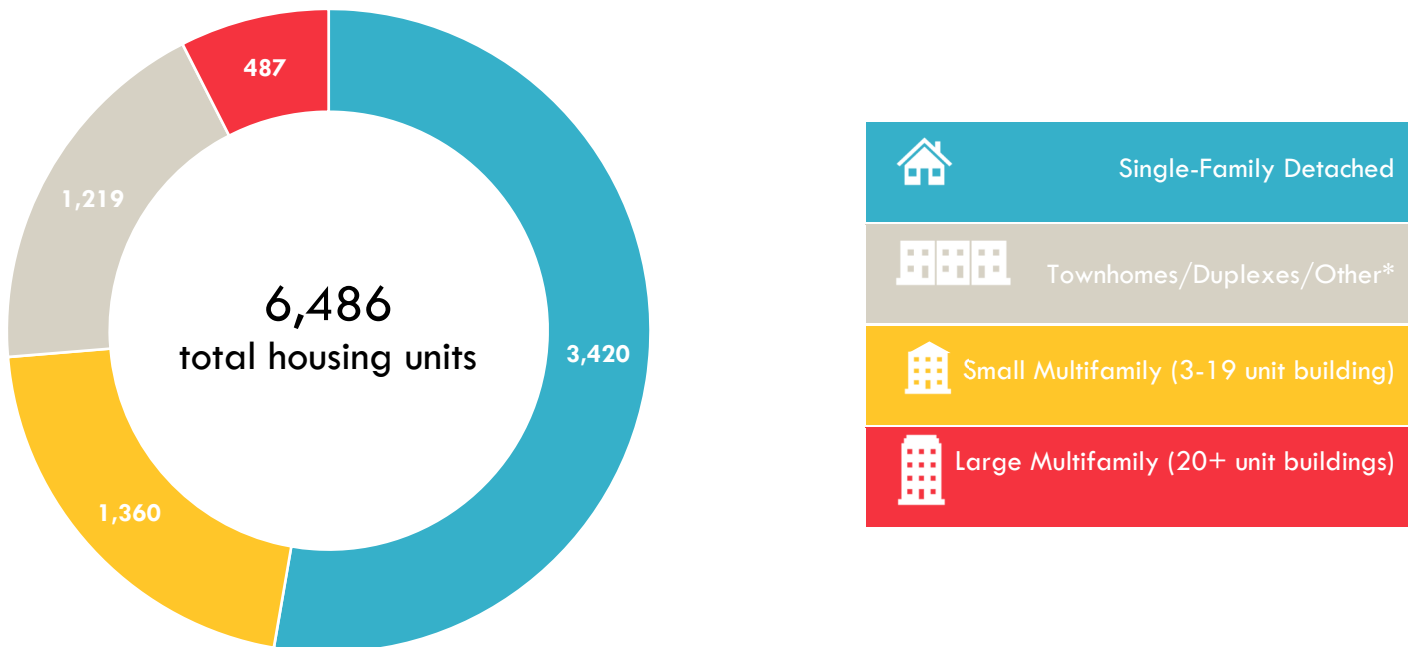


Figure 20: Housing Units by Housing Type, 2017, Cambridge MD



Sources: U.S Census Bureau, American Community Survey, LSA
 *Other includes: RV, mobile home, boat, etc.

Housing Tenure – There are more renter households than homeowner households in Cambridge. After approaching an even split in 2010, the renter population in Cambridge began to increase and during the same time period fewer households owned their homes. As of 2017 the homeownership rate in Cambridge was approximately 38%, up from 37% four years prior. While there has been an uptick in homeownership since 2013, it remains below levels seen at the start of the decade; in 2010 the homeownership rate in the City was 49%. The level of homeownership varies by age group, and the patterns in Cambridge generally reflect trends experienced in much of the rest of the country; homeownership tends to be more likely as a person ages. Interestingly some of the sharpest growth in homeownership in the last four years has been with the younger age groups in Cambridge. For example, about one out of every four (24%) households headed by someone age 25 to 34 owned their home in 2017, which is up from 18% four years prior. There was also an increase in under 25 homeowner households, but that age segment only represents about 2% of all homeowner households in the City. Homeownership in the 35 to 44 age group declined the most over the last four years, going from 47% in 2013, to 28% in 2017.

Figure 21: Housing Tenure of Households, 2009 to 2017, Cambridge MD

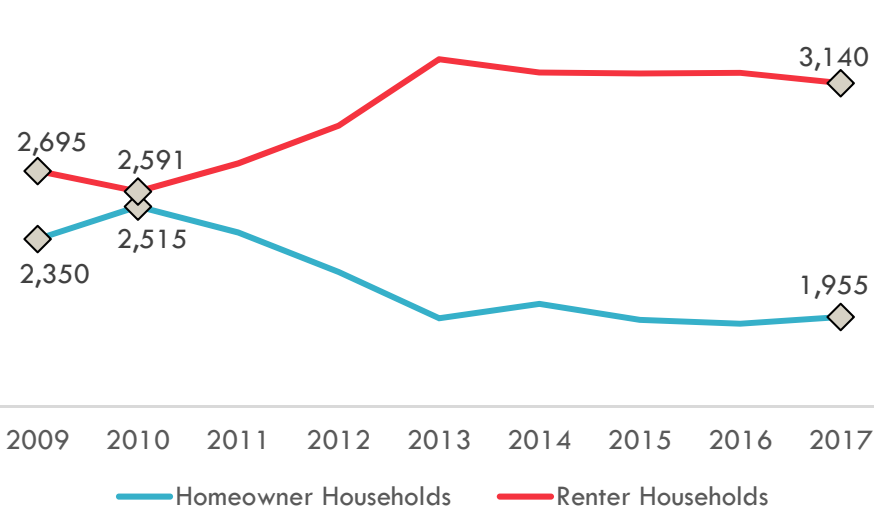


Figure 22: Homeownership Rate, 2017

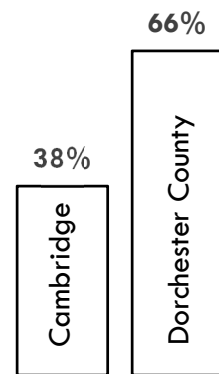
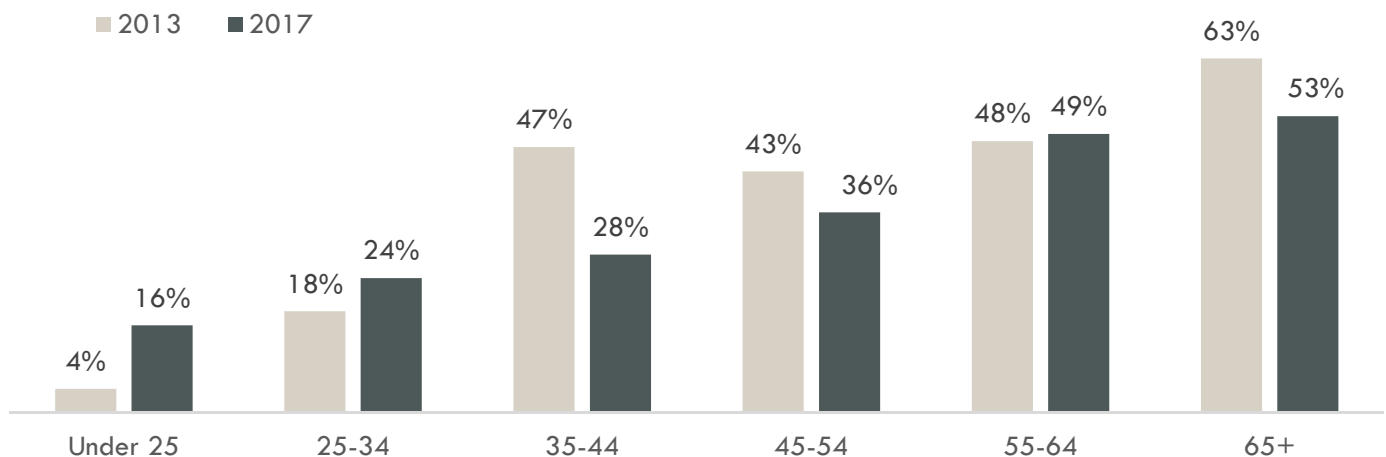


Figure 23: Homeownership Rates by Age, 2013 and 2017, Cambridge MD



Sources: U.S Census Bureau, American Community Survey, LSA

Vacant Housing – The number of vacant housing units in Cambridge has risen sharply over the past eight years. It is estimated that in 2017 more than one out of every five housing units (21%) in Cambridge was vacant. The vacancy rate for Dorchester County was 23% in 2017. The vacancy rate in 2009 was estimated to be 15% in the City. Between 2009 and 2017 an additional 528 units were vacated, representing a 7% average annual increase during that time period. Based on the census survey, approximately a third of the vacant units (29%) are either available for rent or a seasonal unit. Most (63%) of the vacant units are not occupied due to a reason of “other.” This indicates physical deterioration of the units, and a situation where use of the unit (pending rent or sale) is likely not an option. In addition, only 5% of the vacant units are noted as for sale, which also suggests that a majority of the vacant units are not in a condition to be sold or are being neglected. The increasing housing vacancy in Cambridge is a significant factor in the overall housing market and can lead to declines in home values in surrounding neighborhoods.

Figure 24: Vacant Housing Units, 2009 to 2017, Cambridge MD

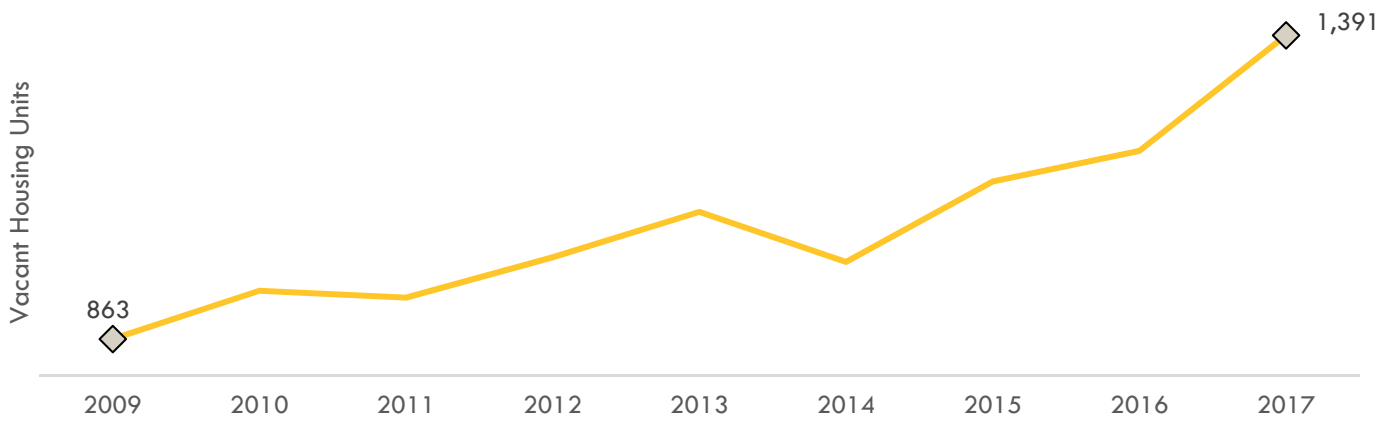
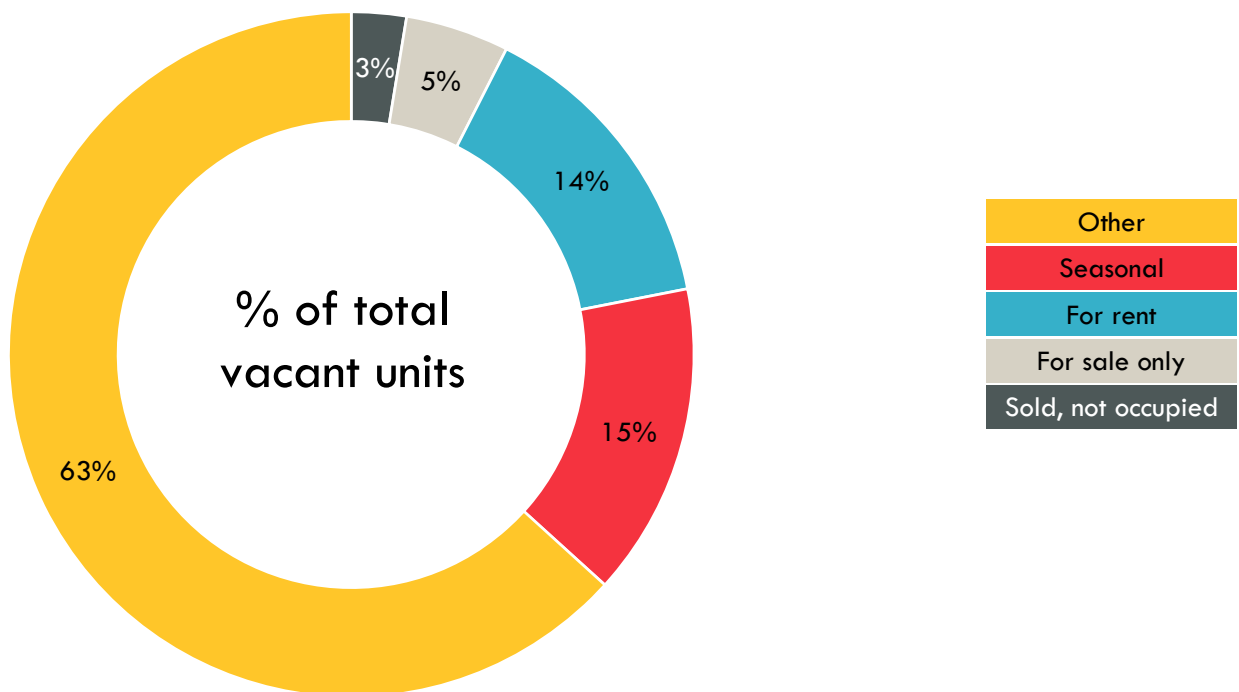


Figure 25: Reason for Vacancy, 2017, Cambridge MD



Sources: U.S Census Bureau, American Community Survey, LSA

Rental Market – As of 2017, there were an estimated 3,140 renter-occupied housing units in Cambridge, which has been declining slowly over the past four years, falling 4%, a drop of 121 units since 2013. Despite the downward trend, the renter-occupied housing units in Cambridge represent a majority (71%) of all rental units in Dorchester County as of 2017.

