

# *National Association of REALTORS®*

## *MD – State of Housing January 2025*

American Strategies designed and administered this multi-modal survey conducted by professional interviewers and via online platform. The survey reached 800 (800 weighted) adults, age 18 or older, who indicated they were registered to vote in Maryland. The survey was conducted January 6-9, 2025.

Twenty-eight percent of respondents were reached on wireless phones and twenty percent on VOIP/landlines. Fifty-two percent of respondents were reached online. Quotas were assigned to reflect the demographic distribution of registered voters in Maryland, and the data were weighted to ensure an accurate reflection of the population. The sample was drawn from a third-party vendor file. The overall margin of error is +/- 3.5%. The margin of error for subgroups is larger and varies. Percentage totals may not add up precisely due to rounding.

# Executive Summary

**Housing affordability is a big problem and top issue.** Over eight-in-ten voters feel that the cost to buy or rent a home in Maryland is too high, with large majorities (57 percent) feeling that housing costs are much too high. For the first time, housing affordability was the top *volunteered* issue that voters want the legislature to work on (19 percent), tied with taxes (18 percent).

**Households are increasingly strained by housing costs.** Fully sixty percent say that the amount they pay in rent or mortgage is causing a significant (30 percent) or slight (31 percent) strain on their budget – an increase of 5-points from 2024 and 17-points from 2020.

**State and local officials continue to get subpar grades on handling of housing affordability and supply.** Seventy-three percent say that the governor and state legislature are doing a poor (33 percent) or just fair (40 percent) job at handling the housing affordability and availability problem. Local officials get similar grades: 77 percent say local county and city governments are doing a poor (36 percent) or just fair (40 percent) job on housing affordability and availability.

# Key Findings

- **Two-thirds say there is too little housing for people with moderate incomes.** Voters overwhelmingly see a shortage of housing for people with moderate incomes (66 percent too little). While this is statistically unchanged from last year (65 percent too little), as recently as 2020, voters were split on the amount of housing for people with moderate incomes when 46 percent said too little and, 47 percent said the right amount.
- **Too little housing for young people, lower income people and seniors.** Large majorities also perceive a lack of housing for younger people (75 percent too little), lower income people (67 percent) and older people who are looking to downsize or have special needs (64 percent). These percentages have been relatively unchanged since 2022.
- **Wages not keeping up with housing prices, trouble saving for a down payment, and increased interest rates are the biggest obstacles to buying a home.** Seventy-two percent say that having a full-time job but still not making enough to afford a home is a huge obstacle to buying a house (up 7-points from last year). Higher interest rates (65 percent) and not having enough for the down payment (60 percent) and are also viewed as top obstacles to buying a home.

# Key Findings

**Voters agree that there are too many regulations that make it hard to build affordable homes.** Almost two-thirds (63 percent) agree that there are too many local rules and regulations that make it hard to build homes that Marylanders can afford. Even a majority (57 percent) of Democrats agree with the statement.

**When it comes to home buying, young people have it harder than their parents.** Voters are nearly unanimous that it is harder for young adults to afford to buy a home today than it was for their parents' generation (92 percent agree).

**Voters have increased (but limited) familiarity with ADUs and are strongly supportive of making it easier to have an ADU on their property.** Twenty-six percent say they are very (10 percent) or somewhat (16 percent) familiar with ADUs – an increase of 6-points from last year. However, 59 percent are not familiar at all with Accessory Dwelling Units. After hearing more about ADUs, there is overwhelming support for making it easier for Maryland homeowners to have an ADU on their property (81 percent favor).

# Survey Methodology

2020



600 Registered voters in Maryland



Wireless (340)  
VOIP (86)  
Landline (174)



Interviews conducted  
November 30<sup>th</sup>-  
December 3<sup>rd</sup>

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2022



931 Registered voters in Maryland



Wireless (352)  
VOIP (62)  
Landline (86)  
Online (431)



Interviews conducted  
January 19<sup>th</sup>-  
January 27<sup>th</sup>

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2023



834 Registered voters in Maryland



Wireless (380)  
VOIP (56)  
Landline (64)  
Online (334)



Interviews conducted  
January 3<sup>rd</sup>-  
January 9<sup>th</sup>

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2024



807 Registered voters in Maryland



Wireless (126)  
Landline (169)  
Online (513)



Interviews conducted  
January 9<sup>th</sup>-  
January 16<sup>th</sup>

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2025



800 Registered voters in Maryland



Wireless (223)  
Landline (159)  
Online (418)



Interviews conducted  
January 6<sup>th</sup>-  
January 9<sup>th</sup>

# Demographics

## Gender



Women  
54%



Men  
46%

## Age

18-29: 13%  
30-39: 17%  
40-49: 17%  
50-64: 25%  
65+: 25%

## Party

Democrat: 53%  
Independent: 23%  
Republican: 24%

## Race

White: 59%  
African American or Black: 28%  
Hispanic or Latino: 5%  
Asian: 3%

## Owner/Renter

Homeowner: 65%  
Renter: 21%  
Lives with Friends/Family: 13%

## Region

Greater Baltimore: 23%  
Montgomery: 18%  
Prince George's: 14%  
Central: 14%  
Anne Arundel: 10%  
Cecil/Harford: 5%  
Lower Shore: 3%  
Southern Maryland: 5%

## Education

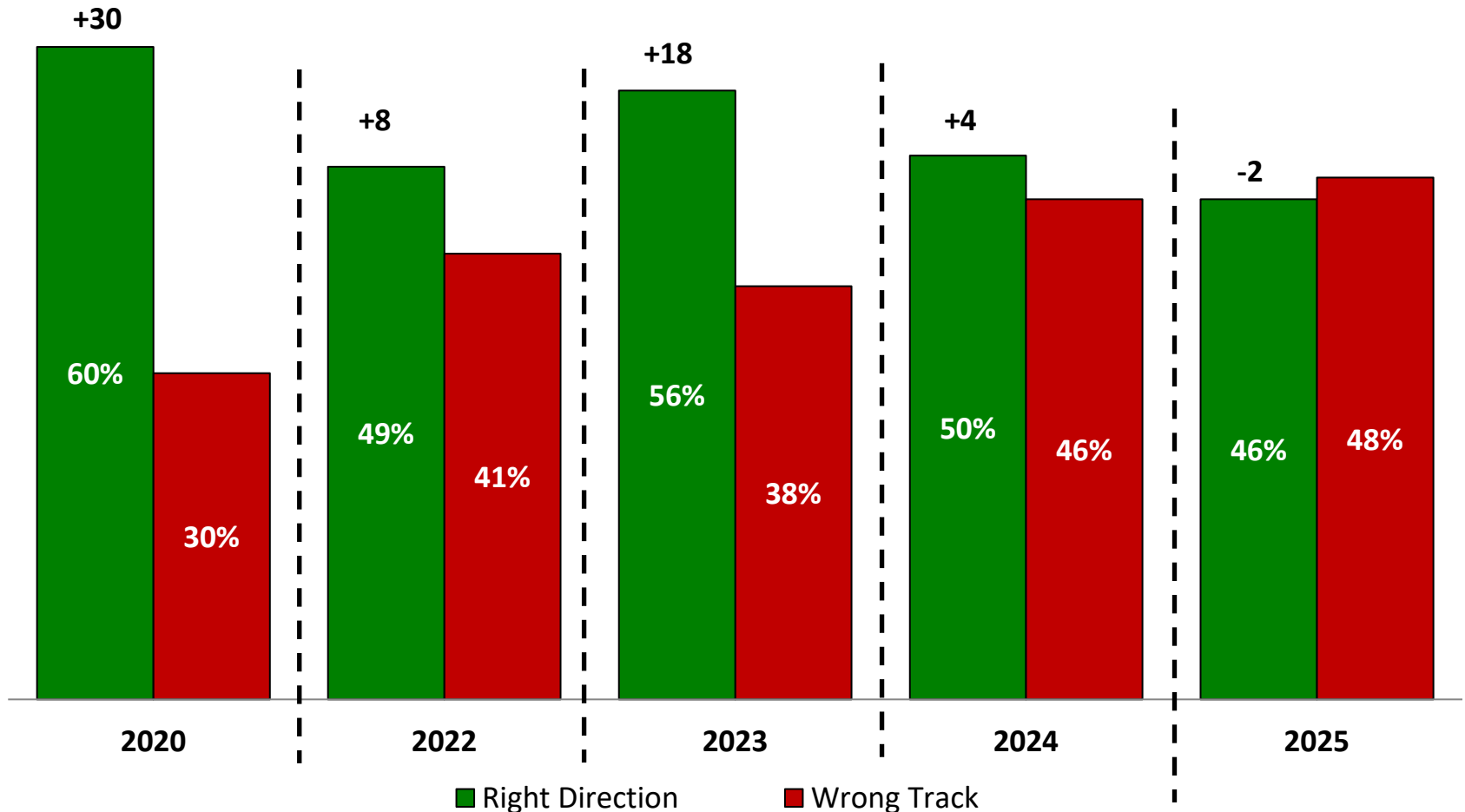
High School Grad: 16%  
Post High School: 26%  
College Graduate: 56%

