

Expanding Housing Quality and Opportunities

A Comprehensive Housing Strategy for Cumberland, Maryland

Prepared for
Cumberland Economic Development Corporation

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Executive Summary

Attracting and retaining middle- and higher-income residents to the City of Cumberland is essential for building and sustaining a strong community and achieving the City's economic development goals. A strategy focused on making Cumberland a place more people want to be, including a set of incentives that promotes a range of new housing options in the City, can help stem the City's population declines and build up the City's economic base.

The City's current housing stock reflects the socioeconomic characteristics of the population. Homes in the City of Cumberland tend to be older and of poorer quality than in the surrounding region. There are relatively few homeownership opportunities, and it is difficult for potential new residents to find "move-in ready" homes for purchase. Employers and Human Resources Directors in the Cumberland area consistently cite the importance of "quality of life" issues and housing availability as critical factors in their ability to recruit workers to Cumberland.

A comprehensive housing strategy in Cumberland needs to support quality and affordable housing options for its existing residents; however, it is also important to expand housing options and attract middle- and higher-income individuals and families. Furthermore, as Cumberland seeks to expand its population base through the development of new housing options, it is important not only to identify housing preferences of potential new residents, but also to build off of the unique history and strengths of the City.

This report describes gaps in the housing stock in Cumberland and suggests specific strategies and initiatives to encourage the production of housing in the near- and longer-term.

Key Findings

- The plan for expanding housing opportunities to attract more socioeconomically diverse residents is a long-term strategy. While steps can and should be taken by the City in the near term, it is expected that new residential construction and the realization of a broader set of housing choices will take place over the next decade.
- According to the City's most recent Comprehensive Plan, over the next 20 years, the City is forecasted to add an estimated 1,500 net new housing units. At the same time, the City has embarked on a series of initiatives to redevelop existing housing and demolish uninhabitable structures.
- To be better positioned to meet housing demand from workers across the region and beyond over the coming years, new housing that is planned in the City of Cumberland should be focused primarily on for-sale single-family homes with prices around and above \$150,000, and new rental homes with rents between \$500 and \$999 per month.
- In addition to housing targeted for new workers, there is a need for high-quality senior housing to accommodate the City's aging population and help enable aging in place. New senior housing is most needed for residents living on fixed incomes who need accessible, rental homes at lower rents.

- Given current conditions in the City of Cumberland, demand for market-rate housing is constrained. As a result, it is essential to continue and expand on public- and private-sector investments in the Downtown area and adjacent neighborhoods to attract new residents. Local resources should be targeted to key corridors to have the maximum impact.
- In the near term, new housing development likely will need to include housing supported by federal, state and/or local incentives. Housing built with these incentives can be very high quality and can target working individuals with modest wages. Publicly-owned land will be an important tool for the City in the near term.
- Key publicly-owned sites in the City, including the former Memorial Hospital site and the former Allegany High School site, provide the most realistic opportunities for new housing development in the relative near-term as they provide a key incentive to residential builders or developers. These sites could ultimately accommodate up to 110 new owner and rental units.

Background

The City of Cumberland has faced challenges sustaining an economically diverse population. Historically, the City was a center for manufacturing and industry in Western Maryland and the surrounding region. Until 1915, Cumberland reigned as Maryland's second largest city, after Baltimore. However, since the middle of the 20th century, Cumberland has experienced declines in both population and employment. Even as the surrounding region has grown, the City has struggled to attract and retain new residents.

In recent years, the City of Cumberland has made progress on economic development initiatives, including growing the City as a regional medical services hub and promoting Cumberland as a viable location for information technology companies and mid-to-high level skilled office operations. In addition, the City has promoted a Downtown arts and entertainment district and encouraged expansion of tourist attractions and outdoor recreation opportunities.¹

Having an economically diverse population is an important element of stabilizing and growing the community and achieving its economic development potential. *Developing a comprehensive local housing strategy is critical for attracting and retaining a range of individuals and families in Cumberland. In particular, attracting new middle- and higher-income working individuals and families is important for expanding the local economy and sustaining the Cumberland community over the long term.*

A comprehensive housing strategy must include approaches that address a range of housing needs, not only for the City's most vulnerable populations, but also for segments of the population that may not have made Cumberland their home because of a lack of quality housing options at a range of price and rent levels. Any housing strategy must support the City's economic development and other goals, but also be consistent with regional economic and housing market conditions.

This housing strategy describes the City of Cumberland's housing market, the range of housing needs in the City, and the role housing availability and quality play in reaching the City's economic development goals. In addition, this report lays out policy recommendations and financial strategies for expanding housing options on three specific sites within the City.

The Challenge

The City of Cumberland has been losing population since the middle of the last century; since 1960, Cumberland's population has declined by more than 40%. In the last decade, the number of people living in Cumberland has declined by between 150 and 200 residents each year. Retaining existing residents and attracting new residents continues to be a challenge for Cumberland.

According to a recent survey², two-thirds of current Cumberland residents are thinking about moving out of the City. A major reason so many residents are thinking about leaving is a lack of amenities in the community, including a lack of employment options and limited retail and restaurant options. Current residents express concerns about crime and neighborhood safety, as well as school quality. Housing availability and housing quality is another challenge in the community.

¹ City of Cumberland Strategic Economic Development Plan (2018)

² The City administered a survey related to housing and community development issues to residents and business owners in Cumberland in February and March 2020. A total of 622 individuals replied to the survey, including 395 City residents.

The primary goals of this housing strategy are to clearly delineate the existing housing gaps in Cumberland, identify housing opportunities in the City, and provide specific recommendations to help incentivize the production and preservation of a range of high-quality and price-appropriate housing.

Several key principles and goals emerged as part of this study, both through the quantitative analyses, as well as with interviews and focus groups with a number of community stakeholders. These principles and goals help guide the overall recommendations:

Principles Guiding a Housing Strategy for Cumberland

- Demand for housing from middle- and higher-income working households must be enhanced both through development of new housing choices, as well as through other investments, particularly in the City's Downtown.
- Public-private partnerships will be critical, especially during the early phases of the housing strategy, and new housing options that make use of federal, state, and local housing incentives will be most successful in the short-term.
- The major obstacles to new residential development include a limited amount of vacant land suitable for new residential development and limited demonstrated demand for higher-priced housing given current conditions in the City. Historic preservation rules that limit redevelopment options can also be a barrier to promoting new housing options in Cumberland.

Goals of a Housing Strategy for Cumberland

- To attract residents of more socioeconomically diverse backgrounds
- To house a greater share of the region's workforce in Cumberland
- To retain young people and families, including those attending or recent graduates of nearby universities
- To support other economic development goals by expanding the customer base for local businesses
- To promote the City of Cumberland as an attractive residential alternative for younger workers from higher cost regions
- To ensure that City of Cumberland residents can age in place in the community
- To reduce blight and improve the overall condition of the City through investment in housing opportunities

Housing Market Analysis

Within the Cumberland region, the City of Cumberland does not have the variety or quality of housing to accommodate a range of regional workers or attract new individuals and families. Places outside of the City, including in other parts of Allegany County and in nearby Mineral County, West Virginia, have a wider range of housing options and include larger shares of higher-income, working residents. By contrast, compared to other places in the region, the City of Cumberland has a much larger share of non-working (including seniors and persons with disabilities) and low-income households.

Cumberland's housing stock is reflective of the socioeconomic characteristics of the population. The housing stock is significantly older in Cumberland than in many other parts of Allegany and Mineral counties. There has been very little new housing construction in Cumberland over the past two decades. New models of housing, including one-level single-family homes, townhomes, and higher-end rental housing, have encountered only mixed success in the City. While there is demand for new housing regionally, there has been very limited demand specifically from residents looking to move to Cumberland. This limited demand is largely due to a lack of amenities, concentrations of vacant and blighted properties, and concerns about crime, school quality, and overall neighborhood conditions.

For this housing market analysis, population and housing market trends in the City of Cumberland are compared with those in the rest of the Cumberland metropolitan statistical area (MSA), which includes Allegany County, Maryland and Mineral County, West Virginia. The purpose of this analysis is to identify "gaps" in Cumberland's housing stock by evaluating the types of residential development the City should have in order to obtain its "fair share" of the region's population as measured by household income and household or family type. The goal of this analysis is not to set hard targets for production of different housing types but rather to demonstrate where there is housing demand in the rest of the region that could be met in Cumberland with the right incentives in place.

- **Key Finding #1. The City of Cumberland has a smaller share of working residents and a higher share of lower-income households relative to the rest of the region.**

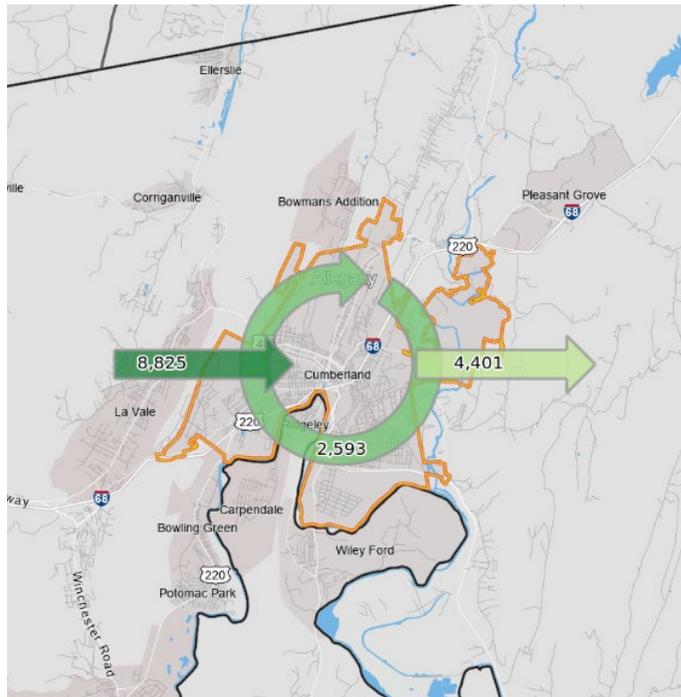
One key approach for assessing housing gaps in Cumberland is to analyze where current workers in the region live. Capturing a larger share of the region's working residents will help expand the City of Cumberland's economic base.

Over the past decade, regional workers have been increasingly likely to look outside of the City of Cumberland for a place to live. In the Cumberland MSA, there are an estimated 33,000 jobs, including 11,400 located in the City of Cumberland. The City's employment base includes a significantly higher share of jobs in the Health Care & Social Assistance sector, due to the location of UPMC Western Maryland and affiliated health care offices in the City. Cumberland has relatively fewer jobs in the Manufacturing sector, including skilled manufacturing, compared with the region as a whole.

Less than a quarter of jobs in the City of Cumberland are held by people who live in the City. Forty percent live in other parts of Allegany County and 10% live in Mineral County. Over the past 15 years, the share of City of Cumberland workers that live outside of the City, specifically in places in West Virginia and Pennsylvania, has increased. For example, in 2017, an estimated 14% of Cumberland workers lived in West Virginia, up from 10% in 2002. Nine percent of Cumberland workers lived in Pennsylvania in 2017, up from 7% in 2002.

Figure 1. In- and Out-Commuters (2017)

City of Cumberland, Maryland



Commuting Patterns

About 2,600 Cumberland residents both live and work in the City of Cumberland. Typically, about 4,400 City residents commute to jobs outside of the City and 8,825 residents of other places around the region commute each day into Cumberland to work.

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

Among the MSA’s 33,000 workers, about 16% live in the City of Cumberland, a share that is just about unchanged from 2002. While the City of Cumberland accounts for more than a third of the jobs in the metropolitan area, it houses a much smaller share of its working residents.

Compared to the rest of the region, Cumberland has a relatively higher share of residents who are not in the workforce, and residents of the City have relatively lower incomes. The median household income in Cumberland in 2018 was \$34,750 compared to \$44,647 for the region. For decades, the City of Cumberland’s population has been characterized by a shrinking middle class. While Cumberland has a relatively higher share of households with incomes below \$35,000 compared to the rest of the region, there is a substantial deficit of middle-income households, particularly households with incomes between \$35,000 and \$99,999.

Figure 2. Households by Household Income (2018)

Difference in Shares of Households in Each Income Group – Cumberland minus the Region

Household Income	All Households	Families	Married-couple families	Non-families
Less than \$10,000	3%	3%	0%	2%
\$10,000 to \$14,999	2%	0%	1%	1%
\$15,000 to \$24,999	3%	2%	0%	2%
\$25,000 to \$34,999	4%	4%	4%	2%
\$35,000 to \$49,999	-3%	1%	-1%	-4%
\$50,000 to \$74,999	-3%	-3%	-2%	-2%
\$75,000 to \$99,999	-3%	-4%	-4%	0%
\$100,000 to \$149,999	-2%	-2%	-1%	0%
\$150,000 to \$199,999	-1%	-1%	-1%	0%
\$200,000 or more	0%	1%	1%	0%

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

Household Incomes

Green indicates that Cumberland has a relative higher share of the income group compared to the region.

Red indicates that Cumberland has a relatively lower share of the income group compared to the region.

Based on this analysis, Cumberland’s population includes relatively more lower-income residents (i.e. with incomes below \$35,000) and relatively fewer middle-income residents (i.e. with income between \$35,000 and \$99,999).

These differences are fairly consistent across all households, family households and non-family households.

- **Key Finding #2. The City of Cumberland has relatively fewer families with older school-age children compared to the rest of the region.**

The City of Cumberland has relatively fewer families than does the rest of the region. Just over half of households in Cumberland are family households, compared to nearly two-thirds of households regionwide. Married-couple families make up just over a third of households in Cumberland compared to almost half of households regionwide.

Based on the analysis of the population age distributions, Cumberland has a relatively smaller share of residents between the ages of 45 and 59, as well as fewer residents age 15 to 19, which suggests that the City has relatively fewer families with older children and “empty” nesters, or married couples with children that have moved out (e.g. “near-retirees”). The City appears to have relatively similar shares of married-couple families with young children compared to the rest of the region.

The relatively smaller shares of families with older school-age children could reflect concerns about the quality of public schools in the City of Cumberland. In the 2020 survey, more than half of current residents who are considering moving say that investing in City schools is important for improving quality of life in Cumberland.

To expand the economic diversity of its population and build up its middle-class resident base, the City needs to attract and retain more families, and particularly married couple families, with incomes between \$50,000 and \$99,999. Increasing this population will result in the City’s population more closely resembling that of the rest of the region.

- **Key Finding #3. Cumberland’s residents include relatively more lower-income single-person households, particularly seniors and persons with disabilities.**

Cumberland has a greater share of non-family households³ than does the region, and many of the City’s single-person households are lower-income, senior households. To bolster the City’s middle-class and broaden the consumer base, it would be productive for the City to attract a greater share of higher-income non-family households, including single people and unmarried couples or roommates, with incomes between \$35,000 and \$74,999.

Investing resources and developing targeted strategies to attract middle- and higher-income working households to Cumberland is an important goal of a comprehensive housing strategy. However, it is imperative that the City address the housing needs of lower-income families and individuals living on fixed incomes, particularly seniors and persons with disabilities.

One out of five households in Cumberland is a person age 65 or older living by him or herself, typically living on a fixed income. In addition, nearly one out of four Cumberland residents is a person with a disability, slightly higher than the share in the region’s population. However, Cumberland has a higher share of non-seniors (i.e. under age 65) with a disability. Sixteen percent of Cumberland’s young adult residents, between the ages of 18 and 34, have a disability, compared to 10.5% of the region’s young adult residents overall. More than a quarter (26.3%) of Cumberland’s residents age 35 to 64 are disabled, compared to 19.6% of the region overall. Regionally, persons with disabilities are significantly less likely to be in the labor force and are significantly more likely to live in poverty.

- **Key Finding #4. Many current Cumberland residents, particularly renters, have a hard time affording the cost of their housing.**

More than one-third of current Cumberland households—or more than 2,600 households—are cost burdened, spending more than 30% of their income on housing.⁴ Renters are significantly more likely than homeowners in Cumberland to be cost burdened. More than half of all renters in the City spend more than 30% of their income on housing, and one in five renters spend more than half of their income on housing costs.

³ Non-family households include single people living alone, as well as households with two or more people where no one is related by birth, adoption, or marriage.

⁴ When households spend more than 30% of their income on housing, there is often too little left for other necessities, such as food, health care, transportation and education. The “30%-rule” for determining affordable housing is a commonly-used rule in housing studies.

Figure 3. Renter Housing Cost Burden by Household Income (2018)



Renters with lower incomes are much more likely than moderate- and higher-income renters to be housing cost burdened. More than 80% of Cumberland renters with incomes below \$20,000 are cost burdened, compared with less than four percent of renters with incomes of \$50,000 or more.

A comprehensive housing strategy in Cumberland needs to expand housing options for new residents and middle-income

residents; however, it is also important to maintain the City’s focus on supporting its lower-income residents that face housing challenges.

When individuals and families have access to quality, stable and affordable housing, children do better in school and all family members experience improved physical and mental health outcomes. The entire community benefits when all residents live in affordable and high-quality housing.

- **Key Finding #5. The City’s housing stock is significantly older than the housing in the surrounding region.**

Even individuals and families in Cumberland that do *not* face housing affordability challenges often live in substandard housing. The housing stock in the City of Cumberland is significantly older than the housing stock in the rest of Allegany County, with nearly half of owner-occupied housing and more than 40% of rental housing built more than 80 years ago.

There has been very little new residential construction in Cumberland over the past several years. In fact, between 2015 and 2020 (through April), only eight new homes have been constructed in the City, all single-family homes. By comparison, across the Cumberland MSA, over that time, there have been around 400 new housing units built, which includes more than 300 single-family homes. Therefore, while the City is home to about one-fifth of all housing units in the metropolitan area, the City has attracted less than two percent of new residential development over the past five years.

The City’s stock of housing includes significantly more homes that are 80 or more years old (i.e. built in 1939 or before) compared to the rest of the region. A few of these older properties are historically significant homes, reflecting the City’s key role in the region and the State in the 1800s and early 1900s. The vast majority of these older homes are in poor condition as a result of age, and some are uninhabitable, creating unsafe situations for residents and neighbors alike.

- **Key Finding #6. Compared to the rest of the region, the City of Cumberland has a significant deficit of new and high-quality housing for middle-income homeowners.**

A lack of new housing construction largely reflects a lack of demonstrated demand in the City given current conditions in the City. The limited new construction activity also reinforces that challenges the City has had in attracting new residents.

A lack of a range of homeownership options, in particular, is a limiting factor to attracting middle-income households, particularly married couples and married couples with children. The homeownership rate in the City of Cumberland is lower than in the rest of the region. Only half of the occupied homes in Cumberland are owner-occupied compared to nearly 70% of housing units across the metropolitan area.

The City of Cumberland has a deficiency of owner-occupied housing priced above \$100,000 and particularly above \$150,000 relative to the rest of the region. This is housing that would be attractive to middle-income working individuals and families.

According to Zillow, as of the end of May 2020, the median price of homes listed for sale in Cumberland was \$109,000. Cumberland home values have declined -0.5% over the past year and Zillow predicts they will fall -3.9% within the next year.

However, recent new construction has been at a higher price point. According to the City of Cumberland, the average value of the eight single-family homes constructed between 2015 and 2020 was about \$277,000, primarily because of the locations of these homes (i.e. outside of the Downtown core) and the relatively larger home and lot sizes.

Figure 4. Home Values (2018)

Difference in Shares of Homes in Each Value Range – Cumberland minus the Region

Home Value	All Owner-Occupied Homes
Less than \$50,000	3%
\$50,000 to 99,999	14%
\$100,000 to 149,999	-2%
\$150,000 to 199,999	-8%
\$200,000+	-7%

Home Values

Green indicates that Cumberland has a relative *higher* share of homes in the home value range.

Red indicates that Cumberland has a relatively *lower* share of homes in the home value range.

Based on this analysis, compared to the region, Cumberland has relatively fewer homes valued at \$150,000 or more and a significantly higher share of homes valued below \$100,000.

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

- **Key Finding #7. The City of Cumberland lacks high-quality rental housing that would be attractive to middle-income workers.**

Cumberland has a relatively greater share of rental units than does the rest of the region, but the rental stock is more highly concentrated in lower-rent units, which reflects both the incomes of the current renter population in the City, as well as the age and condition of existing rental properties in Cumberland.

Overall, there has been relatively little market-rate rental construction activity in the Cumberland region. The City has roughly the same share of higher-end rental units (i.e. with rents of \$1,500 or more) than does the region. However, what is missing in Cumberland is high-quality rental homes with rents between

\$500 and \$1,499 that would be attractive to non-family households (e.g. singles or roommates), young married couple families starting out, or retirees or near-retirees looking to downsize.

Figure 5. Rents (2018)

Difference in Shares of Homes in Each Rent Range – Cumberland minus the Region

Rent Level	All renter-occupied homes
Less than \$500	5%
\$500 to \$999	-5%
\$1,000 to \$1,499	-1%
\$1,500 to \$1,999	0%
\$2,000 or more	0%

Rents

Green indicates that Cumberland has a relative *higher* share of homes in the rent range.

Red indicates that Cumberland has a relatively *lower* share of homes in the rent range.

Based on this analysis, compared to the region, Cumberland has relatively more units renting for less than \$500 and relatively fewer units renting for between \$500 and \$999.

Conclusions

The City of Cumberland’s population is comprised by relatively fewer working residents and relatively more households with low and moderate incomes compared to the rest of the region. In addition, the City continues to suffer population loss as a result of negative net migration, particularly among families with children.

The housing stock in the City reflects the socioeconomic characteristics of the City. In order to have a more diversified housing stock to support a City population that more closely reflects the socioeconomic characteristics of the region’s population, over time, the City of Cumberland would need to:

- Incentivize the production of new housing generally,
- Remove permanently from the housing stock homes that are dilapidated and uninhabitable,
- Encourage the construction of more single-family homes priced at \$150,000 and above,
- Promote the development of additional market-rate rental housing with rents in the \$500 to \$999 per month range.

It is impossible to create these new housing options without critical investments in existing neighborhoods and infrastructure. Furthermore, it is impractical to set specific, annual numeric targets for new housing construction. Finally, the City of Cumberland has unique assets and opportunities which means that its population and housing stock will always reflect its history and position as the urban core of the region. The policy recommendations below lay out more specific guidelines for moving forward on expanding housing options in the City of Cumberland.

Market Demand

The City of Cumberland faces the dual issues of a lack of new residential development within the City and major challenges with dilapidated and vacant housing. These housing issues—and a lack of a comprehensive housing strategy that addresses housing needs all along the income spectrum—make it difficult for the City to attract residents and employers and to fulfill its economic development goals.

According to surveys conducted by the National Association of REALTORS®, most people who move do so for housing-related reasons, including the desire for a new or better home or to become a homeowner rather than renter.⁵ There is increasing evidence that as housing costs have surged over the past decade and homeownership has become increasingly out of reach in the nation’s major cities, more young adults and families are looking to move to places where housing is more affordable.⁶ These trends provide an opportunity for the City of Cumberland to capture new residents who may want to leave higher-cost regions, such as the Washington DC or Baltimore region.

In June 2020, a survey was conducted of employers and human resource (HR) directors in Cumberland, with the goal of gathering information about the types of employees being recruited to the region and the types of housing and neighborhood amenities that are most in demand by new recruits.⁷ Nearly all of the survey respondents reported that “quality of life” was either extremely important or very important to prospective employees’ decisions about where to accept a job.

As Cumberland seeks to expand its population base through the development of new housing options, it is important not only to identify housing preferences of potential new residents, but also to build off of the unique history and strengths of the City. The Cumberland housing market does not look like the surrounding region in terms of the types of housing or the socioeconomic characteristics of residents, and the goal should not be to make Cumberland’s housing stock look exactly like the housing stock of Allegany County or Mineral County, or anywhere else. The City of Cumberland is a different place, with unique assets and opportunities not available in the counties, that would allow Cumberland to offer housing and neighborhood opportunities not available in the rest of the region.

In planning for ways to expand housing opportunities, there are several market segments that a plan for Cumberland should take into account and try to target.

Workers in the Greater Cumberland Region

The City of Cumberland is home to about one in five of the region’s 33,000 workers. There is potential to attract a greater share of working households to live in the City to help expand the City’s middle-class and support the City’s economic development goals.

⁵ Barman, Arun. 2011. Why People Move: A Deeper Look at the Data. National Association of Realtors®, <https://www.nar.realtor/blogs/economists-outlook/why-people-move-a-deeper-look-at-the-data>

⁶ Lerner, Michele. 2018. The New Boomtowns: Why More People are Relocating to ‘Secondary’ Cities. Washington Post, https://www.washingtonpost.com/realestate/the-new-boomtowns-why-more-people-are-relocating-to-secondary-cities/2018/11/07/f55f96f4-d618-11e8-aeb7-ddcad4a0a54e_story.html

⁷ Full results from the employers and HR directors survey are available in the Appendix.

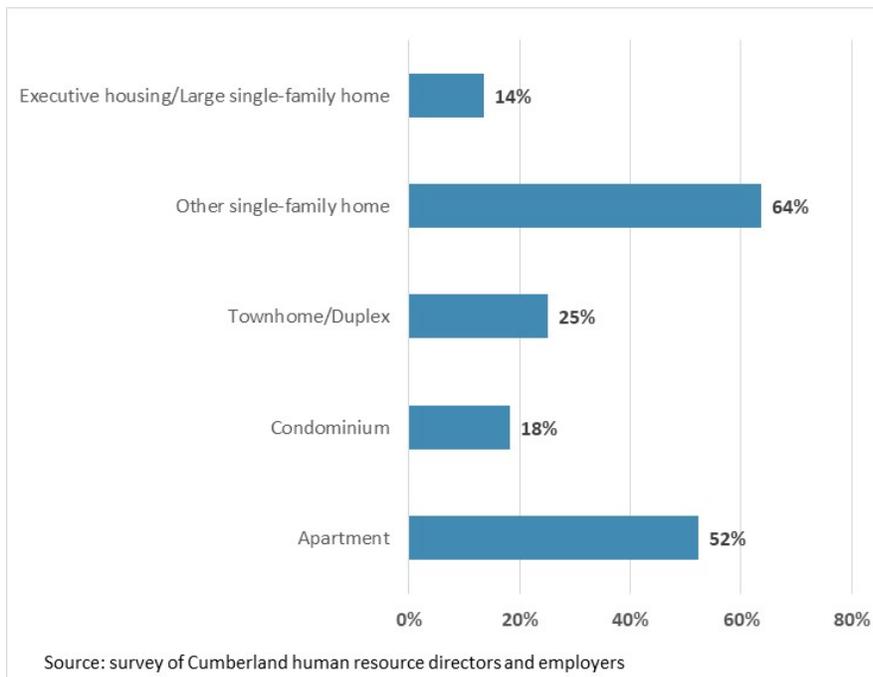
The City’s 2013 Comprehensive Plan identified “mature professionals” as a population Cumberland could target by promoting the City’s post-secondary education, rural outsourcing, and health care industry economic development objectives. However, the City has the potential to attract a greater share of middle- and higher-income working households of all ages, from entry- and mid-level level workers to experienced executives. Compared with the rest of the region, Cumberland has relatively fewer residents earning \$35,000 or more living in the City. Part of this disparity is explained by the fact that the City has not attracted as many residents who work in the skilled manufacturing and management sectors, which tend to have higher wages.

According to the HR directors, most of their recruits are looking for single-family homes. While about 14% of the respondents said that executive housing or large single-family homes were what new recruits were looking for, many more—64%—indicated that recruits were more likely to be looking for other types of single-family homes. New employees being recruited to Cumberland are most likely to be looking for homeownership opportunities priced below \$100,000.

However, about half of HR directors also said that rental housing was in demand by their new recruits. The biggest need among potential renters was reported to be between \$500 and \$999 per month.