Rents are increasing in Cambridge. Between 2013 and 2017 the biggest declines in rental units occurred in the \$250-\$499 and below \$250 per month price ranges, falling by 170 units and 161 units respectively. On the other end of the price spectrum, rental units at \$1,250 or more per month increased by 63 units over the same time period.

The median gross rent in Cambridge was \$839 in 2017, up from \$787 four years prior, an increase of 7%. As of 2017, approximately one out of every five households (21%) in the City had annual incomes less than \$15,000. For context, applying standard affordability rules (housing cost not exceeding 30% of gross income) a household with an annual income of \$15,000 can afford a housing cost of approximately \$375 per month. This monthly cost represents the high-end of this income range, which suggests that the below \$250 rent range is likely in high-demand in the City; however units in this price range have declined by 52% since 2013.

Figure 26: Change in Rental Units by Price, 2013 to 2017, Cambridge MD

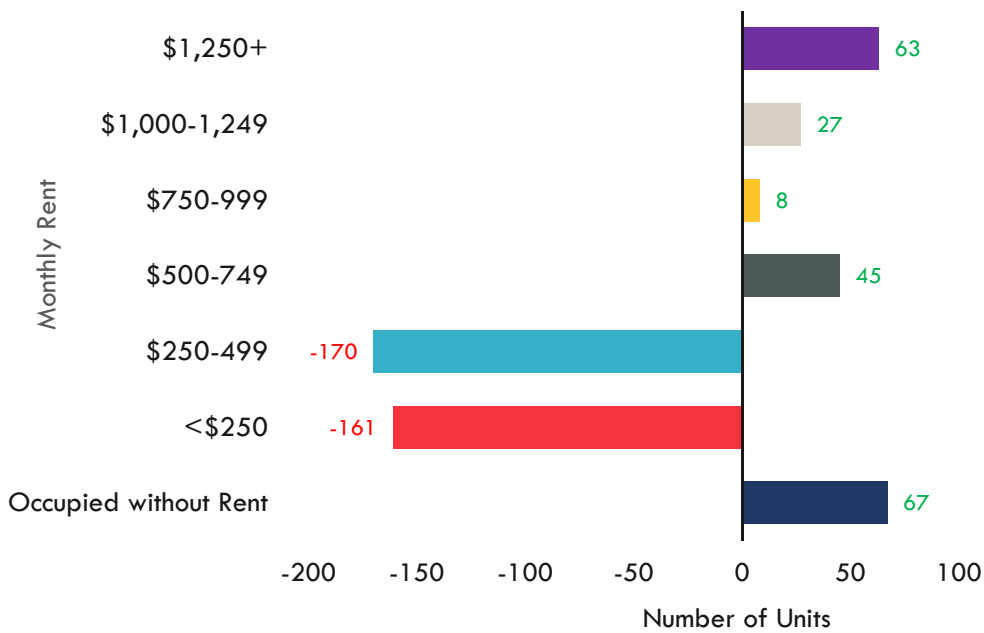


Figure 27: Rental Units by Price, Cambridge MD

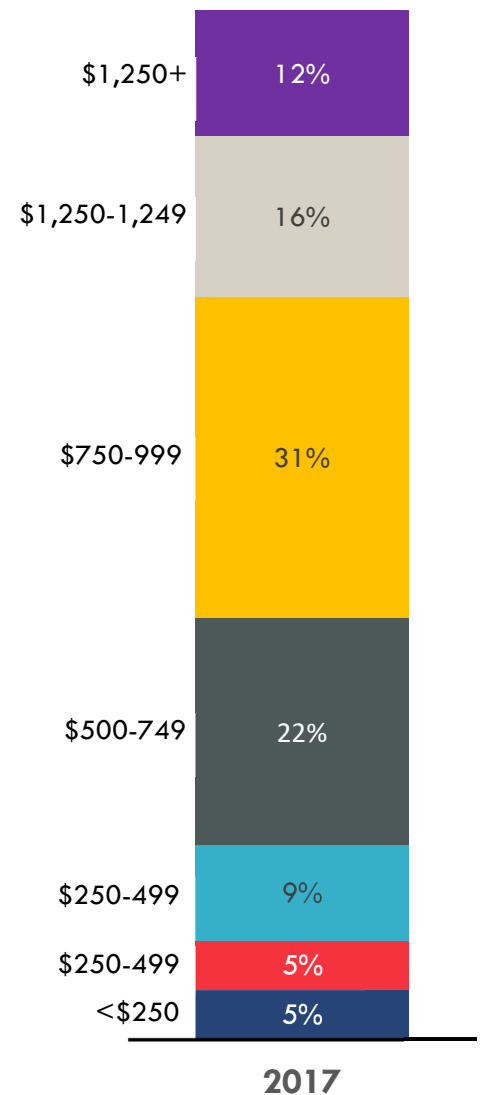
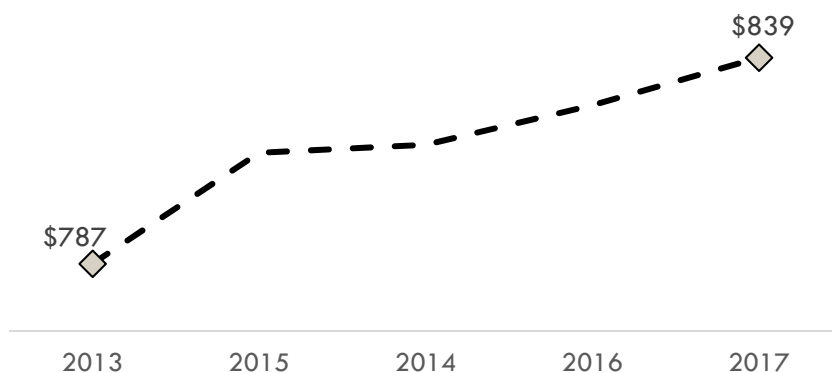


Figure 28: Median Gross Monthly Rent, 2013 to 2017, Cambridge MD



Sources: U.S Census Bureau, American Community Survey, LSA

For-Sale Market – There were an estimated 1,955 owner-occupied housing units in City with a range of values. Most of the units are not on the market for sale, however examining real estate market sales data can reveal trends about the dynamics and recent patterns of the housing market in Cambridge. Overall market activity has increased over the past four years. Sales are trending up, prices are rising, and homes are selling faster on average.

There were 260 homes sold in Cambridge in 2018, 4% more than last year, and 33% more than four years prior. There were 121 homes listed for sale at the end of December 2018, most of which were single-family detached homes (88%). Of the 121 homes listed for sale, approximately 40% had an asking price below \$200,000. Prices are trending higher in the City. Over the course of 2018, 260 homes were sold in Cambridge. Approximately 42% of those homes sold for \$200,000 or more, and about 58% sold for below \$200,000. This is a shift from 2014, when 26% of homes sold for more than \$200,000 and 74% sold below \$200,000.

A closer look at the price bands reveals that lowest price range, the number of homes that sold for less than \$50,000 declined by 25% over the past four years, while homes selling for more than \$200,000 jumped 114% over the same time period. These shifts are also reflected in other housing metrics. At \$205,185, the average sales price in the Cambridge market in 2018 was approximately 23% higher than four years prior, an increase of over \$39,000. The increasing prices could also be a product of the lower supply of homes available for sale on the market, which puts upward pressure on sales prices. There were 121 homes listed for sale at the end of December 2018, 38 fewer than at the end of December 2014, a 24% reduction. The shrinking supply of homes for sales is also driving down the average days on market metric. In 2018 homes sold on average 36 days faster than they did in 2014.

Figure 29: Housing Market Indicators, 2014 to 2018, Cambridge MD

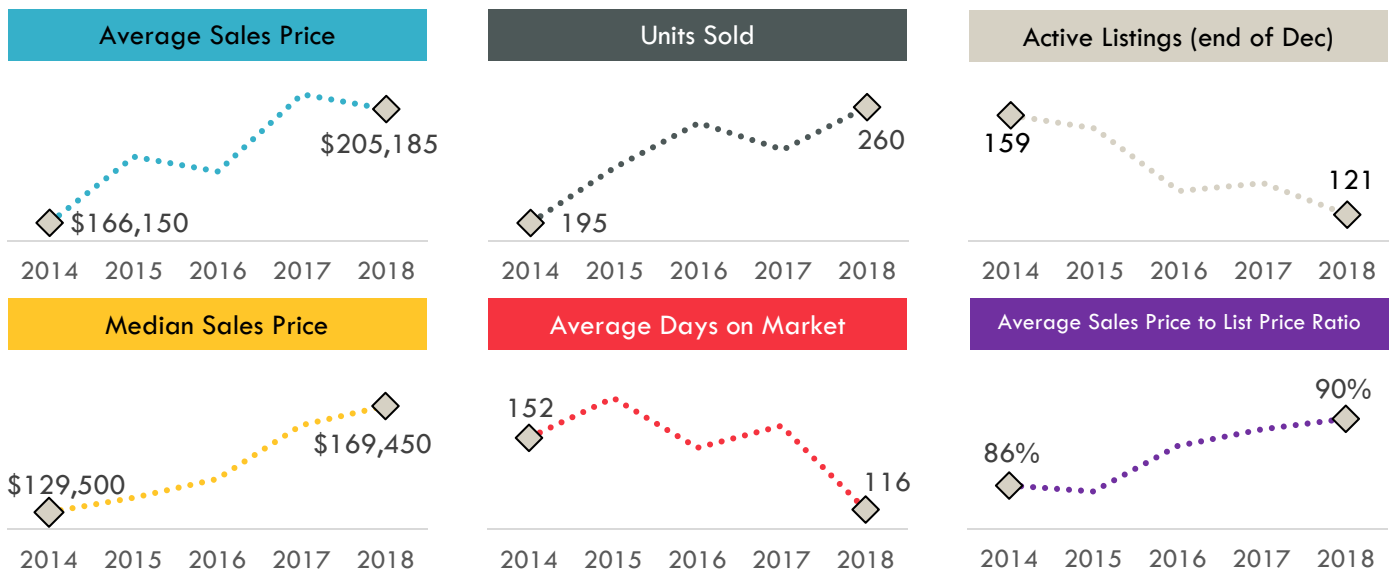
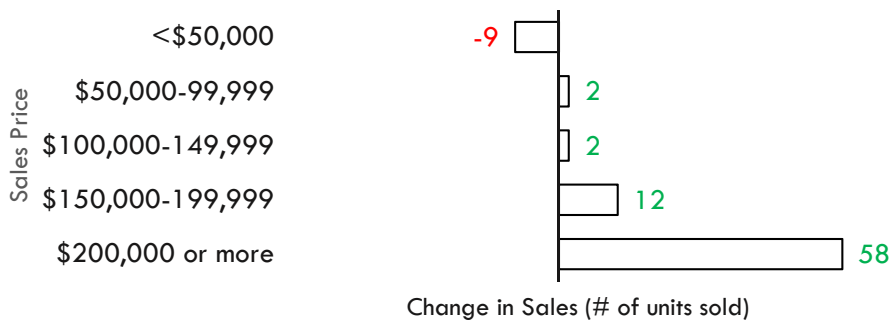


Figure 30: 5-yr Change in Units Sold by Price Range, 2014 to 2018, Cambridge MD



Sources: MRIS, LSA

Affordability – A common way to measure housing affordability is to compare household income to monthly housing costs. A rule of thumb is that households should spend no more than 30% of their gross income on housing costs. By limiting spending on housing at this level, a typical household is assumed to have enough income left for other necessities, including food, health care, transportation and clothing. Households spending 30% or more of their income on housing are often referred to as “cost burdened.” Those spending 50% or more of their income on housing are often referred to as “severely cost burdened.” In 2017, it is estimated that 46% of all Cambridge households were cost burdened, and that 24% of all households in the City were severely cost burdened.

There are other ways to measure housing affordability. One common measure is to look a households’ combined housing plus transportation costs. Housing costs may be lower further from job centers, but higher transportation costs may erode any savings on housing a household may achieve by moving further out. A rule of thumb is that households should spend no more than 45% of their income on combined housing plus transportation costs. According to the Center for Neighborhood Technology (CNT) Housing + Transportation Index, approximately 79% of all working households living in Cambridge spend between 45% and 78% of their income on housing and transportation related expenses. The remaining 21% of households spend less than the 45% threshold.

A general rule of thumb regarding home ownership affordability is that home buyers should aim to purchase a property that is within 3.5 times their annual household income. For example, a \$200,000 home would likely be affordable to a household with about \$57,000 of income each year. About two out of every three Cambridge households has annual income below the level that would make a \$200,000 home affordable, however most of growth in home sales over the past four years has occurred at price points above \$200,000. This suggest that fewer homes are being listed for sale at price points affordable to a large share of households living in the City.