*Mood*

# Slim Plurality See State as Off on the Wrong Track

*Voters have been steadily less positive year after year since 2020*

### Maryland Direction Over Time

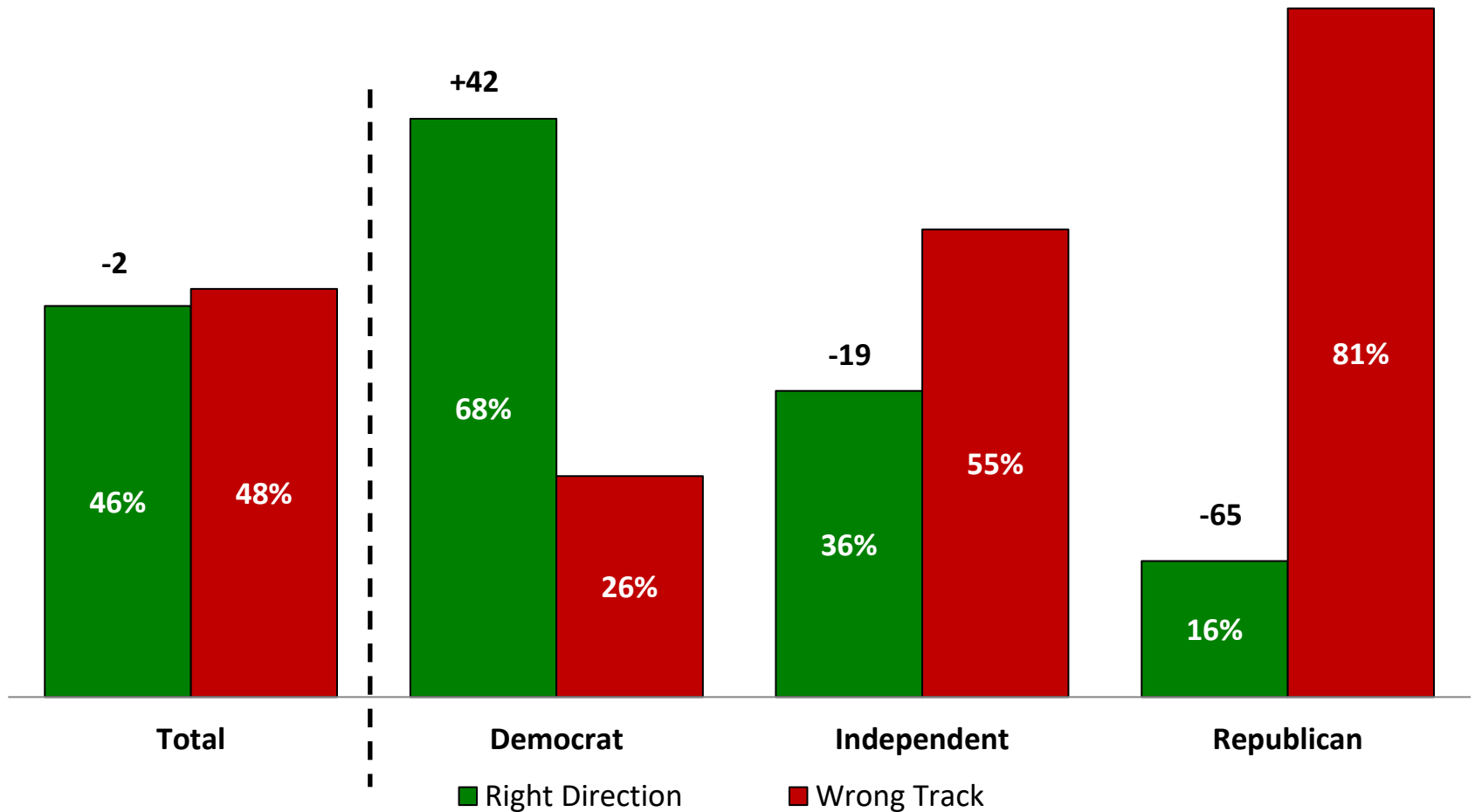


Q.5 (BOTH) Generally speaking, do you think that things in Maryland are going in the right direction, or do you feel things have gotten off on the wrong track?



# Independents and Republicans See State as Off on the Wrong Track

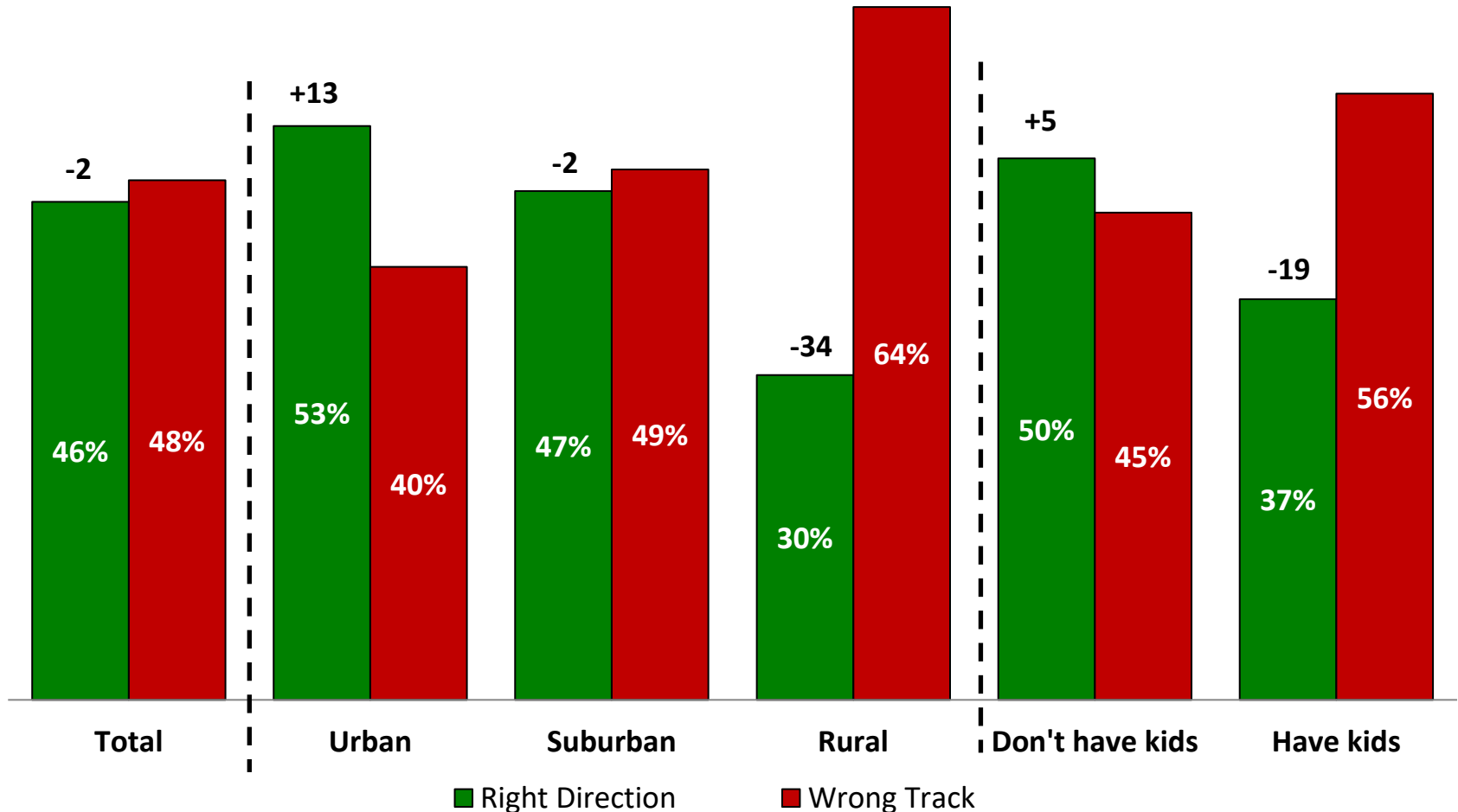
Maryland Direction Over Time by Party ID



Q.5 (BOTH) Generally speaking, do you think that things in Maryland are going in the right direction, or do you feel things have gotten off on the wrong track?

# Rural Areas and Households With Children Especially Downbeat

Maryland Direction Over Time by Urbanicity and Presence of Children

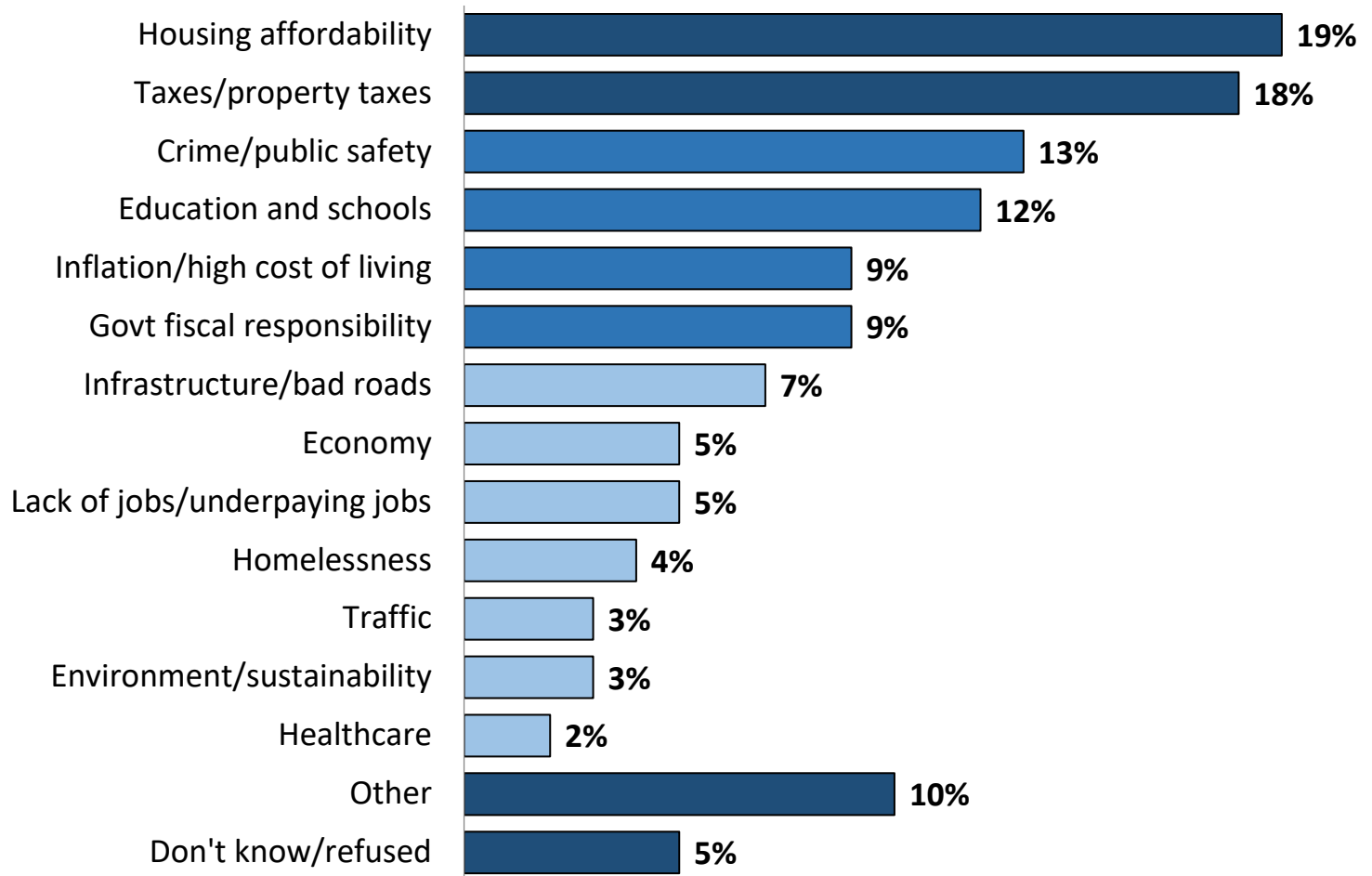


Q.5 (BOTH) Generally speaking, do you think that things in Maryland are going in the right direction, or do you feel things have gotten off on the wrong track?