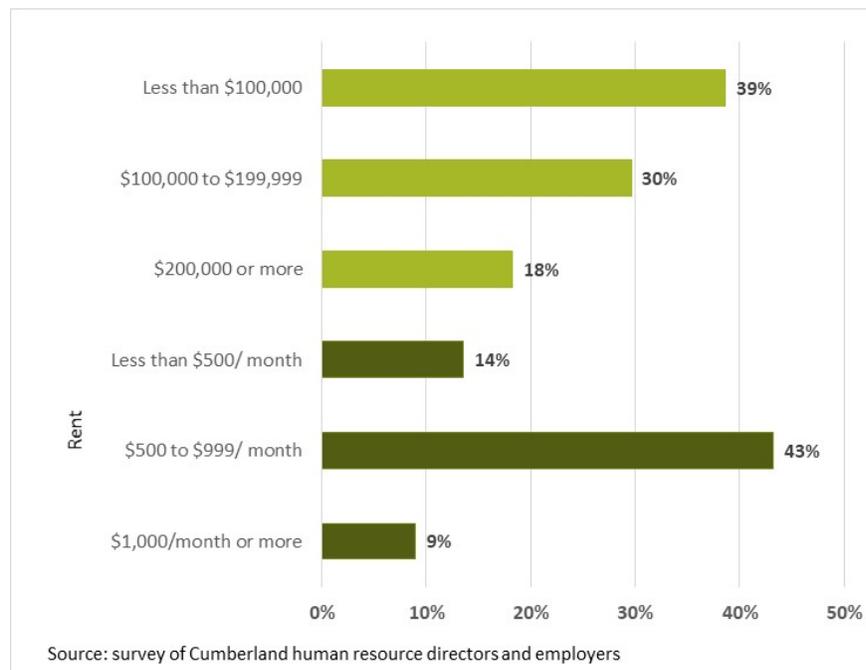
To attract new residents already working in the region, it is important to evaluate how to create appropriate housing options for this target population. This includes both “executive housing” but also more generally “move in ready” single-family homes. New homes could include both custom-built homes on single sites, as well as small clustered developments that provide for single-family homeownership options with a neighborhood feel. To create these new housing options, the City will need to pursue strategies that make use of the limited, existing land suitable for new single-family housing within the City limits.

Figure 6. What Types of Housing Are Your Recruits Typically Looking For?



At the same time, employers in the Cumberland area are recruiting workers who will be looking for rental housing options. There is unmet demand in the City of Cumberland for high-quality rental units with rents between \$500 and \$999 per month. These could include both apartments as well as single-family or townhome rentals. Another option could involve rent-to-own options which could be attractive for young workers who are just starting out but would like to eventually transition into homeownership.

Figure 7. What Home Prices or Rent Levels Are Your Recruits Typically Looking For?



Near-Retirees and Retirees

Cumberland has relatively fewer residents in their late 40s, 50s and 60s and the City has been losing population in these age categories for years. This population includes families with older children, and also includes individuals at or near retirement. For example, the population age 50 and older in the City of Cumberland declined nearly twice as fast as the overall population between 2010 and 2018. More than 70% of the City’s population loss between 2010 and 2018 was driven by a decline in residents between the age of 40 and 59.

Attracting older Gen X’ers and Baby Boomers is one part of a strategy of diversifying the City’s population and economy. Older Gen X’ers and Baby Boomers have higher household incomes than both older seniors and younger residents. According to a report by U.S. News and World Report, Baby Boomers (i.e. people between the ages of 56 and 74 in 2020), account for 70% of all disposable income in the U.S.⁸ As a result, this age cohort is one important way to help expand the customer base in Cumberland for local dining and retail establishments.

Survey data suggests that many near-retirees and retirees are looking for housing and amenities that could be offered by Cumberland. According to a recent RCLCO survey, most people age 55 and older who

⁸ U.S. News and World Report. 2015. The Boomer Report.

are looking to move are doing so because they are “preparing for retirement,” “retired,” or “last child moved out (empty nest).”⁹ In addition, “moving closer to family” and “moving closer to recreational amenities” were important reasons for moving, which underscores how many Boomers and near Boomers would like to spend their time as they approach retirement. Furthermore, according to a 2016 National Association of Home Builders Survey, Boomers indicate that having “greater piece of mind,” “a fuller life,” “more me time,” and “more money to spend on leisure/travel” are also key factors in deciding to move.

A comprehensive housing strategy in Cumberland can help ensure that this population can find appropriate housing in the City. While an AARP survey suggests that older adults are willing to consider housing alternatives such as homesharing or villages that enable aging in place¹⁰, the vast majority of adults age 55 and older who are considering moving are looking for suburban-like settings and would like a smaller, single-family home with lower maintenance.¹¹

In addition to attracting new residents in their 40s, 50s and early 60s, the City should look for ways to create more opportunities for existing older adult residents to age in the community. The 2013 Comprehensive Plan identified increased local demand for senior housing, particularly lower-cost housing with close proximity to health care services. As people age, convenient and high-quality hospitals and other health care facilities, as well as safe parks and other natural amenities, are features that older identified as being very important.

National surveys indicate that most older adults want to remain in their homes or at least in their communities as they age. According to the AARP’s Home and Community Preferences Survey, more than three out of four adults age 55 and older say they want to stay in their existing homes as they age, and about the same say they would like to remain in their existing communities.

The City of Cumberland offers many amenities that older Gen X’ers and Baby Boomers find attractive, including natural amenities and a quieter pace of life, and can be a great place for older seniors to age comfortably in place in their community. Cumberland’s current housing stock is insufficient in many ways to accommodate older adults who would like to retire and age in the community. A lack of new residential development means that there are very few “move-in ready” options for families who might want to move to the region. In addition, the City’s older stock is difficult to renovate to make it accessible to persons with physical limitations. The City’s urban fabric means that many existing homes abut the sidewalk, making it nearly impossible to build in ramps or zero-step entry. In addition, the housing stock in the City generally consists of two-level homes, which are less attractive to some older adults who are more interested in single-family homes that allow for one-level living.

Young Adults/Millennials

Millennials or young adults between the ages of 25 and 34 make up just 11.8% of the City’s population. While this age cohort has been a growing share of the population in many communities across Maryland, in Cumberland, the 25-to-34-year-old share has remained virtually unchanged since 2010, and the City has lost residents in this age group.

⁹ <https://www.rclco.com/publication/marketing-to-baby-boomers-one-more-time/>

¹⁰ <https://www.aarp.org/research/topics/community/info-2018/2018-home-community-preference.html>

¹¹ RCLCO 2018’s Housing and Community Preferences Survey

Cumberland's 2013 Comprehensive Plan identified young, working professionals as a source of new potential housing demand in the City. As the Comprehensive Plan states, the City has lost a substantial share of its young, single adult population over the past 70 years as well-paid jobs for skilled workers left the area. However, Cumberland offers amenities to attract this population. According to the Comprehensive Plan, rural outsourcing locations, postsecondary educational institutions, and employers in the health care industry were cited as opportunities that could attract this target population and help retain local college graduates.

According to the recent survey of Cumberland area employers and HR directors, three-quarters of companies are recruiting workers age 25 to 34 and 43% are recruiting for workers age 18 to 24 years. While employers and HR directors are mostly recruiting from within Cumberland or Allegany County, more than 30% say they recruit from locations in West Virginia, 12% recruit from the Frederick/Hagerstown areas, 9% recruit from the Baltimore region and 9% recruit from the Washington DC region.

Attracting young working adults from places outside of Cumberland, and in particular from places outside of western Maryland where the cost of living is higher, is one key way for not only expanding the City's population base, but also diversifying the local economy. For example, Millennials spend a relatively higher share of their income on dining out; according to one recent survey, 63% of Washington DC area Millennials go out for dinner at least once a week.¹²

According to findings from the 2020 Urban Land Institute's Emerging Trends in Real Estate report, as Millennials face the realities of buying a home and growing their families, the big cities they have been attracted to during their early and late 20s are "losing their shine." Interviews and focus groups with Millennials indicate that while young adults may want to leave the city, they are still looking for places with vibrant downtowns where they can recreate what they loved about the city but in a more suburban-like, or smaller community environment.¹³

In addition to a downtown area with redevelopment and revitalization potential, there are several other reasons Cumberland can attract Millennials. An affordable housing stock is one key amenity. According to a survey in the Washington DC region, nearly 80% of Millennials say the high cost of housing in that region is deterring them from becoming homeowners.¹⁴

Other amenities and services that are important to Millennials include high quality day care and schools, as well as parks, the availability of restaurants and bars, and walkable communities.¹⁵

The National Association of Home Builders reports that Millennials express a clear preference for living in a suburban community, and the majority desire a single-family home. While a single-family home is desirable, young adults (along with other generations) have increasingly been expressing a willingness to accept a smaller home or lot if it is in the community that they want to be in.¹⁶

¹²¹² Millennials Inside the Beltway: Committed Urbanists, Urban Land Institute, September 2018

¹³ Urban Land Institute's (ULI) joint report with PwC, Emerging Trends in Real Estate® 2020

¹⁴ Millennials Inside the Beltway: Committed Urbanists, Urban Land Institute, September 2018

¹⁵ Ibid

¹⁶ National Association of Home Builders. 2019. Millennial Home Buying Preferences. <https://www.nahb.org/News-and-Economics/Housing-Economics/Special-Studies/Millennial-Home-Buying-Preferences>

Despite some survey data suggesting that Millennials are willing to take on a “fixer-upper” in order to afford to become a homeowner, there are challenges. A fixer-upper could require significant costs that homebuyers are not able to roll up into a 30-year mortgage. A fixer-upper also often requires a significant amount of sweat equity which is challenging for some Millennials who are also working to move up in their careers. According to another national survey, nearly half of home buying Millennials say they would prefer to buy newly constructed homes versus “fixer-uppers” in order to avoid renovations and plumbing/electricity problems,¹⁷ and suggests that Millennials want “Instagram-ready HGTV properties.”

Cumberland offers amenities that could attract young adults from higher-cost markets in Maryland and the broader mid-Atlantic. Its existing Downtown core, natural amenities and availability of high-speed internet are a benefit. However, Cumberland faces some challenges attracting young adults from higher-cost places in Maryland and the broader mid-Atlantic. One big challenge is the lack of “move-in” ready housing stock. Another challenge is a lack of incentives for new residents to purchase “fixer-uppers” in the City, and assistance to help offset the cost of renovating an existing home in the City.

¹⁷ <https://www.fortunebuilders.com/2-ways-millennials-will-affect-the-2018-housing-market/>

Recommendations

A comprehensive housing strategy for the City of Cumberland will include priorities for supporting quality housing for individuals and families all along the income spectrum, and will involve coordination across City agencies to help housing, economic development, and social services programs reinforce one another.

Based on this analysis, the primary obstacles to the delivery of new housing and the redevelopment of existing housing in Cumberland are as follows:

- **Limited demand for market-rate housing in the City given current conditions.** Although the City has begun investing in improving its Downtown and creating more entertainment and recreation amenities, years of disinvestment in City neighborhoods, along with a decades-long trend of economic change in the region, has meant that market-rate housing demand has been relatively weak in Cumberland.
- **Few suitable sites for new development.** The City's challenging topography and near-built out character make it difficult to find sites within the City's boundaries that are appropriate for new residential subdivisions. Infill development is challenging, not just because of topology, but also because of the conditions of surrounding structures in many neighborhoods.
- **Historic preservation designations.** The residential approval and permitting processes do not appear to be particularly onerous in Cumberland, nor are the City's building permit fees outside of the norm. However, historic preservation designations in the City can create burdensome regulations and extra costs to property owners looking to redevelop an aging home and can be a barrier to neighborhood revitalization.
- **Relatively high tax rates.** Property tax rates in the City of Cumberland are higher than in both the unincorporated parts of Allegany County, as well as in other cities, such as Frostburg. A higher tax rate without commensurate levels of public services can be a deterrent for new residents.
- **Insufficient public resources for housing and community development programs.** The City has received approximately \$700,000 each year in CDBG funding and, in past years, that funding has been spread too thin across many different neighborhoods and projects. As a result, it has been difficult to perceive an impact of those public investments.

To overcome these obstacles and to move toward a policy direction that increases and improves housing opportunities for individuals and families of all backgrounds, diversifies the City's population, and expands its economic base, this report is recommending a set of phased housing strategies. The phased approach suggests that there are some things the City needs to do first (e.g. address blight, generate demand for market-rate housing) before it can achieve other goals (e.g. develop new single-family housing, promote mixed-use development). Some Phase 1 and Phase 2 initiatives could be taken on in tandem. Given the current state of the local and national economy, it is difficult to put a specific timeframe, though Phase 1 strategies could be begun within 12 to 18 months.

Phase 1 Recommendations (Begin within 12 to 18 months)

- 1-1. **Implement the recommendations from the Blight Action Plan.** An analysis of the Cumberland's vacant and dilapidated buildings resulted in a set of concrete, actionable recommendations for the City. City staff have already begun implementing some of those recommendations, including utilizing the building inventory to prioritize code enforcement and establishing a process for regularly updating the inventory of blighted properties. As the City moves forward with implementing other recommendations from the Blight Action Plan, this report recommends that the City target its limited staff and financial resources to key sites/corridors that can create an impact, rather than deploying resources in areas throughout the City, which will dilute efforts. (See Site Recommendations below.)
- 1-2. **Continue Downtown revitalization efforts.** The CEDC is actively pursuing projects designed to revitalize the Downtown area. The Baltimore Street Redevelopment Project has been awarded approximately \$6.4 in funding, and will result in the replacement of aging underground utility lines beneath the Downtown pedestrian mall, and the installation of a one-way street from Mechanic Street east to George Street. Other efforts that are underway by CEDC, including goals of attracting new retail and hotel tenants to the Downtown area, are crucial for increasing the draw of Downtown Cumberland and supporting the demand for market-rate housing development. A dedicated staff person to coordinate the Downtown revitalization effort is important for retaining focus on Downtown and moving revitalization efforts forward.
- 1-3. **Fund priority projects in targeted areas outlined in the City's five-year Consolidated Plan.** The City's estimates that it will receive \$3.2 million in CDBG funding over the next five years, while it has received applications for projects and initiatives totaling more than \$5 million. The biggest project in 2020 is the Baltimore Street redesign, which will receive more than \$400,000 in CDBG funds (out of about \$800,000 in total CDBG funding available for the year). Future year's funding should also include a large-scale investment in a project or initiative in a specific, targeted area in order to achieve a noticeable impact on both the lives of individuals and families, as well as on the quality of life and attractiveness of the Cumberland community.
- 1-4. **Develop a "dollar home" program in Cumberland.** The City could look to partner with HUD on its Dollar Homes initiative, which helps local governments offer individuals and families the opportunity to purchase qualified HUD-owned homes for \$1 each. Under this program, Dollar Homes are single-family homes that have been acquired by the Federal Housing Administration (which is part of HUD) as a result of foreclosure actions. Single-family properties are made available through the program whenever FHA is unable to sell the homes for six months.

However, the City can offer its own "dollar home" program that is not tied to HUD or FHA foreclosures. City staff is developing an inventory of properties and lots that have been obtained by the City or are currently privately-owned but which are in arrears on property taxes. City-owned properties could be made available to purchasers for one dollar (or some other nominal amount), with the agreement that the buyer renovate the property and reside in the home for a certain period of time (e.g. five years). Private property owners with back taxes due could be offered a forgiveness on their property tax liability in exchange for donating the property to the

City. The property could then be made available to a new owner who agrees to renovate and occupy the property. (See “Dollar Home” Program case studies in the Appendix.)

The City can work with local REALTORS® to provide education about the program. In addition, the City should promote the program in the Baltimore and Washington DC regions.

- 1-5. **Update, publish, and map an inventory of vacant and underutilized City-, County- and Public School-owned land in Cumberland.** As the City completes and expands its inventory of blighted properties, and as the City and CEDC acquire more properties, City staff should maintain an inventory of vacant and underutilized, publicly-owned land and should make that information available to the public in the form of a GIS-based map and database. Developing a database of publicly-owned parcels, including data on parcel size, zoning, topography, current land, improvement values, and other information, is an important first step for establishing a policy for making public land available for market-rate and mixed-use residential development on key sites within the City. (See Site Recommendations below.) The City should make sure the information on publicly-owned land is made available to builders and developers in the region, who may not be aware of such sites in Cumberland.
- 1-6. **Educate residents about funding available for renovating homes to allow for aging in place.** There is both state and federal funding available to seniors (age 55+) who would like to make modifications or improvements to their homes so that they can age in place. The Allegany Human Resources Development Commission and its Area Agency on Aging do serve as a resource for seniors in the region. However, specific information on available funding and the processes for residents to acquire grants or loans from the state is difficult to find. Making that information more readily-accessible could help some current homeowners make improvements to their homes. (See State and Federal Rehab Programs case study in the Appendix.)
- 1-7. **Establish a downpayment assistance program.** Set aside City funds to provide downpayment assistance to individuals or families working in the Cumberland region who would like to purchase a home in the City of Cumberland. Market the downpayment assistance program to the region’s major employers, as well as through local REALTORS®. Offer homeowners assistance of up to \$15,000 which is 10% down on a \$150,000 home, and cap the number of applicants each year. Consider extending downpayment assistance to homebuyers moving to Cumberland from outside the region.
- 1-8. **Consolidate historic preservation districts and review historic preservation regulations.** Preserving key historic sites is important to the City’s ability to attract residents and visitors. However, the current historic districts are quite broad and include properties that are in need of significant rehabilitation. (See historic district maps and photos in the Appendix.) In addition, historic preservation regulations make it challenging and expensive to renovate properties. Where renovations meet other goals of the City, including housing and neighborhood revitalization goals, the City should relax historic preservation requirements.

Phase 2 Recommendations

2-1. **Make publicly-owned land available for market-rate or mixed-income housing development.** Land is a key input into the cost of development, although it is not as big a factor in the City of Cumberland as it is in other, high-cost places. Based on a review of current land sales and home prices, it is estimated that land would account for approximately five percent of the final sale price for a new single-family home built in Cumberland.¹⁸ Making land available for free to a developer will improve the financial viability of new residential projects. The City could require that the builder set aside some share of the new homes to be sold to first-time homebuyers or to individuals with jobs located in the City of Cumberland. The City could also partner with builders to promote City downpayment assistance.

The City should develop an RFP process to outline goals of a publicly-owned site and promote the RFP to builders and developers both in the Cumberland region, as well as in other parts of Maryland, West Virginia and Pennsylvania. (See Site Recommendations below.)

2-2. **Develop mixed-income housing with federal subsidy programs.** Providing an incentive to residential development via free land may not be enough to encourage a developer to build a new single-family subdivision if there is not additional evidence of market-rate housing demand in the City. The economic development initiatives, blight removal efforts, and downpayment assistance programs put into place in Phase 1 could be sufficient to expand housing demand in the City. If market-rate housing demand remains weak, another solution is to promote mixed-income housing whereby developers can make use of incentives provided through the Low-Income Housing Tax Credit (LIHTC), USDA and other federal housing incentives, along with the provision of publicly-owned land.

2-3. **Increase residential density on key sites.** A third (and related) strategy is to combine free or reduced-priced land with an increase in allowable density, taking care to ensure that the density is consistent with the surrounding residential development and will result in housing that is most needed to attract new residents to Cumberland (i.e. workers in the region, near retirees and retirees, and young adults).

2-4. **Fast-track the residential development approval and permitting process.** There is no indication that the City takes an unreasonable length of time to approve building permits or to issue final certificate of occupancy permits. However, there has been very little new housing construction over the past decade. In preparation for potential new residential subdivision construction, the City should outline clear ways in which new residential proposals will be reviewed and approved efficiently by City staff, the Planning Commission and City Council. New residential subdivisions that meet the goals of the City should be “fast tracked,” with City staff determining the best way to ensure that new subdivision proposals receive immediate attention.

¹⁸ Review of land and home sales data on Zillow.com, 6/1/2020.

Site Recommendations

Scattered Sites Near Downtown (Phase 1)

Approach: Bring public- and private-sector resources to targeted sites near Downtown

Goal: To improve the housing stock and to make Downtown gateways more appealing to potential new residents

The Blight Action Plan identified over 500 vacant and/or dilapidated structures in the City of Cumberland. City staff have mapped the properties and have begun implementing specific recommendations from the Plan.

Part of a comprehensive housing strategy that improves the existing housing stock and creates new demand and new housing opportunities needs to include more targeted investment in specific small areas, defined by a handful of city blocks and located in strategic locations. This report recommends that the City focus its blight reduction activities in subareas near Downtown that will allow for an opportunity to improve neighborhoods that serve as gateways to Downtown. Targeted blocks should be among those identified in the City's five-year plan for investment of CDBG funds.

Specific target areas include the following:

Baltimore Avenue Corridor from Decatur Street northeast leading out of Center City and through the Decatur Heights neighborhood

Independence Ave Corridor northwest out of Center City into the Willis neighborhood

The collection of blocks on these two corridors provide an opportunity for targeted impact because they form a gateway into the City's Downtown. In addition, these corridors include concentrations of blighted properties as well as vacant properties, tax sales, recent demolitions, and city-owned properties, which makes these sites ideal for implemented the scattered site recommendations.

In these corridors, the City and CEDC should take the following actions:

- Concentrate implementation of the Blight Action Plan recommendations, specifically the following:
 1. Utilize the building inventory to prioritize enforcement.
 2. Consider prioritizing properties with shared walls.
 6. Share overlay maps with redevelopment partners.
 7. Continue incentives for historic preservation.
 8. Collaborate with lenders.
 9. Include public input during redevelopment discussions.
 15. Rework property nuisance hanger as a high weeds and grass hanger.
 16. Analyze effectiveness of floating zone.
 17. Consider advocating for authority to place a lien for fire insurance proceeds for debris removal after a fire.
- Reach out to existing property owners who are behind on tax payments and offer them the opportunity to "walk away" from their liability if they agree to turn their property over to the City.

- Make city-owned homes and properties in these areas available to new owners through a City “dollar home” program.
- Review properties with historic designations in these areas to determine if buildings still meet historic presentation requirements (e.g. if 3 of 4 walls of a building are dilapidated then it won’t classify as historic).
- Review guidelines for redevelopment of historic buildings, and ease guidelines for owners who purchase the properties through the City or through a private sale.

Figure 8. Scattered Sites Near Downtown – Option 1

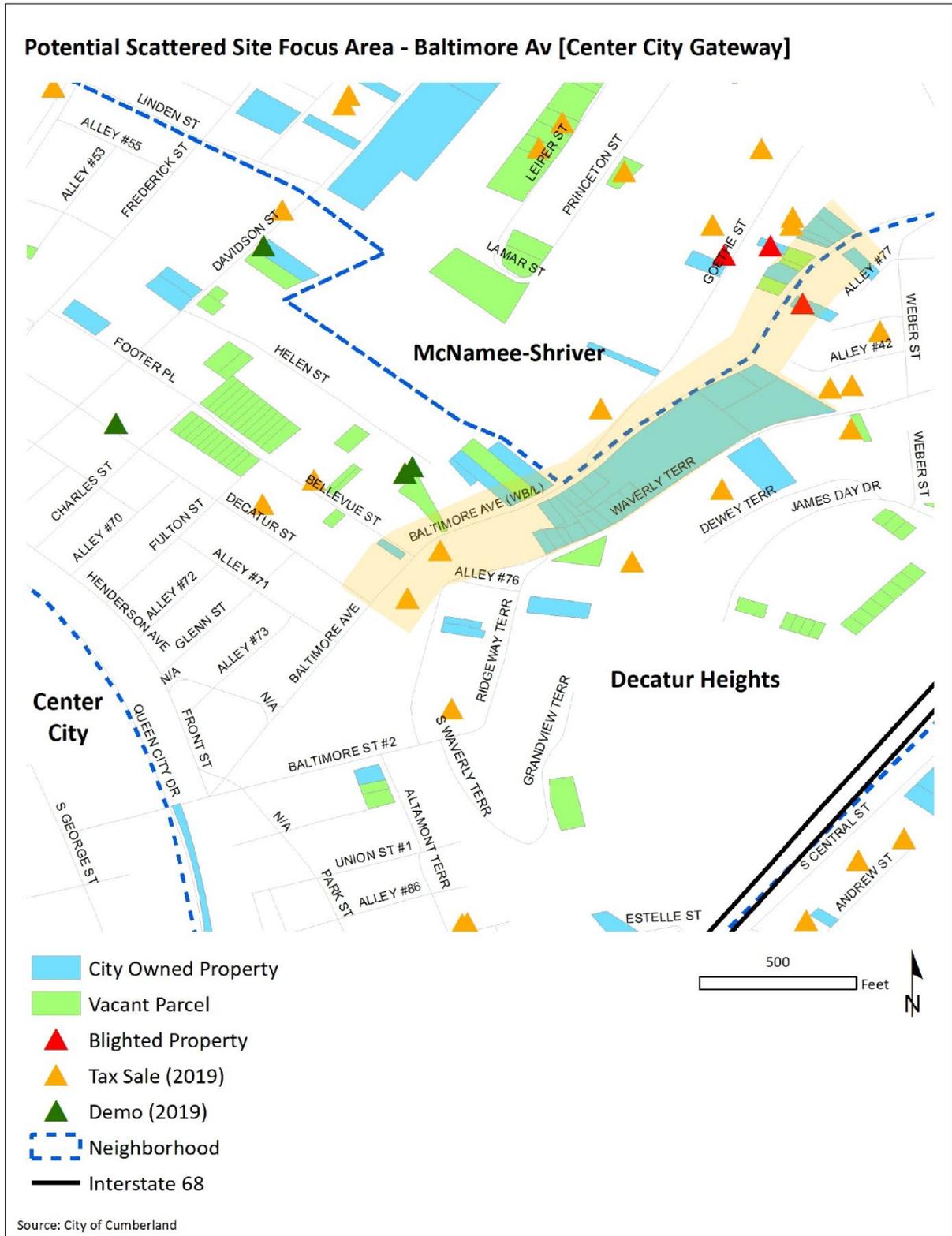
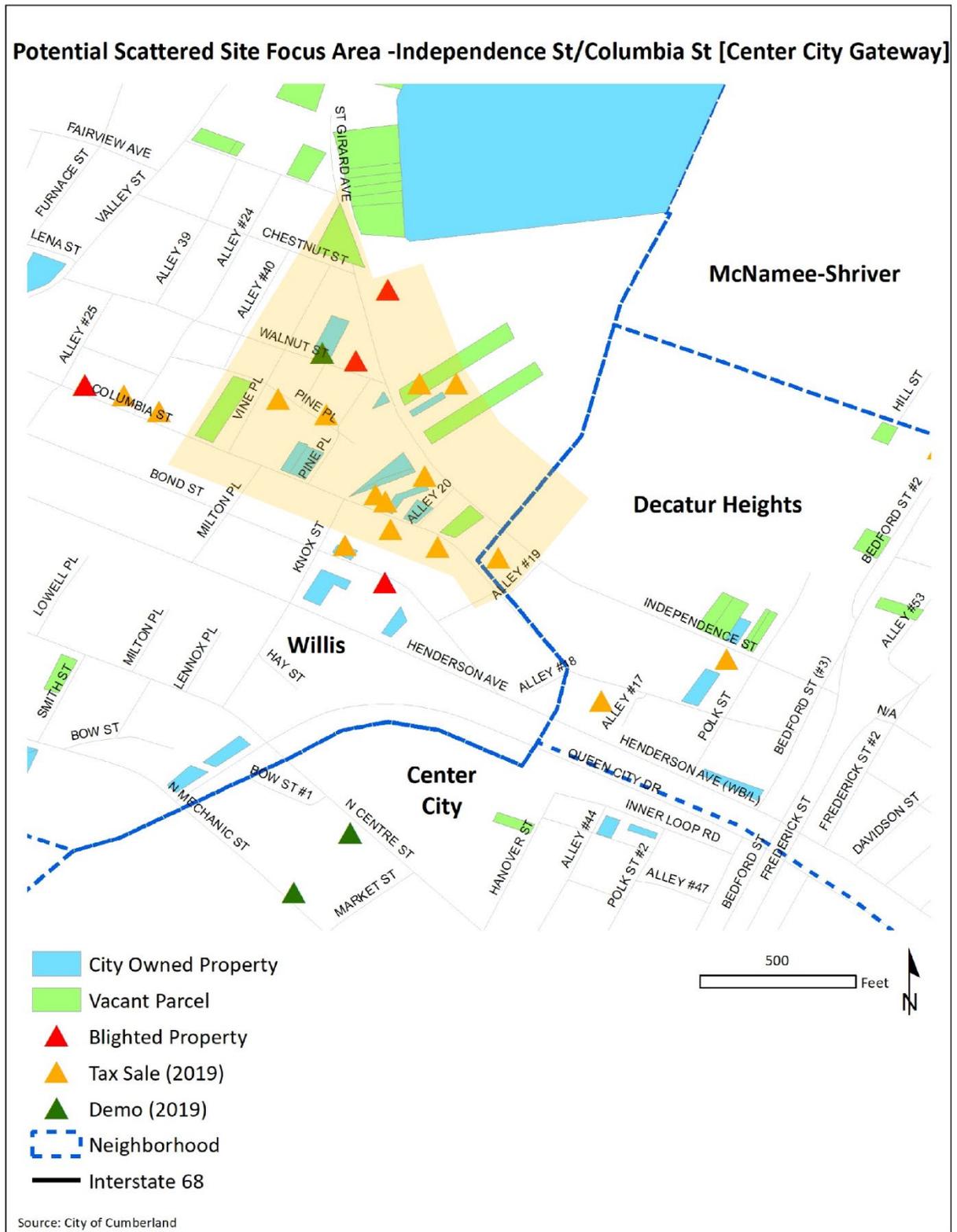


Figure 9. Scattered Sites Near Downtown – Option 2



Memorial Hospital Site (Phase 2)

Approach: Bring public- and private-sector resources to a shovel-ready site in a relatively well-maintained residential neighborhood

Goals: Create new housing options not currently available in Cumberland on a prime site, close to Downtown with great views

The Memorial Hospital site is the original location of the hospital before operations were consolidated into the Western Maryland Health System's facility on Willowbrook Road. As the Economic Development Strategic Plan observed:

One of the greatest assets of this site, given that the hospital buildings were recently demolished, is it is ready for immediate development. In addition, due to the fact that the City owns the property, there are no issues related to property assemblage. Unlike most of the other opportunity sites, the Memorial Hospital site is located in a largely residential area. This creates the opportunity to explore an economically beneficial development program that is different from those in a highly nonresidential area. (p. 4-23)

While the site is not within walking distance of Downtown, it does offer great views of the City. It is also located within an established residential neighborhood, which suggests that housing would be an appropriate and accepted use for the site.