Figure 31: Cost Burdened Households by Household Income, 2017, Cambridge MD

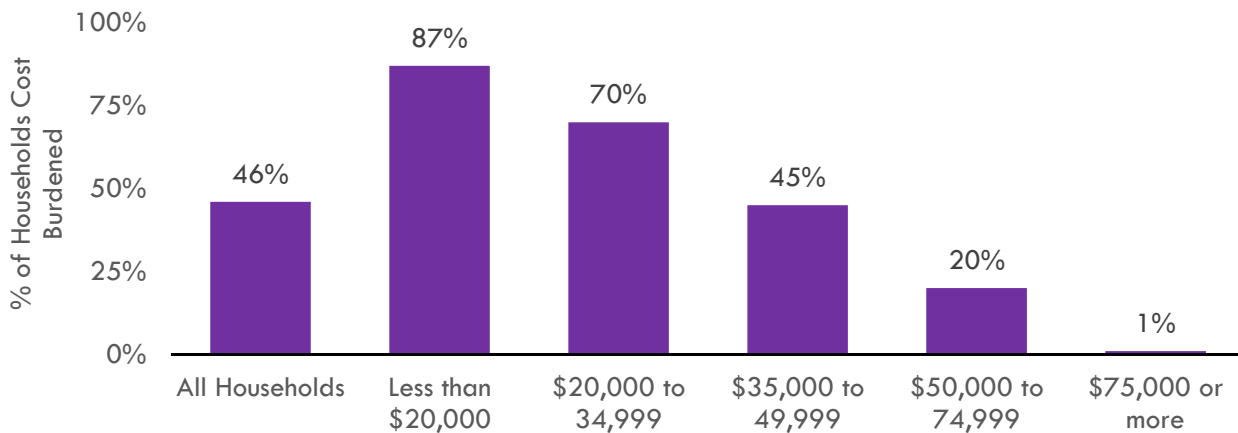


Figure 32: Household Income and Affordable Sales Price, Change 2014 to 2018, Cambridge MD

| Household Income | Proportion of all Cambridge Households (2017) | Affordable Sales Price Range Applicable to Household Income | 2018 sales | 2014 sales | 4-yr Change |
|--------------------|---|---|------------|------------|-------------|
| Less than \$15,000 | 21% | Less than \$50,000 | 27 | 36 | -25% |
| \$15,000 - 29,999 | 22% | \$50,000-99,999 | 39 | 37 | 5% |
| \$30,000 - 44,999 | 14% | \$100,000-149,999 | 41 | 39 | 5% |
| \$45,000 - 59,999 | 11% | \$150,000-199,999 | 44 | 32 | 38% |
| \$60,000 or more | 33% | \$200,000 or more | 109 | 51 | 114% |

Sources: U.S Census Bureau, American Community Survey, MRIS, LSA

Future Housing Needs – The Department of Planning for the State of Maryland has projected household and job growth by industry for Dorchester County in five-year increments through 2040. Applying demographic trends in Cambridge to these projections provide a valuable lens to understand how the future population and job growth could impact the City, and specifically as it relates to housing needs. For example, analyzing future changes in the number of households will allow the City to gauge if policies related to housing should be modified or accelerated. In addition, examining the types of jobs that are forecasted to come to the region and the City provide insights into the housing price levels that are likely be needed in the years to come. The state’s county-level forecasts through 2040 were allocated to Cambridge based on historical patterns of the City’s share of households and jobs by industry within Dorchester County. Based on the projections, Cambridge is expected to have approximately 984 additional households over the next two decades. Many of these households will come to the area for jobs, and others will be non-working households. Many of the new jobs that are projected to come to the City are anticipated to be in the administrative and waste services, healthcare and social assistance, and accommodation and food services industries. The wages for the latter two of these job sectors are typically on the lower end of the range when compared to other industries.

Figure 33: Median Wage by Industry, 2017, Cambridge MD

| Industry | Median Wage Cambridge, MD 2017 | Median Wage Maryland 2017 |
|--|--------------------------------------|---------------------------------|
| Information | \$51,146 | \$60,518 |
| Professional and technical services | \$47,153 | \$78,613 |
| Transportation and warehousing | \$41,357 | \$42,710 |
| Manufacturing | \$37,381 | \$53,971 |
| Administrative and waste services | \$37,031 | \$31,648 |
| Construction | \$36,438 | \$41,969 |
| Wholesale trade | \$36,037 | \$49,348 |
| Other services, except public administration | \$33,636 | \$31,328 |
| Arts, entertainment, and recreation | \$32,955 | \$22,764 |
| Finance and insurance | \$32,539 | \$61,345 |
| Health care and social assistance | \$26,250 | \$40,885 |
| Retail trade | \$23,672 | \$23,361 |
| Real estate and rental and leasing | \$19,813 | \$46,927 |
| Accommodation and food services | \$13,508 | \$17,392 |

Figure 34: Forecast of Net New Household by Income Range, 2020 to 2040

| Household Income | 2020- | | | | |
|--------------------|------------|------------|------------|------------|------------------------------|
| | 2025 | 2025-2030 | 2030-2035 | 2035-2040 | |
| Less than \$15,000 | 64 | 46 | 50 | 36 | |
| \$15,000 – 29,999 | 69 | 50 | 54 | 39 | |
| \$30,000 – 44,999 | 43 | 31 | 34 | 25 | |
| \$45,000 – 59,999 | 36 | 26 | 28 | 20 | |
| \$60,000-99,999 | 62 | 45 | 49 | 36 | |
| \$100,000 or more | 45 | 33 | 35 | 26 | |
| Total | 319 | 232 | 251 | 182 | 984 (total 2020-2040) |

Sources: U.S Census Bureau, American Community Survey, Maryland Department of Planning, LSA

Income levels for the net new households suggest a need for a range of housing price options in the City. In addition, the forecasts indicate that about a third of net new households will come in the first half of the 2020s, which has implications for near-term planning. Based on housing tenure patterns in the City, it is estimated that nearly two out of every three of the net new households over the forecast period will be renters. Figure 35 shows the rent price ranges that would be affordable to these households based on applying the standard 30% of gross income affordability rule. Figure 36 shows the home prices that would be affordable to the net new households that are projected to be homeowners based on applying the standard 3.5 multiplier of household income.

While the forecasts project the anticipated housing price ranges that will be needed for the net new households, the type of housing will largely depend on preferences and availability. The City has an increasing inventory of vacant housing. While some of this vacant inventory is habitable, many of the vacant units will likely need significant repair or replacement to be occupied in the future.

Figure 35: Forecast of Net New Rental Housing Units by Gross Rent, 2020 to 2040, Cambridge MD

| Monthly Rent* | 2020-2025 | 2025-2030 | 2030-2035 | 2035-2040 |
|-------------------|------------|------------|------------|------------|
| <\$375 | 39 | 29 | 31 | 22 |
| \$375 - \$750 | 43 | 31 | 34 | 24 |
| \$750 - \$1,125 | 27 | 19 | 21 | 15 |
| \$1,125 - \$1,500 | 22 | 16 | 17 | 13 |
| \$1,500 - \$2,500 | 38 | 28 | 30 | 22 |
| \$2,500 + | 28 | 20 | 22 | 16 |
| Total | 196 | 143 | 155 | 112 |

Figure 36: Forecast of Net New Homeownership by Sales Price, 2020 to 2040, Cambridge MD

| Sales Price** | 2020-2025 | 2025-2030 | 2030-2035 | 2035-2040 |
|-----------------------|------------|-----------|-----------|-----------|
| <\$52,500 | 24 | 18 | 19 | 14 |
| \$52,500 - \$105,000 | 26 | 19 | 21 | 15 |
| \$105,000 - \$157,500 | 17 | 12 | 13 | 9 |
| \$157,500 - \$210,000 | 14 | 10 | 11 | 8 |
| \$210,000 - \$350,000 | 24 | 17 | 19 | 14 |
| \$350,000+ | 17 | 13 | 14 | 10 |
| Total | 122 | 89 | 96 | 70 |

Sources: U.S Census Bureau, American Community Survey, Maryland Department of Planning, LSA

* Monthly rent ranges calculated as 30% of household income and correspond to annual household income ranges depicted in Figure 34 (i.e. <\$375 monthly rent is affordable rent level to households with annual income <\$15,000, etc.)

**Sales price ranges calculated as 3.5 times household income and correspond to annual household income ranges depicted in Figure 34 (i.e. <\$52,500 sales price is an affordable home price to households with annual income <\$15,000, etc.)

Conclusion

The housing market in Cambridge has shown signs of growth over the past few years, but this growth is likely being muted by the increasing vacancy of the housing stock. There have been more sales, prices are shifting higher, and homes are selling faster on average. Some of this demand is likely being driven by the growing job base in Cambridge, and overall growth in the Eastern Shore region more broadly. The rental market in Cambridge is also shifting to higher price points, which has implications for affordability. Nearly half (46%) of Cambridge households are considered cost burdened by standard housing affordability measures and are paying more than 30% of income on housing expenses. While the median wage in the City has risen over the past few years, it remains lower than the County as a whole, and most of the job growth in the City over the past four years has been in lower paying sectors; all of which suggest the demand for lower price points in the rental and housing markets remain and could be increasing. The data suggest that the racial composition of Cambridge is changing. The proportion of African Americans has declined over the past four years, and the proportion of White residents has remained flat with modest growth. Most of the population growth in the City is from other races including Hispanic and Multi-racial residents. The data suggest Cambridge households are getting older, and more seniors in Cambridge are living alone. Seniors represent a large share of the total population in the City, so if this trend continues it could mean smaller units without multiple floors will be increasingly popular in the coming years. The Eastern Shore region is expected to grow over the coming decades, and it is projected that Cambridge will experience this growth as well. However, the amount of growth in the City is largely depended on the health of the housing stock, and the attractiveness of the community as a place to live or grow a business. Addressing the growing vacancy problem will be paramount in positioning the City to see some of the region's economic growth in the years to come.

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Population by Age Group

Cambridge, MD

| Population | | | | | | | | | |
|-------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Age | 2000 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
| Under 5 | 645 | 1,010 | 1,058 | 1,078 | 1,145 | 1,195 | 1,116 | 950 | 874 |
| 5-17 | 2,021 | 2,008 | 1,962 | 2,058 | 2,010 | 1,913 | 1,933 | 2,107 | 2,018 |
| 18-24 | 867 | 1,192 | 1,083 | 1,179 | 1,292 | 1,423 | 1,433 | 1,420 | 1,209 |
| 25-34 | 1,347 | 1,613 | 1,480 | 1,615 | 1,745 | 1,643 | 1,784 | 1,877 | 1,821 |
| 35-44 | 1,558 | 1,455 | 1,542 | 1,564 | 1,412 | 1,406 | 1,199 | 1,280 | 1,363 |
| 45-54 | 1,442 | 1,615 | 1,796 | 1,549 | 1,484 | 1,574 | 1,495 | 1,376 | 1,477 |
| 55-64 | 987 | 1,534 | 1,408 | 1,501 | 1,457 | 1,444 | 1,542 | 1,554 | 1,584 |
| 65-74 | 965 | 950 | 956 | 976 | 1,036 | 1,023 | 1,056 | 989 | 1,025 |
| 75-84 | 741 | 624 | 563 | 540 | 518 | 549 | 588 | 618 | 724 |
| 85+ | 338 | 325 | 378 | 321 | 366 | 341 | 388 | 381 | 389 |
| Total Population | 10,911 | 12,326 | 12,226 | 12,381 | 12,465 | 12,511 | 12,534 | 12,552 | 12,484 |

Source: U.S. Census Bureau, 2000 and 2010 decennial Census Summary File 1 (SF1); 5-Year American Community Survey Table B01001

| Share Of Total | | | | | | | | | |
|-------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Age | 2000 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
| Under 5 | 5.9% | 8.2% | 8.7% | 8.7% | 9.2% | 9.6% | 8.9% | 7.6% | 7.0% |
| 5-17 | 18.5% | 16.3% | 16.0% | 16.6% | 16.1% | 15.3% | 15.4% | 16.8% | 16.2% |
| 18-24 | 7.9% | 9.7% | 8.9% | 9.5% | 10.4% | 11.4% | 11.4% | 11.3% | 9.7% |
| 25-34 | 12.3% | 13.1% | 12.1% | 13.0% | 14.0% | 13.1% | 14.2% | 15.0% | 14.6% |
| 35-44 | 14.3% | 11.8% | 12.6% | 12.6% | 11.3% | 11.2% | 9.6% | 10.2% | 10.9% |
| 45-54 | 13.2% | 13.1% | 14.7% | 12.5% | 11.9% | 12.6% | 11.9% | 11.0% | 11.8% |
| 55-64 | 9.0% | 12.4% | 11.5% | 12.1% | 11.7% | 11.5% | 12.3% | 12.4% | 12.7% |
| 65-74 | 8.8% | 7.7% | 7.8% | 7.9% | 8.3% | 8.2% | 8.4% | 7.9% | 8.2% |
| 75-84 | 6.8% | 5.1% | 4.6% | 4.4% | 4.2% | 4.4% | 4.7% | 4.9% | 5.8% |
| 85+ | 3.1% | 2.6% | 3.1% | 2.6% | 2.9% | 2.7% | 3.1% | 3.0% | 3.1% |
| Total Population | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Source: U.S. Census Bureau, 2000 and 2010 decennial Census Summary File 1 (SF1); 5-Year American Community Survey Table B01001