# Housing Affordability Tops the List of Volunteered Issue Concerns

*Taxes in second tier with crime and education*

## Biggest Issue in Maryland



# Selected Quotes Describing Major Issue Concern

## Issues in Maryland – Volunteered Responses

“Crime, High taxes for home buyers causing them to look out of state for homes, elder care/nursing home problems.”

“Affordable housing, housing/mortgage grants to promote home ownership for those who need down payment assistance, and programs that discourage gun violence in schools!”

“Crime and public safety, especially out of control juvenile crime and crimes from repeat offenders who should still be in jail.”

“More affordable, less taxes. The working people are struggling.”

“The biggest issue in Maryland is youth crime that is out of control. The governor and state legislature needs to come up with common sense laws that hold youth and their guardians accountable.”

“Affordable housing. People working previously middle-class jobs are being priced out of the market at an increasing rate, not to even mention people struggling to get by and working 2 jobs for a small 1 bedroom costing them \$2000 a month.”

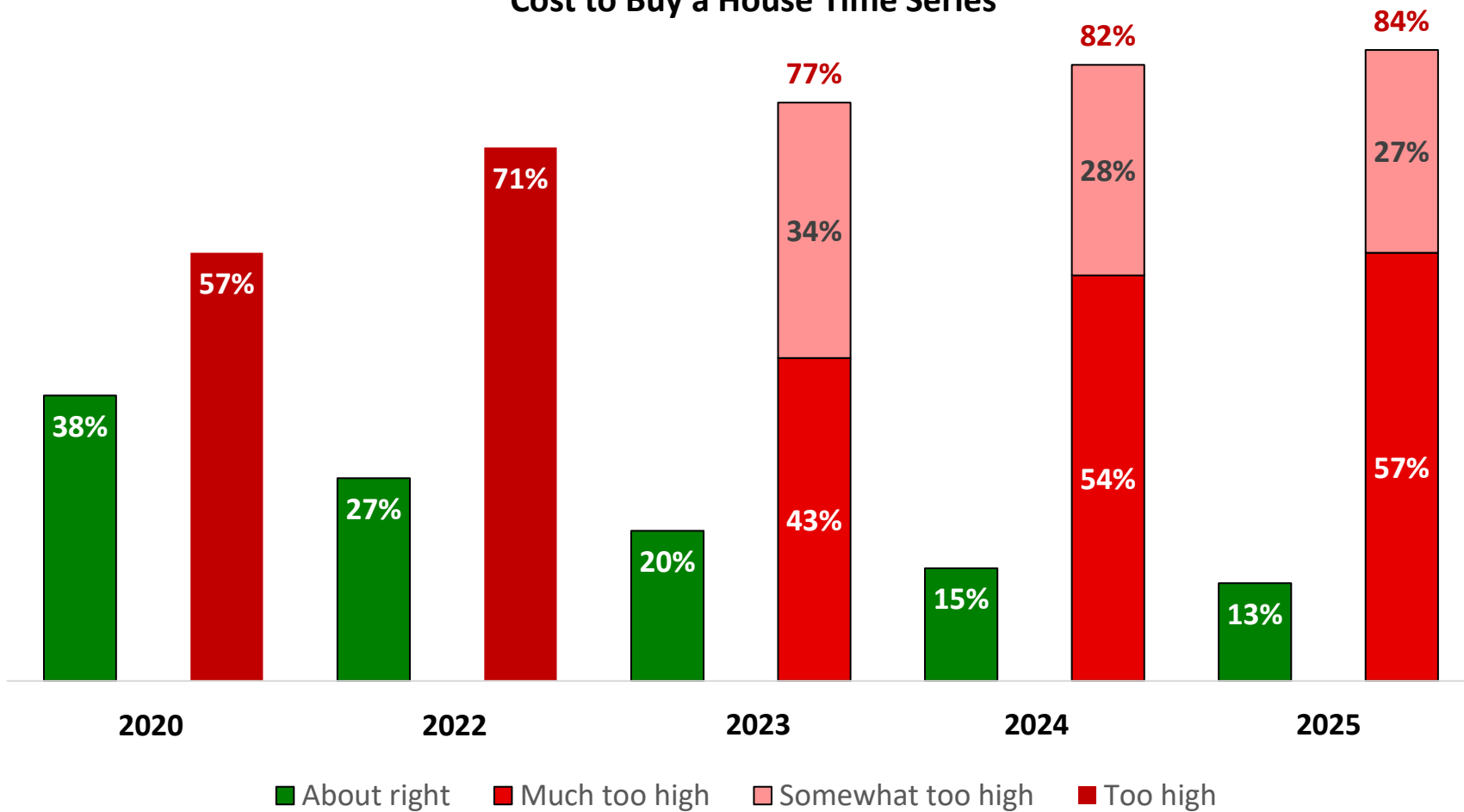
“Education- particularly public schools in Baltimore, which need more funding and teacher support.”

# *Housing Affordability and Supply*

# Large Majority Say the Cost to Buy a Home in Maryland is Too High

27-Point Increase Since 2020

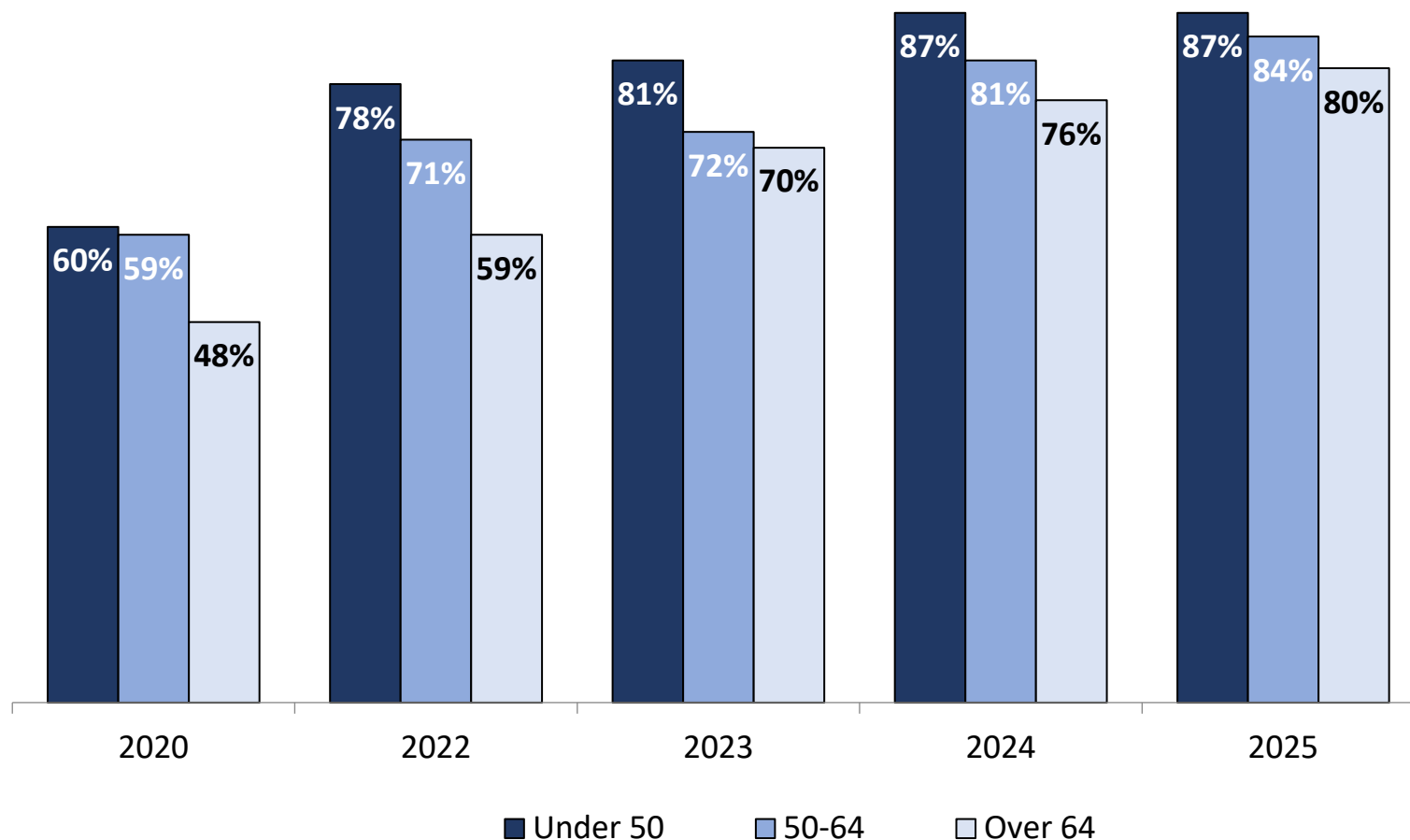
### Cost to Buy a House Time Series



Q.7 (PHONE) (ROTATE WITH Q.8) Generally speaking, would you say that the cost to buy a house in your part of Maryland is (ROTATE FIRST TO LAST AND LAST TO FIRST) too high, about right, or too low?