The total area of the former hospital site is 9.47 acres. In addition, there is an existing parking structure that sits on a 1.6-acre site. According to a recent appraisal, the estimated market value of the land is \$220,000. The site is served by sewer and water.

Market analysis suggests that there is a significant need for new ownership housing in Cumberland, especially three-bedroom homes, priced at \$150,000 and above. While the Economic Development Strategic Plan recommended that the site be repositioned as senior housing, and while there is a significant need for housing for older adults, the former Memorial Hospital site is the most attractive site within the City limits for new single-family homes. However, a phased approach to this site could include age-restricted homes to accommodate older adults.

While demand for market-rate housing in the City should increase as improvements are made to the City's Downtown and adjacent neighborhoods, it is likely that an additional incentive will need to be offered to attract new housing, particularly on the scale that the Memorial Hospital site would allow.

9.47-acre site former hospital site. The site is currently zone residential. Because the site is served by sewer and water, it is possible for the site to be zoned to allow single-family homes on 10,000 square foot lots. This site (excluding the parking structures) could accommodate 30 new single-family homes on 10,000 square foot lots, reserving 25% of the site as open space. Homes should be constructed primarily as three-bedroom, single-family homes, designed to be priced around \$150,000.

1.6-acre parking structure. To meet the large and growing demand for senior housing in the City of Cumberland, the 1.6-acre that is currently occupied by the former hospital parking structure could be positioned as age-restricted housing. With a combination of free land and Low Income Housing Tax Credits (LIHTC) or USDA financing, this site potentially could accommodate a 20-unit senior rental housing

building with rents affordable to residents age 55 and older with incomes no more than 60% of the area median income (\$30,600 for a single person and \$34,980 for a couple).

Implementation

Because the City owns the former Memorial Hospital site, it has a lot of flexibility in how to use the site to expand housing options in the City and reinforce the City's economic development efforts. A lack of interest in building new market-rate subdivisions in Cumberland indicates that local builders do not see the possibility of financially-viable projects in the City. As such, the City needs to provide an incentive to builders and the value of the land provides such an incentive. In exchange for the provision of the Memorial Hospital site for free (e.g. as a 99-year ground lease), builders would be required to set aside some share of homes for first-time homebuyers in the City.

An RFP for the land would create the opportunity for local and non-local builders to propose housing that meets the goals of the City. In the RFP, the City should describe the housing types desired and should also outline other goals for the site (e.g. placement of open space, architectural style of homes, any additional infrastructure to increase integration with the surrounding neighborhood). If the City and CEDC do not have capacity to write the RFP and evaluate proposals, a consultant could be hired to assist.

Development of the site could potentially be offered in phases, depending on where demand is at the time the RFP is issued. For example, the City could subdivide the site and offer one-half of the site for 15 single-family homes.

One challenge on the parking structure site could be the limited ability of nonprofit developers to secure LIHTC to build a 20-unit rental building as the competitive tax credits tend to favor larger projects. Other federal and state incentives could be proposed as part of the RFP process. A larger building at slightly higher density could also potentially be appropriate at this site.

Figure 10. Former Memorial Hospital Site



Allegany County High School Site (Phase 2)

Approach: Bring public- and private-sector resources to develop a mix of housing types at a range of price and rent levels

Goal: create unique housing options for a range of ages and family types

The 11.87-acre site of the former Allegany High School is located at 616 Sedgwick Street. A 156,000 brick, three-story structure built in 1925 remains on the site, along with football and baseball fields. A parking lot is located at the southern end of the high school, adjacent to the auditorium. There are two adjacent City-owned parcels, totaling 2.16 acres. A cemetery and single-family homes also are adjacent to the property.

This site provides opportunities for the City to promote housing options primarily because of the public ownership of the site, as well as the topography of the site, which could allow the City and County Public Schools to work with non-profit and for-profit developers to create unique, new housing options.

11.87-acre former school site. The former Allegany High School site is a somewhat more complex site because of the need to demolish the existing building. However, the size of the site provides the opportunity for a new community to be built with a range of housing options at different price and rent levels, with the potential for up to 60 new housing units on the site. In particular, the former school site could accommodate the following:

- 20 units of subsidized rental housing affordable to individuals and families with incomes up to 60% of area median income (\$30,660 for a single person, \$37,140 for a family of four)
- 30 to 40 single-family homes and townhomes on 10,000-square foot lots (single-family) or 5,000-square foot lots (townhomes)
- Approximately 4 acres preserved as open space (e.g. active or passive recreation space)

Implementation

The City should preemptively rezone the former school site to accommodate medium-density housing (up to 20 units per acre).

The ability to transfer the school or the site to *market-rate* housing is limited in the near-term. The development of housing on the former school site in the near-term is likely only possible with a combination of free land and federal and state incentives, including Low Income Housing Tax Credits, USDA programs, and other sources. The use of these resources requires that units be made available to individuals with low and moderate incomes. Similar to the former Memorial Hospital site, the City could develop an RFP to solicit proposals from local and non-local for-profit and nonprofit developers to meet housing and community development goals.

Like at the Memorial Hospital parking structure site, there is a limit to using LIHTCs to build a 20-unit rental building as the competitive tax credits tend to favor larger projects. At this former school site, it is unlikely that a higher-density building would be supported so developers likely would have to bring other federal and state incentives to the project.

Later phases of development of the site could preserve and enhance open space, and bring market-rate townhomes and single-family homes, and potentially retail uses. to create a more self-contained neighborhood.

Figure 13. Former Allegany High School Site



Appendix

Evaluation of Existing Housing Programs and Initiatives

New public-private strategies and incentives will be necessary to diversify the City of Cumberland’s housing. These strategies, discussed in more detail below, need to support the City’s economic development and other priorities and also need to help reinforce proactive strategies already on the books.

Like most communities across the country, the City of Cumberland does not have a comprehensive housing strategy that lays out priorities and incentives for the entire range of housing options. Rather, housing strategies and plans focus on lower-income, current residents. The City of Cumberland Department of Community Development (DCD) is the lead public agency within the City that deals with housing and neighborhood issues. The City of Cumberland DCD administers the Community Development Block Grant Program for the City of Cumberland, and also oversees code enforcement, fair housing, zoning and historic preservation issues. The City works closely with County agencies on housing and social services initiatives. Recently, the DCD has been coordinating more closely with CEDC on a broader range of housing and economic development issues.

Comprehensive Plan

The City’s Comprehensive Plan offers one place for a housing strategy to be laid out. The comprehensive plan is a document designed to guide future actions of a community, with goals for land use, transportation, community facilities, infrastructure, economic development, and housing. The City updated of its Comprehensive Plan in 2012 and 2013. The Neighborhood Element of the Plan was completed first and served as the foundation for the Citywide Element. The Housing Element of the Plan has not been updated since 2004.

The 2013 Comprehensive Plan forecasts that the City will add 1,428 new households between 2013 or 2033, reflecting a 15% increase. This Plan, therefore, is anticipating a reversal of the population declines the City has been experiencing for decades, with expectations that 30% of future residential development will be in the form of infill development and redevelopment, while 70% will be in the form of new major subdivisions and site plans.

The Neighborhood Element of the Comprehensive Plan focuses on needs and strategies for 11 neighborhoods identified for the plan. A key focus for many of the neighborhood strategies was addressing abandoned and blighted housing in the City, although expanding homeownership and rental housing opportunities was also an important part of the Neighborhood Element. The Neighborhood Element includes site-specific initiatives, and draws on recommendations from a 2002 study of abandon and vacant properties.

Figure A-1. Key action items from the 2013 Comprehensive Plan (Citywide Element)

1. Working with private and non-profit housing organizations, initiate opportunities to establish a long-term housing acquisition and rehabilitation program based on the Habitat for Humanity and Interfaith Housing initiative models.
2. Expand the current rental licensing inspection program to ensure routine inspections of every licensed rental unit over a defined period of time.
3. Establish a local land bank to help aggressively package, market, and redevelop properties acquired by the city through property tax defaults and blighted housing condemnation and removal.

4. Work with Cumberland Neighborhood Housing Services to develop and pursue a neighborhood revitalization effort for one or more neighborhoods with distressed housing
5. Aggressively pursue removal and demolition of blighted housing that cannot be salvaged by virtue of advanced structural deterioration and neglect.
6. Work with active neighborhood associations to expand the Let's Beautify Cumberland program to include routine neighborhood clean-up events along the city's public streets and alleys.
7. Working through the Neighborhood Advisory Commission, establish active citizen neighborhood associations for all residential neighborhoods identified and discussed in the 2013 Comprehensive Plan Neighborhood Element.
8. Evaluate and—where feasible—adopt additional or new zoning incentives to encourage and promote infill housing development on vacant inner-city residential lots.
9. Evaluate options to expand the city's nuisance code enforcement program to include animal control.

The two additional documents that currently guide City housing initiatives are the Five-Year Consolidated Plan and the Blight Action Plan.

Five-Year Consolidated Plan

The City's five-year consolidated plan (Con Plan) examines housing and other needs among low-income and vulnerable populations in the City of Cumberland. All localities that receive CDBG funding from HUD are required to complete a Con Plan every five years. The Con Plan is intended to help communities assess affordable housing and community development needs. The consolidated planning process is meant to include extensive community-wide dialogue around housing and community development priorities in order to prioritize the use of federal funds (e.g. CDBG funds). The priorities of the Con Plan are carried out through Annual Action Plans, which provide a description of the actions, activities, and specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified by the Plan. Localities report on accomplishments and progress toward the Con Plan goals in the Consolidated Annual Performance and Evaluation Report (CAPER). The City of Cumberland completed its 2020-2024 Consolidated Plan in May 2020. In 2019, the City received \$700,000 in CDBG funding.

The Con Plan includes specific strategic goals for housing, economic development, homelessness, and public services, with a focus on priority needs of low-income individuals and families in the City. The Plan also discusses geographic targets areas and attempts to narrow the geographic focus of projects making use of federal CDBG funds. The proposed strategies are intended to be designed to leverage existing federal and other resources and also to be consistent with other City plans and programs. However, the emphasis on these strategies is on support for economically-vulnerable populations currently living in the City, rather than a comprehensive approach to housing in the City.

The most recent Con Plan identifies the top five low- and moderate-income housing needs in Cumberland as: 1) homeownership loans/grants, 2) residential property maintenance/code enforcement, 3) accessibility improvements, 4) single-family residential rehab, and 5) energy efficiency improvements.

The Con Plan includes in its assessment that a primary housing concern in the community is vacant and dilapidated residential structures. The age of the housing stock necessitates regular upkeep and maintenance, which can be expensive for owners and landlords. Deteriorating housing conditions coupled

with rising rents creates housing instability felt most acutely by extremely low-income households in the community.

Focus groups and interviews conducted as part of the Con Plan process confirmed that the aging housing stock is one of the community’s top housing issues, along with blighted and vacant units. The Con Plan concludes that “[w]idespread blight and substandard housing contribute to the misalignment of available housing units since it is likely that a large number of units are not part of the housing inventory.”

Figure A-2. Priority Needs and Proposed Strategies – 2020-2024 City of Cumberland Five-Year Consolidated Plan

Issue	Target Area(s)	Priority Need(s)	Proposed Strategies
Housing	Citywide with priority for Downtown, Rolling Mill, Decatur Heights, Johnson Heights-Mapleside and Eastside	Provide Cumberland residents a range of housing options providing safe, decent, and affordable housing for low-moderate income families and individuals. Improve access and connection to services for areas of low-moderate income concentrations over 51%	<p>Support the development of programs and support existing programs that improve existing housing stock, and improve the rates of owner-occupied housing, including emergency repairs, energy efficiency improvements, and accessibility modifications.</p> <p>Continue to ensure availability and access to programs addressing the high incidence of lead paint hazard in the city’s aging housing stock.</p> <p>Support efforts to add housing stock and new development consistent with Cumberland’s Comprehensive Housing Plan.</p> <p>Continue to affirmatively further fair housing.</p>
Economic Development	Citywide with priority for Downtown, Rolling Mill, Decatur Heights, Johnson Heights-Mapleside, Eastside-Willowbrook and Constitution Park	Foster a healthy and revitalized Downtown economy to provide Cumberland residents with improved access to services, a better quality of life, and to improve access	Downtown Revitalization: Align efforts which enhance the Downtown urban core including, but not limited to, support of the City’s Strategic Economic Development

		<p>to support for small businesses, entrepreneurs, and microenterprises.</p> <p>Improve and expand economic opportunities for Cumberland residents that increase their access to livable wage jobs, education and training opportunities with a focus on employment, redevelopment, financial support, job training, job creation/retention/services.</p>	<p>Plan, the Maryland Main Street Program and Cumberland’s Downtown Civic Master Plan. Efforts include stabilization, establishment, and expansion of small business, microenterprise assistance, rehabilitation of commercial spaces and infrastructure for economic development and business improvement, increased community policing and public safety. Support efforts to establish capacity for creating and implementing a National Revitalization Strategy area Downtown and to establish capacity for creating and implementing a second National Revitalization Strategy area in South Cumberland.</p> <p>Support the development of programs and support existing programs that promote job creation, job retention, employment training/job training services to unemployed and under - employed persons, Support efforts to plan and promote the development of commercial and industrial sites and facilities , Support efforts to plan and promote the re-development of vacant commercial and industrial sites and facilities, Support business and commercial</p>
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			growth through expansion, new development, and rehabilitation, Improve access to Jobs and services through expanding public transportation options and through providing access to existing public transportation options
Homelessness	Citywide with priority for Downtown, South Cumberland, Rolling Mill, Decatur Heights, Eastside/Willowbrook	Increase coordination and promotion of homeless services with the Continuum Care system and to promote those services to better serve those who are homeless or at risk of becoming homeless and special needs populations.	Coordinate with and support existing homeless service providers to provide outreach and case management services to the targeted Downtown area, Provide support for rapid re-housing efforts, homeless prevention, homeless shelters, and transitional housing unit development
Public Services	Citywide priority for Downtown, Walsh-Humbird, Rolling Mill, Johnson Heights Mapleside, Eastside-Willowbrook, McNamee-Shriver, Chapel Hill/Virginia Avenue	Provide access and availability of services necessary to decrease homelessness, improve housing options, improve safety and health outcomes for low-mod income persons and special populations.	Coordinate with and support existing service providers to fill gaps in services

Cumberland Blight Action Plan

In 2018, in collaboration with West Virginia University (WVU) and Downstream Strategies, an environmental and economic consulting firm, the City of Cumberland completed the Cumberland Blight Action Plan, which was designed to assess the dilapidated and abandon buildings in the City and create a set of recommendations to address blight within the City limits. A City advisory group provided input to the study team on the City’s goals and priorities related to blight and neighborhood revitalization. A communitywide Open House was held to update the public on the Blight Action Plan methodology and seek input from the wider Cumberland community to inform the plan. The study team prepared an inventory of dilapidated and/or vacant properties, along with associated GIS data to allow City staff to maintain, updated, and map the data.

The Blight Action Plan identified 512 dilapidated and/or vacant buildings in the City of Cumberland. That vast majority of the dilapidated and/or vacant structures in the City are single-family homes. While the

survey identified dilapidated and/or vacant structures in many parts of the City, the inventory concluded that the problem properties were concentrated in the Decatur Heights, Rolling Mill, and Johnson Heights-Mapleside neighborhoods.

The final Blight Action Plan included 17 recommendations, which include strategies related to tracking the inventory of vacant properties to amending and implementing ordinances to address blight.

Figure A-3. Blight Action Plan Strategies

TRACKING AND MANAGING INVENTORY
1. Utilize the building inventory to prioritize enforcement.
2. Consider prioritizing properties with shared walls.
3. Regularly update the inventory of blighted properties.
4. Develop a vacant property registry.
5. Consider adopting an uninhabitable property registry.
Supporting Redevelopment
6. Share overlay maps with redevelopment partners.
7. Continue incentives for historic preservation.
8. Collaborate with lenders.
9. Include public input during redevelopment discussions.
ENHANCING CODE ENFORCEMENT
10. Consider expanding the capacity of the City Code Enforcement Office.
11. Purchase building code development software such as ArcGIS for dilapidated buildings.
IMPROVE EFFECTIVENESS OF ORDINANCES
12. Replace the Property Maintenance Code and portions of the Housing Code with the International Property Maintenance Code.
13. Amend the nuisance provisions of the City Code of Ordinances to streamline the process.
14. Continue soft approach with landowners.
15. Rework property nuisance hanger as a high weeds and grass hanger.
16. Analyze effectiveness of floating zone.
17. Consider advocating for authority to place a lien for fire insurance proceeds for debris removal after a fire.

Economic Development Strategic Plan

The Cumberland Economic Development Corporation (CEDC) recently completed an economic development plan. Though not focused on housing, the citywide Economic Development Strategic Plan (EDSP) includes goals and priorities that are important to a comprehensive housing approach. In addition, achieving some of the goals of the EDSP specifically depends on having appropriate housing to accommodate new growth.

The EDSP is designed to provide the framework for enabling the City “to pursue a proactive, comprehensive economic development effort aimed at increasing the local tax base, attracting new employers, enabling existing employers to grow, and supporting the continued development of the arts and tourism industries.”

The EDSP identified commercial (i.e. office, retail, industrial) development potential on several sites; however, the plan also highlights two locations deemed suitable for new housing development, including the Memorial Hospital site (senior housing) and the Rose's Shopping Center site (mixed-use, multifamily housing).

Detailed Data Tables

Population Trends, 1960-2018

	1960	1970	1980	1990	2000	2010	2018
State of Maryland	3,100,689	3,923,897	4,216,975	4,781,468	5,296,486	5,773,552	6,042,718
Allegany County	84,169	84,044	80,548	74,946	73,930	75,087	70,975
City of Cumberland	33,415	29,724	25,933	23,706	21,518	20,859	19,480

Source: U.S. Census Bureau

At-Place Employment, 2010-2017

Year	Cumberland, MD		Allegany		Mineral County,		Frederick, MD		Hagestown, MD		Winchester, VA	
	No.	Pct. Chg.	No.	Pct. Chg.	No.	Pct. Chg.	No.	Pct. Chg.	No.	Pct. Chg.	No.	Pct. Chg.
2010	12,865		27,902		7,166		42,142		33,144		25,092	
2011	13,003	1.1%	27,609	-1.1%	7,506	4.7%	41,367	-1.8%	33,409	0.8%	22,403	-10.7%
2012	12,294	-5.5%	26,874	-2.7%	7,071	-5.8%	42,888	3.7%	27,567	-17.5%	24,823	10.8%
2013	11,911	-3.1%	26,429	-1.7%	6,927	-2.0%	43,741	2.0%	26,693	-3.2%	24,832	0.0%
2014	11,099	-6.8%	25,581	-3.2%	6,955	0.4%	43,439	-0.7%	24,292	-9.0%	24,669	-0.7%
2015	11,129	0.3%	25,887	1.2%	6,934	-0.3%	43,227	-0.5%	23,817	-2.0%	24,875	0.8%
2016	11,637	4.6%	26,242	1.4%	6,884	-0.7%	44,150	2.1%	23,270	-2.3%	25,769	3.6%
2017	11,418	-1.9%	25,914	-1.2%	6,989	1.5%	44,549	0.9%	23,555	1.2%	26,303	2.1%
2010-2017	-11.2%		-7.1%		-2.5%		5.7%		-28.9%		4.8%	

Source: U.S. Census Bureau, On The Map, 2017

At-Place Employment by Industry, 2017

Industry	Cumberland, MD		Allegheny County, MD	
	Total Jobs	Pct. of Total	Total Jobs	Pct. of Total
Agriculture, Forestry, Fishing and Hunting	0	0%	0	0%
Mining, Quarrying, and Oil and Gas Extraction	0	0%	73	0%
Utilities	40	0%	53	0%
Construction	296	3%	852	3%
Manufacturing	177	2%	2,543	10%
Wholesale Trade	149	1%	661	3%
Retail Trade	957	8%	3,069	12%
Transportation and Warehousing	218	2%	566	2%
Information	291	3%	334	1%
Finance and Insurance	423	4%	651	3%
Real Estate and Rental and Leasing	76	1%	231	1%
Professional, Scientific, and Technical Services	357	3%	863	3%
Management of Companies and Enterprises	215	2%	222	1%
Administration & Support, Waste Management and Remediation	178	2%	864	3%
Educational Services	1,209	11%	3,253	13%
Health Care and Social Assistance	4,450	39%	5,754	22%
Arts, Entertainment, and Recreation	113	1%	198	1%
Accommodation and Food Services	852	7%	2,850	11%
Other Services (excluding Public Administration)	386	3%	724	3%
Public Administration	1,031	9%	2,153	8%
Total	11,418	100%	25,914	100%

Source: U.S. Census Bureau, On The Map, 2017

Population Trends, 1960-2018

	1960	1970	1980	1990	2000	2010	2018
State of Maryland	3,100,689	3,923,897	4,216,975	4,781,468	5,296,486	5,773,552	6,042,718
Allegany County	84,169	84,044	80,548	74,946	73,930	75,087	70,975
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Source: U.S. Census Bureau

At-Place Employment, 2010-2017

Year	Cumberland, MD		Allegany		Mineral County,		Frederick, MD		Hagestown, MD		Winchester, VA	
	No.	Pct. Chg.	No.	Pct. Chg.	No.	Pct. Chg.	No.	Pct. Chg.	No.	Pct. Chg.	No.	Pct. Chg.
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2010-2017	-11.2%		-7.1%		-2.5%		5.7%		-28.9%		4.8%	

Source: U.S. Census Bureau, On The Map, 2017

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Industry	Cumberland, MD		Allegany County, MD	
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Agriculture, Forestry, Fishing and Hunting	0	0%	0	0%
Mining, Quarrying, and Oil and Gas Extraction	0	0%	73	0%
Utilities	40	0%	53	0%
Construction	296	3%	852	3%
Manufacturing	177	2%	2,543	10%
Wholesale Trade	149	1%	661	3%
Retail Trade	957	8%	3,069	12%
Transportation and Warehousing	218	2%	566	2%
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Finance and Insurance	423	4%	651	3%
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Management of Companies and Enterprises	215	2%	222	1%
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Educational Services	1,209	11%	3,253	13%
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Arts, Entertainment, and Recreation	113	1%	198	1%
Accommodation and Food Services	852	7%	2,850	11%
Other Services (excluding Public Administration)	386	3%	724	3%
Public Administration	1,031	9%	2,153	8%
Total	11,418	100%	25,914	100%

Source: U.S. Census Bureau, On The Map, 2017

Wages, 2017

At-place Employment

Annual Wages	Cumberland, MD		Allegany County, MD	
	No.	Pct. of Total	No.	Pct. of Total
Less than \$15,000	2,334	20.4%	5,641	21.8%
\$15,000 to \$39,999	4,554	39.9%	10,721	41.4%
\$40,000+	4,530	39.7%	9,552	36.9%
Total	11,418	100.0%	25,914	100.0%

Source: U.S. Census Bureau, On The Map, 2017

Wages, 2017

At-place Employment

Annual Wages	Cumberland, MD		Allegany County, MD	
	No.	Pct. of Total	No.	Pct. of Total
Less than \$15,000	2,334	20.4%	5,641	21.8%
\$15,000 to \$39,999	4,554	39.9%	10,721	41.4%
\$40,000+	4,530	39.7%	9,552	36.9%
Total	11,418	100.0%	25,914	100.0%

Source: U.S. Census Bureau, On The Map, 2017

Educational Attainment of Workforce, 2017

	Cumberland, MD		Allegany County, MD	
	No.	Pct. of Total	No.	Pct. of Total
Less than high school	792	6.9%	1,849	7.1%
High school or equivalent, no college	2,804	24.6%	6,815	26.3%
Some college or Associate degree	3,228	28.3%	6,721	25.9%
Bachelor's degree or advanced degree	2,311	20.2%	4,698	18.1%
Educational attainment not available (workers aged 29 or younger)	2,283	20.0%	5,831	22.5%
Total	11,418	100.0%	25,914	100.0%

Source: U.S. Census Bureau, On The Map, 2017

Disability Status and Type, 2017

	City of Cumberland		Allegany County	
	No.	Pct.	No.	Pct.
Total civilian noninstitutionalized population	19,653	100.0	67,219	100.0
With a disability	4,538	23.1	12,399	18.4

Disability Type*	City of Cumberland		Allegany County	
	No.	Pct. with	No.	Pct. with
		a		a
	No.	Disability	No.	Disability
With a hearing difficulty	1,139	25.1	3,660	29.5
With a vision difficulty	839	18.5	1,929	15.6
With a cognitive difficulty	2,102	46.3	5,101	41.1
With an ambulatory difficulty	2,566	56.5	6,385	51.5
With a self-care difficulty	895	19.7	2,000	16.1
With an independent living difficulty	1,639	36.1	4,180	33.7

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year file

*Individuals can report more than one type of disability

Household and Family Type, 2017

	City of Cumberland		Allegany County	
	No.	Pct.	No.	Pct.
Total Households	8,437	100.0	27,759	100.0
Family households	4,571	54.2	17,126	61.7
Married couples with children	1,195	14.2	3,865	13.9
Married couples without children	1,842	21.8	9,019	32.5
Single parent families	823	9.8	2,079	7.5
Other families	711	8.4	2,163	7.8
Non-family households	3,866	45.8	10,633	38.3

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year file

Migration, 2013-2017

Allegany County

Positive Net Migration			Negative Net Migration	
Baltimore city	Baltimore County	216	Monongalia County (WV)	-161
Mineral County (WV)	Prince George's County	176	Harris County (TX)	-156
Washington County	Howard County	173	Talbot County	-135
Prince George's County	Charles County	106	Anne Arundel County	-128
Baltimore County	Washington County	95	Santa Clara County (CA)	-93
Anne Arundel County	Preston County (WV)	66	Morgan County (WV)	-88
Howard County	Bay County (FL)	64	Bedford County (PA)	-72
Montgomery County	Loudoun County (VA)	63	Carroll County	-59
Garrett County	Harford County	61	Wichita County (TX)	-56
Charles County	Baltimore city	45	Garrett County	-48

Source: U.S. Census Bureau, 2013-2017

**City of Cumberland
Jobs and Residents, 2017**

Place of Residence - Cumberland Workers

Location	Total	Pct.
City of Cumberland	2,593	23%
Other parts of Allegany County	4,581	40%
Mineral County, WV	1,167	10%
Bedford County, PA	435	4%
Garrett County, MD	418	4%
Somerset County, PA	283	2%
Washington County, MD	218	2%
Baltimore County, MD	132	1%
Montgomery County, MD	131	1%
Hampshire County, WV	128	1%
Frederick County, MD	116	1%
All Other Locations	1,216	11%
Total	11,418	100%

Place of Work - Cumberland Residents

Location	Total	Pct.
City of Cumberland	2,593	39%
Other parts of Allegany County	2,111	31%
Mineral County, WV	257	4%
Baltimore County, MD	149	2%
Frederick County, MD	147	2%
Garrett County, MD	141	2%
Baltimore city, MD	141	2%
Anne Arundel County, MD	138	2%
Prince George's County, MD	113	2%
Montgomery County, MD	108	2%
All Other Locations	835	12%
Total	6,733	100%

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

Household Incomes, 2017

	Cumberland, MD		Allegany County, MD	
	No.	Pct. of Total	No.	Pct. of Total
Less than \$10,000	974	11.5%	2,510	9.0%
\$10,000 to \$14,999	797	9.4%	2,033	7.3%
\$15,000 to \$19,999	675	8.0%	1,671	6.0%
\$20,000 to \$24,999	843	10.0%	1,909	6.9%
\$25,000 to \$29,999	600	7.1%	1,620	5.8%
\$30,000 to \$34,999	560	6.6%	1,589	5.7%
\$35,000 to \$39,999	299	3.5%	1,472	5.3%
\$40,000 to \$44,999	502	5.9%	1,647	5.9%
\$45,000 to \$49,999	293	3.5%	1,151	4.1%
\$50,000 to \$59,999	596	7.1%	2,087	7.5%
\$60,000 to \$74,999	779	9.2%	3,298	11.9%
\$75,000 to \$99,999	681	8.1%	2,765	10.0%
\$100,000 to \$124,999	405	4.8%	1,921	6.9%
\$125,000 to \$149,999	179	2.1%	844	3.0%
\$150,000 to \$199,999	119	1.4%	743	2.7%
\$200,000 or more	135	1.6%	499	1.8%
Total	8,437	100.0%	27,759	100.0%

Source: U.S. Census Bureau, 2017 ACS 5-year file

Homeownership Rates by Race/Ethnicity, 2000 - 2017

	City of Cumberland			Allegany County		
	2000	2010	2017	2000	2010	2017
All households	58.0	55.6	52.1	70.2	70.5	68.8
White households	58.9	57.2	54.5	71.1	70.7	70.4
Black households	41.9	31.5	15.8	40.8	30.2	20.1
Hispanic households	43.2	44.9	16.0	44.2	46.2	32.9
Asian households	72.5	54.9	66.7	59.3	54.9	44.4

Source: U.S. Census Bureau, 2000 and 2010 decennial Census; 2013-2017 American Community Survey 5-Year file

Monthly Housing Costs, 2017

City of Cumberland

	Owner occupied		Renter occupied	
	No.	Pct.	No.	Pct.
Less than \$300	448	10.2%	594	14.7%
\$300 to \$399	497	11.3%	340	8.4%
\$400 to \$499	491	11.2%	479	11.9%
\$500 to \$599	287	6.5%	434	10.7%
\$600 to \$699	331	7.5%	495	12.2%
\$700 to \$799	391	8.9%	488	12.1%
\$800 to \$899	316	7.2%	327	8.1%
\$900 to \$999	316	7.2%	194	4.8%
\$1,000 to \$1,249	454	10.3%	290	7.2%
\$1,250 to \$1,499	258	5.9%	37	0.9%
\$1,500 to \$1,999	271	6.2%	105	2.6%
\$2,000 or more	336	7.6%	46	1.1%
No cash rent	n/a		212	5.2%
Total	4,396	100.0%	4,041	100.0%

Source: U.S. Census Bureau, American Community Survey 5-year file

Home Values, 2018

	Cumberland		Region	
	No.	Pct.	No.	Pct.
Tota Owner-Occupied Homes	4,348	100.0%	27,151	100.0%
Less than \$50,000	624	14.4%	3,185	11.7%
\$50,000 to 99,999	1,829	42.1%	7,547	27.8%
\$100,000 to 149,999	801	18.4%	5,508	20.3%
\$150,000 to 199,999	452	10.4%	5,021	18.5%
\$200,000+	642	14.8%	5,890	21.7%

Source: U.S. Census Bureau, American Community Survey 5-year file

Region includes Allegany County, MD and Mineral County, WV.