Population by Age Group, 2017

Select Jurisdictions

| Population | | |
|-------------------------|----------------------|------------------------------|
| Age | Cambridge, MD | Dorchester County, MD |
| Under 5 | 874 | 1,922 |
| 5-17 | 2,018 | 4,935 |
| 18-24 | 1,209 | 2,398 |
| 25-34 | 1,821 | 3,837 |
| 35-44 | 1,363 | 3,366 |
| 45-54 | 1,477 | 4,529 |
| 55-64 | 1,584 | 4,893 |
| 65-74 | 1,025 | 3,689 |
| 75-84 | 724 | 2,014 |
| 85+ | 389 | 803 |
| Total Population | 12,484 | 32,386 |

Source: U.S. Census Bureau, American Community Survey Table B01001

| Share of Total | | |
|-----------------------|----------------------|------------------------------|
| Age | Cambridge, MD | Dorchester County, MD |
| Under 18 | 16.2% | 15.2% |
| 18-24 | 9.7% | 7.4% |
| 25-34 | 14.6% | 11.8% |
| 35-44 | 10.9% | 10.4% |
| 45-54 | 11.8% | 14.0% |
| 55-64 | 12.7% | 15.1% |
| 65-74 | 8.2% | 11.4% |
| 75-84 | 5.8% | 6.2% |
| 85+ | 3.1% | 2.5% |
| Total | 100.0% | 100.0% |

Source: U.S. Census Bureau, American Community Survey Table B01001

Population by Race and Hispanic Origin

Cambridge, MD

| Race and Hispanic Origin | 2000 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Non-Hispanic | 10,754 | 11,716 | 11,731 | 11,747 | 11,849 | 11,935 | 11,969 | 11,772 | 11,633 |
| White | 5,167 | 5,419 | 5,582 | 5,159 | 5,107 | 5,329 | 5,582 | 5,356 | 5,200 |
| Black/African-American | 5,418 | 5,814 | 5,640 | 6,120 | 6,274 | 6,187 | 6,002 | 5,881 | 5,794 |
| Asian or Pacific Islander | 72 | 166 | 246 | 196 | 190 | 180 | 123 | 229 | 213 |
| Multi-racial/Other | 97 | 317 | 263 | 272 | 278 | 239 | 262 | 306 | 426 |
| Hispanic | 157 | 610 | 495 | 634 | 616 | 576 | 565 | 780 | 851 |
| Total Population | 10,911 | 12,326 | 12,226 | 12,381 | 12,465 | 12,511 | 12,534 | 12,552 | 12,484 |

Source: U.S. Census Bureau, 2000 and 2010 decennial Census Summary File 1 (SF1); American Community Survey Table P004, 5-Year American Community Survey Table B03002

Share of Total

| Race and Hispanic Origin | 2000 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Non-Hispanic | 98.6% | 95.1% | 96.0% | 94.9% | 95.1% | 95.4% | 95.5% | 93.8% | 93.2% |
| White | 47.4% | 44.0% | 45.7% | 41.7% | 41.0% | 42.6% | 44.5% | 42.7% | 41.7% |
| Black/African-American | 49.7% | 47.2% | 46.1% | 49.4% | 50.3% | 49.5% | 47.9% | 46.9% | 46.4% |
| Asian or Pacific Islander | 0.7% | 1.3% | 2.0% | 1.6% | 1.5% | 1.4% | 1.0% | 1.8% | 1.7% |
| Multi-racial/Other | 0.9% | 2.6% | 2.2% | 2.2% | 2.2% | 1.9% | 2.1% | 2.4% | 3.4% |
| Hispanic | 1.4% | 4.9% | 4.0% | 5.1% | 4.9% | 4.6% | 4.5% | 6.2% | 6.8% |
| Total Population | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Source: U.S. Census Bureau, 2000 and 2010 decennial Census Summary File 1 (SF1); American Community Survey Table P004, 5-Year American Community Survey Table B03002

Population by Race and Hispanic Origin, 2017

Select Jurisdictions

| | Cambridge, MD | Dorchester County, MD |
|---------------------------------|---------------|--------------------------|
| Race and Hispanic Origin | | |
| Non-Hispanic | 11,633 | 30,771 |
| White | 5,200 | 20,676 |
| Black/African-American | 5,794 | 8,689 |
| Asian or Pacific Islander | 213 | 325 |
| Multi-racial/Other | 426 | 1,081 |
| Hispanic | 851 | 1,615 |
| Total Population | 12,484 | 32,386 |

Source: U.S. Census Bureau, American Community Survey Table B03002

Share of Total

| | Cambridge, MD | Dorchester County, MD |
|---------------------------------|---------------|--------------------------|
| Race and Hispanic Origin | | |
| Non-Hispanic | 93.18% | 95.01% |
| White | 41.65% | 63.84% |
| Black/African-American | 46.41% | 26.83% |
| Asian or Pacific Islander | 1.71% | 1.00% |
| Multi-racial/Other | 3.41% | 3.34% |
| Hispanic | 6.82% | 4.99% |
| Total Population | 100% | 100% |

Source: U.S. Census Bureau, American Community Survey Table B03002

Residential Mobility of the Population, 2013-2017 avg.

Cambridge, Maryland

| | No. | Pct. |
|---------------------------------------|---------------|---------------|
| Did not move in the last year | 9,697 | 79.1% |
| Moved in the last year | 0 | 0.0% |
| Moved within Dorchester County | 1,796 | 14.6% |
| Moved from somewhere else in Maryland | 403 | 3.3% |
| Moved from a different state | 357 | 2.9% |
| Moved from abroad | 9 | 0.1% |
| Total | 12,262 | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B07001

Tenure by Age of Head of Household

Cambridge, MD

| Age | Total Households | | | Homeowners | | | Renters | | | Homeownership Rate | | |
|-------------------------|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------------|--------------|--------------|
| | 2000 | 2013 | 2017 | 2000 | 2013 | 2017 | 2000 | 2013 | 2017 | 2000 | 2013 | 2017 |
| Under 25 | 327 | 432 | 290 | 36 | 34 | 45 | 291 | 398 | 245 | 11.0% | 7.9% | 15.5% |
| 25-34 | 665 | 924 | 975 | 199 | 152 | 233 | 466 | 772 | 742 | 29.9% | 16.5% | 23.9% |
| 35-44 | 1,005 | 855 | 684 | 383 | 285 | 192 | 622 | 570 | 492 | 38.1% | 33.3% | 28.1% |
| 45-54 | 727 | 898 | 827 | 382 | 358 | 294 | 345 | 540 | 533 | 52.5% | 39.9% | 35.6% |
| 55-64 | 538 | 934 | 928 | 282 | 398 | 459 | 256 | 536 | 469 | 52.4% | 42.6% | 49.5% |
| 65+ | 1,336 | 1,166 | 1,391 | 773 | 721 | 732 | 563 | 445 | 659 | 57.9% | 61.8% | 52.6% |
| Total Households | 4,598 | 5,209 | 5,095 | 2,055 | 1,948 | 1,955 | 2,543 | 3,261 | 3,140 | 44.7% | 37.4% | 38.4% |

Source: U.S. Census Bureau, decennial Census, 5-Year American Community Survey, Table B25007

| Share of Total | Total Households | | | Homeowners | | | Renters | | |
|----------------|------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | 2000 | 2013 | 2017 | 2000 | 2013 | 2017 | 2000 | 2013 | 2017 |
| Under 25 | 7.1% | 8.3% | 5.7% | 1.8% | 1.7% | 2.3% | 11.4% | 12.2% | 7.8% |
| 25-34 | 14.5% | 17.7% | 19.1% | 9.7% | 7.8% | 11.9% | 18.3% | 23.7% | 23.6% |
| 35-44 | 21.9% | 16.4% | 13.4% | 18.6% | 14.6% | 9.8% | 24.5% | 17.5% | 15.7% |
| 45-54 | 15.8% | 17.2% | 16.2% | 18.6% | 18.4% | 15.0% | 13.6% | 16.6% | 17.0% |
| 55-64 | 11.7% | 17.9% | 18.2% | 13.7% | 20.4% | 23.5% | 10.1% | 16.4% | 14.9% |
| 65+ | 29.1% | 22.4% | 27.3% | 37.6% | 37.0% | 37.4% | 22.1% | 13.6% | 21.0% |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Source: U.S. Census Bureau, decennial Census, 5-Year American Community Survey, Table B25007

Household Income

Cambridge, MD

| Household Income | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <\$15,000 | 1,248 | 1,151 | 1,163 | 1,085 | 1,042 | 1,099 | 1,022 | 1,067 | 1,065 |
| \$15,000 - 29,999 | 900 | 1,044 | 982 | 1,123 | 1,355 | 1,339 | 1,251 | 1,171 | 1,119 |
| \$30,000 - 44,999 | 1,035 | 967 | 1,007 | 983 | 945 | 835 | 810 | 786 | 692 |
| \$45,000 - 59,999 | 448 | 452 | 529 | 533 | 532 | 565 | 663 | 565 | 560 |
| \$60,000 - 74,999 | 432 | 438 | 379 | 437 | 430 | 439 | 457 | 423 | 446 |
| \$75,000 - 99,999 | 547 | 537 | 596 | 488 | 397 | 399 | 440 | 439 | 518 |
| \$100,000 - 124,999 | 269 | 262 | 177 | 198 | 199 | 223 | 176 | 275 | 299 |
| \$125,000+ | 166 | 255 | 283 | 261 | 309 | 316 | 310 | 387 | 396 |
| Total Households | 5,045 | 5,106 | 5,116 | 5,108 | 5,209 | 5,215 | 5,129 | 5,113 | 5,095 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B19001

Share of Total

| Household Income | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|-------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <\$15,000 | 24.7% | 22.5% | 22.7% | 21.2% | 20.0% | 21.1% | 19.9% | 20.9% | 20.9% |
| \$15,000 - 29,999 | 17.8% | 20.4% | 19.2% | 22.0% | 26.0% | 25.7% | 24.4% | 22.9% | 22.0% |
| \$30,000 - 44,999 | 20.5% | 18.9% | 19.7% | 19.2% | 18.1% | 16.0% | 15.8% | 15.4% | 13.6% |
| \$45,000 - 59,999 | 8.9% | 8.9% | 10.3% | 10.4% | 10.2% | 10.8% | 12.9% | 11.1% | 11.0% |
| \$60,000 - 74,999 | 8.6% | 8.6% | 7.4% | 8.6% | 8.3% | 8.4% | 8.9% | 8.3% | 8.8% |
| \$75,000 - 99,999 | 10.8% | 10.5% | 11.6% | 9.6% | 7.6% | 7.7% | 8.6% | 8.6% | 10.2% |
| \$100,000 - 124,999 | 5.3% | 5.1% | 3.5% | 3.9% | 3.8% | 4.3% | 3.4% | 5.4% | 5.9% |
| \$125,000+ | 3.3% | 5.0% | 5.5% | 5.1% | 5.9% | 6.1% | 6.0% | 7.6% | 7.8% |
| Total Households | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B19001

Households by Household Income, 2013-2017 (in 2017 \$s)

Selected Jurisdictions

| Household Income | Cambridge, MD | Dorchester County, MD |
|-------------------------|----------------------|------------------------------|
| <\$15,000 | 1,065 | 1,737 |
| \$15,000 - 29,999 | 1,119 | 2,145 |
| \$30,000 - 44,999 | 692 | 1,956 |
| \$45,000 - 59,999 | 560 | 1,478 |
| \$60,000 - 74,999 | 446 | 1,386 |
| \$75,000 - 99,999 | 518 | 1,786 |
| \$100,000 - 124,999 | 299 | 1,031 |
| \$125,000+ | 396 | 1,372 |
| Total Households | 5,095 | 12,891 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B19001

Share of Total

| Household Income | Cambridge, MD | Dorchester County, MD |
|-------------------------|----------------------|------------------------------|
| <\$15,000 | 20.9% | 13.5% |
| \$15,000 - 29,999 | 22.0% | 16.6% |
| \$30,000 - 44,999 | 13.6% | 15.2% |
| \$45,000 - 59,999 | 11.0% | 11.5% |
| \$60,000 - 74,999 | 8.8% | 10.8% |
| \$75,000 - 99,999 | 10.2% | 13.9% |
| \$100,000 - 124,999 | 5.9% | 8.0% |
| \$125,000+ | 7.8% | 10.6% |
| Total Households | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B19001

Households by Household Type

Cambridge, MD

| Households | | | | | | | | | |
|------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Household Type | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
| Married Couple, w/ Children* | 469 | 617 | 583 | 536 | 483 | 445 | 357 | 347 | 366 |
| Married Couple, w/o Children* | 1,189 | 1,314 | 1,205 | 1,182 | 1,174 | 1,115 | 1,043 | 1,045 | 1,058 |
| Single Parent | 931 | 845 | 841 | 910 | 981 | 965 | 918 | 880 | 877 |
| Other Family, w/o Children* | 461 | 400 | 507 | 548 | 586 | 595 | 739 | 725 | 629 |
| Living Alone (65+) | 621 | 592 | 573 | 562 | 552 | 563 | 610 | 681 | 724 |
| Living Alone (Under 65) | 1,090 | 1,113 | 1,151 | 1,119 | 1,130 | 1,194 | 1,118 | 1,073 | 1,085 |
| Other Non-Family, Not Living Alone | 284 | 225 | 256 | 251 | 303 | 338 | 344 | 362 | 356 |
| Total Households | 5,045 | 5,106 | 5,116 | 5,108 | 5,209 | 5,215 | 5,129 | 5,113 | 5,095 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables S1101