# Sense that Home Costs are Too High at Eighty Percent or Above for All Age Groups

Cost to Buy a House is Too High by Age Groups Time Series

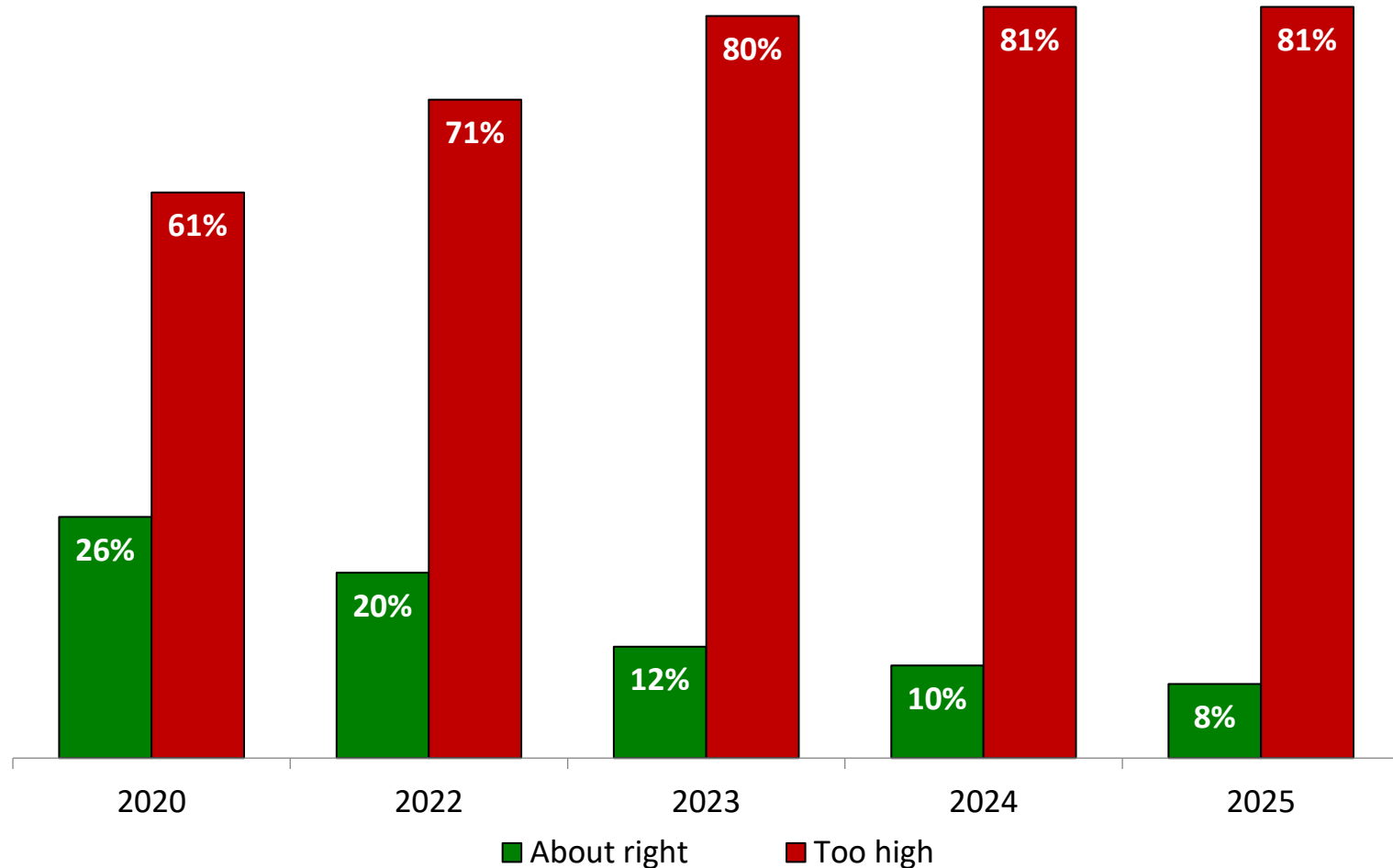


Q.7 (PHONE) (ROTATE WITH Q.8) Generally speaking, would you say that the cost to buy a house in your part of Maryland is (ROTATE FIRST TO LAST AND LAST TO FIRST) too high, about right, or too low?

# Voters Overwhelmingly Say that Cost to Rent an Apartment is Too High

*Continued increase from 2020; up 20-points*

**Cost to Rent Time Series**

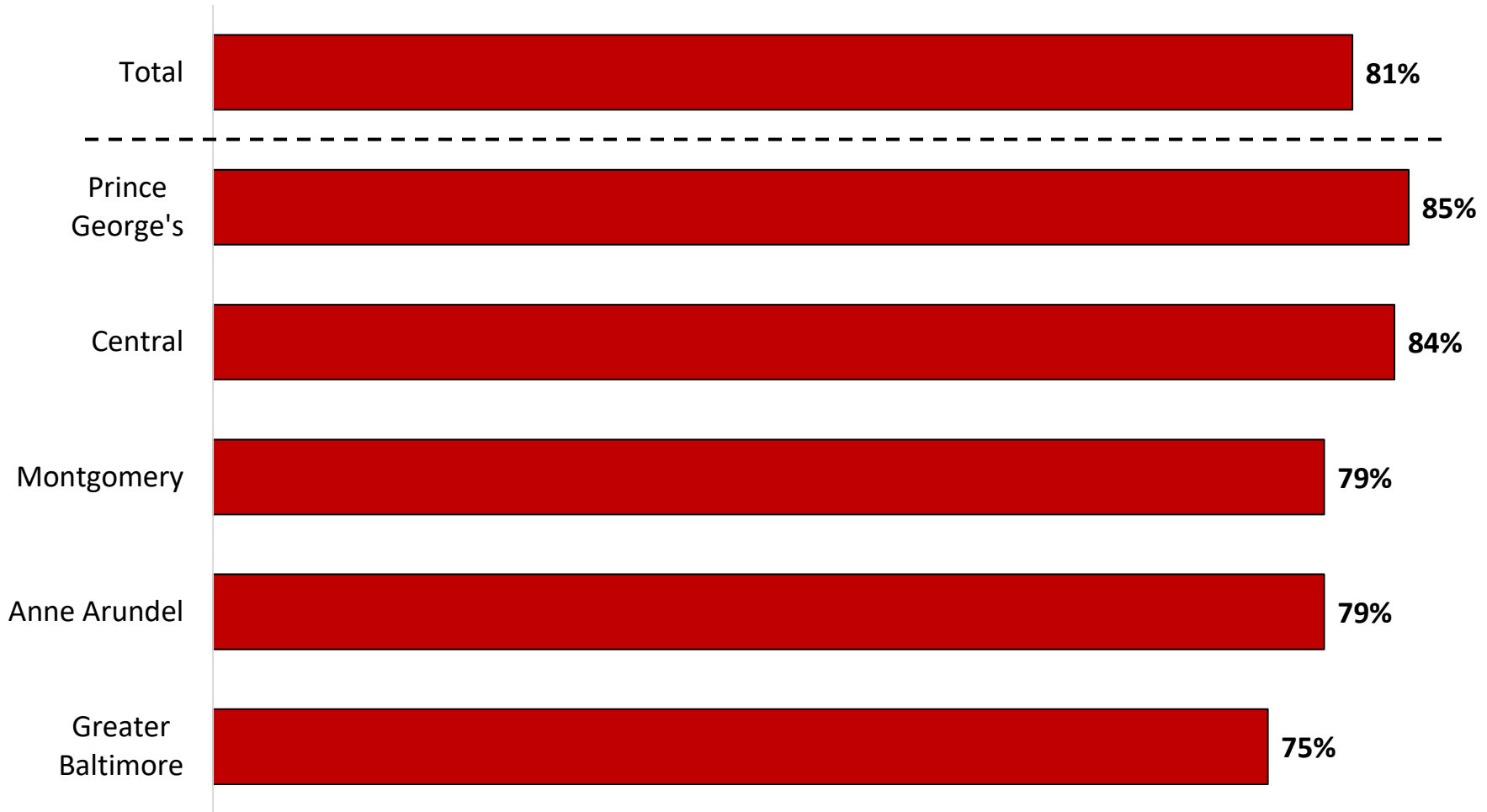


Q.8 (PHONE) (ROTATE WITH Q.7) Generally speaking, would you say that the cost to rent an apartment in your part of Maryland is (ROTATE FIRST TO LAST AND LAST TO FIRST) too high, about right, or too low?



# Across the State Voters Agree Rent is Too High

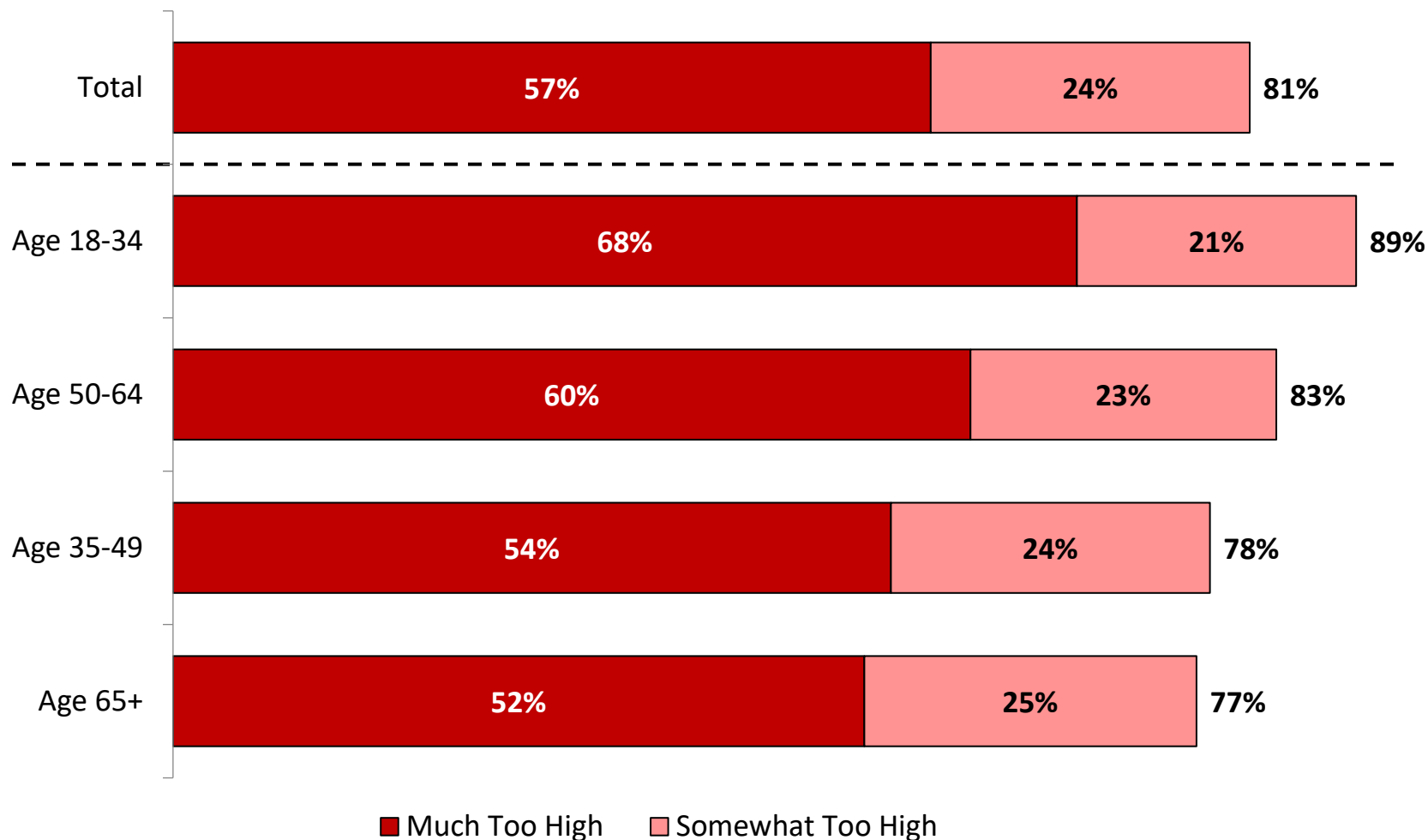
Cost to Rent an Apartment: Too High by region



Q.8 (PHONE) (ROTATE WITH Q.7) Generally speaking, would you say that the cost to rent an apartment in your part of Maryland is (ROTATE FIRST TO LAST AND LAST TO FIRST) too high, about right, or too low?