Population Trends, 1960-2018

	1960	1970	1980	1990	2000	2010	2018
State of Maryland	3,100,689	3,923,897	4,216,975	4,781,468	5,296,486	5,773,552	6,042,718
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Source: U.S. Census Bureau

At-Place Employment, 2010-2017

Year	Cumberland, MD		Allegany		Mineral County,		Frederick, MD		Hagestown, MD		Winchester, VA	
	No.	Pct. Chg.	No.	Pct. Chg.	No.	Pct. Chg.	No.	Pct. Chg.	No.	Pct. Chg.	No.	Pct. Chg.
2010	12,865		27,902		7,166		42,142		33,144		25,092	
2011	13,003	1.1%	27,609	-1.1%	7,506	4.7%	41,367	-1.8%	33,409	0.8%	22,403	-10.7%
2012	12,294	-5.5%	26,874	-2.7%	7,071	-5.8%	42,888	3.7%	27,567	-17.5%	24,823	10.8%
2013	11,911	-3.1%	26,429	-1.7%	6,927	-2.0%	43,741	2.0%	26,693	-3.2%	24,832	0.0%
2014	11,099	-6.8%	25,581	-3.2%	6,955	0.4%	43,439	-0.7%	24,292	-9.0%	24,669	-0.7%
2015	11,129	0.3%	25,887	1.2%	6,934	-0.3%	43,227	-0.5%	23,817	-2.0%	24,875	0.8%
2016	11,637	4.6%	26,242	1.4%	6,884	-0.7%	44,150	2.1%	23,270	-2.3%	25,769	3.6%
2017	11,418	-1.9%	25,914	-1.2%	6,989	1.5%	44,549	0.9%	23,555	1.2%	26,303	2.1%
2010-2017	-11.2%		-7.1%		-2.5%		5.7%		-28.9%		4.8%	

Source: U.S. Census Bureau, On The Map, 2017

At-Place Employment by Industry, 2017

Industry	Cumberland, MD		Allegany County, MD	
	Total Jobs	Pct. of Total	Total Jobs	Pct. of Total
Agriculture, Forestry, Fishing and Hunting	0	0%	0	0%
Mining, Quarrying, and Oil and Gas Extraction	0	0%	73	0%
Utilities	40	0%	53	0%
Construction	296	3%	852	3%
Manufacturing	177	2%	2,543	10%
Wholesale Trade	149	1%	661	3%
Retail Trade	957	8%	3,069	12%
Transportation and Warehousing	218	2%	566	2%
Information	291	3%	334	1%
Finance and Insurance	423	4%	651	3%
Real Estate and Rental and Leasing	76	1%	231	1%
Professional, Scientific, and Technical Services	357	3%	863	3%
Management of Companies and Enterprises	215	2%	222	1%
Administration & Support, Waste Management and Remediation	178	2%	864	3%
Educational Services	1,209	11%	3,253	13%
Health Care and Social Assistance	4,450	39%	5,754	22%
Arts, Entertainment, and Recreation	113	1%	198	1%
Accommodation and Food Services	852	7%	2,850	11%
Other Services (excluding Public Administration)	386	3%	724	3%
Public Administration	1,031	9%	2,153	8%
Total	11,418	100%	25,914	100%

Source: U.S. Census Bureau, On The Map, 2017

Wages, 2017

At-place Employment

Annual Wages	Cumberland, MD		Allegany County, MD	
	No.	Pct. of Total	No.	Pct. of Total
Less than \$15,000	2,334	20.4%	5,641	21.8%
\$15,000 to \$39,999	4,554	39.9%	10,721	41.4%
\$40,000+	4,530	39.7%	9,552	36.9%
Total	11,418	100.0%	25,914	100.0%

Source: U.S. Census Bureau, On The Map, 2017

Educational Attainment of Workforce, 2017

	Cumberland, MD		Allegany County, MD	
	No.	Pct. of Total	No.	Pct. of Total
Less than high school	792	6.9%	1,849	7.1%
High school or equivalent, no college	2,804	24.6%	6,815	26.3%
Some college or Associate degree	3,228	28.3%	6,721	25.9%
Bachelor's degree or advanced degree	2,311	20.2%	4,698	18.1%
Educational attainment not available (workers aged 29 or younger)	2,283	20.0%	5,831	22.5%
Total	11,418	100.0%	25,914	100.0%

Source: U.S. Census Bureau, On The Map, 2017

Disability Status and Type, 2017

	City of Cumberland		Allegany County	
	No.	Pct.	No.	Pct.
Total civilian noninstitutionalized population	19,653	100.0	67,219	100.0
With a disability	4,538	23.1	12,399	18.4

Disability Type*	City of Cumberland		Allegany County	
	No.	Pct. with	No.	Pct. with
		a		a
	No.	Disability	No.	Disability
With a hearing difficulty	1,139	25.1	3,660	29.5
With a vision difficulty	839	18.5	1,929	15.6
With a cognitive difficulty	2,102	46.3	5,101	41.1
With an ambulatory difficulty	2,566	56.5	6,385	51.5
With a self-care difficulty	895	19.7	2,000	16.1
With an independent living difficulty	1,639	36.1	4,180	33.7

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year file

*Individuals can report more than one type of disability

Household and Family Type, 2017

	City of Cumberland		Allegheny County	
	No.	Pct.	No.	Pct.
Total Households	8,437	100.0	27,759	100.0
Family households	4,571	54.2	17,126	61.7
Married couples with children	1,195	14.2	3,865	13.9
Married couples without children	1,842	21.8	9,019	32.5
Single parent families	823	9.8	2,079	7.5
Other families	711	8.4	2,163	7.8
Non-family households	3,866	45.8	10,633	38.3

Source: U.S. Census Bureau, 2013-2017 American Community Survey 5-Year file

Migration, 2013-2017

Allegany County

Positive Net Migration			Negative Net Migration	
Baltimore city	Baltimore County	216	Monongalia County (WV)	-161
Mineral County (WV)	Prince George's County	176	Harris County (TX)	-156
Washington County	Howard County	173	Talbot County	-135
Prince George's County	Charles County	106	Anne Arundel County	-128
Baltimore County	Washington County	95	Santa Clara County (CA)	-93
Anne Arundel County	Preston County (WV)	66	Morgan County (WV)	-88
Howard County	Bay County (FL)	64	Bedford County (PA)	-72
Montgomery County	Loudoun County (VA)	63	Carroll County	-59
Garrett County	Harford County	61	Wichita County (TX)	-56
Charles County	Baltimore city	45	Garrett County	-48

Source: U.S. Census Bureau, 2013-2017

**City of Cumberland
Jobs and Residents, 2017**

Place of Residence - Cumberland Workers

Location	Total	Pct.
City of Cumberland	2,593	23%
Other parts of Allegany County	4,581	40%
Mineral County, WV	1,167	10%
Bedford County, PA	435	4%
Garrett County, MD	418	4%
Somerset County, PA	283	2%
Washington County, MD	218	2%
Baltimore County, MD	132	1%
Montgomery County, MD	131	1%
Hampshire County, WV	128	1%
Frederick County, MD	116	1%
All Other Locations	1,216	11%
Total	11,418	100%

Place of Work - Cumberland Residents

Location	Total	Pct.
City of Cumberland	2,593	39%
Other parts of Allegany County	2,111	31%
Mineral County, WV	257	4%
Baltimore County, MD	149	2%
Frederick County, MD	147	2%
Garrett County, MD	141	2%
Baltimore city, MD	141	2%
Anne Arundel County, MD	138	2%
Prince George's County, MD	113	2%
Montgomery County, MD	108	2%
All Other Locations	835	12%
Total	6,733	100%

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

Household Incomes, 2017

	Cumberland, MD		Allegany County, MD	
	No.	Pct. of Total	No.	Pct. of Total
Less than \$10,000	974	11.5%	2,510	9.0%
\$10,000 to \$14,999	797	9.4%	2,033	7.3%
\$15,000 to \$19,999	675	8.0%	1,671	6.0%
\$20,000 to \$24,999	843	10.0%	1,909	6.9%
\$25,000 to \$29,999	600	7.1%	1,620	5.8%
\$30,000 to \$34,999	560	6.6%	1,589	5.7%
\$35,000 to \$39,999	299	3.5%	1,472	5.3%
\$40,000 to \$44,999	502	5.9%	1,647	5.9%
\$45,000 to \$49,999	293	3.5%	1,151	4.1%
\$50,000 to \$59,999	596	7.1%	2,087	7.5%
\$60,000 to \$74,999	779	9.2%	3,298	11.9%
\$75,000 to \$99,999	681	8.1%	2,765	10.0%
\$100,000 to \$124,999	405	4.8%	1,921	6.9%
\$125,000 to \$149,999	179	2.1%	844	3.0%
\$150,000 to \$199,999	119	1.4%	743	2.7%
\$200,000 or more	135	1.6%	499	1.8%
Total	8,437	100.0%	27,759	100.0%

Source: U.S. Census Bureau, 2017 ACS 5-year file

Homeownership Rates by Race/Ethnicity, 2000 - 2017

	City of Cumberland			Allegany County		
	2000	2010	2017	2000	2010	2017
All households	58.0	55.6	52.1	70.2	70.5	68.8
White households	58.9	57.2	54.5	71.1	70.7	70.4
Black households	41.9	31.5	15.8	40.8	30.2	20.1
Hispanic households	43.2	44.9	16.0	44.2	46.2	32.9
Asian households	72.5	54.9	66.7	59.3	54.9	44.4

Source: U.S. Census Bureau, 2000 and 2010 decennial Census; 2013-2017 American Community Survey 5-Year file

Monthly Housing Costs, 2017

City of Cumberland

	Owner occupied		Renter occupied	
	No.	Pct.	No.	Pct.
Less than \$300	448	10.2%	594	14.7%
\$300 to \$399	497	11.3%	340	8.4%
\$400 to \$499	491	11.2%	479	11.9%
\$500 to \$599	287	6.5%	434	10.7%
\$600 to \$699	331	7.5%	495	12.2%
\$700 to \$799	391	8.9%	488	12.1%
\$800 to \$899	316	7.2%	327	8.1%
\$900 to \$999	316	7.2%	194	4.8%
\$1,000 to \$1,249	454	10.3%	290	7.2%
\$1,250 to \$1,499	258	5.9%	37	0.9%
\$1,500 to \$1,999	271	6.2%	105	2.6%
\$2,000 or more	336	7.6%	46	1.1%
No cash rent	n/a		212	5.2%
Total	4,396	100.0%	4,041	100.0%

Source: U.S. Census Bureau, American Community Survey 5-year file

Home Values, 2018

	Cumberland		Region	
	No.	Pct.	No.	Pct.
Tota Owner-Occupied Homes	4,348	100.0%	27,151	100.0%
Less than \$50,000	624	14.4%	3,185	11.7%
\$50,000 to 99,999	1,829	42.1%	7,547	27.8%
\$100,000 to 149,999	801	18.4%	5,508	20.3%
\$150,000 to 199,999	452	10.4%	5,021	18.5%
\$200,000+	642	14.8%	5,890	21.7%

Source: U.S. Census Bureau, American Community Survey 5-year file

Region includes Allegany County, MD and Mineral County, WV.

Monthly Rents, 2018

	Cumberland		Region	
	No.	Pct.	No.	Pct.
Occupied units paying rent	3,699	3,699	10,400	10,400
Less than \$500	1,082	29.3%	2,534	24.4%
\$500 to \$999	2,036	55.0%	6,200	59.6%
\$1,000 to \$1,499	377	10.2%	1,133	10.9%
\$1,500 to \$1,999	151	4.1%	402	3.9%
\$2,000 or more	53	1.5%	131	1.2%

Source: U.S. Census Bureau, American Community Survey 5-year file

Region includes Allegany County, MD and Mineral County, WV.

Monthly Rents, 2018

	Cumberland		Region	
	No.	Pct.	No.	Pct.
Occupied units paying rent	3,699	3,699	10,400	10,400
Less than \$500	1,082	29.3%	2,534	24.4%
\$500 to \$999	2,036	55.0%	6,200	59.6%
\$1,000 to \$1,499	377	10.2%	1,133	10.9%
\$1,500 to \$1,999	151	4.1%	402	3.9%
\$2,000 or more	53	1.5%	131	1.2%

Source: U.S. Census Bureau, American Community Survey 5-year file

Region includes Allegany County, MD and Mineral County, WV.

Housing Cost Burden , 2017

	Renters				Owners w/ a mortgage				Owners w/or a mortgage			
	Cumberland		Region		Cumberland		Region		Cumberland		Region	
Totals	4,012	100.0%	11,870	100.0%	2,388	100.0%	14,298	100.0%	1,960	100.0%	12,853	100.0%
Cost Burdened	1,803	50.1%	4,999	49.7%	540	22.6%	3,104	21.8%	311	16.1%	1,667	13.2%
Severely Cost Burdened	749	20.8%	2,218	22.0%	232	9.7%	1,101	7.7%	209	10.8%	689	5.5%

Source: U.S. Census Bureau, American Community Survey 5-year file

Region includes Allegany County, MD and Mineral County, WV.

Cost burdened households spend 30% or more of their income on housing costs.

Severely cost burdened households spend 50% or more of the income on housing costs.

Unit Type, 2018

	Cumberland		Region	
	No.	Pct. of Total	No.	Pct. of Total
Total units	8,360	100%	39,021	100%
Owner occupied	4,348	52.0%	27,151	70%
Single-family detached	3,764	45%	24,557	63%
Single-family attached	391	5%	889	2%
2 to 4 units	128	2%	303	1%
5 to 19 units	42	1%	86	0%
20+ units	12	0%	1,305	3%
Other*	11	0%	11	0%
Renter occupied	4,012	48%	11,870	30%
Single-family detached	1,159	14%	4,427	11%
Single-family attached	613	7%	1,376	4%
2 to 4 units	810	10%	2,206	6%
5-19 units	752	9%	1,944	5%
20+ units	678	8%	1,917	5%

Source: U.S. Census Bureau, American Community Survey 5-year file

Bedrooms, 2018

	Cumberland		Region	
	No.	Pct. of Total	No.	Pct. of Total
Total housing units	10,299	10,299	46,106	46,106
No bedroom	284	2.8%	732	1.6%
1 bedroom	1,587	15.4%	3,734	8.1%
2 bedrooms	2,838	27.6%	11,837	25.7%
3 bedrooms	4,240	41.2%	22,922	49.7%
4 bedrooms	995	9.7%	5,610	12.2%
5 or more bedroom	355	3.4%	1,271	2.8%

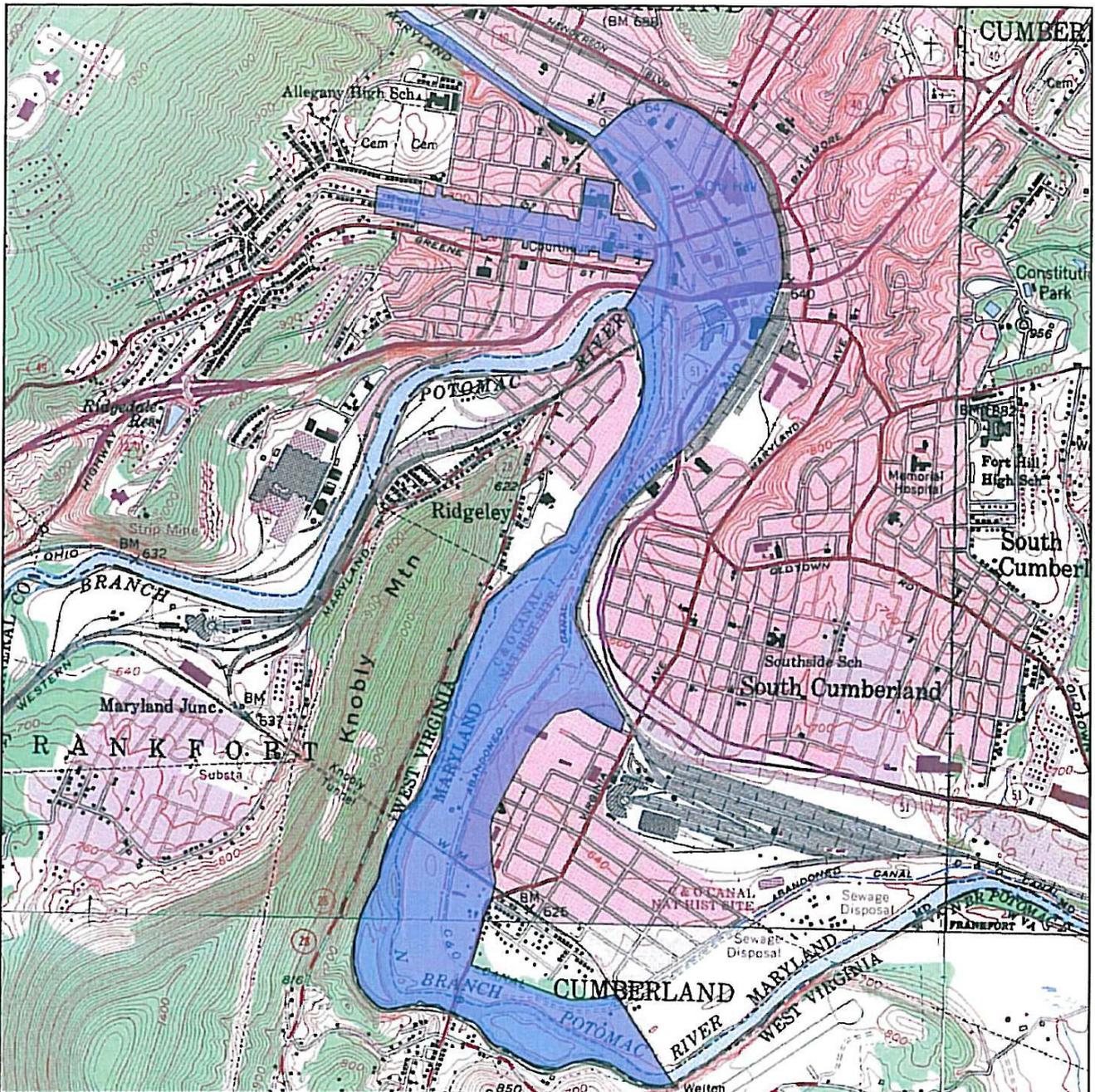
Source: U.S. Census Bureau, American Community Survey 5-year file

Year Housing was Built, 2017

	Cumberland, MD				Allegheny County, MD			
	Owner occupied		Renter occupied		Owner occupied		Renter occupied	
	No.	Pct.	No.	Pct.	No.	Pct.	No.	Pct.
Built 2014 to 2017	6	0.1%	0	0.0%	22	0.1%	13	0.2%
Built 2010 to 2013	5	0.1%	54	1.3%	238	1.2%	211	2.4%
Built 2000 to 2009	110	2.5%	202	5.0%	998	5.2%	533	6.2%
Built 1990 to 1999	174	4.0%	78	1.9%	1549	8.1%	321	3.7%
Built 1980 to 1989	114	2.6%	226	5.6%	1363	7.1%	534	6.2%
Built 1970 to 1979	236	5.4%	507	12.5%	1957	10.2%	1289	14.9%
Built 1960 to 1969	529	12.0%	453	11.2%	2894	15.1%	1123	13.0%
Built 1950 to 1959	657	14.9%	401	9.9%	2409	12.6%	1067	12.3%
Built 1940 to 1949	485	11.0%	390	9.7%	1977	10.3%	744	8.6%
Built 1939 or earlier	2,080	47.3%	1,730	42.8%	5703	29.8%	2814	32.5%
Total	4,396	100.0%	4,041	100.0%	19110	100.0%	8649	100.0%

Source: U.S. Census Bureau, American Community Survey 5-year file

Historic Districts



CANAL PLACE CERTIFIED HERITAGE AREA (Allegany County)



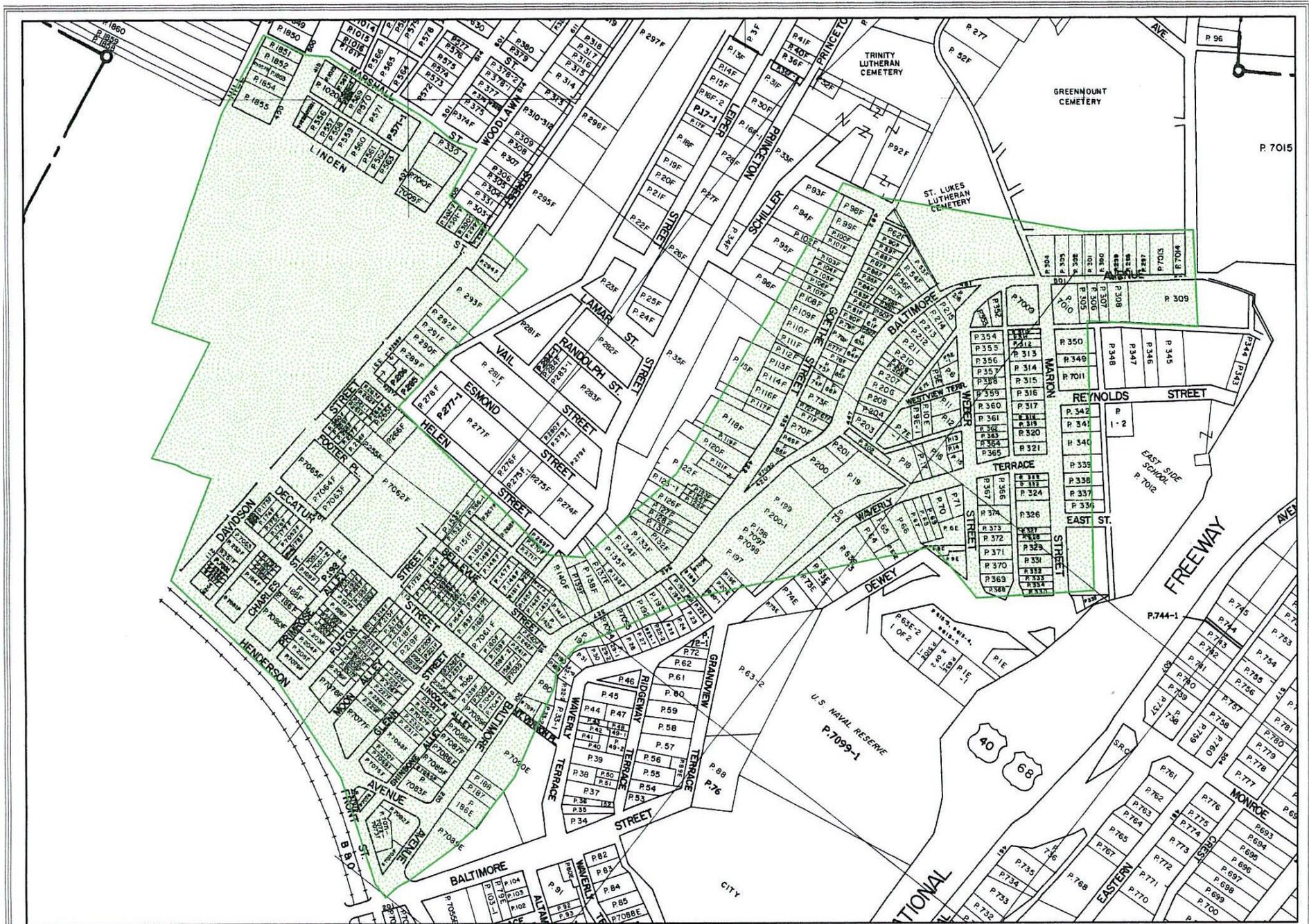
Maryland Department of Planning
Maryland Historical Trust



Heritage Area and
Target Investment Zone
(same boundary)