*Own children

| Share of Total | | | | | | | | | |
|------------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Household Type | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
| Married Couple, w/ Children* | 9.3% | 12.1% | 11.4% | 10.5% | 9.3% | 8.5% | 7.0% | 6.8% | 7.2% |
| Married Couple, w/o Children* | 23.6% | 25.7% | 23.6% | 23.1% | 22.5% | 21.4% | 20.3% | 20.4% | 20.8% |
| Single Parent | 18.5% | 16.5% | 16.4% | 17.8% | 18.8% | 18.5% | 17.9% | 17.2% | 17.2% |
| Other Family, w/o Children* | 9.1% | 7.8% | 9.9% | 10.7% | 11.2% | 11.4% | 14.4% | 14.2% | 12.3% |
| Living Alone (65+) | 12.3% | 11.6% | 11.2% | 11.0% | 10.6% | 10.8% | 11.9% | 13.3% | 14.2% |
| Living Alone (Under 65) | 21.6% | 21.8% | 22.5% | 21.9% | 21.7% | 22.9% | 21.8% | 21.0% | 21.3% |
| Other Non-Family, Not Living Alone | 5.6% | 4.4% | 5.0% | 4.9% | 5.8% | 6.5% | 6.7% | 7.1% | 7.0% |
| Total Households | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables S1101

*Own children

Households by Household Type, 2013-2017

Cambridge, MD

| Household Type | Dorchester | |
|------------------------------------|---------------|------------------|
| | Cambridge, MD | County, Maryland |
| Married Couple, w/ Children* | 366 | 1,489 |
| Married Couple, w/o Children* | 1,058 | 4,286 |
| Single Parent | 877 | 1,253 |
| Other Family, w/o Children* | 629 | 1,511 |
| Living Alone (65+) | 724 | 1,669 |
| Living Alone (Under 65) | 1,085 | 1,928 |
| Other Non-Family, Not Living Alone | 356 | 804 |
| Total Households | 5,095 | 12,940 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables S1101

*Own children

Share of Total

| Household Type | Dorchester | |
|------------------------------------|---------------|------------------|
| | Cambridge, MD | County, Maryland |
| Married Couple, w/ Children* | 7.2% | 11.5% |
| Married Couple, w/o Children* | 20.8% | 33.1% |
| Single Parent | 17.2% | 9.7% |
| Other Family, w/o Children* | 12.3% | 11.7% |
| Living Alone (65+) | 14.2% | 12.9% |
| Living Alone (Under 65) | 21.3% | 14.9% |
| Other Non-Family, Not Living Alone | 7.0% | 6.2% |
| Total Households | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables S1101

*Own children

Average Household Size of Occupied Housing Units by Tenure

Cambridge, MD and Dorchester County, MD

| Average Household Size Cambridge, MD | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Owner occupied | 2.20 | 2.22 | 2.28 | 2.23 | 2.19 | 2.25 | 2.30 | 2.24 | 2.29 |
| Renter Occupied | 2.23 | 2.32 | 2.29 | 2.39 | 2.36 | 2.33 | 2.37 | 2.43 | 2.39 |
| Average | 2.21 | 2.27 | 2.28 | 2.32 | 2.29 | 2.30 | 2.34 | 2.36 | 2.35 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25010

| Average Household Size Dorchester County | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Owner occupied | 2.35 | 2.37 | 2.32 | 2.31 | 2.36 | 2.39 | 2.38 | 2.42 | 2.48 |
| Renter Occupied | 2.29 | 2.40 | 2.43 | 2.45 | 2.45 | 2.45 | 2.45 | 2.40 | 2.42 |
| Average | 2.33 | 2.37 | 2.35 | 2.35 | 2.39 | 2.39 | 2.41 | 2.41 | 2.46 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25010

| Average Household Size United States | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Owner occupied | 2.69 | 2.67 | 2.68 | 2.68 | 2.69 | 2.70 | 2.70 | 2.70 | 2.70 |
| Renter Occupied | 2.42 | 2.42 | 2.45 | 2.48 | 2.50 | 2.52 | 2.53 | 2.53 | 2.52 |
| Average | 2.60 | 2.59 | 2.60 | 2.61 | 2.63 | 2.63 | 2.64 | 2.64 | 2.63 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25010

Year Moved into Current Home by Age of Household Head, 2013-2017

Cambridge, MD

| Owner occupied | | Age of Household Head | | |
|-------------------------|-----------------|------------------------------|---------------------|--|
| Year | Under 35 | 35 to 64 | 65 and Older | |
| 2015 or later | 36 | 57 | 29 | |
| 2010 to 2014 | 152 | 187 | 66 | |
| 2000 to 2009 | 60 | 412 | 178 | |
| 1990 to 1999 | 8 | 166 | 78 | |
| 1980 to 1989 | 22 | 69 | 85 | |
| 1979 or earlier | 0 | 54 | 296 | |
| Total Households | 278 | 945 | 732 | |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25128

| Share of Total | | Age of Household Head | | |
|-------------------------|-----------------|------------------------------|---------------------|--|
| Year | Under 35 | 35 to 64 | 65 and Older | |
| 2015 or later | 12.9% | 6.0% | 4.0% | |
| 2010 to 2014 | 54.7% | 19.8% | 9.0% | |
| 2000 to 2009 | 21.6% | 43.6% | 24.3% | |
| 1990 to 1999 | 2.9% | 17.6% | 10.7% | |
| 1980 to 1989 | 7.9% | 7.3% | 11.6% | |
| 1979 or earlier | 0.0% | 5.7% | 40.4% | |
| Total Households | 100.0% | 100.0% | 100.0% | |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25128

Housing Units

Select Jurisdictions

| | Cambridge, MD | Dorchester County, MD |
|------------------------------|----------------------|----------------------------------|
| 2000 | 5,230 | 14,681 |
| 2010 | 6,053 | 16,347 |
| 2011 | 6,051 | 16,465 |
| 2012 | 6,113 | 16,557 |
| 2013 | 6,293 | 16,607 |
| 2014 | 6,212 | 16,652 |
| 2015 | 6,266 | 16,688 |
| 2016 | 6,303 | 16,700 |
| 2017 | 6,486 | 16,734 |
| Annual Percent Change | | |
| 2000-2010 | 1.6% | 1.1% |
| Annual Percent Change | | |
| 2011-2017 | 1.0% | 0.2% |

Source: U.S. Census Bureau, 2000 Summary File 1 (SF 1) 100-Percent Data Table H001

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25001

Housing Tenure
Cambridge, MD

| Tenure | 2009 | | 2010 | | 2011 | | 2012 | | 2013 | |
|-----------------------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. |
| Renter-Occupied | 2,695 | 53.4% | 2591 | 50.7% | 2,733 | 53.4% | 2,925 | 57.4% | 3,261 | 62.6% |
| Owner-Occupied | 2,350 | 46.6% | 2515 | 49.3% | 2,383 | 46.6% | 2,183 | 42.7% | 1,948 | 37.4% |
| Total Occupied Units | 5,045 | 100.0% | 5,106 | 100.0% | 5,116 | 100.0% | 5,108 | 100.0% | 5,209 | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25003,

| Tenure | 2014 | | 2015 | | 2016 | | 2017 | |
|-----------------------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. |
| Renter-Occupied | 3,194 | 61.2% | 3,189 | 62.2% | 3,192 | 62.4% | 3,140 | 61.6% |
| Owner-Occupied | 2,021 | 38.8% | 1,940 | 37.8% | 1,921 | 37.6% | 1,955 | 38.4% |
| Total Occupied Units | 5,215 | 100.0% | 5,129 | 100.0% | 5,113 | 100.0% | 5,095 | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25003

Housing Tenure, 2013-2017

Select Jurisdictions

| | Cambridge, MD | Dorchester County, MD |
|-----------------------------|---------------|--------------------------|
| Tenure | | |
| Renter-Occupied | 3,140 | 4,422 |
| Owner-Occupied | 1,955 | 8,518 |
| Total Occupied Units | 5,095 | 12,940 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25003

Share of Total

| | Cambridge, MD | Dorchester County, MD |
|-----------------------------|---------------|--------------------------|
| Tenure | | |
| Renter-Occupied | 61.6% | 34.2% |
| Owner-Occupied | 38.4% | 65.8% |
| Total Occupied Units | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25003

Housing Type
Cambridge, MD

| Type | 2009 | | 2010 | | 2011 | | 2012 | | 2013 | |
|--|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. |
| Single-Family Detached | 3,472 | 58.8% | 3,710 | 61.3% | 3,637 | 60.1% | 3,525 | 57.7% | 3,331 | 52.9% |
| Single-Family Attached/Townhomes* | 931 | 15.8% | 778 | 12.9% | 861 | 14.2% | 888 | 14.5% | 981 | 15.6% |
| Small Multifamily (3-19 unit building) | 1,116 | 18.9% | 1,121 | 18.5% | 1,064 | 17.6% | 1,140 | 18.6% | 1,384 | 22.0% |
| Large Multifamily (20+ unit buildings) | 243 | 4.1% | 361 | 6.0% | 372 | 6.1% | 439 | 7.2% | 514 | 8.2% |
| Other (RV, mobile home, boat, etc.) | 146 | 2.5% | 83 | 1.4% | 117 | 1.9% | 121 | 2.0% | 83 | 1.3% |
| Total Units | 5,908 | 100.0% | 6,053 | 100.0% | 6,051 | 100.0% | 6,113 | 100.0% | 6,293 | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25024

*Includes attached homes and duplexes

| Type | 2014 | | 2015 | | 2016 | | 2017 | |
|--|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. |
| Single-Family Detached | 3,313 | 53.3% | 3,327 | 53.1% | 3,292 | 52.2% | 3,420 | 52.7% |
| Single-Family Attached/Townhomes* | 1,012 | 16.3% | 1,024 | 16.3% | 1,064 | 16.9% | 1,125 | 17.3% |
| Small Multifamily (3-19 unit building) | 1,239 | 19.9% | 1,311 | 20.9% | 1,260 | 20.0% | 1,360 | 21.0% |
| Large Multifamily (20+ unit buildings) | 551 | 8.9% | 481 | 7.7% | 593 | 9.4% | 487 | 7.5% |
| Other (RV, mobile home, boat, etc.) | 97 | 1.6% | 123 | 2.0% | 94 | 1.5% | 94 | 1.4% |
| Total Units | 6,212 | 100.0% | 6,266 | 100.0% | 6,303 | 100.0% | 6,486 | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25024

*Includes attached homes and duplexes

Housing Type, 2013-2017

Select Jurisdictions

| Type | Cambridge, MD | Dorchester County, MD |
|--|---------------|-----------------------|
| Single-Family Detached | 3,420 | 12,268 |
| Single-Family Attached/Townhomes* | 1,125 | 1,346 |
| Small Multifamily (3-19 unit building) | 1,360 | 1,539 |
| Large Multifamily (20+ unit buildings) | 487 | 581 |
| Other (RV, mobile home, boat, etc.) | 94 | 1,000 |
| Total Units | 6,486 | 16,734 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25024

*Includes attached homes and duplexes

Share of Total

| Type | Cambridge, MD | Dorchester County, MD |
|--|---------------|-----------------------|
| Single-Family Detached | 52.7% | 73.3% |
| Single-Family Attached/Townhomes* | 17.3% | 8.0% |
| Small Multifamily (3-19 unit building) | 21.0% | 9.2% |
| Large Multifamily (20+ unit buildings) | 7.5% | 3.5% |
| Other (RV, mobile home, boat, etc.) | 1.4% | 6.0% |
| Total Units | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25024

*Includes attached homes and duplexes

Housing Units by Number of Bedrooms
Cambridge, MD

| Number of Bedrooms | 2009 | | 2010 | | 2011 | | 2012 | | 2013 | |
|----------------------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. |
| No Bedrooms / Studio | 128 | 2.2% | 104 | 1.7% | 108 | 1.8% | 130 | 2.1% | 73 | 1.2% |
| 1 Bedroom | 823 | 13.9% | 934 | 15.4% | 951 | 15.7% | 938 | 15.3% | 1,041 | 16.5% |
| 2 Bedrooms | 2,285 | 38.7% | 2,123 | 35.1% | 2,045 | 33.8% | 2,066 | 33.8% | 2,187 | 34.8% |
| 3 Bedrooms | 1,788 | 30.3% | 1,964 | 32.4% | 2,070 | 34.2% | 2,024 | 33.1% | 2,150 | 34.2% |
| 4 Bedrooms | 744 | 12.6% | 757 | 12.5% | 668 | 11.0% | 755 | 12.4% | 702 | 11.2% |
| 5+ Bedrooms | 140 | 2.4% | 171 | 2.8% | 209 | 3.5% | 200 | 3.3% | 140 | 2.2% |
| Total Housing Units | 5,908 | 100.0% | 6,053 | 100.0% | 6,051 | 100.0% | 6,113 | 100.0% | 6,293 | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25041

| Number of Bedrooms | 2014 | | 2015 | | 2016 | | 2017 | |
|----------------------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. |
| No Bedrooms / Studio | 29 | 0.5% | 16 | 0.3% | 17 | 0.3% | 23 | 0.4% |
| 1 Bedroom | 1,078 | 17.4% | 970 | 15.5% | 934 | 14.8% | 992 | 15.3% |
| 2 Bedrooms | 1,985 | 32.0% | 2,190 | 35.0% | 2,279 | 36.2% | 2,236 | 34.5% |
| 3 Bedrooms | 2,369 | 38.1% | 2,302 | 36.7% | 2,243 | 35.6% | 2,398 | 37.0% |
| 4 Bedrooms | 618 | 9.9% | 575 | 9.2% | 668 | 10.6% | 664 | 10.2% |
| 5+ Bedrooms | 133 | 2.1% | 213 | 3.4% | 162 | 2.6% | 173 | 2.7% |
| Total Housing Units | 6,212 | 100.0% | 6,266 | 100.0% | 6,303 | 100.0% | 6,486 | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25041