# Concern Over Rental Costs Crosses All Age Groups but Especially Acute Among Younger Voters

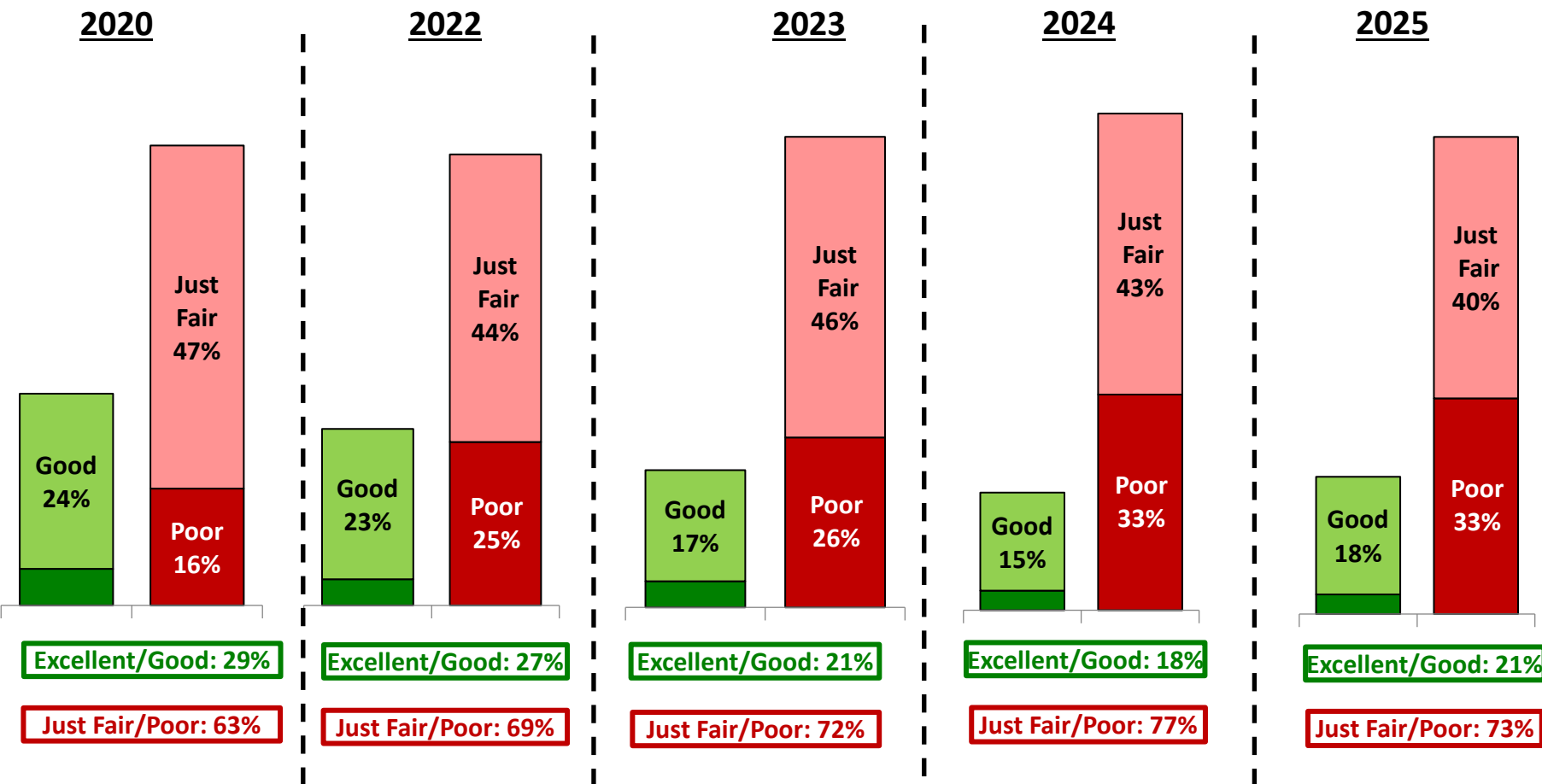
## Cost to Rent an Apartment: Too High by Age



Q.8 (PHONE) (ROTATE WITH Q.7) Generally speaking, would you say that the cost to rent an apartment in your part of Maryland is (ROTATE FIRST TO LAST AND LAST TO FIRST) too high, about right, or too low?

# State Government Seen as Doing Only a Fair or Poor Job on Housing Affordability and Supply

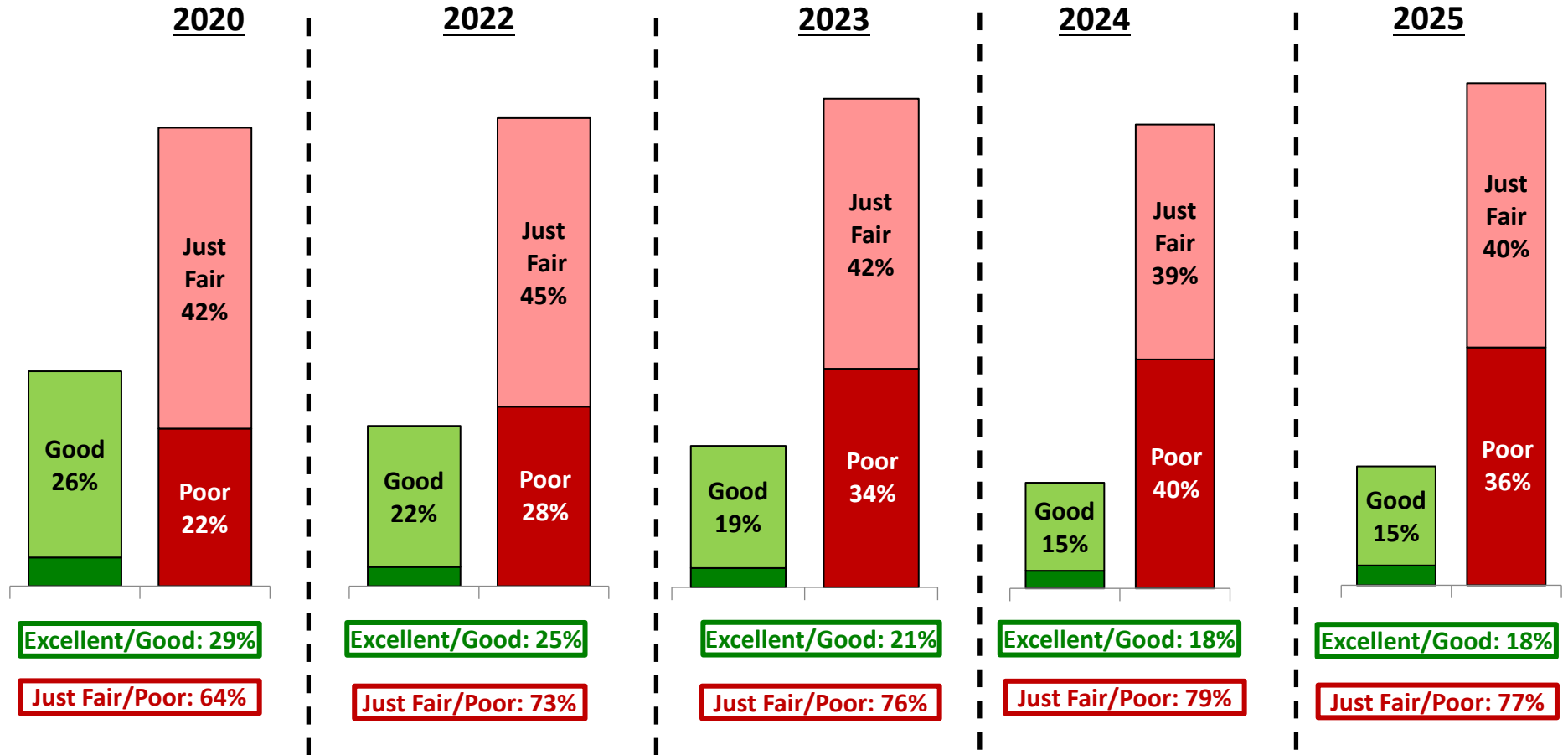
## State Legislature Job Performance Over Time



Q.9 How would you rate the job being done by the governor and Maryland state legislature on the issue of housing affordability and supply? Would you say they are doing an/a (ROTATE FIRST TO LAST AND LAST TO FIRST) excellent, good, just fair, or poor job?