March 2007



Decatur Street District

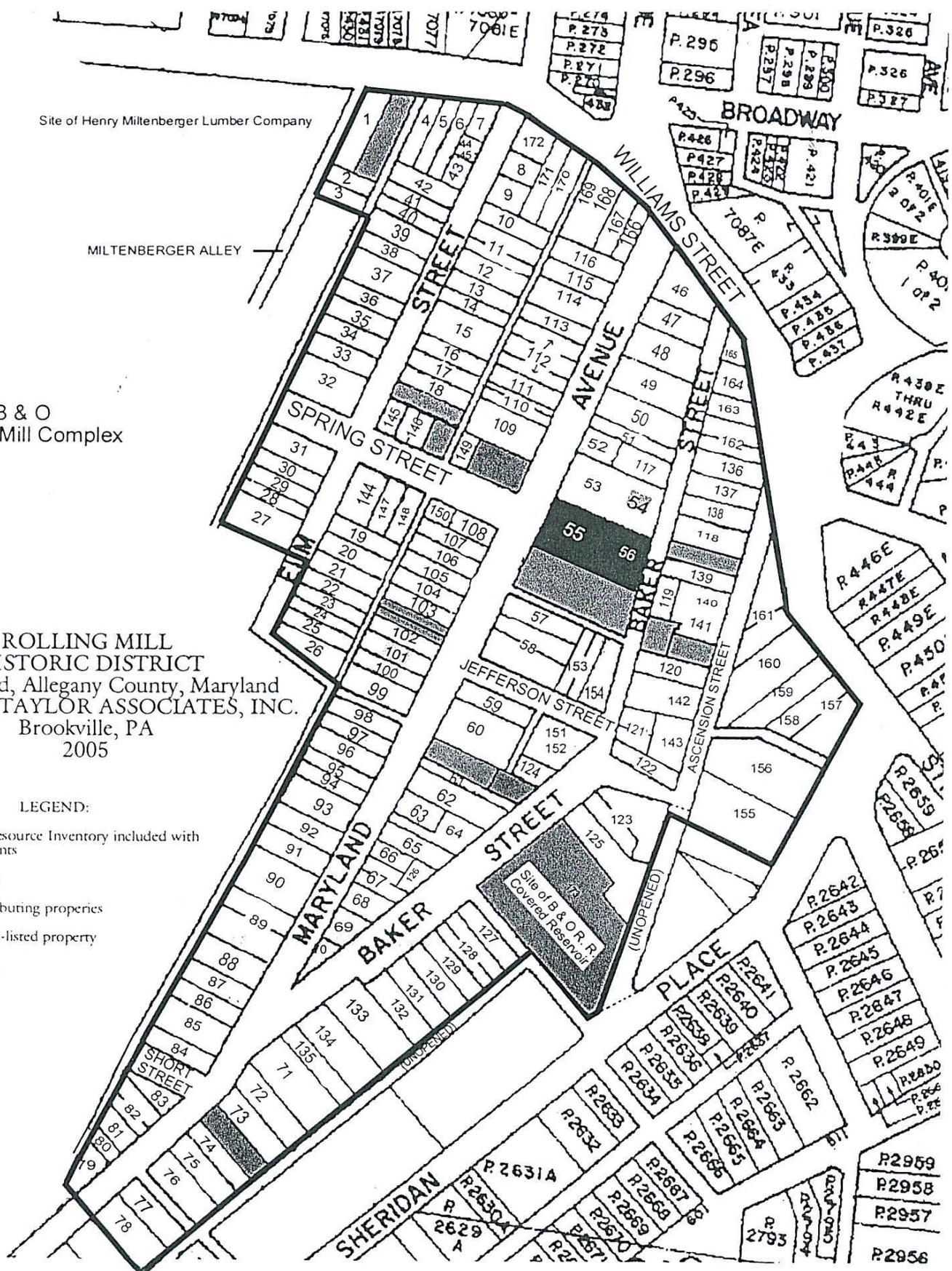




205 Spring Street



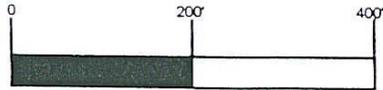
718 ElmStreet

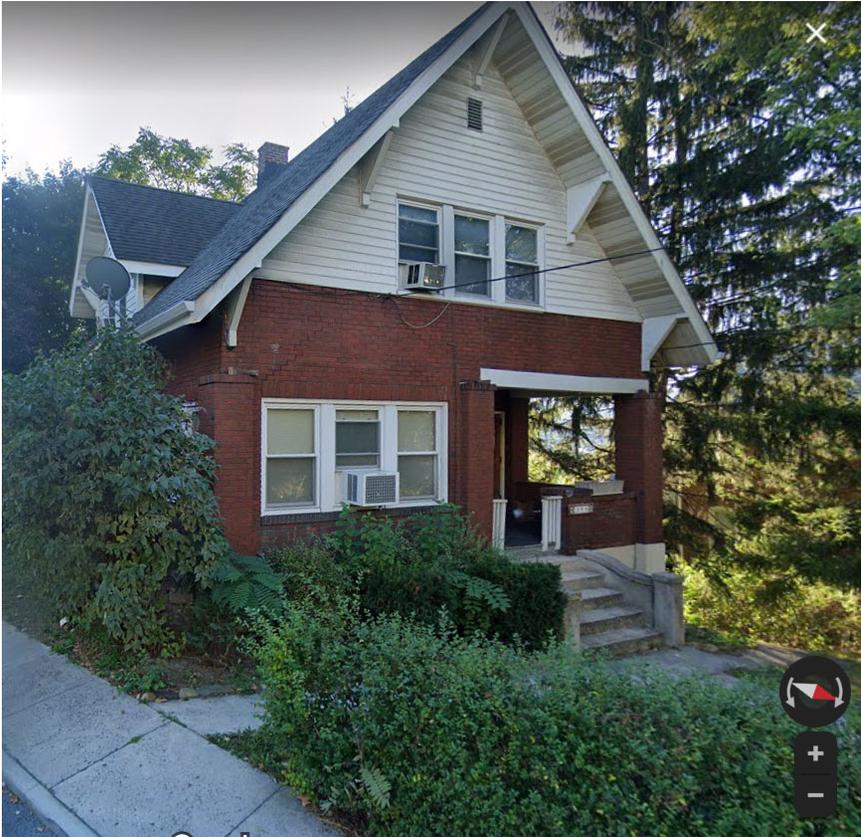


ROLLING MILL
HISTORIC DISTRICT
Cumberland, Allegany County, Maryland
TAYLOR & TAYLOR ASSOCIATES, INC.
Brookville, PA
2005

LEGEND:

- Numbers refer to Resource Inventory included with nomination documents
- empty lots
- 36 non-contributing properties
- 55 previously-listed property
- boundary





359 Williams Street

Case Study: “Dollar Home” Programs

In 2017, the City of Baltimore, Maryland brought back its Dollar House program that had originally been implemented in the City in the 1980s. The new program is called the Vacants to Value program. Under the old Dollar House program, the City sold dilapidated homes for \$1 and helped finance rehabilitation of the properties with low-interest loans, if homeowners agreed to live in the homes for a specific amount of time.

Under the Vacants to Value program, properties are sold at significantly below market value, though typically not for one dollar. The City streamlines the sale of city-owned properties and uses the private market to maximize the repair and rehabilitation of vacant properties. Baltimore Housing's Land Resources Division makes purchasing a property owned by the City of Baltimore possible in different ways:

Open Bid - Purchase property directly from the City of Baltimore from an inventory administered by the Department of Housing.

Bundle Purchase - Developers of all sizes can purchase bundles of properties for redevelopment.

Side Yard Program – Owners can purchase vacant lot adjacent to their home.

Baltimore Housing reserves the right to decline any offer to purchase City-owned property if the offer does not advance Baltimore Housing's goals or comport with its policies for property disposition. If an offer is rejected, Baltimore Housing will provide the reason for the objection upon request.

Other “Dollar Home” programs

Source: Greater Greater Washington

Kansas City, Missouri

Kansas City's population: 481,000 people.

Program name: Dollar Home Sale program

Program start: February 2016, applications closed in April 2016

How many \$1 homes offered: 135

Criteria: Applicants were required to prove they had access to \$8,500 (but could recoup this in rebates from a demolition fund)

Other costs: \$25 fee for applying; Kansas City told potential homeowners they would need to spend \$30,000 to \$40,000 to make the homes livable

Total potential costs: Up to \$48,526 per city estimates

How many approved applicants: 31

Other details: The initiative started after officials announced plans to spend \$10 million to demolish about 800 vacant homes, and community members pressured the city not to destroy them. Besides proving they had access to \$8,500, applicants had to commit to correcting external code violations within 120

days, to restoring the property to fully habitable within one year, and live in the home for at least three years.

Gary, Indiana

Gary's population: 76,000 people in 2016, down from 178,000 in 1960

Program name: Dollar House Program

Program start: 2013

How many \$1 homes offered: 14

Criteria: Applicants have to fix exterior code violations within six months and make the property livable within one year. To purchase a property, prospective buyers needed to have lived in the city for six months prior, have at least \$1,000 in savings, and not already own a home.

Other costs: Non-refundable \$25 application fee

Total potential costs: \$20-30,000 in renovations

How many approved applicants: 25

Other details: The former steel city of Gary, Indiana had an estimated 10,000 abandoned homes as of 2013 and decided to use the dollar house program to tackle its abandoned properties. The city would retain the deed to the property for the first five years that the buyers lived in it, but during that period they would not owe any property taxes. After the five-year period ended, the new owner would receive the deed to the property. Despite receiving more than 400 applications, most couldn't afford the renovation costs. Five of the 25 approved applicants ended up purchasing homes, while the remaining vacant buildings were demolished.

Buffalo, New York

Buffalo's population: 256,000 in 2016, down from 580,000 in 1950

Program name: Urban Homestead Program

Program start: 1977

How many \$1 homes offered: Varies

Criteria: Participants must buy the home for their primary residence or, as a designated Community Housing Development Organization, purchase the property to provide housing for low- to moderate-income families. New owners must finish the renovation within 18 months and need to live in the home for at least three years. Applicants must also demonstrate a financially viable plan to rehabilitate the home and need to have access to at least \$5,000.

Other costs: Rehabilitation costs

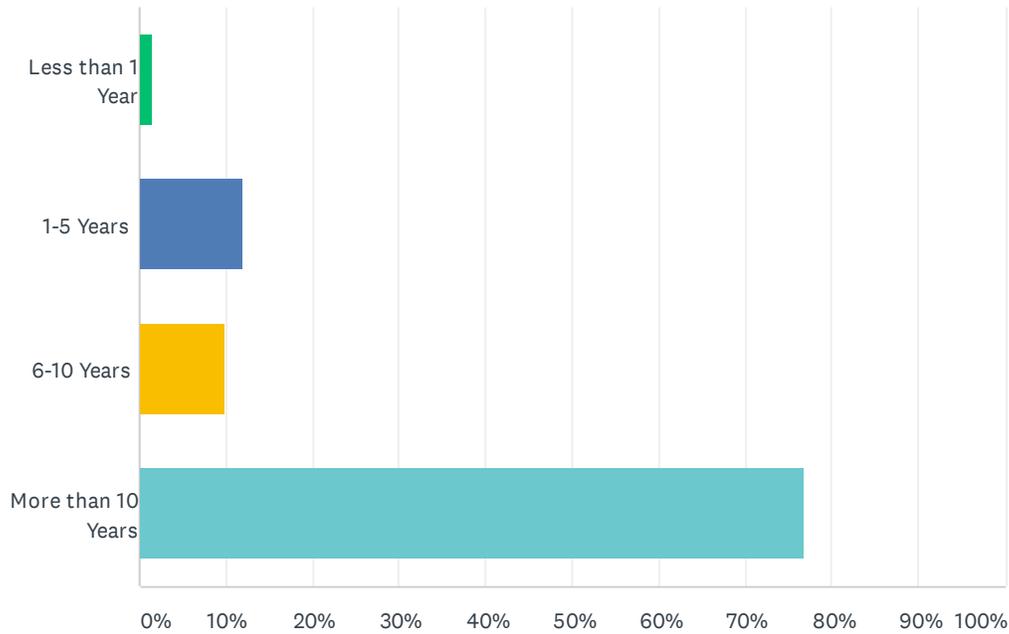
Total potential costs: Some people have spent up to \$78,000 on renovations

How many approved applicants: N/A, but annually 10 or so buyers close on a dollar home

Survey Results

Q1 How long have you lived in the City of Cumberland? If you are not a resident, how long have you been doing business or working in the City of Cumberland?

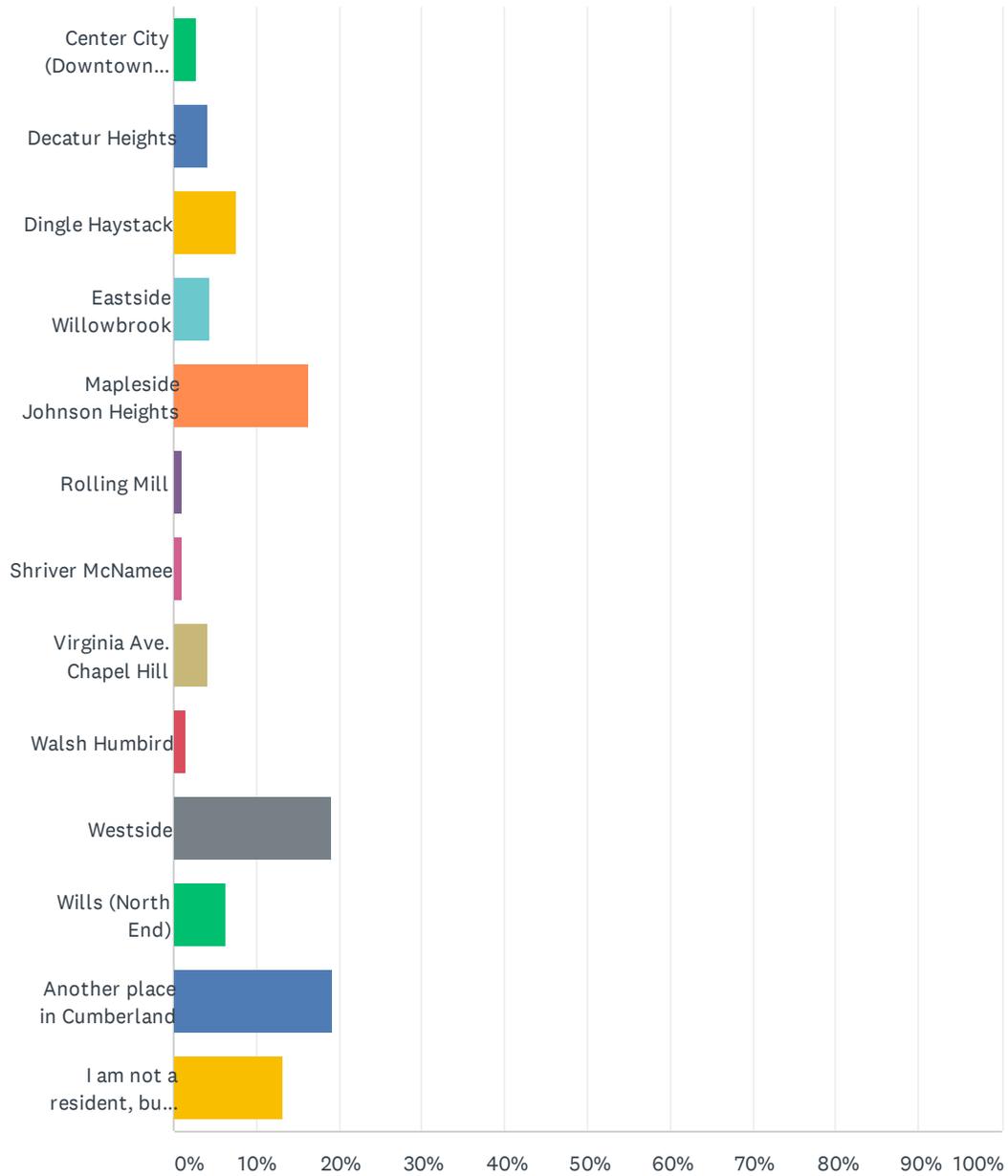
Answered: 416 Skipped: 0



ANSWER CHOICES	RESPONSES
Less than 1 Year	1.44% 6
1-5 Years	12.02% 50
6-10 Years	9.86% 41
More than 10 Years	76.68% 319
TOTAL	416

Q2 In which neighborhood do you live?

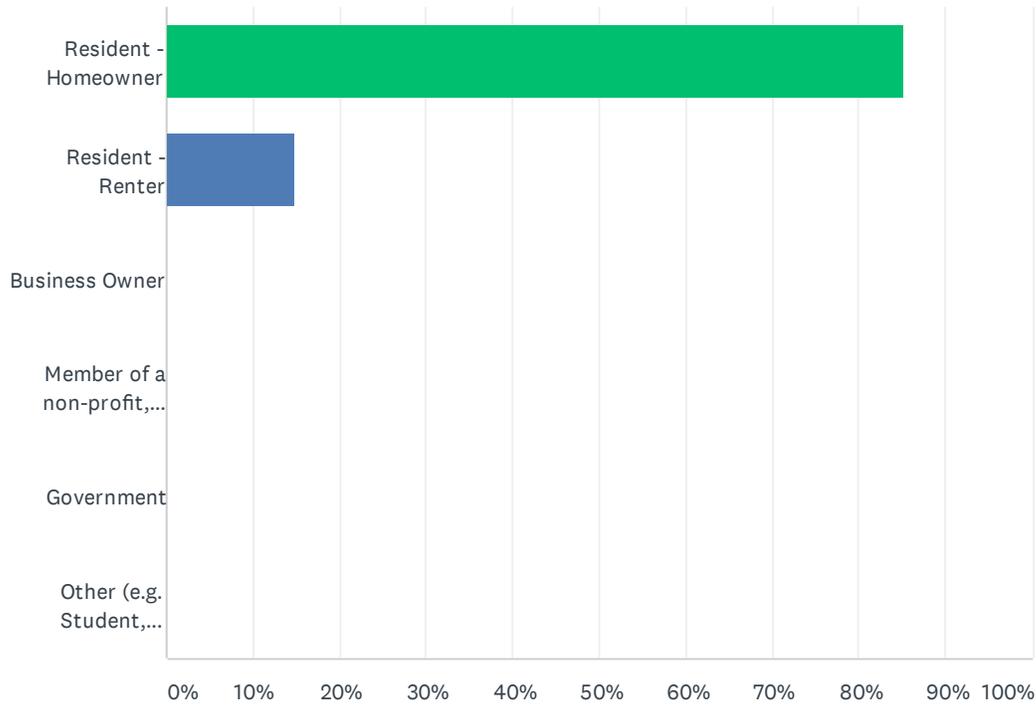
Answered: 416 Skipped: 0



ANSWER CHOICES	RESPONSES	
Center City (Downtown Cumberland)	2.64%	11
Decatur Heights	4.09%	17
Dingle Haystack	7.45%	31
Eastside Willowbrook	4.33%	18
Mapleside Johnson Heights	16.35%	68
Rolling Mill	0.96%	4
Shriver McNamee	0.96%	4
Virginia Ave. Chapel Hill	4.09%	17
Walsh Humbird	1.44%	6
Westside	18.99%	79
Wills (North End)	6.25%	26
Another place in Cumberland	19.23%	80
I am not a resident, but I work or do business in the City of Cumberland	13.22%	55
TOTAL		416

Q3 Which category best describes you?

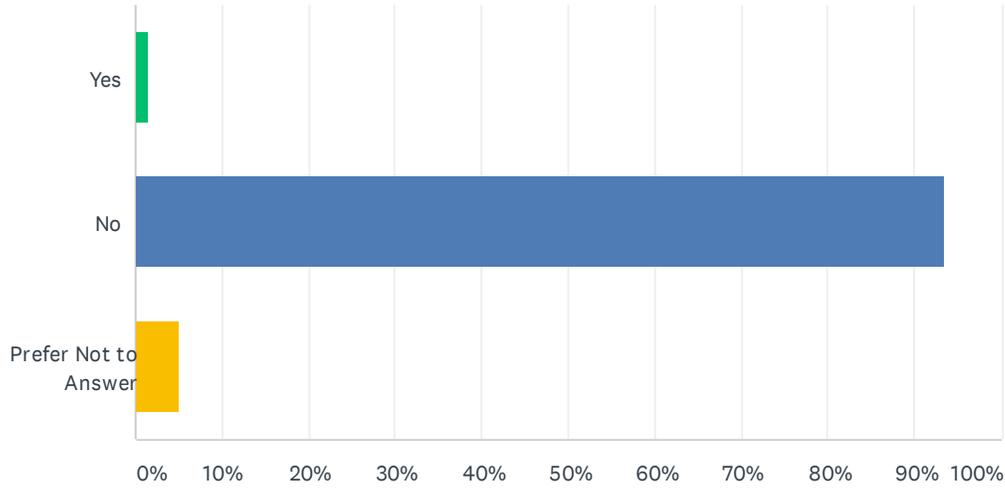
Answered: 416 Skipped: 0



ANSWER CHOICES	RESPONSES	
Resident - Homeowner	85.10%	354
Resident - Renter	14.90%	62
Business Owner	0.00%	0
Member of a non-profit, community organization, or service provider	0.00%	0
Government	0.00%	0
Other (e.g. Student, Visitor)	0.00%	0
TOTAL		416

Q4 Are you of Hispanic or Latino Origin?

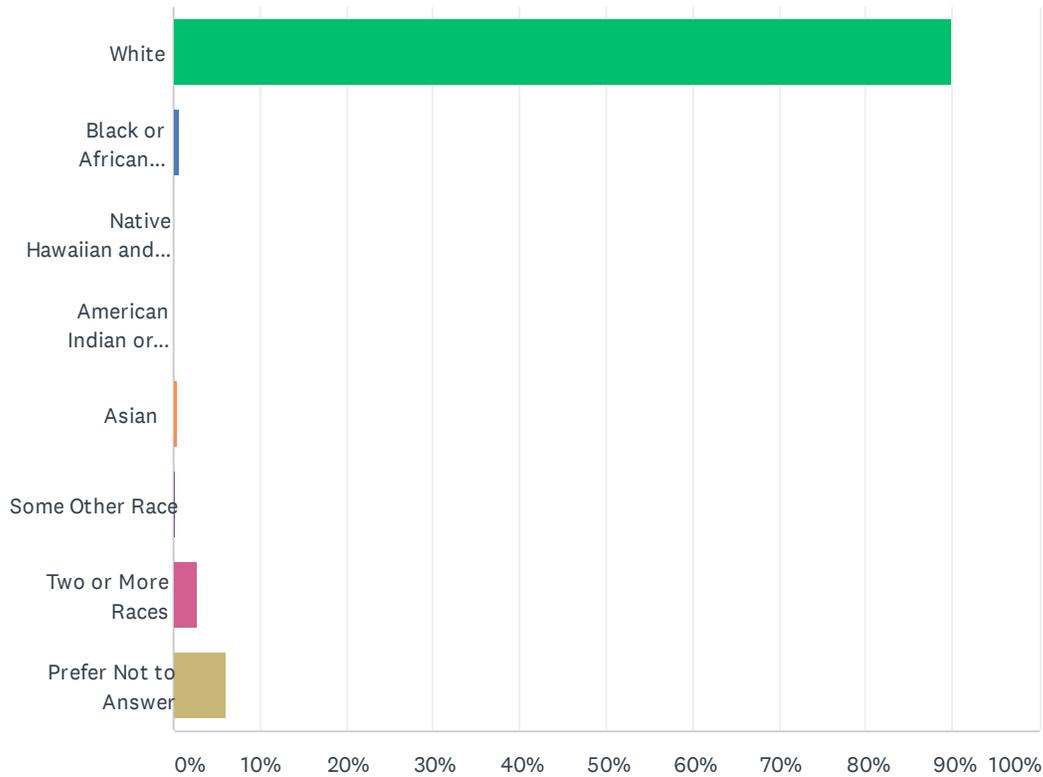
Answered: 415 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	1.45%	6
No	93.49%	388
Prefer Not to Answer	5.06%	21
TOTAL		415

Q5 Select the racial category that best describes you.

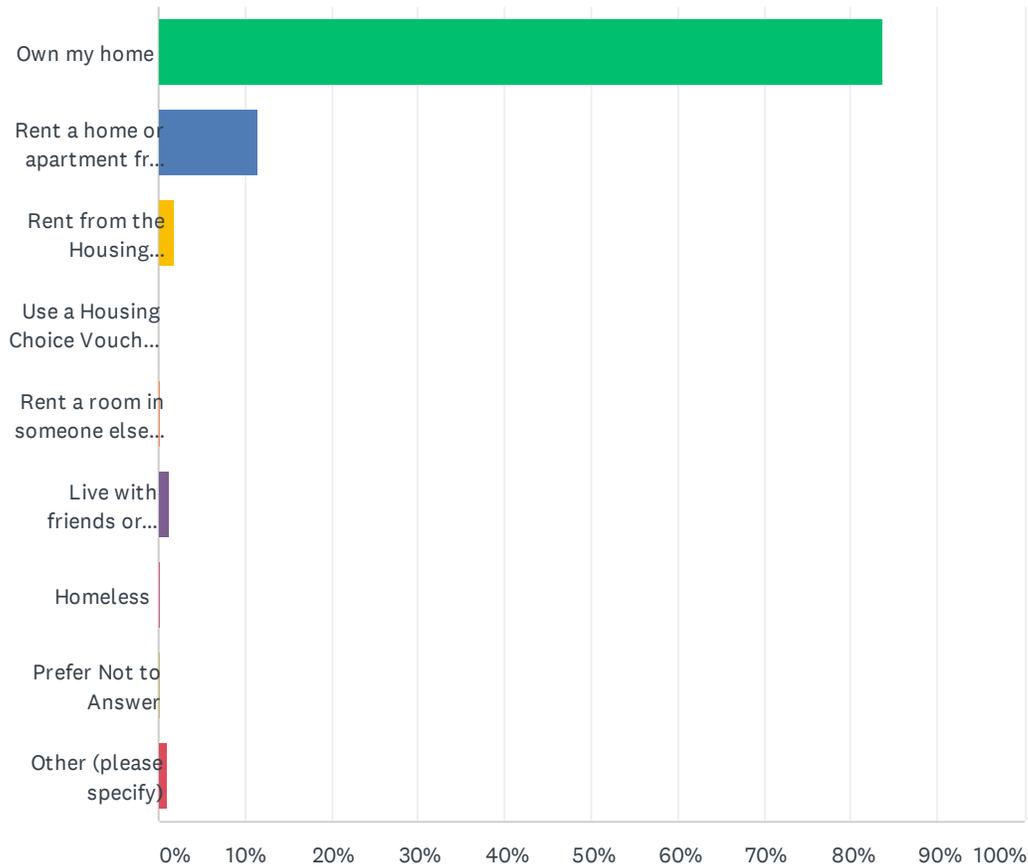
Answered: 415 Skipped: 1



ANSWER CHOICES	RESPONSES	
White	89.88%	373
Black or African American	0.72%	3
Native Hawaiian and Other Pacific Islander	0.00%	0
American Indian or Alaska Native	0.00%	0
Asian	0.48%	2
Some Other Race	0.24%	1
Two or More Races	2.65%	11
Prefer Not to Answer	6.02%	25
TOTAL		415

Q6 Do you currently own your home, rent your own, or something else?

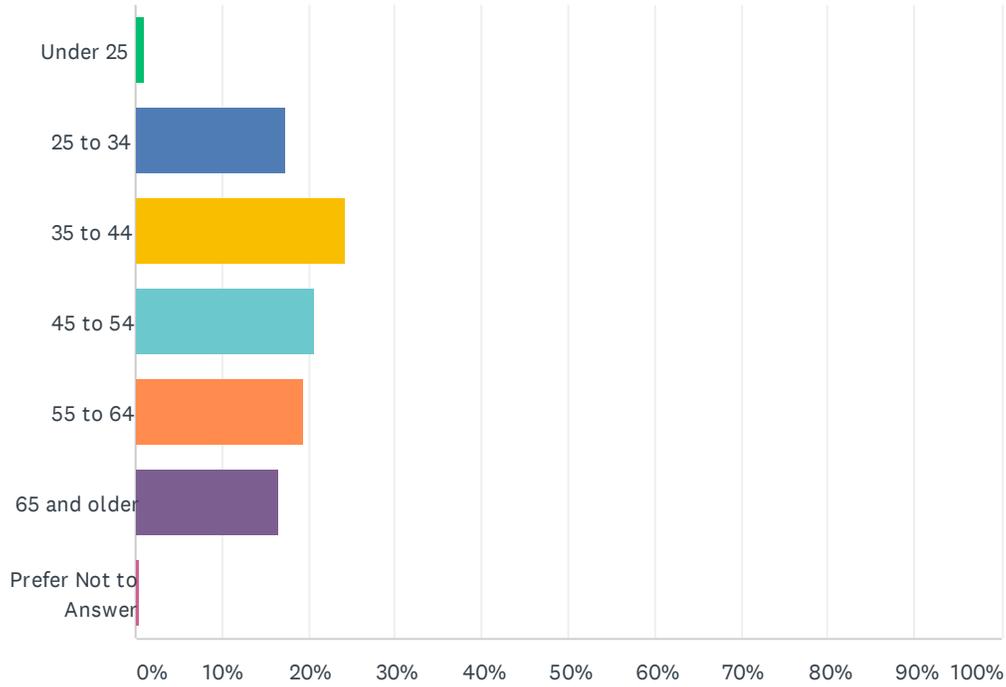
Answered: 415 Skipped: 1



ANSWER CHOICES	RESPONSES	
Own my home	83.61%	347
Rent a home or apartment from a private landlord	11.57%	48
Rent from the Housing Authority (Public Housing)	1.93%	8
Use a Housing Choice Voucher to rent a home or apartment	0.00%	0
Rent a room in someone else's home or apartment	0.24%	1
Live with friends or families without paying rent	1.20%	5
Homeless	0.24%	1
Prefer Not to Answer	0.24%	1
Other (please specify)	0.96%	4
TOTAL		415

Q7 How old are you?