Housing Units by Number of Bedrooms, 2013-2017

Select Jurisdictions

| | Cambridge, MD | Dorchester County, MD |
|----------------------------|---------------|--------------------------|
| Number of Bedrooms | | |
| No Bedrooms / Studio | 23 | 37 |
| 1 Bedroom | 992 | 1,281 |
| 2 Bedrooms | 2,236 | 4,496 |
| 3 Bedrooms | 2,398 | 8,042 |
| 4 Bedrooms | 664 | 2,341 |
| 5+ Bedrooms | 173 | 537 |
| Total Housing Units | 6,486 | 16,734 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25041

Share of Total

| | Cambridge, MD | Dorchester County, MD |
|----------------------|---------------|--------------------------|
| No Bedrooms / Studio | 0.4% | 0.2% |
| 1 Bedroom | 15.3% | 7.7% |
| 2 Bedrooms | 34.5% | 26.9% |
| 3 Bedrooms | 37.0% | 48.1% |
| 4 Bedrooms | 10.2% | 14.0% |
| 5+ Bedrooms | 2.7% | 3.2% |
| Total | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25041

Housing Units by Gross Rent

Renter-Occupied Units

Cambridge, MD

| Gross Rent | 2009 | | 2010 | | 2011 | | 2012 | | 2013 | |
|--|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. |
| <\$250 | 252 | 9.4% | 306 | 11.8% | 324 | 11.9% | 310 | 10.6% | 310 | 9.5% |
| \$250-499 | 458 | 17.0% | 407 | 15.7% | 393 | 14.4% | 423 | 14.5% | 462 | 14.2% |
| \$500-749 | 1,009 | 37.4% | 850 | 32.8% | 722 | 26.4% | 549 | 18.8% | 648 | 19.9% |
| \$750-999 | 543 | 20.1% | 534 | 20.6% | 619 | 22.6% | 834 | 28.5% | 971 | 29.8% |
| \$1,000-1,249 | 136 | 5.0% | 195 | 7.5% | 389 | 14.2% | 453 | 15.5% | 464 | 14.2% |
| \$1,250+ | 182 | 6.8% | 253 | 9.8% | 210 | 7.7% | 291 | 9.9% | 321 | 9.8% |
| No cash rent | 115 | 4.3% | 46 | 1.8% | 76 | 2.8% | 65 | 2.2% | 85 | 2.6% |
| Total Renter-Occupied Housing Units | 2,695 | 100.0% | 2,591 | 100.0% | 2,733 | 100.0% | 2,925 | 100.0% | 3,261 | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25063

| Gross Rent | 2014 | | 2015 | | 2016 | | 2017 | |
|--|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. |
| <\$250 | 286 | 9.0% | 203 | 6.4% | 217 | 6.8% | 149 | 4.7% |
| \$250-499 | 400 | 12.5% | 355 | 11.1% | 327 | 10.2% | 292 | 9.3% |
| \$500-749 | 620 | 19.4% | 777 | 24.4% | 703 | 22.0% | 693 | 22.1% |
| \$750-999 | 1,076 | 33.7% | 1,081 | 33.9% | 1,038 | 32.5% | 979 | 31.2% |
| \$1,000-1,249 | 378 | 11.8% | 363 | 11.4% | 412 | 12.9% | 491 | 15.6% |
| \$1,250+ | 328 | 10.3% | 295 | 9.3% | 356 | 11.2% | 384 | 12.2% |
| No cash rent | 106 | 3.3% | 115 | 3.6% | 139 | 4.4% | 152 | 4.8% |
| Total Renter-Occupied Housing Units | 3,194 | 100.0% | 3,189 | 100.0% | 3,192 | 100.0% | 3,140 | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25063

Housing Units by Gross Rent, 2013-2017

Selected Jurisdictions

Renter-Occupied Units

| | Cambridge, MD | Dorchester County, MD |
|--|---------------|--------------------------|
| Gross Rent | | |
| <\$250 | 149 | 173 |
| \$250-499 | 292 | 387 |
| \$500-749 | 693 | 859 |
| \$750-999 | 979 | 1,280 |
| \$1,000-1,249 | 491 | 740 |
| \$1,250+ | 384 | 573 |
| Occupied without Rent | 152 | 410 |
| Total Renter-Occupied Housing Units | 2,591 | 4,422 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25063

Share of Total

| | Cambridge, MD | Dorchester County, MD |
|--|---------------|--------------------------|
| Gross Rent | | |
| <\$250 | 5.8% | 3.9% |
| \$250-499 | 11.3% | 8.8% |
| \$500-749 | 26.7% | 19.4% |
| \$750-999 | 37.8% | 28.9% |
| \$1,000-1,249 | 19.0% | 16.7% |
| \$1,250+ | 14.8% | 13.0% |
| Occupied without Rent | 5.9% | 9.3% |
| Total Renter-Occupied Housing Units | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25063

Housing Units by Home Value

Cambridge, MD

Owner-Occupied Units

| Home Value | 2009 | | 2010 | | 2011 | | 2012 | | 2013 | |
|---|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. |
| <50,000 | 215 | 9.1% | 121 | 4.8% | 156 | 6.5% | 167 | 7.7% | 186 | 9.5% |
| 50,000-99,000 | 314 | 13.4% | 292 | 11.6% | 291 | 12.2% | 257 | 11.8% | 174 | 8.9% |
| \$100,000-199,999 | 744 | 31.7% | 876 | 34.8% | 870 | 36.5% | 833 | 38.2% | 912 | 46.8% |
| \$200,000-299,999 | 505 | 21.5% | 582 | 23.1% | 505 | 21.2% | 452 | 20.7% | 397 | 20.4% |
| \$300,000-399,999 | 354 | 15.1% | 420 | 16.7% | 396 | 16.6% | 316 | 14.5% | 187 | 9.6% |
| \$400,000-499,999 | 65 | 2.8% | 61 | 2.4% | 52 | 2.2% | 50 | 2.3% | 33 | 1.7% |
| \$500,000-\$999,999 | 86 | 3.7% | 88 | 3.5% | 37 | 1.6% | 29 | 1.3% | 26 | 1.3% |
| \$1,000,000+ | 67 | 2.9% | 75 | 3.0% | 76 | 3.2% | 79 | 3.6% | 33 | 1.7% |
| Total Owner-Occupied Housing Units | 2,350 | 100.0% | 2,515 | 100.0% | 2,383 | 100.0% | 2,183 | 100.0% | 1,948 | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25075

| Home Value | 2014 | | 2015 | | 2016 | | 2017 | |
|---|--------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | No. | Pct. | No. | Pct. | No. | Pct. | No. | Pct. |
| <50,000 | 163 | 8.1% | 172 | 8.9% | 143 | 7.4% | 118 | 6.0% |
| 50,000-99,000 | 223 | 11.0% | 271 | 14.0% | 302 | 15.7% | 331 | 16.9% |
| \$100,000-199,999 | 993 | 49.1% | 862 | 44.4% | 836 | 43.5% | 867 | 44.3% |
| \$200,000-299,999 | 444 | 22.0% | 412 | 21.2% | 414 | 21.6% | 398 | 20.4% |
| \$300,000-399,999 | 134 | 6.6% | 157 | 8.1% | 138 | 7.2% | 179 | 9.2% |
| \$400,000-499,999 | 36 | 1.8% | 43 | 2.2% | 39 | 2.0% | 24 | 1.2% |
| \$500,000-\$999,999 | 11 | 0.5% | 17 | 0.9% | 38 | 2.0% | 32 | 1.6% |
| \$1,000,000+ | 17 | 0.8% | 6 | 0.3% | 11 | 0.6% | 6 | 0.3% |
| Total Owner-Occupied Housing Units | 2,021 | 100.0% | 1,940 | 100.0% | 1,921 | 100.0% | 1,955 | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25075

Housing Units by Home Value, 2013-2017

Selected Jurisdictions

Owner-Occupied Units

| Home Value | Cambridge, MD | Dorchester County, MD |
|---|---------------|-----------------------|
| <50,000 | 118 | 846 |
| 50,000-99,000 | 331 | 594 |
| \$100,000-199,999 | 867 | 3,469 |
| \$200,000-299,999 | 398 | 1,938 |
| \$300,000-399,999 | 179 | 819 |
| \$400,000-499,999 | 24 | 355 |
| \$500,000-\$999,999 | 32 | 368 |
| \$1,000,000+ | 6 | 129 |
| Total Owner-Occupied Housing Units | 1,955 | 8,518 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25075

Share of Total

| | Cambridge, MD | Dorchester County, MD |
|---|---------------|-----------------------|
| <50,000 | 6.0% | 9.9% |
| 50,000-99,000 | 16.9% | 7.0% |
| \$100,000-199,999 | 44.3% | 40.7% |
| \$200,000-299,999 | 20.4% | 22.8% |
| \$300,000-399,999 | 9.2% | 9.6% |
| \$400,000-499,999 | 1.2% | 4.2% |
| \$500,000-\$999,999 | 1.6% | 4.3% |
| \$1,000,000+ | 0.3% | 1.5% |
| Total Owner-Occupied Housing Units | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25075

Housing Units by Year Built, 2013-2017

Select Jurisdictions

| Year Built | Cambridge, MD | Dorchester County, MD |
|----------------------------|----------------------|------------------------------|
| 2014 or Later | 0 | 55 |
| 2010 to 2013 | 303 | 385 |
| 2000 to 2009 | 1,289 | 2,872 |
| 1990 to 1999 | 352 | 1,905 |
| 1980 to 1989 | 658 | 1,795 |
| 1970 to 1979 | 515 | 2,236 |
| 1960 to 1969 | 527 | 1,549 |
| 1950 to 1959 | 796 | 1,591 |
| 1940 to 1949 | 681 | 1,253 |
| Before 1940 | 1,365 | 3,093 |
| Total Housing Units | 6,486 | 16,734 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25034

Share of Total

| Year Built | Cambridge, MD | Dorchester County, MD |
|----------------------------|----------------------|------------------------------|
| 2014 or Later | 0.0% | 0.3% |
| 2010 to 2013 | 4.7% | 2.3% |
| 2000 to 2009 | 19.9% | 17.2% |
| 1990 to 1999 | 5.4% | 11.4% |
| 1980 to 1989 | 10.1% | 10.7% |
| 1970 to 1979 | 7.9% | 13.4% |
| 1960 to 1969 | 8.1% | 9.3% |
| 1950 to 1959 | 12.3% | 9.5% |
| 1940 to 1949 | 10.5% | 7.5% |
| Before 1940 | 21.0% | 18.5% |
| Total Housing Units | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25034

Vacancy Housing Units Reason 2013-2017

Select Jurisdictions

| | Cambridge, MD | Dorchester County, MD |
|-----------------------------|---------------|--------------------------|
| Vacant Housing Units | | |
| For rent | 201 | 282 |
| Rented, not occupied | - | 12 |
| For sale only | 68 | 157 |
| Sold, not occupied | 36 | 50 |
| Seasonal | 206 | 1,263 |
| Other | 880 | 2,030 |
| Total | 1,391 | 3,794 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25004

Share of Total

| | Cambridge, MD | Dorchester County, MD |
|----------------------|---------------|--------------------------|
| For rent | 14.5% | 7.4% |
| Rented, not occupied | 0.0% | 0.3% |
| For sale only | 4.9% | 4.1% |
| Sold, not occupied | 2.6% | 1.3% |
| Seasonal | 14.8% | 33.3% |
| Other | 63.3% | 53.5% |
| Total | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25004

Real Estate Market Statistics

Smart Chart Real Estate Data

Cambridge, MD

| December year to date | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 |
|------------------------------|---------------|---------------|---------------|---------------|--------------|---------------|
| Sold Summary | | | | | | |
| Median Sold Price | \$ 150,000.00 | \$ 142,000.00 | \$ 134,900.00 | \$ 129,500.00 | \$148,000.00 | \$ 129,500.00 |
| Units Sold | 236 | 251 | 226 | 195 | 146 | 175 |
| Average Days on Market | 158 | 147 | 172 | 152 | 220 | 208 |
| Avg SP to OLP Ratio | 89.6% | 88.5% | 85.5% | 85.9% | 85.0% | 79.7% |
| December Monthly | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 |
| Inventory (Active Listing) | 133 | 130 | 154 | 159 | 144 | 150 |

Source: MRIS. Statistics

| December year to date | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 |
|--------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Percent Change Per Year | | | | | | |
| Median Sold Price | 6% | 5% | 4% | -13% | 14% | 0% |
| Units Sold | -6% | 11% | 16% | 34% | -17% | 0% |
| Average Days on Market | 7% | -15% | 13% | -31% | 6% | 0% |
| Avg SP to OLP Ratio | 1% | 4% | 0% | 1% | 7% | 0% |
| December Monthly | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 |
| Inventory (Active Listing) | 2% | -16% | -3% | 10% | -4% | 0% |