# Voters Also Critical of County and City Government on Addressing Housing Affordability and Supply

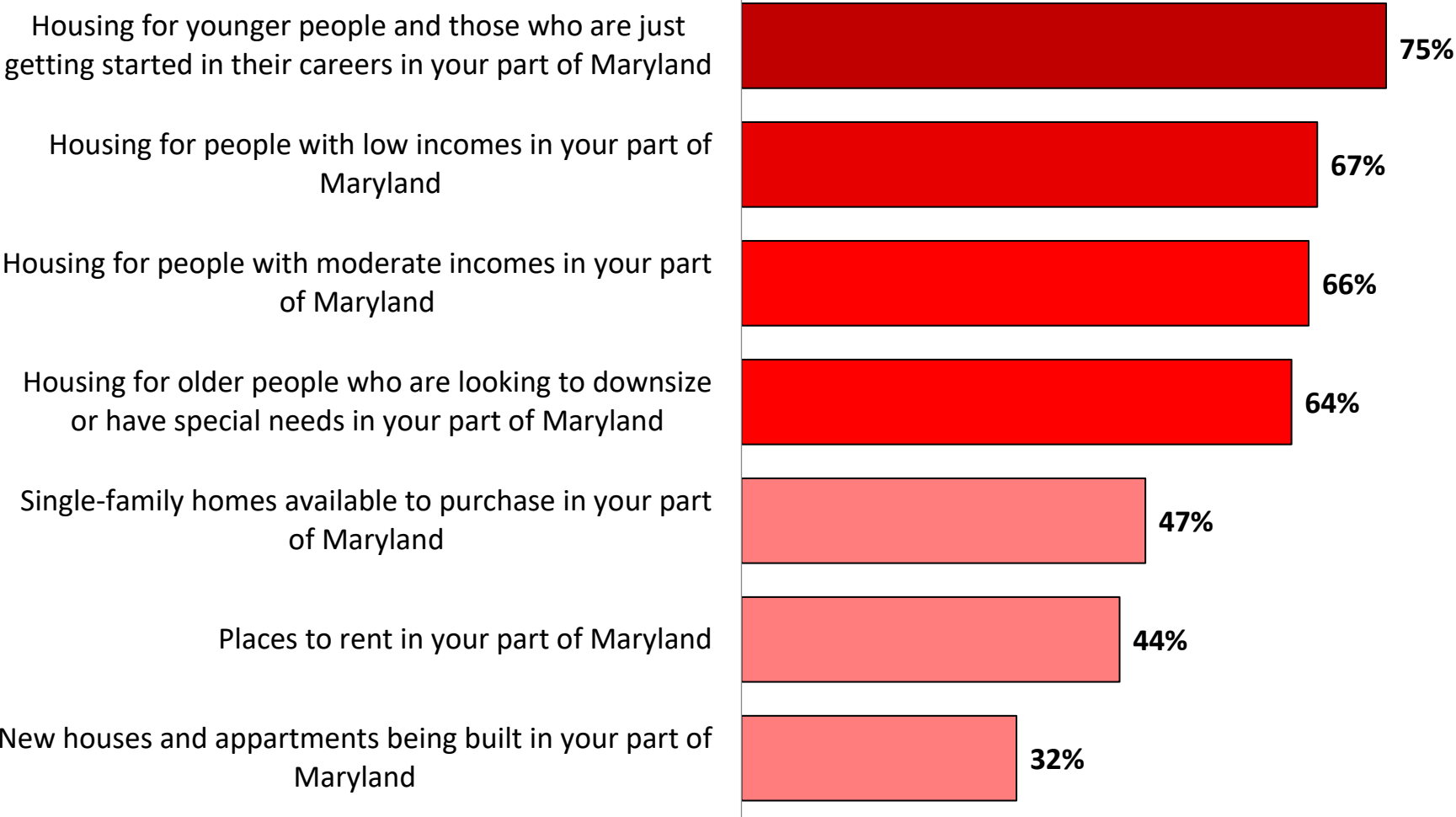
## Local County Job Performance Over Time



Q.10 And how would you rate the job being done by your LOCAL county and city governments on the issue of housing affordability and supply? Would you say they are doing an/a (ROTATE FIRST TO LAST AND LAST TO FIRST) excellent, good, just fair, or poor job?

# Voters See Too Little Housing for Young People, Those with Low and Moderate Income and Seniors

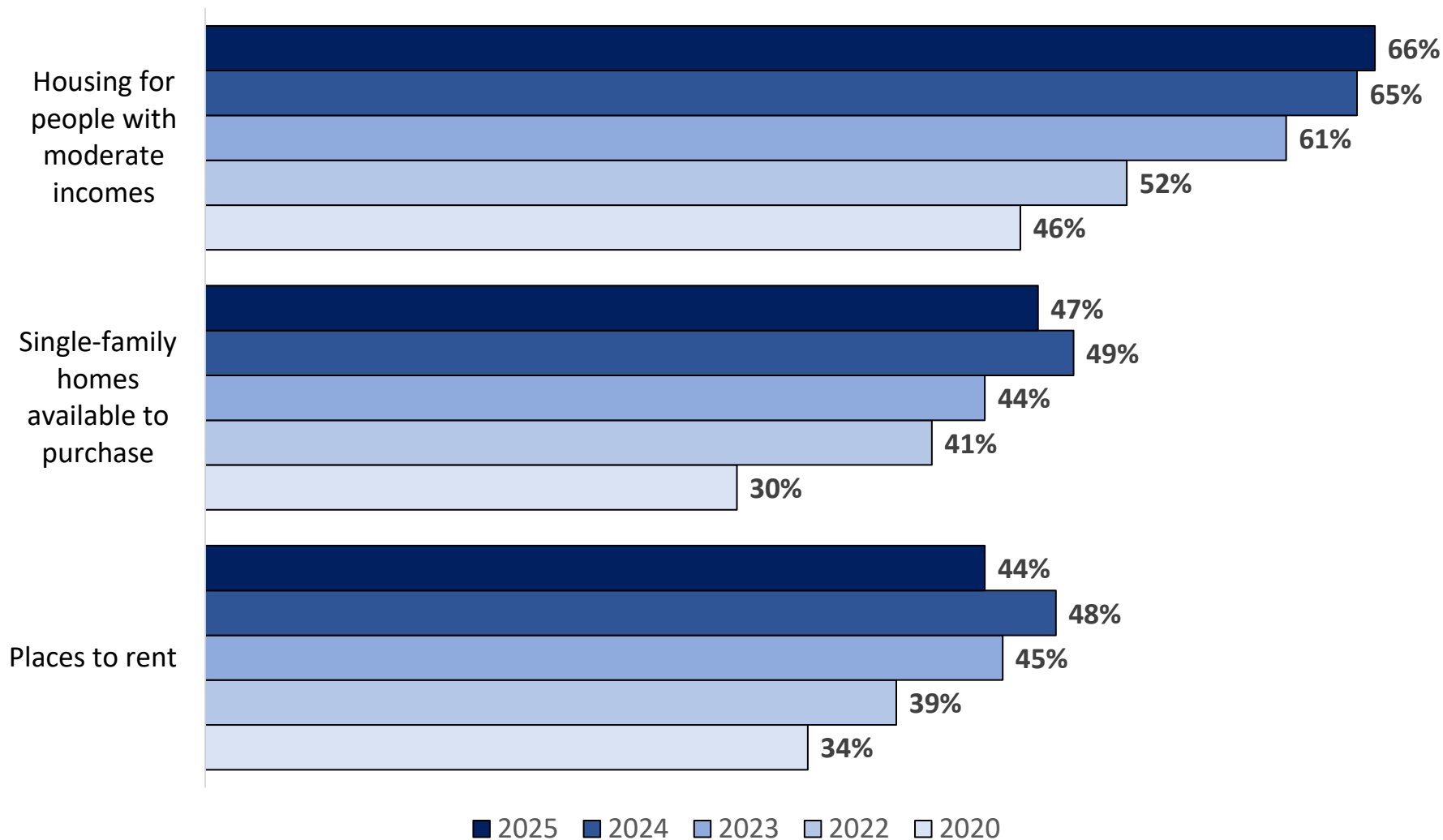
Percent Too Little Available



Q.12 Still thinking about housing, please tell me if you think there is (ROTATE TOO MUCH/TOO LITTLE) too much, too little, or the right amount of each of the following in your part of Maryland.

# Steady Increase in Perceived Lack of Housing for Those With Moderate Incomes

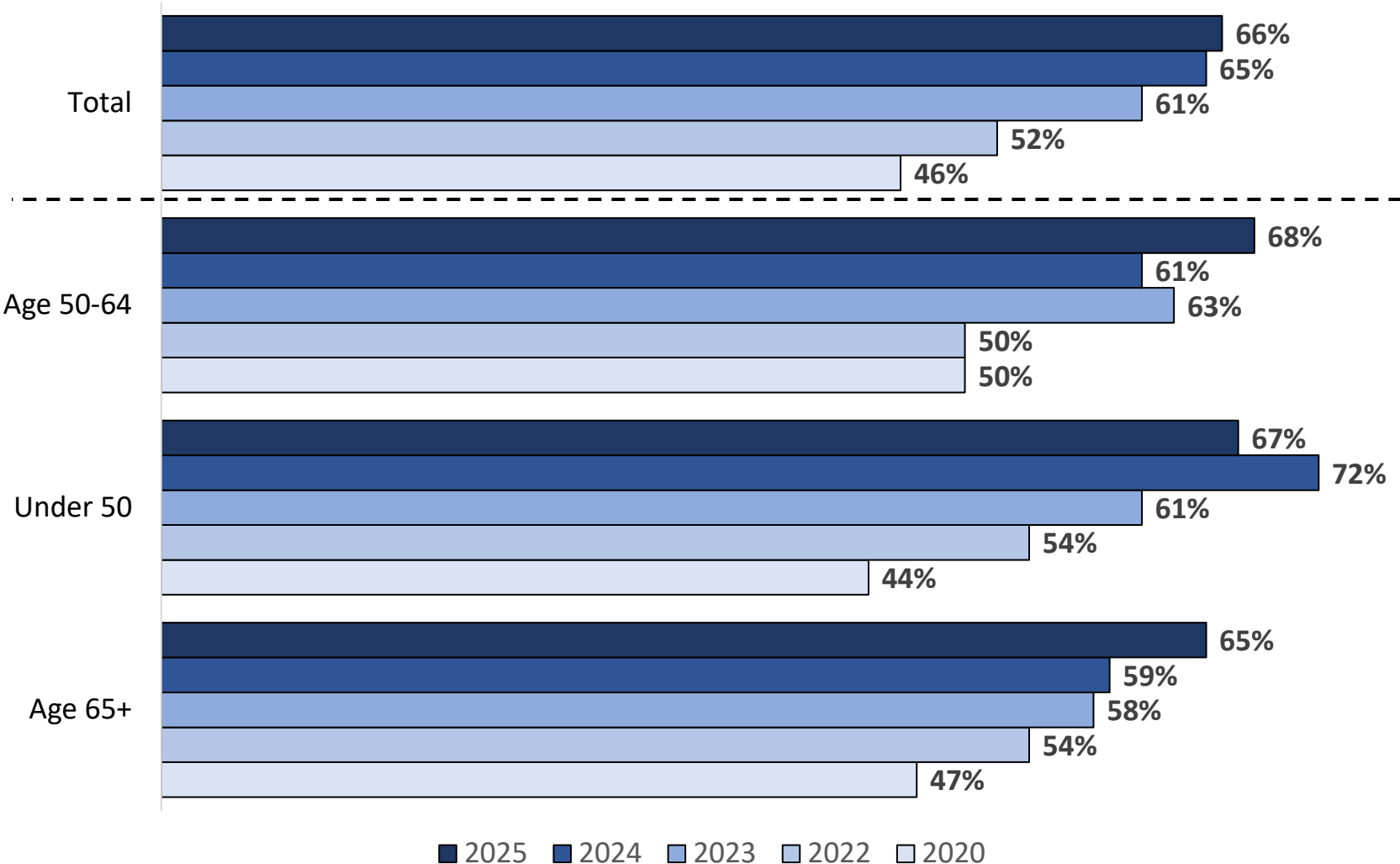
Percent Too Little Housing Available: Time Series



Q.12 Still thinking about housing, please tell me if you think there is (ROTATE TOO MUCH/TOO LITTLE) too much, too little, or the right amount of each of the following in your part of Maryland.