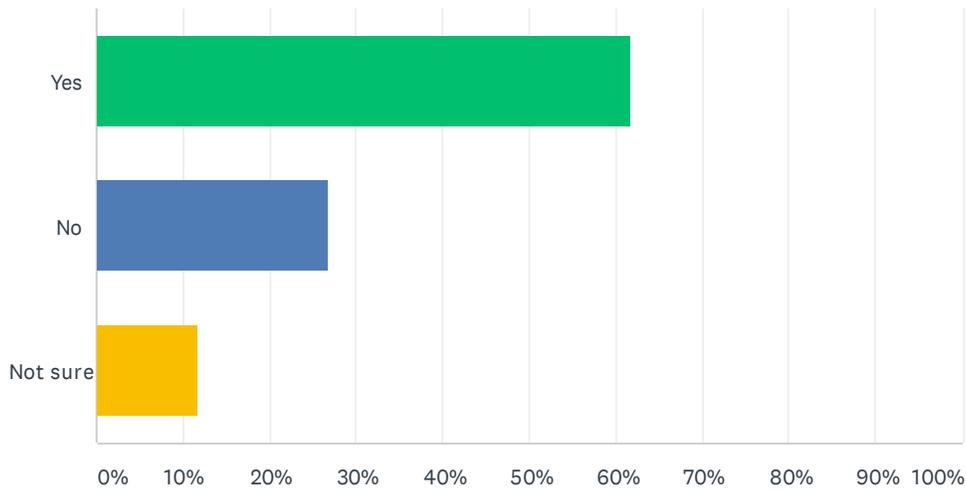
Answered: 415 Skipped: 1



ANSWER CHOICES	RESPONSES
Under 25	0.96% 4
25 to 34	17.35% 72
35 to 44	24.34% 101
45 to 54	20.72% 86
55 to 64	19.52% 81
65 and older	16.63% 69
Prefer Not to Answer	0.48% 2
TOTAL	415

Q8 Do you believe housing costs are affordable in Cumberland?
 “Affordable” means a household spends less than 30% of its gross household income towards rent or a mortgage payment. For example, a household earning \$30,000 a year and spending less than \$750 per month on housing would have housing costs that are "affordable."

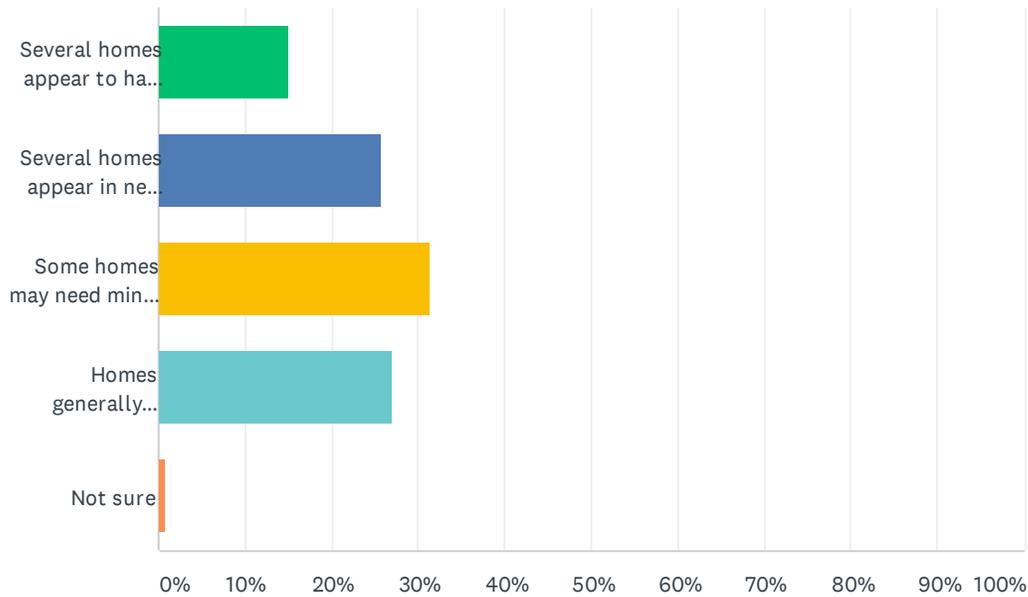
Answered: 412 Skipped: 4



ANSWER CHOICES	RESPONSES	
Yes	61.65%	254
No	26.70%	110
Not sure	11.65%	48
TOTAL		412

Q9 How would you describe the physical condition of the homes in your neighborhood?

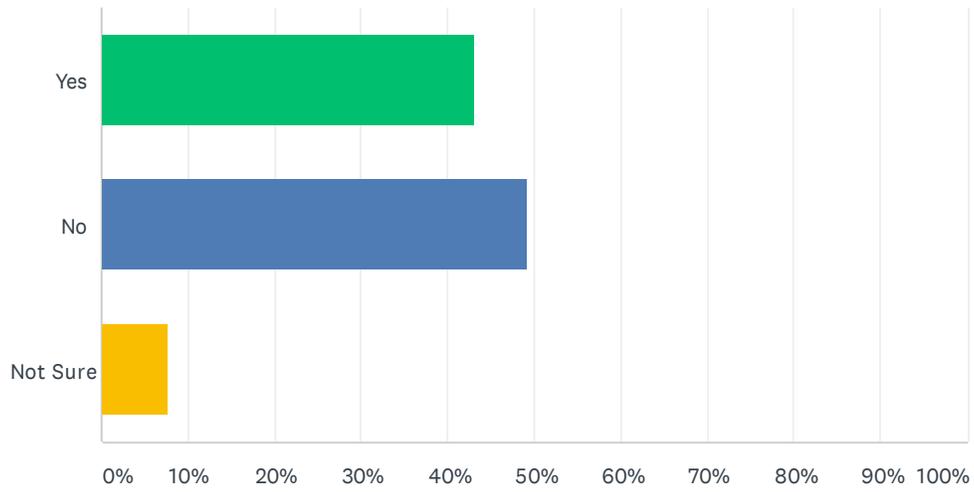
Answered: 392 Skipped: 24



ANSWER CHOICES	RESPONSES	
Several homes appear to have major structural issues and seem uninhabitable.	15.05%	59
Several homes appear in need of major repair (e.g. new roof, siding, or windows).	25.77%	101
Some homes may need minor repairs or general maintenance, but no significant concerns.	31.38%	123
Homes generally appear in good condition.	27.04%	106
Not sure	0.77%	3
TOTAL		392

Q10 Do you believe vacant properties are a problem in your neighborhood?

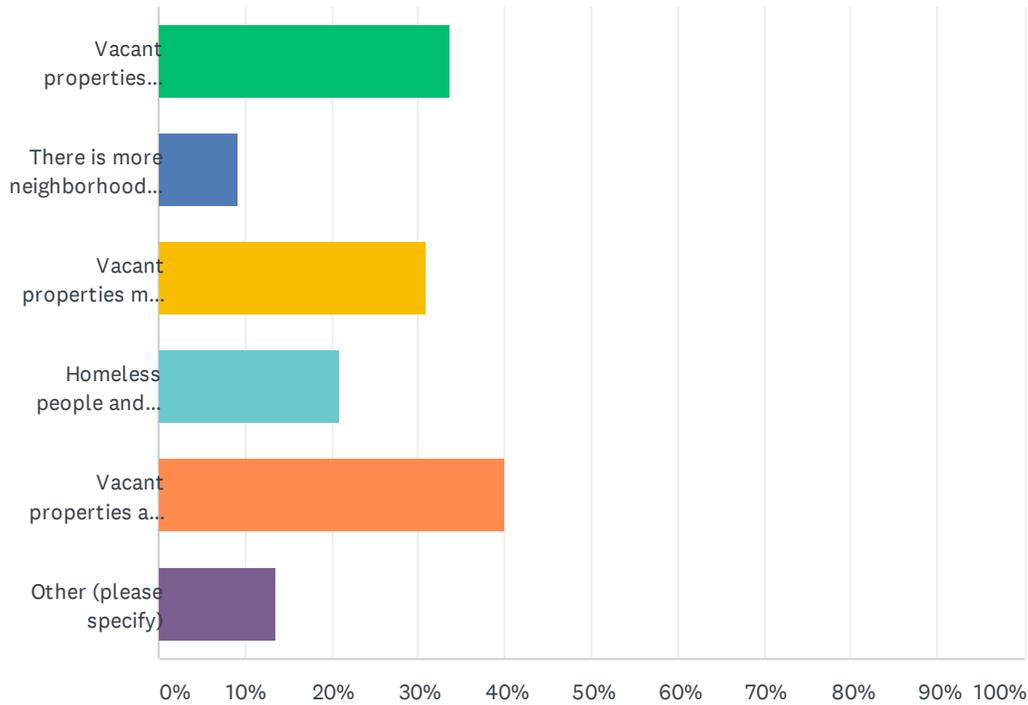
Answered: 392 Skipped: 24



ANSWER CHOICES	RESPONSES	
Yes	43.11%	169
No	49.23%	193
Not Sure	7.65%	30
TOTAL		392

Q11 If yes, why are vacant properties a problem? Select all that apply.

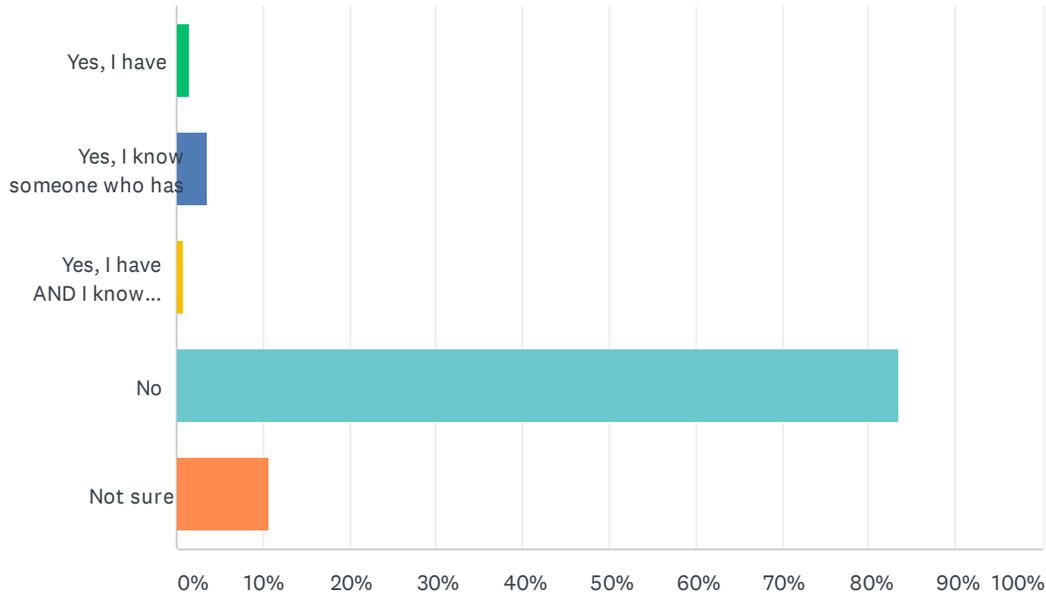
Answered: 392 Skipped: 24



ANSWER CHOICES	RESPONSES	
Vacant properties lower my property value	33.67%	132
There is more neighborhood turnover	9.18%	36
Vacant properties mean the neighborhood is in decline	30.87%	121
Homeless people and others use the vacant houses	20.92%	82
Vacant properties are not a problem in my neighborhood.	40.05%	157
Other (please specify)	13.52%	53
Total Respondents: 392		

Q12 Have you or someone you know experienced housing discrimination in Cumberland? (Housing discrimination is the illegal practice of discriminating against buyers or renters of dwellings based on race, color, religion, national origin, sex, family status or disability.)

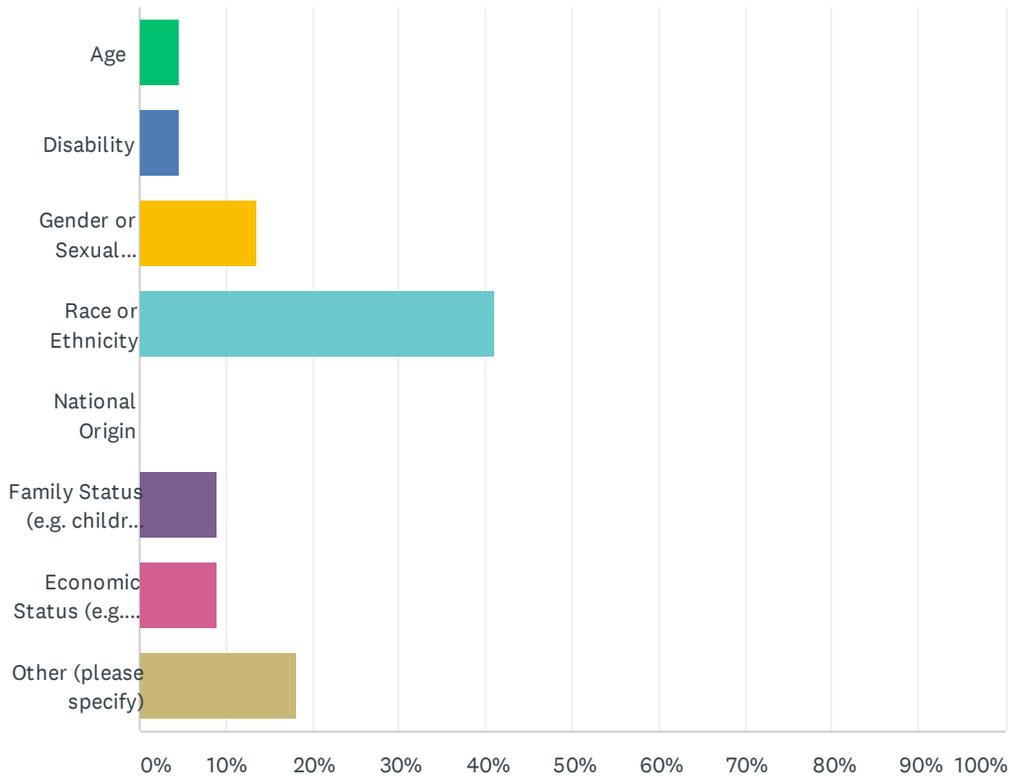
Answered: 392 Skipped: 24



ANSWER CHOICES	RESPONSES	
Yes, I have	1.53%	6
Yes, I know someone who has	3.57%	14
Yes, I have AND I know someone who has	0.77%	3
No	83.42%	327
Not sure	10.71%	42
TOTAL		392

Q13 If someone discriminated against you or someone you know, what do you believe was the basis of the discrimination? Check the ONE answer that applies most to the situation.

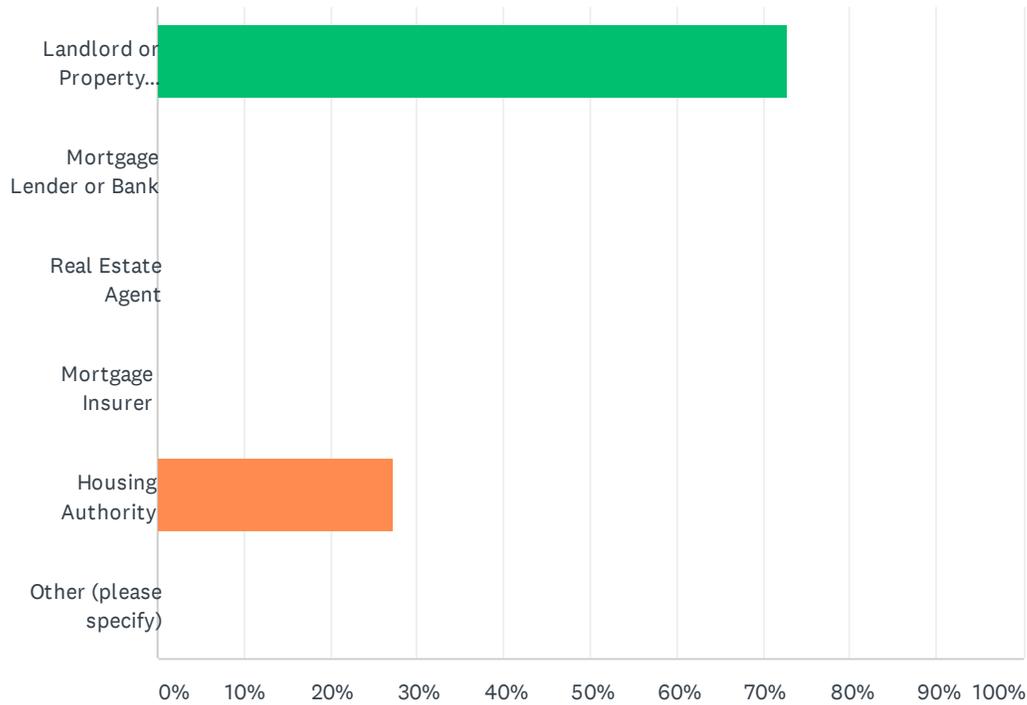
Answered: 22 Skipped: 394



ANSWER CHOICES	RESPONSES	
Age	4.55%	1
Disability	4.55%	1
Gender or Sexual Orientation	13.64%	3
Race or Ethnicity	40.91%	9
National Origin	0.00%	0
Family Status (e.g. children in household or expecting a child)	9.09%	2
Economic Status (e.g. TANF, unemployment)	9.09%	2
Other (please specify)	18.18%	4
TOTAL		22

Q14 Who discriminated against you or the person you know?

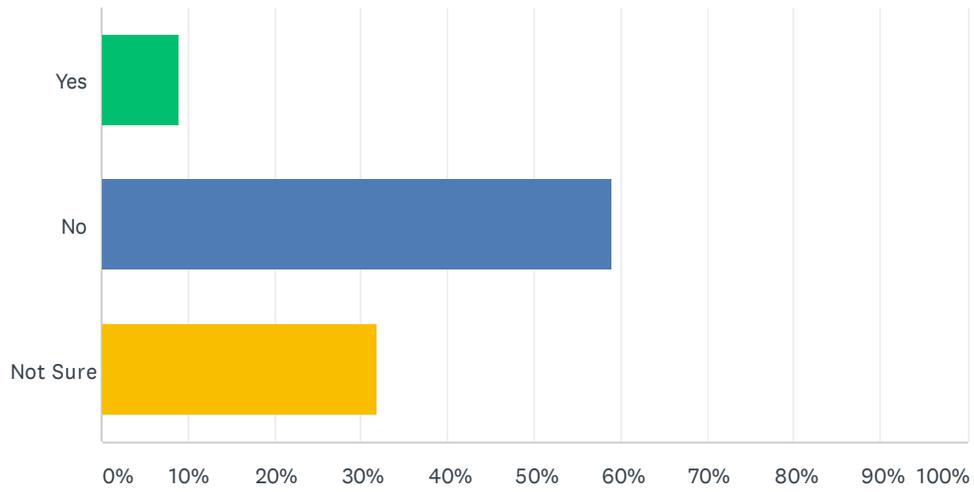
Answered: 22 Skipped: 394



ANSWER CHOICES	RESPONSES	
Landlord or Property Management	72.73%	16
Mortgage Lender or Bank	0.00%	0
Real Estate Agent	0.00%	0
Mortgage Insurer	0.00%	0
Housing Authority	27.27%	6
Other (please specify)	0.00%	0
TOTAL		22

Q15 Was the incident reported to anyone (e.g. HUD, Allegany County or the City of Cumberland, the State of Maryland?)

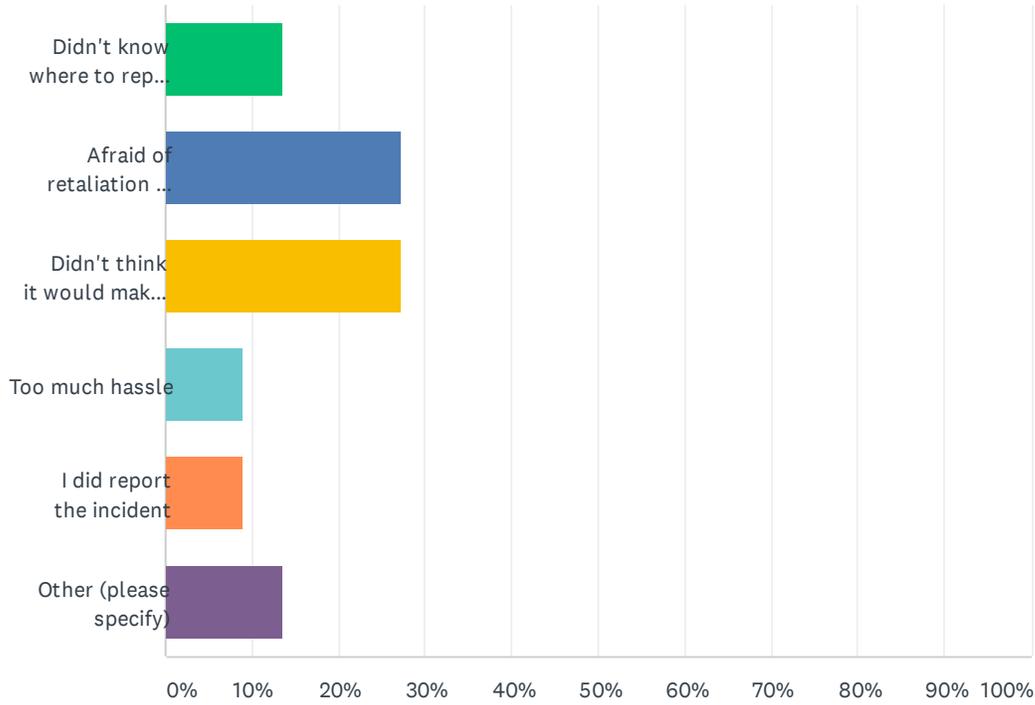
Answered: 22 Skipped: 394



ANSWER CHOICES		RESPONSES	
Yes		9.09%	2
No		59.09%	13
Not Sure		31.82%	7
TOTAL			22

Q16 If the incident was not reported, why not?

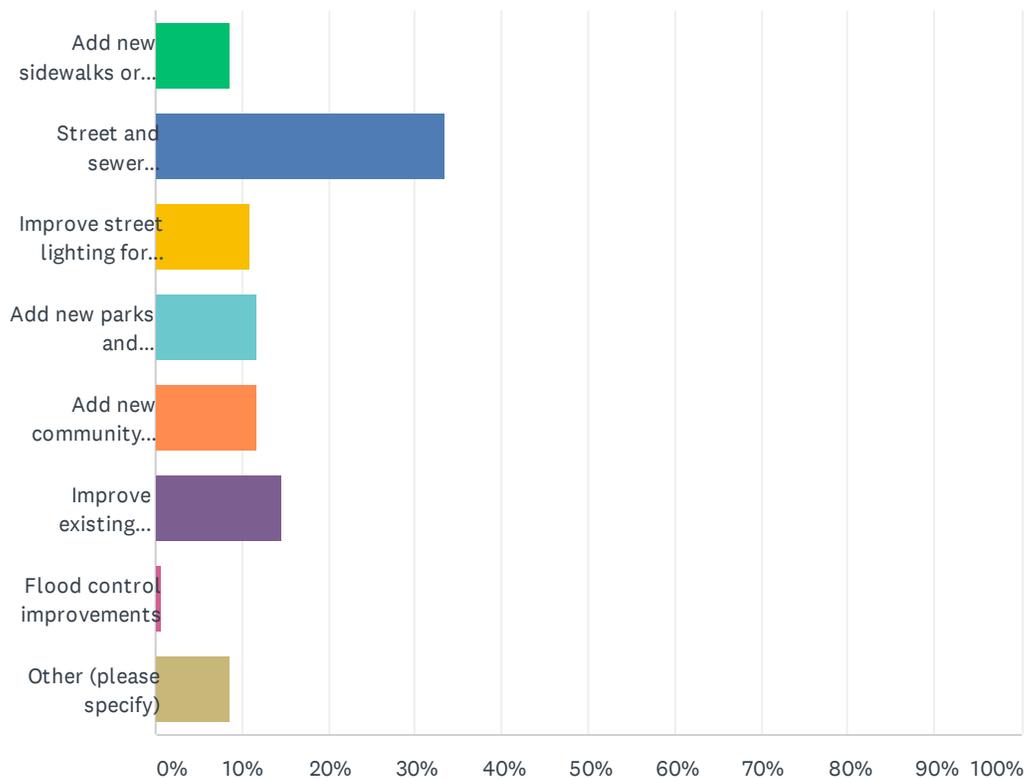
Answered: 22 Skipped: 394



ANSWER CHOICES	RESPONSES	
Didn't know where to report it	13.64%	3
Afraid of retaliation or revenge	27.27%	6
Didn't think it would make any difference	27.27%	6
Too much hassle	9.09%	2
I did report the incident	9.09%	2
Other (please specify)	13.64%	3
TOTAL		22

Q17 Federal Community Development Block Grant funding may be spent in the City of Cumberland on capital improvements for public infrastructure, such as roads, sidewalks, and community facilities. Identify the ONE Public Infrastructure priority that you think would most improve the community.

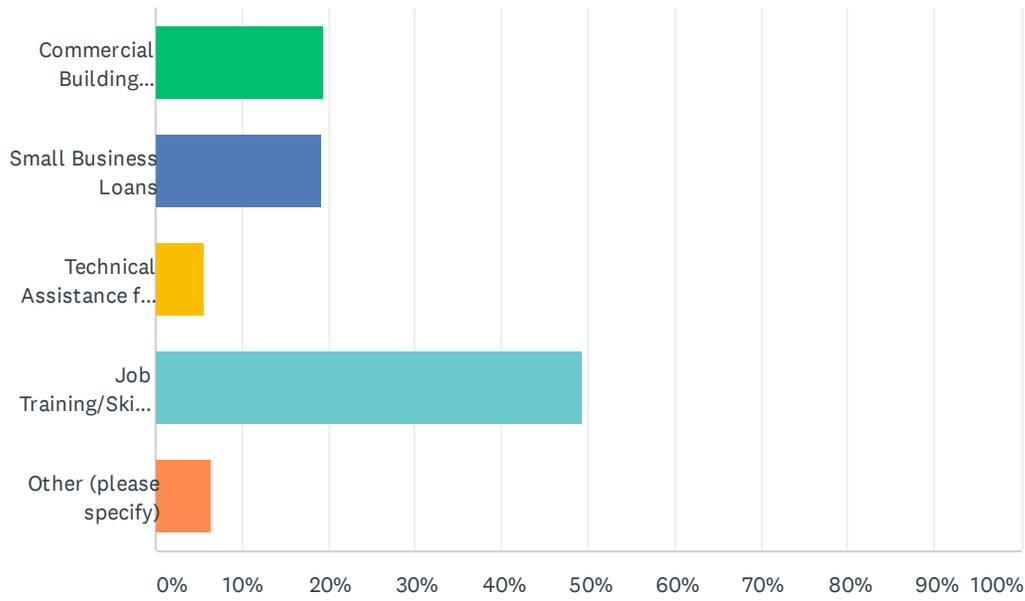
Answered: 376 Skipped: 40



ANSWER CHOICES	RESPONSES	
Add new sidewalks or improve accessibility of sidewalks, including for persons living with a disability	8.51%	32
Street and sewer reconstruction	33.51%	126
Improve street lighting for better walkability and/or crime reduction	10.90%	41
Add new parks and recreational facilities (e.g. playgrounds, green space, community gardens)	11.70%	44
Add new community facilities (e.g. senior centers, youth centers, libraries, or community centers)	11.70%	44
Improve existing facilities (e.g. making needed renovations/repairs, making facilities accessible to persons with disabilities)	14.63%	55
Flood control improvements	0.53%	2
Other (please specify)	8.51%	32
TOTAL		376

Q18 The City of Cumberland may use Community Development Block Grants for some types of economic development activities. Tell us what your top economic development priority would be for the City. Please select the ONE activity that you feel is most important.