Source: MRIS. Statistics

Real Estate Market Statistics

Smart Chart Real Estate Data

Cambridge, MD

| December year to date | Units Sold | | | | | |
|------------------------------|-------------------|-------------|-------------|-------------|-------------|-------------|
| Price Range | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 |
| <50,000 | 20 | 27 | 44 | 36 | 23 | 37 |
| 50,000-99,999 | 39 | 50 | 45 | 37 | 26 | 35 |
| 100,000-199,999 | 85 | 97 | 64 | 71 | 48 | 49 |
| 200000+ | 92 | 77 | 73 | 51 | 47 | 54 |
| Total | 236 | 251 | 226 | 195 | 144 | 175 |

Source: MRIS. Statistics

| December year to date | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 |
|------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Percent Change | | | | | | |
| <50,000 | -26% | -39% | 22% | 57% | -38% | 0% |
| 50,000-99,999 | -22% | 11% | 22% | 42% | -26% | 0% |
| 100,000-199,999 | -12% | 52% | -10% | 48% | -2% | 0% |
| 200,000 | 19% | 5% | 43% | 9% | -13% | 0% |
| Total | -6% | 11% | 16% | 35% | -18% | 0% |

Source: MRIS. Statistics

Real Estate Market Statistics

Smart Chart Real Estate Data

Cambridge, MD

| Active Listing | Dec-18 | | |
|-----------------------|-------------------------|-------------------------|----------------|
| | Residential Detached | Residential Attached | Condo Attached |
| <50,000 | 1 | 0 | 0 |
| 50,000-99,000 | 14 | 0 | 0 |
| \$100,000-199,999 | 23 | 6 | 4 |
| \$200,000-299,999 | 27 | 1 | 2 |
| \$300,000-399,999 | 9 | 1 | 1 |
| \$400,000-499,999 | 7 | 0 | 0 |
| \$500,000-\$999,999 | 15 | 0 | 0 |
| \$1,000,000+ | 10 | 0 | 0 |
| Total | 106 | 8 | 7 |

Source: MRIS. Statistics

Housing Costs as a Percent of Household Income

Owner Households

Cambridge, MD

| Owner Households | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|-------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <30% | 1359 | 1458 | 1470 | 1337 | 1190 | 1277 | 1287 | 1306 | 1377 |
| 30-49% | 442 | 476 | 488 | 493 | 439 | 424 | 363 | 348 | 312 |
| 50%+ | 509 | 547 | 395 | 320 | 293 | 315 | 286 | 256 | 250 |
| Total Owner Households | 2,310 | 2,481 | 2,353 | 2,150 | 1,922 | 2,016 | 1,936 | 1,910 | 1,939 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25091

| Share of Owner Households | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|----------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <30% | 58.8% | 58.8% | 62.5% | 62.2% | 61.9% | 63.3% | 66.5% | 68.4% | 71.0% |
| 30-49% | 19.1% | 19.2% | 20.7% | 22.9% | 22.8% | 21.0% | 18.8% | 18.2% | 16.1% |
| 50%+ | 22.0% | 22.0% | 16.8% | 14.9% | 15.2% | 15.6% | 14.8% | 13.4% | 12.9% |
| Total Owner Households | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25091

*added housing units with a mortgage and without mortgage

*did not include the data that was 'Not computed'

Housing Costs as a Percent of Household Income

Renter Households

Cambridge, MD

| Renter Households | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|--------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <30% | 1,175 | 1,023 | 1,077 | 1,207 | 1343 | 1285 | 1413 | 1370 | 1243 |
| 30-49% | 553 | 768 | 760 | 846 | 890 | 767 | 654 | 698 | 783 |
| 50%+ | 741 | 699 | 742 | 730 | 863 | 951 | 935 | 951 | 904 |
| Total Renter Households | 2,469 | 2,490 | 2,579 | 2,783 | 3,096 | 3,003 | 3,002 | 3,019 | 2,930 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25070

| Share of Renter Households | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|-----------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| <30% | 47.6% | 41.1% | 41.8% | 43.4% | 43.4% | 42.8% | 47.1% | 45.4% | 42.4% |
| 30-49% | 22.4% | 30.8% | 29.5% | 30.4% | 28.7% | 25.5% | 21.8% | 23.1% | 26.7% |
| 50%+ | 30.0% | 28.1% | 28.8% | 26.2% | 27.9% | 31.7% | 31.1% | 31.5% | 30.9% |
| Total Renter Households | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B25070

*Did not include the data that was 'Not computed'

Cost Burdened Households, 2013-2017

Select Jurisdictions

Number of Households that are Cost Burdened

| | Cambridge, MD | Dorchester County, MD |
|-------------------------|---------------|-----------------------|
| Owner Households | 562 | 2,189 |
| Renter Households | 1687 | 2,195 |
| Total Households | 2,249 | 4,384 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables B25070 and B25091

Percent of Households that are Cost Burdened

| | Cambridge, MD | Dorchester County, MD |
|-------------------------|---------------|-----------------------|
| Owner Households | 25.0% | 49.9% |
| Renter Households | 75.0% | 50.1% |
| Total Households | 100% | 100% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables B25070 and B25091

Mortgage Status and Selected Monthly Owner Costs 2013-2017(2017 \$s)

All Households
Cambridge, MD

| Owner Households | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|-------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Less than \$500 | 468 | 500 | 418 | 354 | 269 | 310 | 320 | 356 | 314 |
| \$500 to \$999 | 715 | 662 | 668 | 618 | 578 | 584 | 614 | 539 | 642 |
| \$1,000 to 1,499 | 476 | 520 | 476 | 407 | 414 | 452 | 416 | 431 | 418 |
| \$1,500 to 1,999 | 372 | 431 | 439 | 507 | 438 | 456 | 425 | 436 | 407 |
| \$2,000 to 2,499 | 176 | 148 | 181 | 164 | 118 | 118 | 100 | 84 | 92 |
| \$2,500 to 2,999 | 73 | 139 | 125 | 62 | 61 | 52 | 38 | 39 | 27 |
| \$3,000 or more | 70 | 115 | 76 | 71 | 70 | 49 | 27 | 36 | 55 |
| Total Households | 2,350 | 2,515 | 2,383 | 2,183 | 1,948 | 2,021 | 1,940 | 1,921 | 1,955 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables B25087

*Included units with and without mortgage

| Share of Owner Households | 2009 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|---------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Less than \$500 | 20% | 20% | 18% | 16% | 14% | 15% | 16% | 19% | 16% |
| \$500 to \$999 | 30% | 26% | 28% | 28% | 30% | 29% | 32% | 28% | 33% |
| \$1,000 to 1,499 | 20% | 21% | 20% | 19% | 21% | 22% | 21% | 22% | 21% |
| \$1,500 to 1,999 | 16% | 17% | 18% | 23% | 22% | 23% | 22% | 23% | 21% |
| \$2,000 to 2,499 | 7% | 6% | 8% | 8% | 6% | 6% | 5% | 4% | 5% |
| \$2,500 to 2,999 | 3% | 6% | 5% | 3% | 3% | 3% | 2% | 2% | 1% |
| \$3,000 or more | 3% | 5% | 3% | 3% | 4% | 2% | 1% | 2% | 3% |
| Total Households | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables B25087

Housing Costs as a Percent of Household Income by Household Income, 2013-2017(2017 \$s)

All Households
Cambridge, MD

| All Households Household Income | Total Households | | <30% | | 30-49% | | 50%+ | |
|------------------------------------|------------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | No. | % | No. | % | No. | % | No. | % |
| Less than \$20,000 | 1,315 | 27.0% | 172 | 6.6% | 214 | 19.5% | 929 | 80.5% |
| \$20,000 to 34,999 | 916 | 18.8% | 272 | 10.4% | 497 | 45.4% | 147 | 12.7% |
| \$35,000 to 49,999 | 685 | 14.1% | 375 | 14.3% | 251 | 22.9% | 59 | 5.1% |
| \$50,000 to 74,999 | 757 | 15.5% | 609 | 23.2% | 129 | 11.8% | 19 | 1.6% |
| \$75,000 to 99,999 | 501 | 10.3% | 501 | 19.1% | 0 | 0.0% | 0 | 0.0% |
| \$100,000 or more | 695 | 14.3% | 691 | 26.4% | 4 | 0.4% | 0 | 0.0% |
| Total Households | 4,869 | 100.0% | 2,620 | 100.0% | 1,095 | 100.0% | 1,154 | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables B25074 and B25095

Dorchester County, SC

| All Households Household Income | Total Households | | <30% | | 30-49% | | 50%+ | |
|------------------------------------|------------------|---------------|--------------|---------------|--------------|---------------|--------------|---------------|
| | No. | % | No. | % | No. | % | No. | % |
| Less than \$20,000 | 2,158 | 17.5% | 310 | 4.0% | 405 | 18.1% | 1,443 | 67.3% |
| \$20,000 to 34,999 | 2,041 | 16.5% | 672 | 8.7% | 867 | 38.7% | 502 | 23.4% |
| \$35,000 to 49,999 | 1,811 | 14.7% | 1,164 | 15.1% | 527 | 23.5% | 120 | 5.6% |
| \$50,000 to 74,999 | 2,270 | 18.4% | 1,955 | 25.3% | 235 | 10.5% | 80 | 3.7% |
| \$75,000 to 99,999 | 1,701 | 13.8% | 1,341 | 17.4% | 127 | 5.7% | 0 | 0.0% |
| \$100,000 or more | 2,362 | 19.1% | 2,284 | 29.6% | 78 | 3.5% | 0 | 0.0% |
| Total Households | 12,343 | 100.0% | 7,726 | 100.0% | 2,239 | 100.0% | 2,145 | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Tables B25074 and B25095

Jobs By Sector

Job Located in Cambridge, MD

| Jobs by NAICS Industry Sector | | | | | | | | Annual Pct | Annual Pct |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-------------|
| Sector | 2005 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2005-2010 | 2010-2015 |
| Agriculture, Forestry, Fishing, and Hunting | - | 1 | - | - | - | - | - | #DIV/0! | -20.0% |
| Mining, Quarrying, And Oil and Gas | - | - | - | - | - | - | - | #DIV/0! | 0.0% |
| Utilities | 8 | 10 | 9 | 8 | 9 | 8 | 8 | 2.5% | -4.0% |
| Construction | 436 | 430 | 374 | 294 | 299 | 218 | 273 | -0.1% | -7.3% |
| Manufacturing | 1,364 | 765 | 761 | 639 | 685 | 825 | 767 | -4.4% | 0.1% |
| Wholesale Trade | 121 | 147 | 150 | 131 | 141 | 149 | 139 | 2.1% | -1.1% |
| Retail Trade | 696 | 635 | 735 | 663 | 648 | 615 | 629 | -0.9% | -0.2% |
| Transportation and Warehousing | 63 | 48 | 63 | 64 | 61 | 68 | 45 | -2.4% | -1.3% |
| Information | 93 | 70 | 62 | 63 | 57 | 35 | 40 | -2.5% | -8.6% |
| Finance and Insurance | 292 | 288 | 246 | 251 | 203 | 223 | 212 | -0.1% | -5.3% |
| Real Estate and Rental and Leasing | 44 | 33 | 53 | 53 | 52 | 57 | 39 | -2.5% | 3.6% |
| Professional, Scientific, and Technical Services | 158 | 155 | 172 | 178 | 177 | 177 | 182 | -0.2% | 3.5% |
| Management of Companies and Enterprises Administrative and Support and Waste Management | 71 | 73 | 175 | 209 | 217 | 231 | 246 | 0.3% | 47.4% |
| Management | 162 | 56 | 49 | 72 | 69 | 25 | 29 | -6.5% | -9.6% |
| Educational Services | 360 | 500 | 535 | 563 | 562 | 550 | 601 | 3.9% | 4.0% |
| Health Care and Social Assistance | 1,114 | 1,267 | 1,352 | 1,255 | 1,259 | 1,226 | 1,238 | 1.4% | -0.5% |
| Arts, Entertainment, and Recreation | 67 | 49 | 76 | 57 | 90 | 99 | 100 | -2.7% | 20.8% |
| Accommodation and Food Services | 478 | 447 | 341 | 350 | 333 | 775 | 818 | -0.6% | 16.6% |
| Other Services (except Public Administration) | 209 | 185 | 174 | 169 | 126 | 157 | 150 | -1.1% | -3.8% |
| Public Administration | 612 | 724 | 728 | 702 | 688 | 643 | 657 | 1.8% | -1.9% |
| Total | 6,348 | 5,883 | 6,055 | 5,721 | 5,676 | 6,081 | 6,173 | -0.7% | 1.0% |