# Older Voters Catch-Up With Younger Voters in Perceived Lack of Housing for Those With Moderate Incomes

Too Little Housing for People With Moderate Incomes Time Series By Age



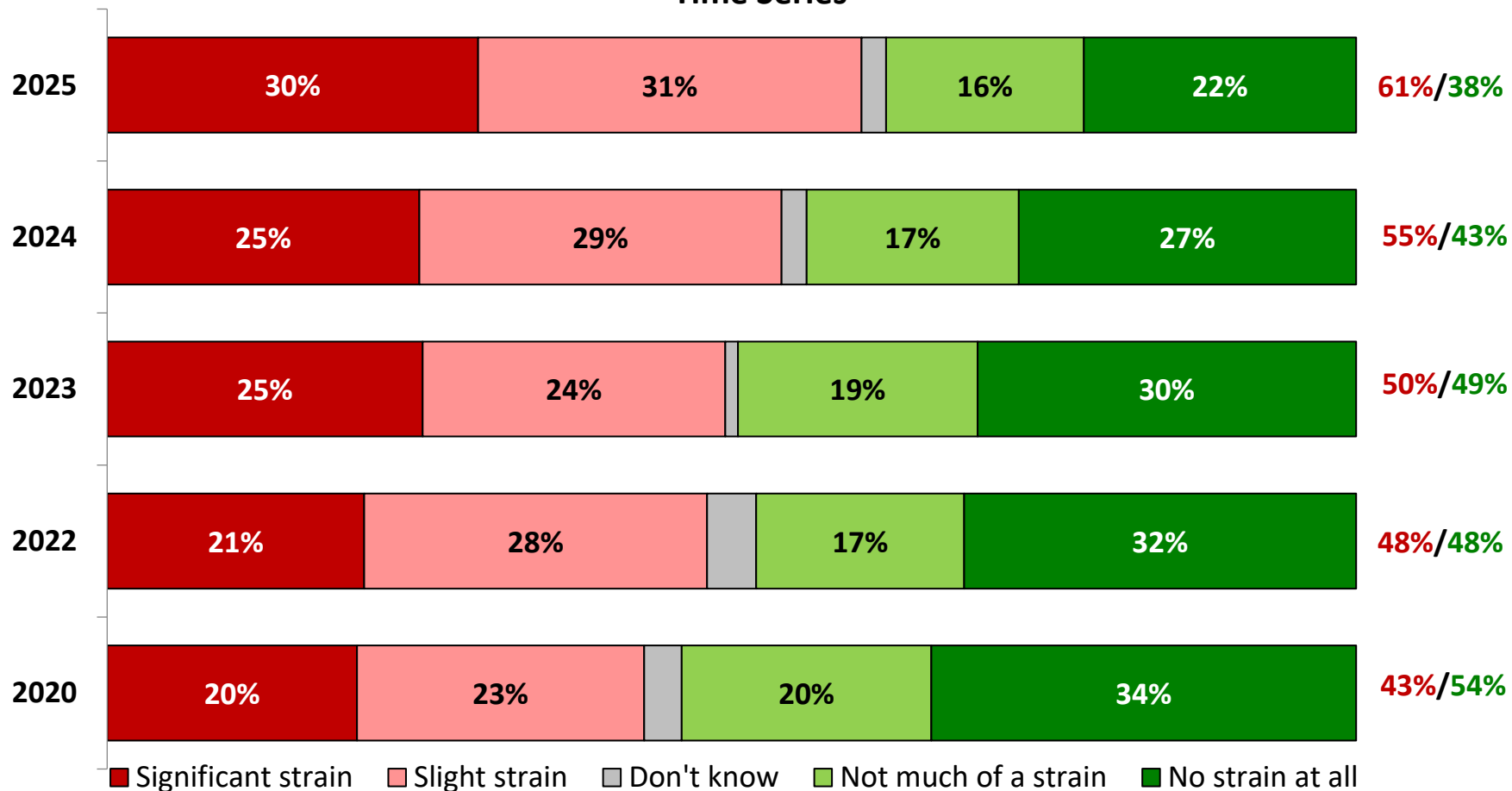
Q.12 Still thinking about housing, please tell me if you think there is (ROTATE TOO MUCH/TOO LITTLE) too much, too little, or the right amount of each of the following in your part of Maryland.

# *Housing Cost Strain*



# Six-in-Ten Feel Financially Strained by Monthly Mortgage or Rent Payment

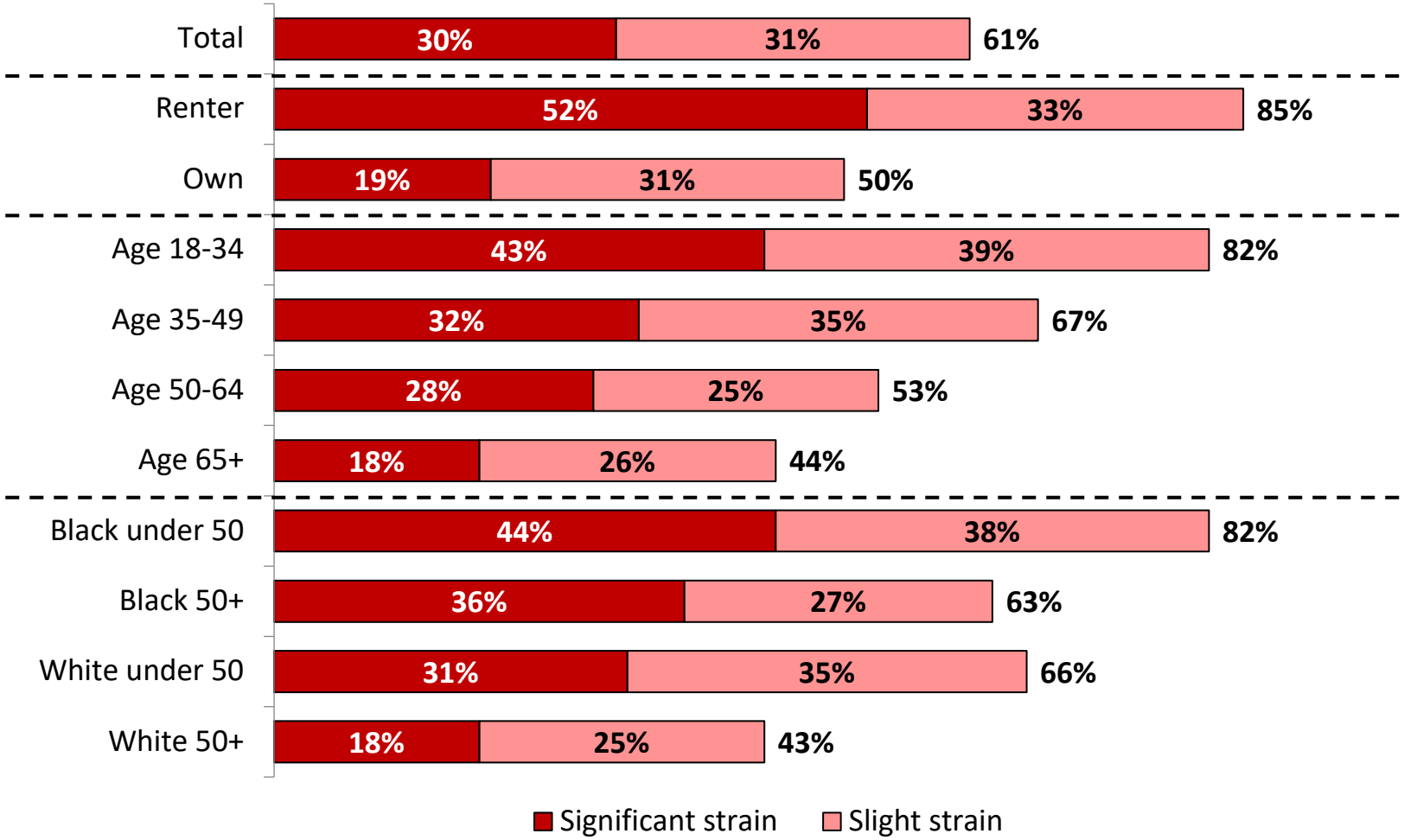
Financial Strain from Housing Payments  
Time Series



Q.37 How much of a financial strain on your budget is paying your rent or mortgage each month? Is it (ROTATE FIRST TO LAST AND LAST TO FIRST) a significant strain, a slight strain, not much of a strain, or no strain at all?