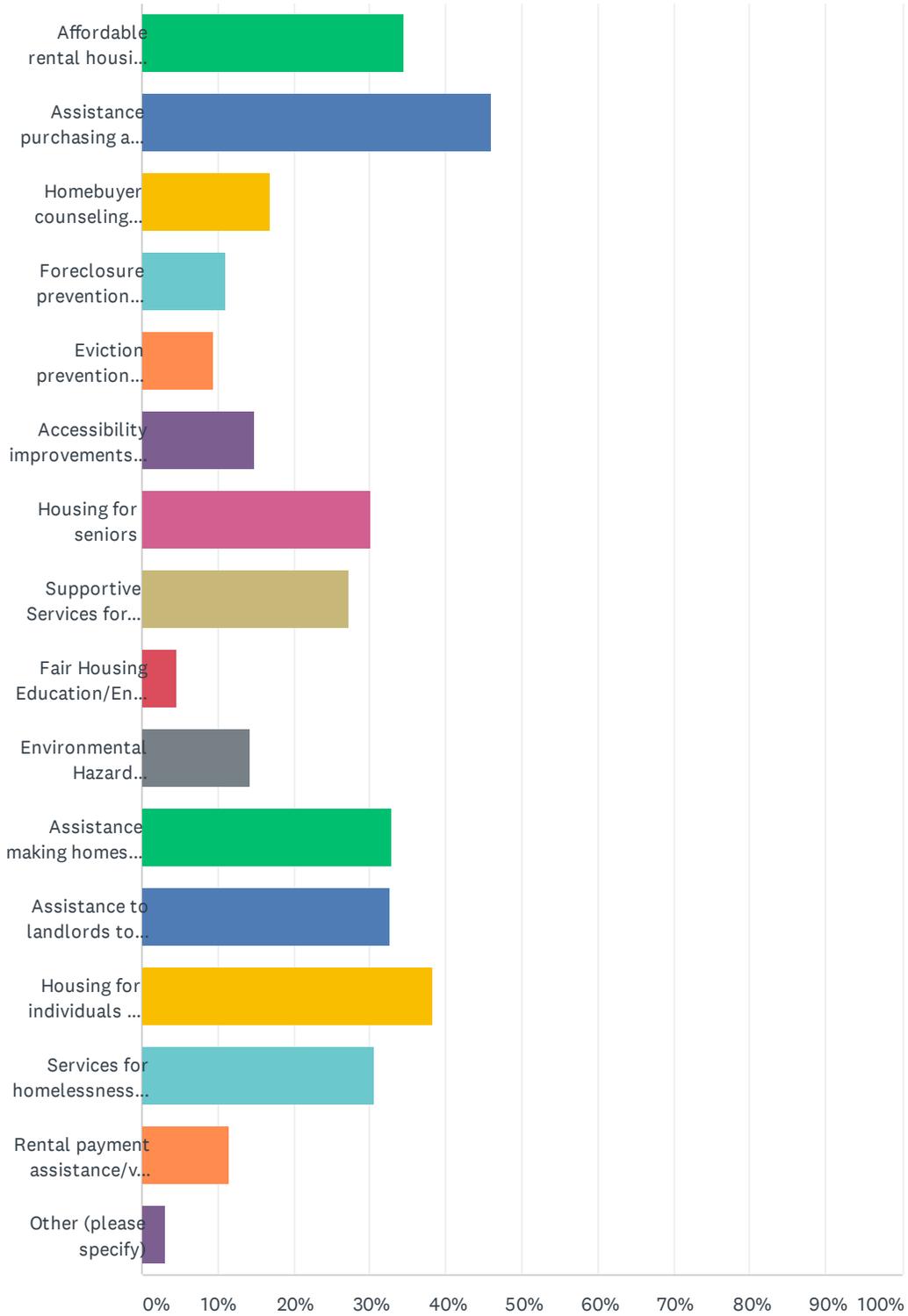
Answered: 376 Skipped: 40



ANSWER CHOICES	RESPONSES	
Commercial Building Rehabilitation (facade and interior improvements)	19.41%	73
Small Business Loans	19.15%	72
Technical Assistance for Small Businesses	5.59%	21
Job Training/Skill improvement for Cumberland's Workforce	49.47%	186
Other (please specify)	6.38%	24
TOTAL		376

Q19 The Community Development Block Grant may be spent towards housing and related services for low- and moderate-income households, including homeless individuals and families. Select up to FOUR areas that you think should be the priorities for the City of Cumberland.

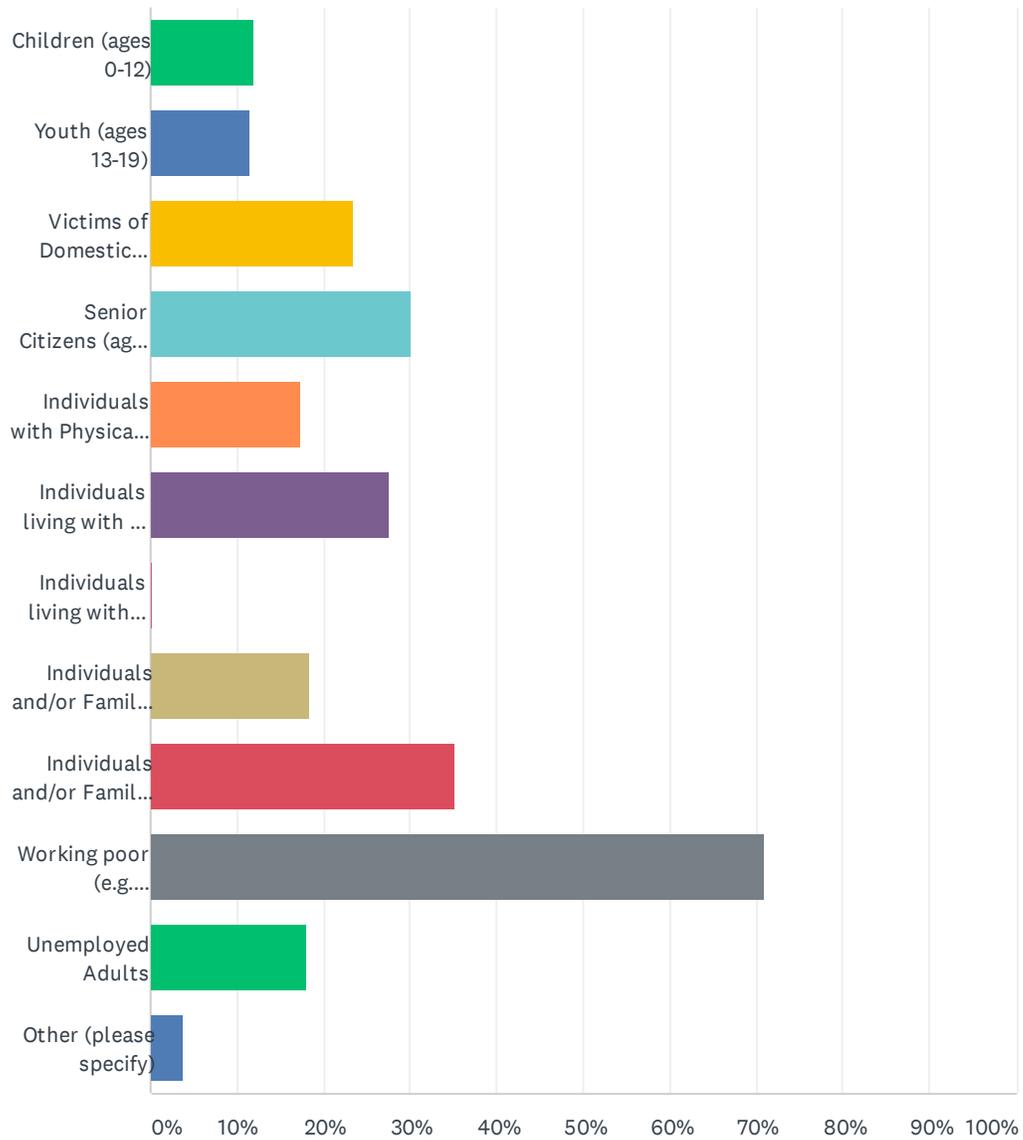
Answered: 371 Skipped: 45



ANSWER CHOICES	RESPONSES	
Affordable rental housing (i.e. building new affordable rental housing)	34.50%	128
Assistance purchasing a home (i.e. down payment/closing cost assistance)	46.09%	171
Homebuyer counseling programs	16.98%	63
Foreclosure prevention counseling	11.05%	41
Eviction prevention counseling	9.43%	35
Accessibility improvements/housing for people with physical disabilities	14.82%	55
Housing for seniors	30.19%	112
Supportive Services for residents with special needs (i.e. older adults, persons living with a physical disability, mental illness, or HIV/AIDS)	27.22%	101
Fair Housing Education/Enforcement	4.58%	17
Environmental Hazard testing/removal (e.g. lead paint removal)	14.29%	53
Assistance making homes more energy-efficient	32.88%	122
Assistance to landlords to make upgrades to address life safety or bring property up to code	32.61%	121
Housing for individuals and families experiencing homelessness	38.27%	142
Services for homelessness prevention	30.46%	113
Rental payment assistance/vouchers directly to families	11.59%	43
Other (please specify)	3.23%	12
Total Respondents: 371		

Q20 Which groups of people in Cumberland do you think experience the greatest housing needs? Select up to THREE groups.

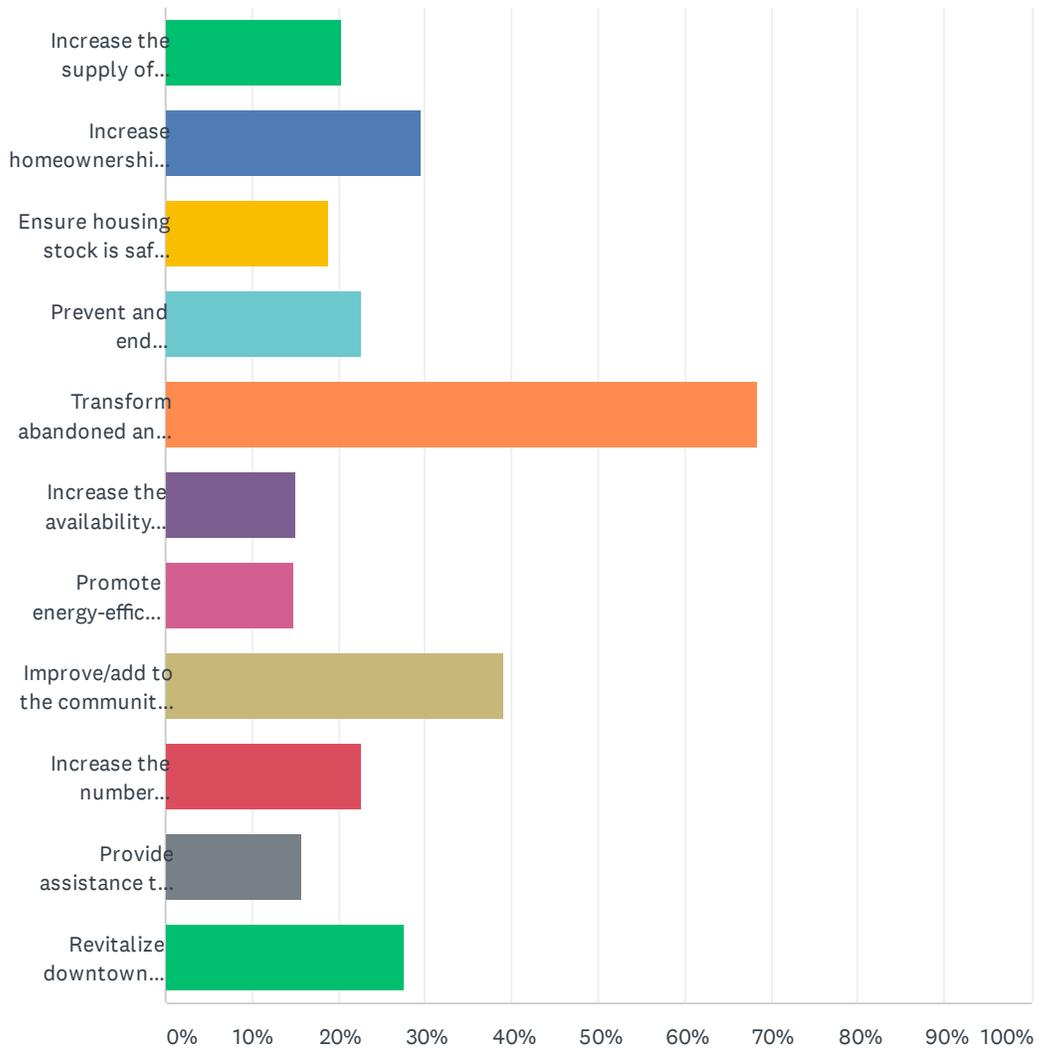
Answered: 368 Skipped: 48



ANSWER CHOICES	RESPONSES	
Children (ages 0-12)	11.96%	44
Youth (ages 13-19)	11.41%	42
Victims of Domestic Violence	23.37%	86
Senior Citizens (ages 62+)	30.16%	111
Individuals with Physical Disabilities	17.39%	64
Individuals living with a Mental Illness	27.72%	102
Individuals living with HIV/AIDS	0.27%	1
Individuals and/or Families Experiencing High Rents	18.48%	68
Individuals and/or Families Experiencing Homelessness	35.05%	129
Working poor (e.g. individuals with an income less than \$12,500)	70.92%	261
Unemployed Adults	17.93%	66
Other (please specify)	3.80%	14
Total Respondents: 368		

Q21 If you only had enough resources to accomplish THREE of the following goals to improve your community, what would you change?

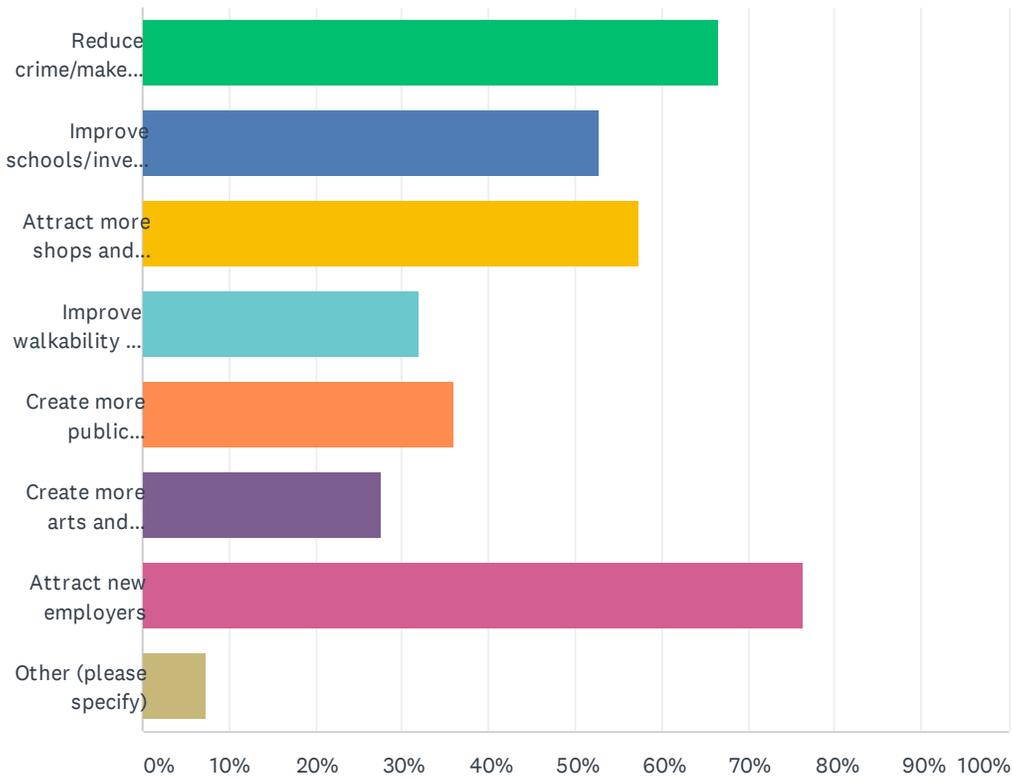
Answered: 363 Skipped: 53



ANSWER CHOICES	RESPONSES	
Increase the supply of affordable housing	20.39%	74
Increase homeownership among low- and moderate-income households	29.48%	107
Ensure housing stock is safe, healthy, and accessible	18.73%	68
Prevent and end homelessness	22.59%	82
Transform abandoned and vacant properties into community assets	68.32%	248
Increase the availability of supportive service for persons with special needs, including older adults and persons with a physical disability	15.15%	55
Promote energy-efficiency in housing	14.88%	54
Improve/add to the community sidewalks, flood controls, lighting, and/or other street improvements	39.12%	142
Increase the number community facilities, such as libraries, playgrounds, or arts centers	22.59%	82
Provide assistance to small business owners	15.70%	57
Revitalize downtown Cumberland	27.55%	100
Total Respondents: 363		

Q22 What other issues do you think are important for improving quality of life in Cumberland? Select all that apply.

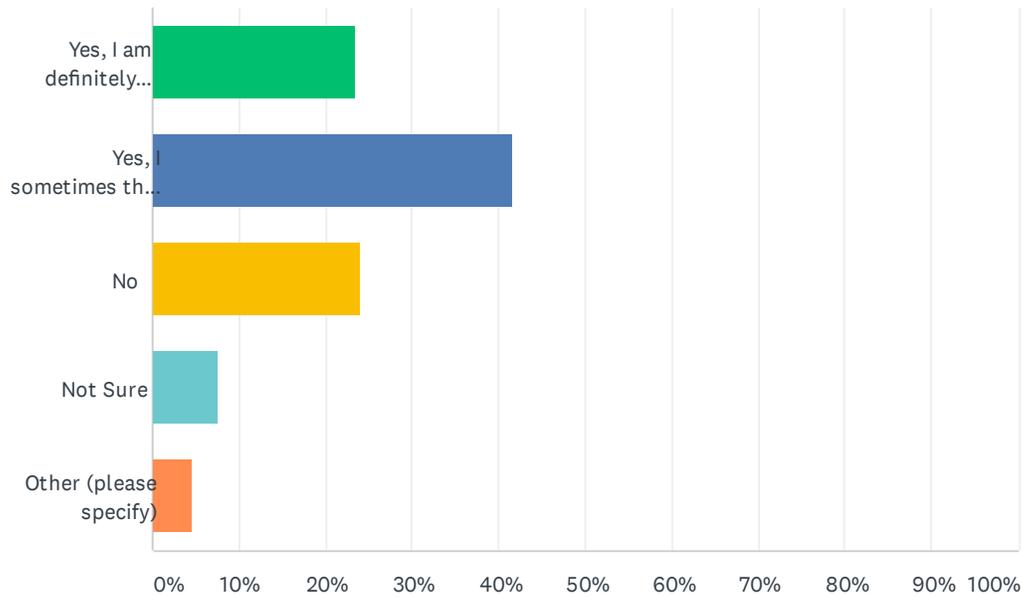
Answered: 356 Skipped: 60



ANSWER CHOICES	RESPONSES	
Reduce crime/make neighborhoods safer	66.57%	237
Improve schools/invest in schools	52.81%	188
Attract more shops and restaurants	57.30%	204
Improve walkability of the community/expand walking paths and bike lanes	32.02%	114
Create more public transportation options	35.96%	128
Create more arts and entertainment options	27.53%	98
Attract new employers	76.40%	272
Other (please specify)	7.30%	26
Total Respondents: 356		

Q23 Does a lack of any of these amenities listed above make you think about moving out of the City of Cumberland?

Answered: 362 Skipped: 54



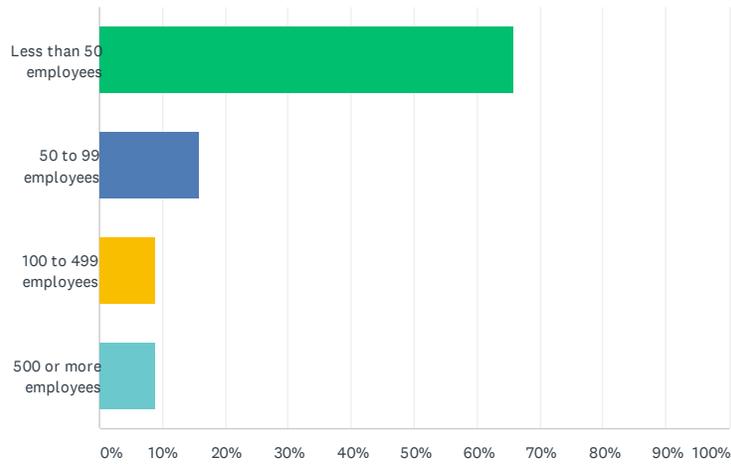
ANSWER CHOICES	RESPONSES	
Yes, I am definitely thinking about moving out of Cumberland	23.48%	85
Yes, I sometimes think about moving out of Cumberland	41.71%	151
No	24.03%	87
Not Sure	7.46%	27
Other (please specify)	4.70%	17
Total Respondents: 362		

Q24 [OPTIONAL] Please provide any additional comments or recommendations for housing and community development needs in the City of Cumberland.

Answered: 118 Skipped: 298

Q1 What size employer do you recruit for?

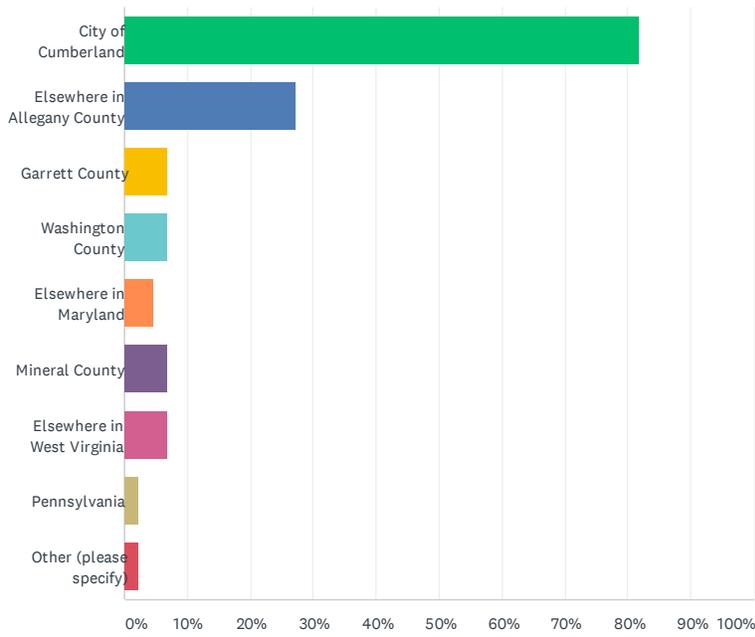
Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES	
Less than 50 employees	65.91%	29
50 to 99 employees	15.91%	7
100 to 499 employees	9.09%	4
500 or more employees	9.09%	4
TOTAL		44

Q2 Where is your company or organization located? Check all that apply.

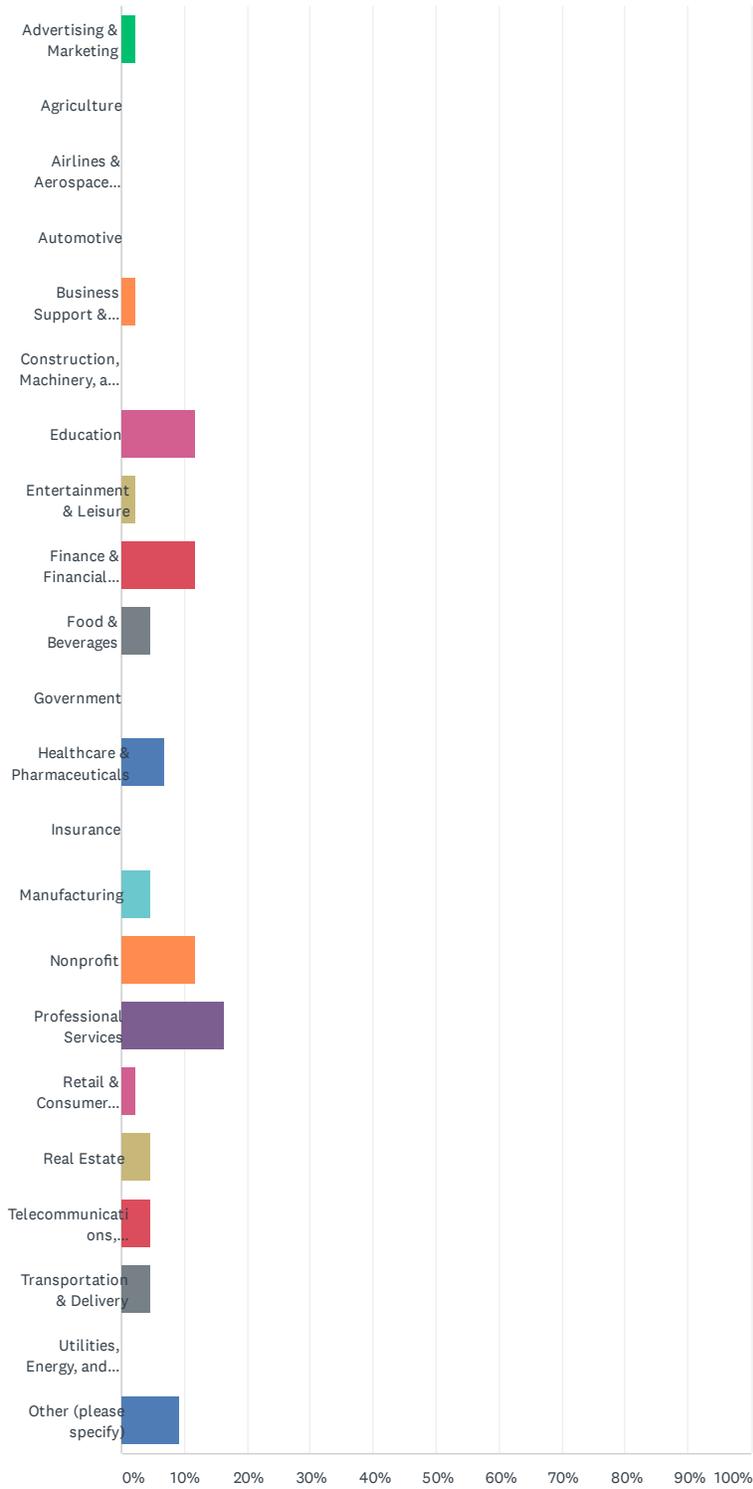
Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES	
City of Cumberland	81.82%	36
Elsewhere in Allegany County	27.27%	12
Garrett County	6.82%	3
Washington County	6.82%	3
Elsewhere in Maryland	4.55%	2
Mineral County	6.82%	3
Elsewhere in West Virginia	6.82%	3
Pennsylvania	2.27%	1
Other (please specify)	2.27%	1
Total Respondents: 44		

Q3 Which of the following best describes the principal industry of your organization?

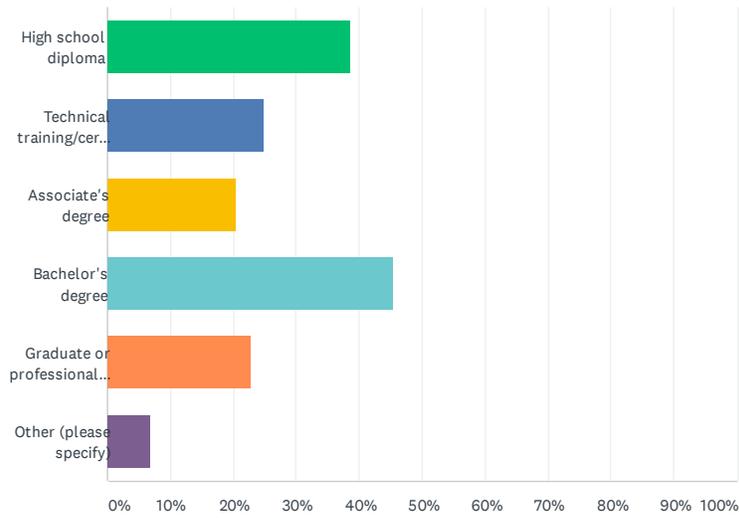
Answered: 43 Skipped: 2



ANSWER CHOICES	RESPONSES	
Advertising & Marketing	2.33%	1
Agriculture	0.00%	0
Airlines & Aerospace (including Defense)	0.00%	0
Automotive	0.00%	0
Business Support & Logistics	2.33%	1
Construction, Machinery, and Homes	0.00%	0
Education	11.63%	5
Entertainment & Leisure	2.33%	1
Finance & Financial Services	11.63%	5
Food & Beverages	4.65%	2
Government	0.00%	0
Healthcare & Pharmaceuticals	6.98%	3
Insurance	0.00%	0
Manufacturing	4.65%	2
Nonprofit	11.63%	5
Professional Services	16.28%	7
Retail & Consumer Durables	2.33%	1
Real Estate	4.65%	2
Telecommunications, Technology, Internet & Electronics	4.65%	2
Transportation & Delivery	4.65%	2
Utilities, Energy, and Extraction	0.00%	0
Other (please specify)	9.30%	4
TOTAL		43

Q4 What education level are you typically looking for in your recruits?