Source: U.S. Census Bureau, On The Map. "Primary" jobs in Cambridge, MD

Jobs By Sector

Job Located in Cambridge, MD

| Share of Total | | | | | | | |
|---|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Sector | 2005 | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 |
| Agriculture, Forestry, Fishing, and Hunting | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Mining, Quarrying, And Oil and Gas | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Utilities | 0.1% | 0.2% | 0.1% | 0.1% | 0.2% | 0.1% | 0.1% |
| Construction | 6.9% | 7.3% | 6.2% | 5.1% | 5.3% | 3.6% | 4.4% |
| Manufacturing | 21.5% | 13.0% | 12.6% | 11.2% | 12.1% | 13.6% | 12.4% |
| Wholesale Trade | 1.9% | 2.5% | 2.5% | 2.3% | 2.5% | 2.5% | 2.3% |
| Retail Trade | 11.0% | 10.8% | 12.1% | 11.6% | 11.4% | 10.1% | 10.2% |
| Transportation and Warehousing | 1.0% | 0.8% | 1.0% | 1.1% | 1.1% | 1.1% | 0.7% |
| Information | 1.5% | 1.2% | 1.0% | 1.1% | 1.0% | 0.6% | 0.6% |
| Finance and Insurance | 4.6% | 4.9% | 4.1% | 4.4% | 3.6% | 3.7% | 3.4% |
| Real Estate and Rental and Leasing | 0.7% | 0.6% | 0.9% | 0.9% | 0.9% | 0.9% | 0.6% |
| Professional, Scientific, and Technical Services | 2.5% | 2.6% | 2.8% | 3.1% | 3.1% | 2.9% | 2.9% |
| Management of Companies and Enterprises Administrative and Support and Waste Management | 1.1% | 1.2% | 2.9% | 3.7% | 3.8% | 3.8% | 4.0% |
| Educational Services | 2.6% | 1.0% | 0.8% | 1.3% | 1.2% | 0.4% | 0.5% |
| Health Care and Social Assistance | 5.7% | 8.5% | 8.8% | 9.8% | 9.9% | 9.0% | 9.7% |
| Arts, Entertainment, and Recreation | 17.5% | 21.5% | 22.3% | 21.9% | 22.2% | 20.2% | 20.1% |
| Accommodation and Food Services | 1.1% | 0.8% | 1.3% | 1.0% | 1.6% | 1.6% | 1.6% |
| Other Services (except Public Administration) | 7.5% | 7.6% | 5.6% | 6.1% | 5.9% | 12.7% | 13.3% |
| Public Administration | 3.3% | 3.1% | 2.9% | 3.0% | 2.2% | 2.6% | 2.4% |
| Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

Source: U.S. Census Bureau, On The Map. "Primary" jobs in Cambridge, MD

Industry by Median Earnings

Job Located in Cambridge, MD

Median Earnings by NAICS Industry Sector

| Industry | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Agriculture, Forestry, Fishing, and Hunting | 17,768 | 17,667 | 11,250 | 6,731 | 7,222 | 28,750 | 30,956 | 26,944 |
| Mining, Quarrying, And Oil and Gas | - | - | - | - | - | - | - | - |
| Utilities | - | - | - | - | - | - | - | - |
| Construction | 30,691 | 34,034 | 31,458 | 31,364 | 32,000 | 27,454 | 27,500 | 36,438 |
| Manufacturing | 31,406 | 33,561 | 31,484 | 32,560 | 30,353 | 34,306 | 33,125 | 37,381 |
| Wholesale Trade | 19,730 | 19,575 | 24,318 | 23,646 | 23,977 | 24,342 | 29,107 | 36,037 |
| Retail Trade | 18,607 | 22,195 | 19,091 | 17,245 | 16,276 | 18,490 | 20,718 | 23,672 |
| Transportation and Warehousing | 41,176 | 38,542 | 42,014 | 50,694 | 42,750 | 42,222 | 41,391 | 41,357 |
| Information | 18,264 | 22,361 | 34,432 | 73,958 | 73,214 | 33,667 | 50,590 | 51,146 |
| Finance and Insurance | 25,379 | 34,702 | 41,157 | 40,272 | 50,000 | 40,417 | 33,550 | 32,539 |
| Real Estate and Rental and Leasing | 32,125 | 238,088 | 69,583 | - | 71,125 | 40,481 | 41,250 | 19,813 |
| Professional, Scientific, and Technical Services | 45,982 | 45,278 | 48,241 | 39,844 | 68,676 | 65,714 | 69,833 | 47,153 |
| Management of Companies and Enterprises | - | - | - | - | - | - | - | - |
| Administrative and Support and Waste Management | 16,196 | 16,453 | 15,099 | 17,656 | 18,512 | 21,563 | 23,177 | 37,031 |
| Educational Services | 39,250 | 41,008 | 41,442 | 44,488 | 44,473 | 45,033 | 44,758 | 45,606 |
| Health Care and Social Assistance | 30,865 | 29,847 | 29,393 | 28,422 | 28,114 | 28,168 | 26,806 | 26,250 |
| Arts, Entertainment, and Recreation | 31,848 | 32,647 | 32,019 | 19,514 | 18,304 | 18,088 | 30,682 | 32,955 |
| Accommodation and Food Services | 9,235 | 13,042 | 14,976 | 15,290 | 15,133 | 18,255 | 13,708 | 13,508 |
| Other Services (except Public Administration) | 24,704 | 27,419 | 26,141 | 25,707 | 26,570 | 36,607 | 23,049 | 33,636 |
| Public Administration | 42,389 | 44,394 | 44,215 | 43,182 | 43,023 | 42,891 | 43,199 | 44,261 |
| Average | 28,333 | 29,021 | 28,159 | 27,321 | 27,872 | 28,296 | 28,999 | 29,545 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B24031

Median Earnings
Select Jurisdictions

Workers by Place of Work

| | Cambridge, MD | Dorchester County, MD |
|----------------------------------|----------------------|----------------------------------|
| Median earnings (dollars) | | |
| 2009-2013 | 27,321 | 31,794 |
| 2013-2017 | 29,545 | 32,416 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B24011

*Civilian employed population 16 years and over with earnings

Workers By Age Group

That Hold Jobs in the City of Cambridge, MD

| Workers | | | | |
|----------------|-----------------|-----------------|------------|--------------|
| Year | Under 30 | 30 to 54 | 55+ | Total |
| 2002 | 1,321 | 4,079 | 1,252 | 6,652 |
| 2003 | 1,389 | 3,970 | 1,296 | 6,655 |
| 2004 | 1,371 | 3,730 | 1,288 | 6,389 |
| 2005 | 1,378 | 3,644 | 1,326 | 6,348 |
| 2006 | 1,405 | 3,634 | 1,360 | 6,399 |
| 2007 | 1,420 | 3,303 | 1,331 | 6,054 |
| 2008 | 1,390 | 3,292 | 1,422 | 6,104 |
| 2009 | 1,240 | 2,681 | 1,240 | 5,161 |
| 2010 | 1,126 | 2,663 | 2,094 | 5,883 |
| 2011 | 1,246 | 2,682 | 2,127 | 6,055 |
| 2012 | 1,157 | 2,505 | 2,059 | 5,721 |
| 2013 | 1,043 | 2,929 | 1,704 | 5,676 |
| 2014 | 1,228 | 3,092 | 1,761 | 6,081 |
| 2015 | 1,290 | 3,066 | 1,817 | 6,173 |

| Share of Total | | | | |
|-----------------------|-----------------|-----------------|------------|---------------|
| Year | Under 30 | 30 to 54 | 55+ | Total |
| 2002 | 19.9% | 61.3% | 18.8% | 100.0% |
| 2003 | 20.9% | 59.7% | 19.5% | 100.0% |
| 2004 | 21.5% | 58.4% | 20.2% | 100.0% |
| 2005 | 21.7% | 57.4% | 20.9% | 100.0% |
| 2006 | 22.0% | 56.8% | 21.3% | 100.0% |
| 2007 | 23.5% | 54.6% | 22.0% | 100.0% |
| 2008 | 22.8% | 53.9% | 23.3% | 100.0% |
| 2009 | 24.0% | 51.9% | 24.0% | 100.0% |
| 2010 | 19.1% | 45.3% | 35.6% | 100.0% |
| 2011 | 20.6% | 44.3% | 35.1% | 100.0% |
| 2012 | 20.2% | 43.8% | 36.0% | 100.0% |
| 2013 | 18.4% | 51.6% | 30.0% | 100.0% |
| 2014 | 20.2% | 50.8% | 29.0% | 100.0% |
| 2015 | 20.9% | 49.7% | 29.4% | 100.0% |

Source: U.S. Census Bureau, On The Map. "Primary" jobs in Cambridge, MD

Place of Residence for Workers, 2015

Select Jurisdictions

| | Cambridge, MD | |
|--------------------------|---------------|---------------|
| Place of Work | | |
| | # of | Share of |
| Place of Residence | Workers | Workers |
| Cambridge, MD | 1,624 | 26.3% |
| Algonquin CDP, MD | 227 | 3.7% |
| Easton town, MD | 216 | 3.5% |
| Salisbury city, MD | 121 | 2.0% |
| Hurlock town, MD | 92 | 1.5% |
| Baltimore city, MD | 88 | 1.4% |
| Secretary town, MD | 55 | 0.9% |
| East New Market town, MD | 49 | 0.8% |
| Federalsburg town, MD | 51 | 0.8% |
| Ocean Pines CDP, MD | 34 | 0.5% |
| All other locations | 3,626 | 58.6% |
| Total | 6,183 | 100.0% |

Source: U.S. Census Bureau, On The Map

Place of Work for Residents, 2015

Select Jurisdictions

| | Cambridge, MD | |
|---------------------|---------------|---------------|
| Place of Residence | # of | Share of |
| Place of Work | Workers | Workers |
| Cambridge, MD | 1,624 | 29.4% |
| Easton town, MD | 661 | 12.0% |
| Salisbury city, MD | 267 | 4.8% |
| Baltimore city, MD | 218 | 3.9% |
| Hurlock town, MD | 148 | 2.7% |
| Washington city,DC | 84 | 1.5% |
| Parole CDP, MD | 70 | 1.3% |
| Annapolis city, MD | 67 | 1.2% |
| Cordova CDP, MD | 52 | 0.9% |
| Columbia CDP, MD | 50 | 0.9% |
| All other locations | 2,287 | 41.4% |
| Total | 5,528 | 100.0% |

Source: U.S. Census Bureau, On The Map

Mode of Commute to Work for Workers over 16 Years Old, 2013-2017

Select Jurisdictions by Place of Residence

Workers by Place of Residence

| Mode | Cambridge, MD | Dorchester County, MD |
|-----------------------|---------------|-----------------------|
| Drove alone | 5,625 | 9,609 |
| Carpooled | 770 | 1,456 |
| Public Transportation | 48 | 168 |
| Bicycled | 41 | 41 |
| Walked | 110 | 359 |
| Other | 53 | 101 |
| Worked at Home | 86 | 380 |
| Total | 6,733 | 12,114 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B08406

Workers by Place of Residence

| Mode | Cambridge, MD | Dorchester County, MD |
|-----------------------|---------------|-----------------------|
| Drove alone | 83.5% | 79.3% |
| Carpooled | 11.4% | 12.0% |
| Public Transportation | 0.7% | 1.4% |
| Bicycled | 0.6% | 0.3% |
| Walked | 1.6% | 3.0% |
| Other | 0.8% | 0.8% |
| Worked at Home | 1.3% | 3.1% |
| Total | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B08406

Mode of Commute to Work for Workers over 16 Years Old, 2013-2017

Select Jurisdictions by Place of Work

Workers by Place of Work

| Mode | Cambridge, MD | Dorchester County, MD |
|-----------------------|---------------|-----------------------|
| Drove alone | 3,964 | 11,633 |
| Carpooled | 1,096 | 2,217 |
| Public Transportation | 45 | 121 |
| Bicycled | 88 | 88 |
| Walked | 88 | 309 |
| Other | 62 | 99 |
| Worked at Home | 86 | 380 |
| Total | 5,429 | 14,847 |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B08006

Workers by Place of Work

| Mode | Cambridge, MD | Dorchester County, MD |
|-----------------------|---------------|-----------------------|
| Drove alone | 73.0% | 78.4% |
| Carpooled | 20.2% | 14.9% |
| Public Transportation | 0.8% | 0.8% |
| Bicycled | 1.6% | 0.6% |
| Walked | 1.6% | 2.1% |
| Other | 1.1% | 0.7% |
| Worked at Home | 1.6% | 2.6% |
| Total | 100.0% | 100.0% |

Source: U.S. Census Bureau, 5-Year American Community Survey, Table B08006

Homeless Data

MD 511 Mid-Shore Regional CoC

| Homeless Households | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 |
|------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Sheltered | 53 | 57 | 53 | 58 | 74 | 90 | 76 | 88 | 77 |
| Unsheltered | 24 | 7 | 7 | 17 | 15 | 29 | 22 | 13 | 15 |
| Total Homless Persons | 77 | 64 | 60 | 75 | 89 | 119 | 98 | 101 | 92 |

Source: HUD Continuum of Care Homeless Assistance Programs

Homeless Data

MD 511 Mid-Shore Regional CoC

| Households Per Persons | Households w/o Children | | | | | | | | |
|-------------------------------|-------------------------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 |
| Sheltered | 48 | 48 | 42 | 51 | 65 | 76 | 68 | 70 | 61 |
| Unsheltered | 22 | 6 | 7 | 15 | 15 | 29 | 20 | 11 | 17 |
| Total Homeless Persons | 70 | 54 | 49 | 66 | 80 | 105 | 88 | 81 | 78 |

Source: HUD Continuum of Care Homeless Assistance Programs

| Households Per Persons | Households with at least one adult and one children | | | | | | | | |
|-------------------------------|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 |
| Sheltered | 20 | 28 | 31 | 16 | 28 | 47 | 44 | 66 | 50 |
| Unsheltered | 6 | 3 | 0 | 5 | 3 | 6 | 6 | 6 | 13 |
| Total Homeless Persons | 20 | 31 | 31 | 21 | 31 | 53 | 50 | 72 | 63 |

Source: HUD Continuum of Care Homeless Assistance Programs

| Households Per Persons | Total Households | | | | | | | | |
|-------------------------------|------------------|-----------|-----------|-----------|------------|------------|------------|------------|------------|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 |
| Total Homeless Persons | 96 | 85 | 80 | 87 | 111 | 158 | 138 | 153 | 141 |

Source: HUD Continuum of Care Homeless Assistance Programs