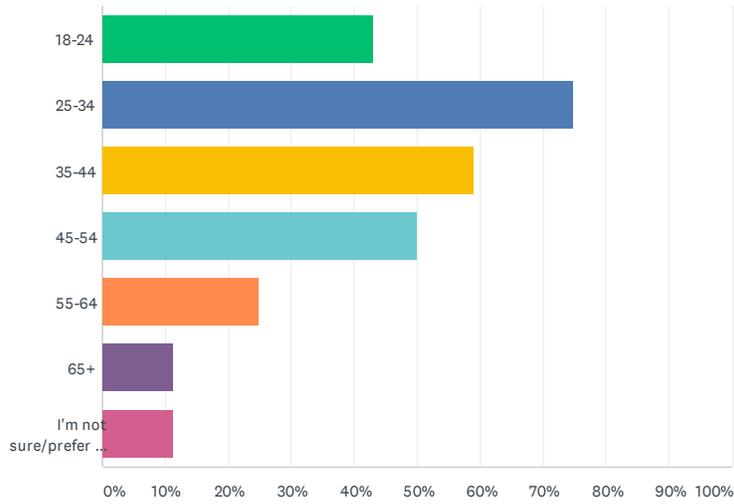
Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES	
High school diploma	38.64%	17
Technical training/certificate	25.00%	11
Associate's degree	20.45%	9
Bachelor's degree	45.45%	20
Graduate or professional degree	22.73%	10
Other (please specify)	6.82%	3
Total Respondents: 44		

Q5 What age group do your recruits typically fall into? Check all that apply.

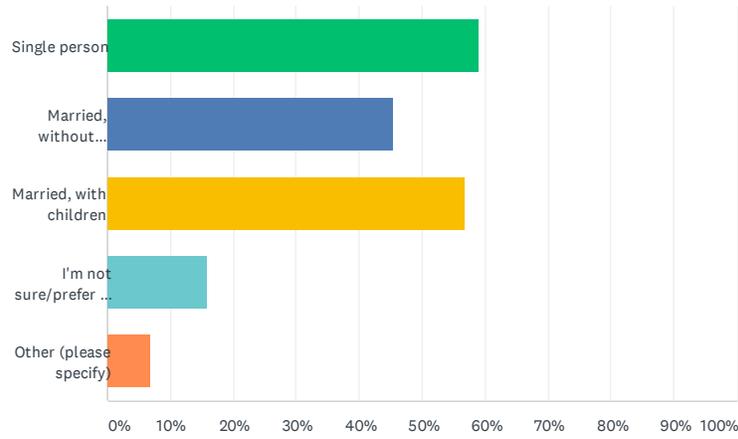
Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES	
18-24	43.18%	19
25-34	75.00%	33
35-44	59.09%	26
45-54	50.00%	22
55-64	25.00%	11
65+	11.36%	5
I'm not sure/prefer not to answer	11.36%	5
Total Respondents: 44		

Q6 Which of the following household/family types describe your typical recruits? Check all that apply.

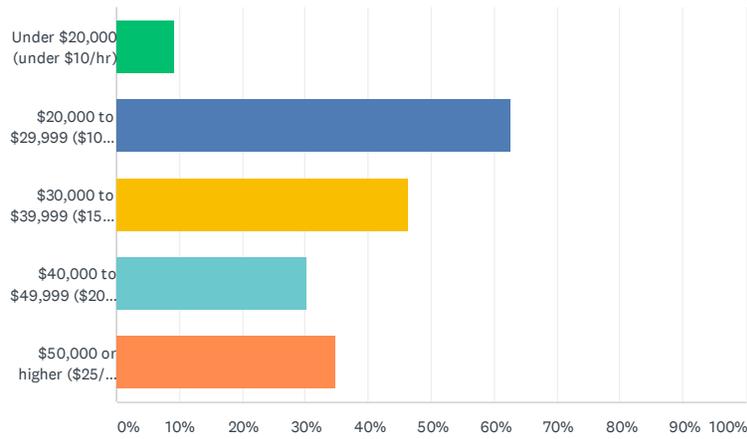
Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES	
Single person	59.09%	26
Married, without children	45.45%	20
Married, with children	56.82%	25
I'm not sure/prefer not to answer	15.91%	7
Other (please specify)	6.82%	3
Total Respondents: 44		

Q7 What salary ranges do you typically recruit for?

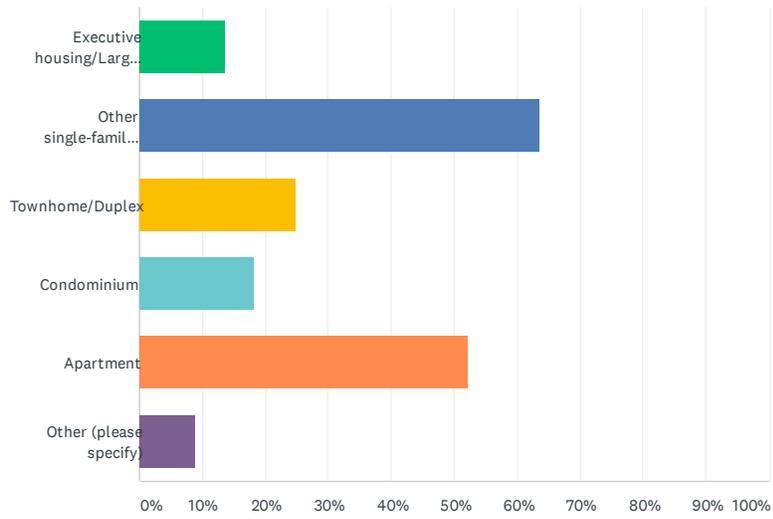
Answered: 43 Skipped: 2



ANSWER CHOICES	RESPONSES
Under \$20,000 (under \$10/hr)	9.30% 4
\$20,000 to \$29,999 (\$10 - \$15/hr)	62.79% 27
\$30,000 to \$39,999 (\$15 - \$20/hr)	46.51% 20
\$40,000 to \$49,999 (\$20 - \$25/hr)	30.23% 13
\$50,000 or higher (\$25/hr or more)	34.88% 15
Total Respondents: 43	

Q8 What type of housing are your recruits typically looking for?

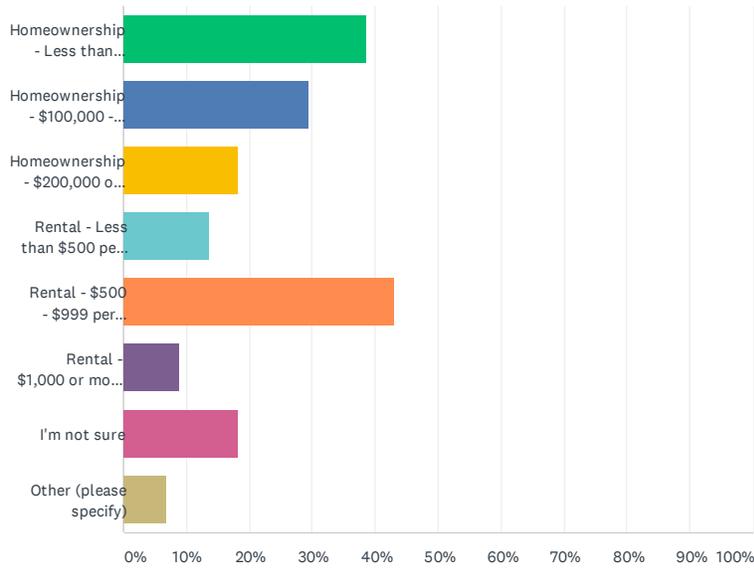
Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES	
Executive housing/Large single-family home	13.64%	6
Other single-family home	63.64%	28
Townhome/Duplex	25.00%	11
Condominium	18.18%	8
Apartment	52.27%	23
Other (please specify)	9.09%	4
Total Respondents: 44		

Q9 What home price or rent range are your new hires typically looking for? Please check all that apply.

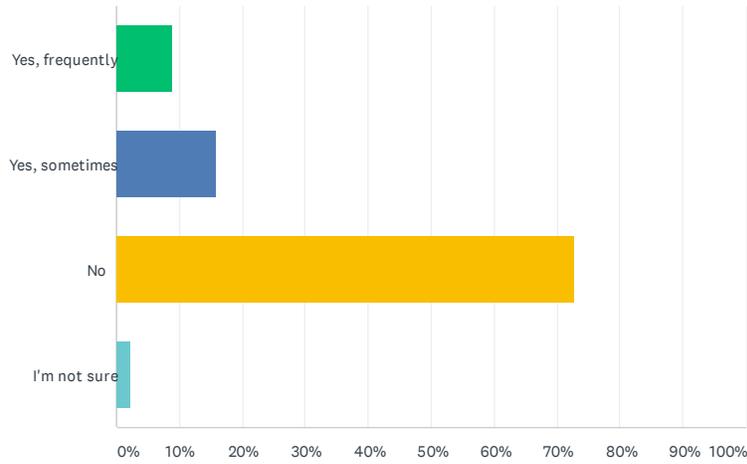
Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES
Homeownership - Less than \$100,000	38.64% 17
Homeownership - \$100,000 - \$199,999	29.55% 13
Homeownership - \$200,000 or more	18.18% 8
Rental - Less than \$500 per month	13.64% 6
Rental - \$500 - \$999 per month	43.18% 19
Rental - \$1,000 or more per month	9.09% 4
I'm not sure	18.18% 8
Other (please specify)	6.82% 3
Total Respondents: 44	

Q10 Do you work with a real estate agent or broker to help new recruits find housing?

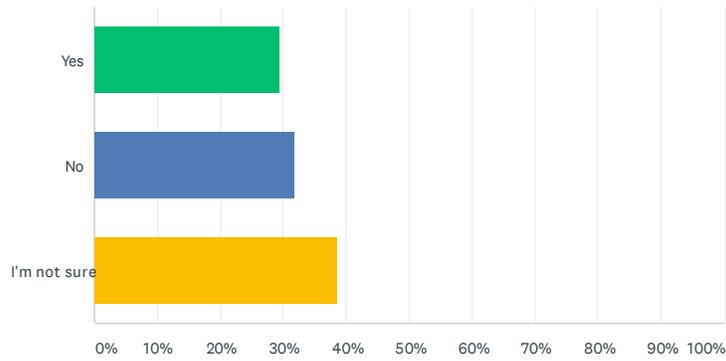
Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes, frequently	9.09%	4
Yes, sometimes	15.91%	7
No	72.73%	32
I'm not sure	2.27%	1
TOTAL		44

Q11 Do you think new recruits are willing to buy a "fixer upper"?

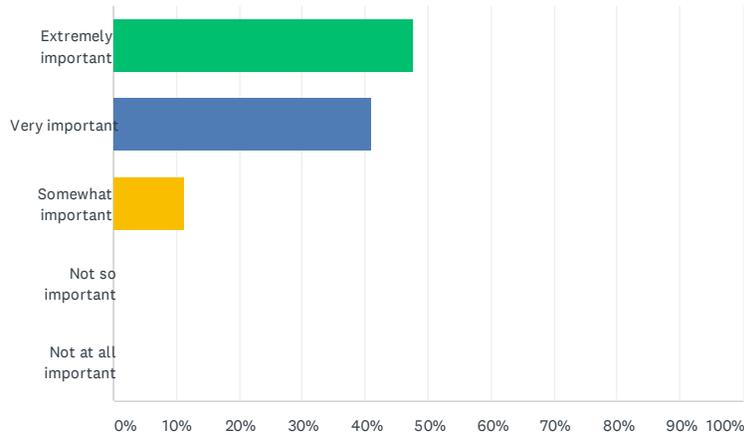
Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	29.55%	13
No	31.82%	14
I'm not sure	38.64%	17
TOTAL		44

Q12 How important do you think "quality of life" is to prospective employees' decisions about where to accept a job?

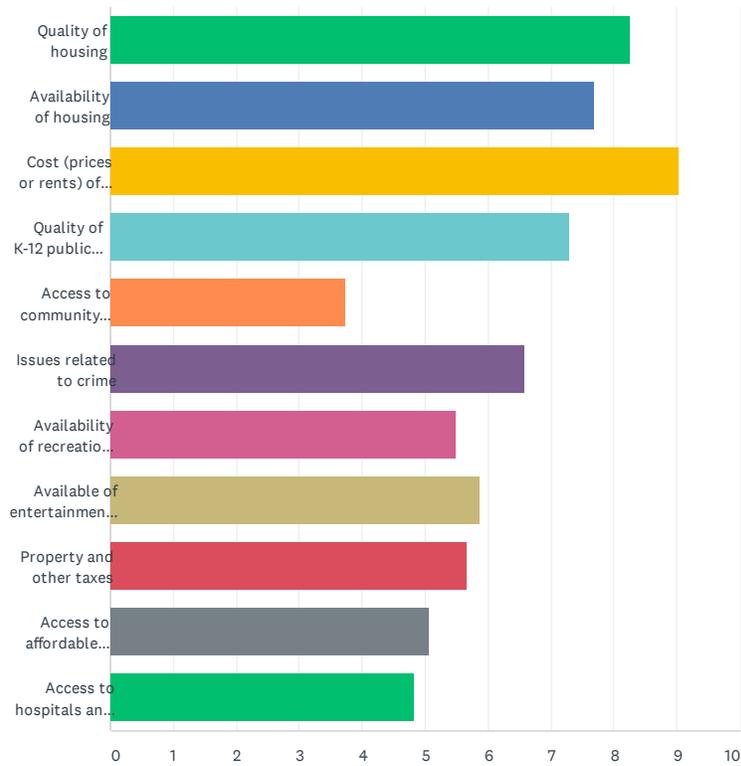
Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES	
Extremely important	47.73%	21
Very important	40.91%	18
Somewhat important	11.36%	5
Not so important	0.00%	0
Not at all important	0.00%	0
TOTAL		44

Q13 What "quality of life" issues do you think are most important to prospective employees? Please rank the issues below in order of importance (1=most important).

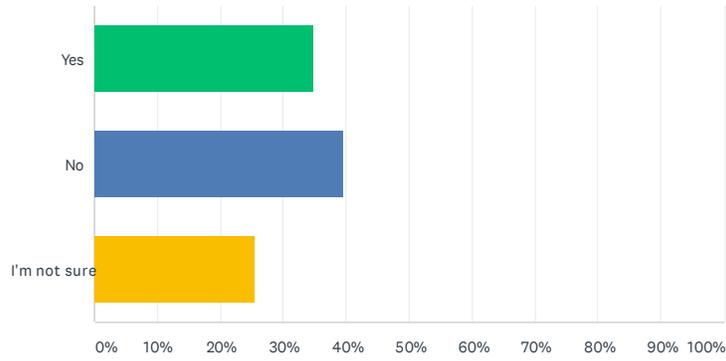
Answered: 41 Skipped: 4



	1	2	3	4	5	6	7	8	9	10	11	TOTAL	SCORE
Quality of housing	17.14% 6	17.14% 6	22.86% 8	11.43% 4	11.43% 4	5.71% 2	5.71% 2	0.00% 0	8.57% 3	0.00% 0	0.00% 0	35	8.26
Availability of housing	13.89% 5	19.44% 7	16.67% 6	11.11% 4	13.89% 5	5.56% 2	0.00% 0	8.33% 3	0.00% 0	8.33% 3	2.78% 1	36	7.69
Cost (prices or rents) of housing	31.43% 11	22.86% 8	17.14% 6	11.43% 4	0.00% 0	8.57% 3	2.86% 1	2.86% 1	0.00% 0	2.86% 1	0.00% 0	35	9.03
Quality of K-12 public schools	15.15% 5	9.09% 3	6.06% 2	24.24% 8	12.12% 4	3.03% 1	12.12% 4	12.12% 4	3.03% 1	0.00% 0	3.03% 1	33	7.30
Access to community colleges and universities	0.00% 0	0.00% 0	2.94% 1	5.88% 2	8.82% 3	8.82% 3	11.76% 4	5.88% 2	11.76% 4	23.53% 8	20.59% 7	34	3.74
Issues related to crime	17.14% 6	5.71% 2	14.29% 5	8.57% 3	5.71% 2	8.57% 3	11.43% 4	2.86% 1	14.29% 5	2.86% 1	8.57% 3	35	6.60
Availability of recreation amenities, such as trails, parks and open space	5.88% 2	2.94% 1	5.88% 2	8.82% 3	14.71% 5	11.76% 4	14.71% 5	8.82% 3	8.82% 3	5.88% 2	11.76% 4	34	5.50
Available of entertainment options, such as restaurants, theaters and shopping	2.94% 1	14.71% 5	8.82% 3	0.00% 0	8.82% 3	17.65% 6	8.82% 3	17.65% 6	8.82% 3	8.82% 3	2.94% 1	34	5.88
Property and other taxes	6.06% 2	12.12% 4	3.03% 1	9.09% 3	9.09% 3	6.06% 2	12.12% 4	9.09% 3	18.18% 6	12.12% 4	3.03% 1	33	5.67
Access to affordable child care	3.03% 1	6.06% 2	9.09% 3	9.09% 3	9.09% 3	6.06% 2	6.06% 2	12.12% 4	12.12% 4	15.15% 5	12.12% 4	33	5.06
Access to hospitals and health care options	5.56% 2	5.56% 2	2.78% 1	5.56% 2	11.11% 4	11.11% 4	8.33% 3	13.89% 5	5.56% 2	8.33% 3	22.22% 8	36	4.83

Q14 Do you think you lose recruits because of a lack of affordable and quality housing options?

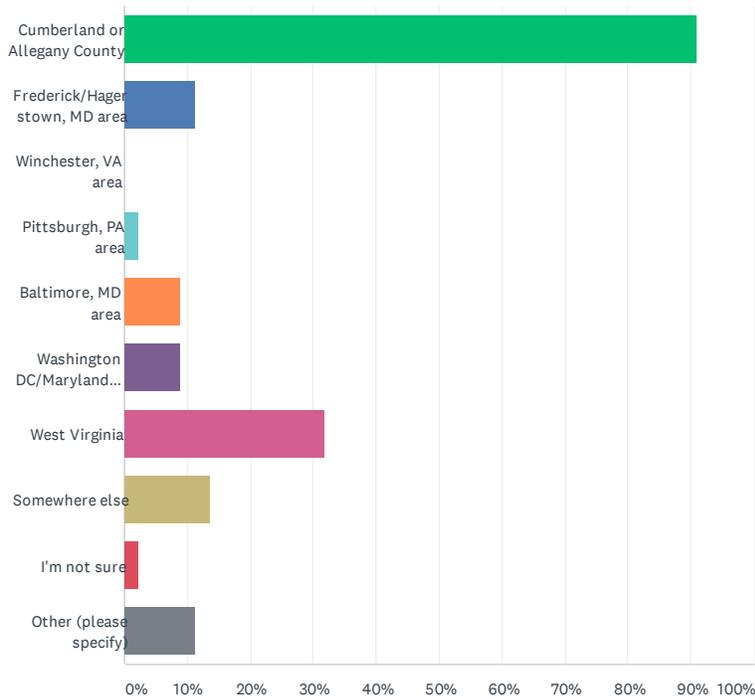
Answered: 43 Skipped: 2



ANSWER CHOICES	RESPONSES	
Yes	34.88%	15
No	39.53%	17
I'm not sure	25.58%	11
TOTAL		43

Q15 Where do applicants to your company/organization typically come from? Check all that apply.

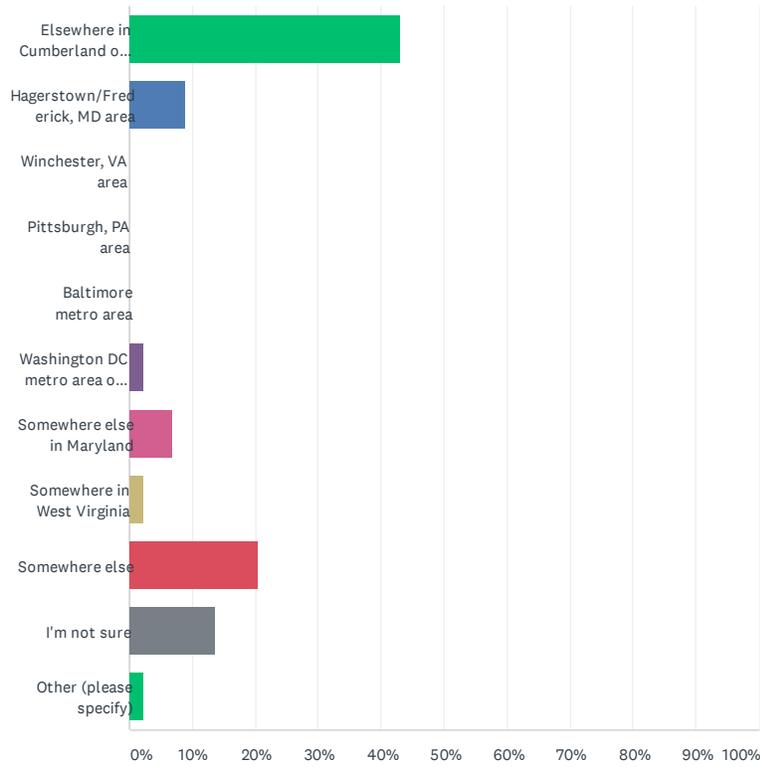
Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES
Cumberland or Allegany County	90.91% 40
Frederick/Hagerstown, MD area	11.36% 5
Winchester, VA area	0.00% 0
Pittsburgh, PA area	2.27% 1
Baltimore, MD area	9.09% 4
Washington DC/Maryland suburbs area	9.09% 4
West Virginia	31.82% 14
Somewhere else	13.64% 6
I'm not sure	2.27% 1
Other (please specify)	11.36% 5
Total Respondents: 44	

Q16 Where do prospective employees take a job if they do not accept an offer of employment with your company/organization?

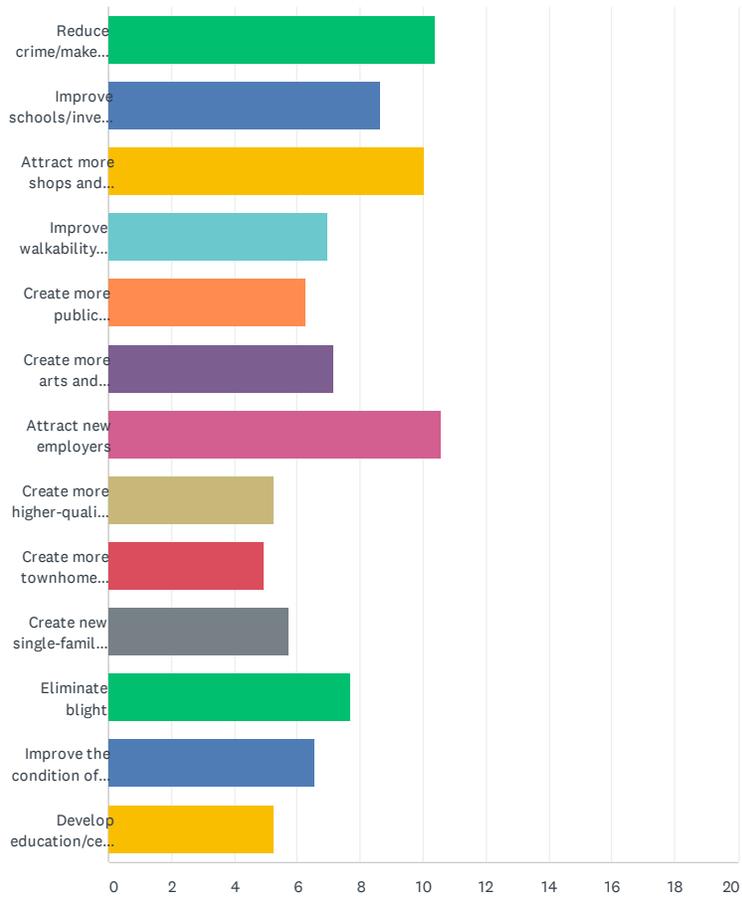
Answered: 44 Skipped: 1



ANSWER CHOICES	RESPONSES	
Elsewhere in Cumberland or Allegany County	43.18%	19
Hagerstown/Frederick, MD area	9.09%	4
Winchester, VA area	0.00%	0
Pittsburgh, PA area	0.00%	0
Baltimore metro area	0.00%	0
Washington DC metro area or Maryland suburbs	2.27%	1
Somewhere else in Maryland	6.82%	3
Somewhere in West Virginia	2.27%	1
Somewhere else	20.45%	9
I'm not sure	13.64%	6
Other (please specify)	2.27%	1
TOTAL		44

Q17 What improvements in Cumberland would make it easier for you to attract employees? Please rank the improvements below (1=most important).

Answered: 39 Skipped: 6



	1	2	3	4	5	6	7	8	9	10	11	12	13
Reduce crime/make neighborhoods safer	30.56% 11	8.33% 3	19.44% 7	16.67% 6	8.33% 3	5.56% 2	0.00% 0	2.78% 1	0.00% 0	2.78% 1	2.78% 1	0.00% 0	2.78
Improve schools/invest in schools	12.90% 4	3.23% 1	9.68% 3	19.35% 6	16.13% 5	12.90% 4	6.45% 2	6.45% 2	0.00% 0	3.23% 1	0.00% 0	3.23% 1	6.45
Attract more shops and restaurants	12.90% 4	29.03% 9	16.13% 5	9.68% 3	3.23% 1	9.68% 3	3.23% 1	6.45% 2	9.68% 3	0.00% 0	0.00% 0	0.00% 0	0.00
Improve walkability within City's core/expand walking paths and bike lanes	0.00% 0	6.67% 2	10.00% 3	10.00% 3	16.67% 5	13.33% 4	10.00% 3	6.67% 2	3.33% 1	0.00% 0	0.00% 0	3.33% 1	20.00
Create more public transportation options	0.00% 0	3.57% 1	7.14% 2	3.57% 1	14.29% 4	10.71% 3	14.29% 4	3.57% 1	10.71% 3	10.71% 3	3.57% 1	10.71% 3	7.14
Create more arts and entertainment options	0.00% 0	10.71% 3	7.14% 2	10.71% 3	0.00% 0	7.14% 2	25.00% 7	17.86% 5	7.14% 2	0.00% 0	0.00% 0	10.71% 3	3.57
Attract new employers	34.29% 12	14.29% 5	17.14% 6	8.57% 3	0.00% 0	5.71% 2	11.43% 4	0.00% 0	8.57% 3	0.00% 0	0.00% 0	0.00% 0	0.00
Create more higher-quality apartment options	0.00% 0	3.45% 1	0.00% 0	3.45% 1	6.90% 2	3.45% 1	6.90% 2	17.24% 5	6.90% 2	27.59% 8	17.24% 5	6.90% 2	0.00
Create more townhome options	3.33% 1	0.00% 0	0.00% 0	0.00% 0	10.00% 3	3.33% 1	6.67% 2	3.33% 1	23.33% 7	20.00% 6	16.67% 5	6.67% 2	6.67
Create new single-family developments	3.13% 1	3.13% 1	6.25% 2	0.00% 0	9.38% 3	0.00% 0	6.25% 2	12.50% 4	12.50% 4	25.00% 8	15.63% 5	6.25% 2	0.00
Eliminate blight	2.94% 1	20.59% 7	8.82% 3	11.76% 4	8.82% 3	11.76% 4	0.00% 0	2.94% 1	0.00% 0	0.00% 0	20.59% 7	5.88% 2	5.88
Improve the condition of the existing housing stock	5.88% 2	11.76% 4	0.00% 0	8.82% 3	5.88% 2	11.76% 4	8.82% 3	5.88% 2	5.88% 2	2.94% 1	2.94% 1	26.47% 9	2.94
Develop education/certification programs	9.38% 3	3.13% 1	9.38% 3	3.13% 1	3.13% 1	0.00% 0	0.00% 0	12.50% 4	6.25% 2	6.25% 2	9.38% 3	9.38% 3	28.13

Q18 In the space below, please provide any additional comments that would help us better understand what would make it easier to attract workers to Cumberland.

Answered: 17 Skipped: 28