# Renters Intensely Feeling The Strain From Housing Payments

**Financial Strain from Monthly Rent or Mortgage  
by Homeownership, Age and Race/Age**



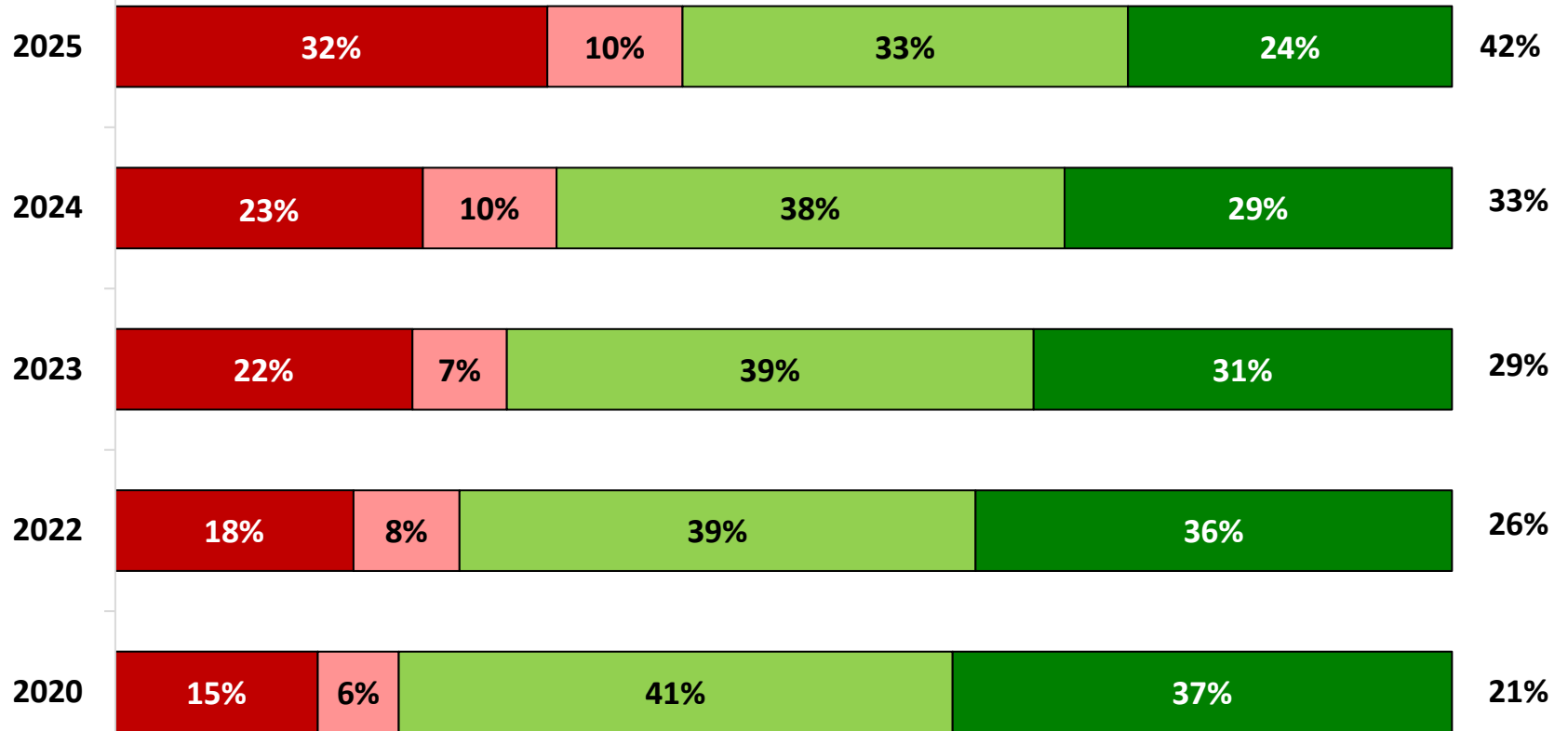
Q.37 How much of a financial strain on your budget is paying your rent or mortgage each month? Is it (ROTATE FIRST TO LAST AND LAST TO FIRST) a significant strain, a slight strain, not much of a strain, or no strain at all?

# Nearly One-Third Have Thought About Moving Out of State Because of High Housing Costs

Consider Moving Due to Financial Strain of Rent or Mortgage

Time Series

Total Yes



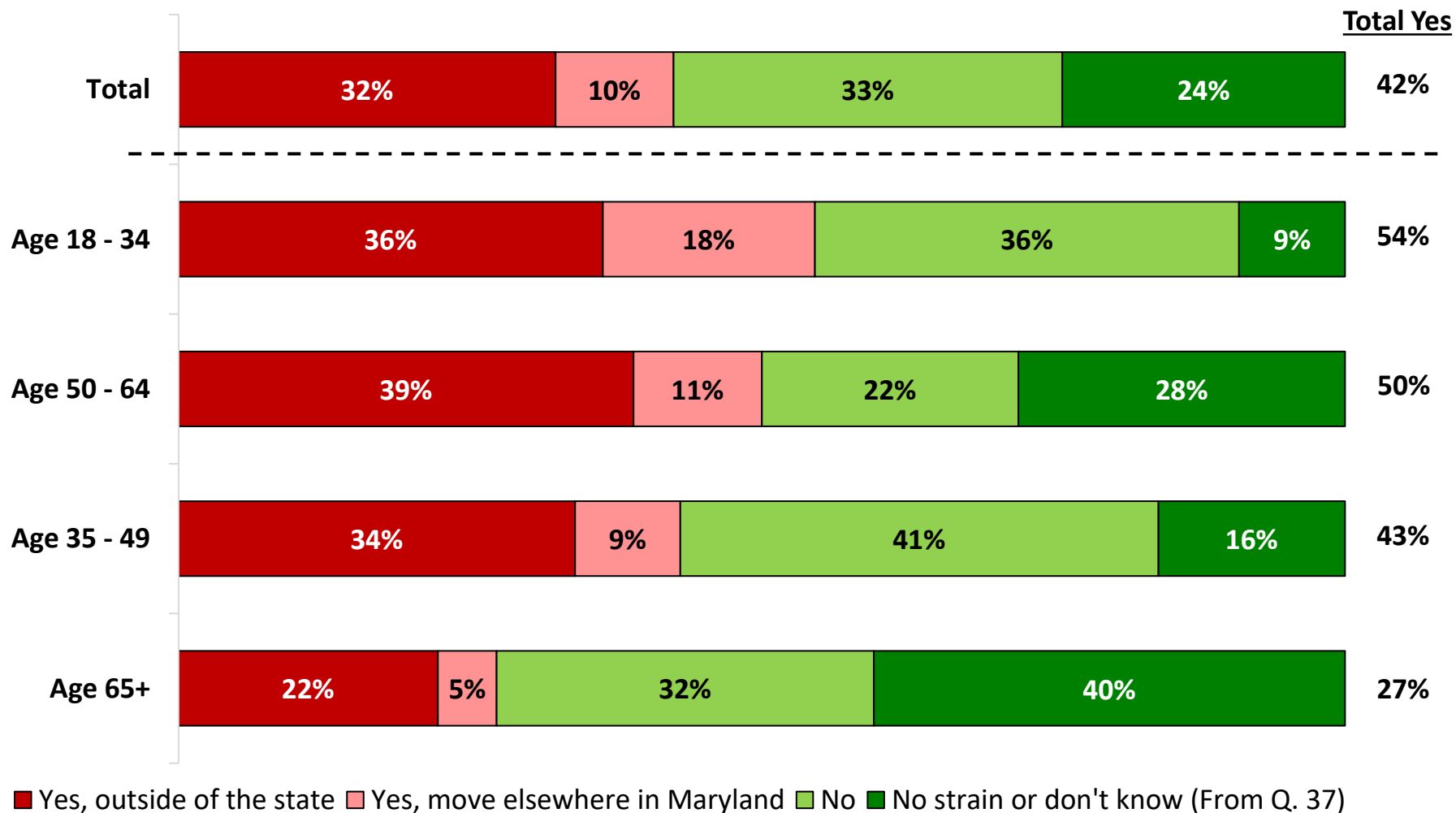
■ Yes, outside of the state ■ Yes, move elsewhere in Maryland ■ No ■ No strain or don't know (From Q. 17)

Q.37 How much of a financial strain on your budget is paying your rent or mortgage each month? Is it (ROTATE FIRST TO LAST AND LAST TO FIRST) a significant strain, a slight strain, not much of a strain, or no strain at all?

Q.38 (BOTH) (IF SIGNIFICANT, SLIGHT, OR NOT MUCH IN Q.37) Does the cost of housing make you think about moving from your current home or not?

# Younger Voters More Likely to Consider Moving Due to Rising Housing Costs

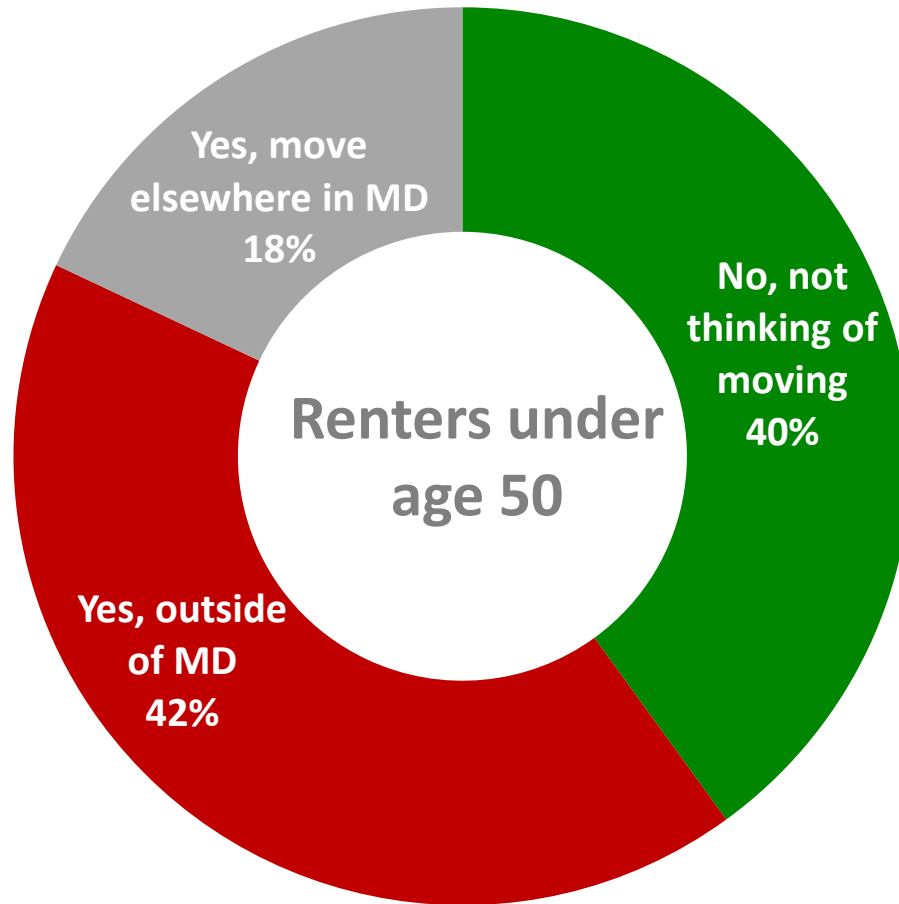
Consider Moving Due to Financial Strain of Rent or Mortgage Time Series



Q.38 (BOTH) (IF SIGNIFICANT, SLIGHT, OR NOT MUCH IN Q.37) Does the cost of housing make you think about moving from your current home or not?

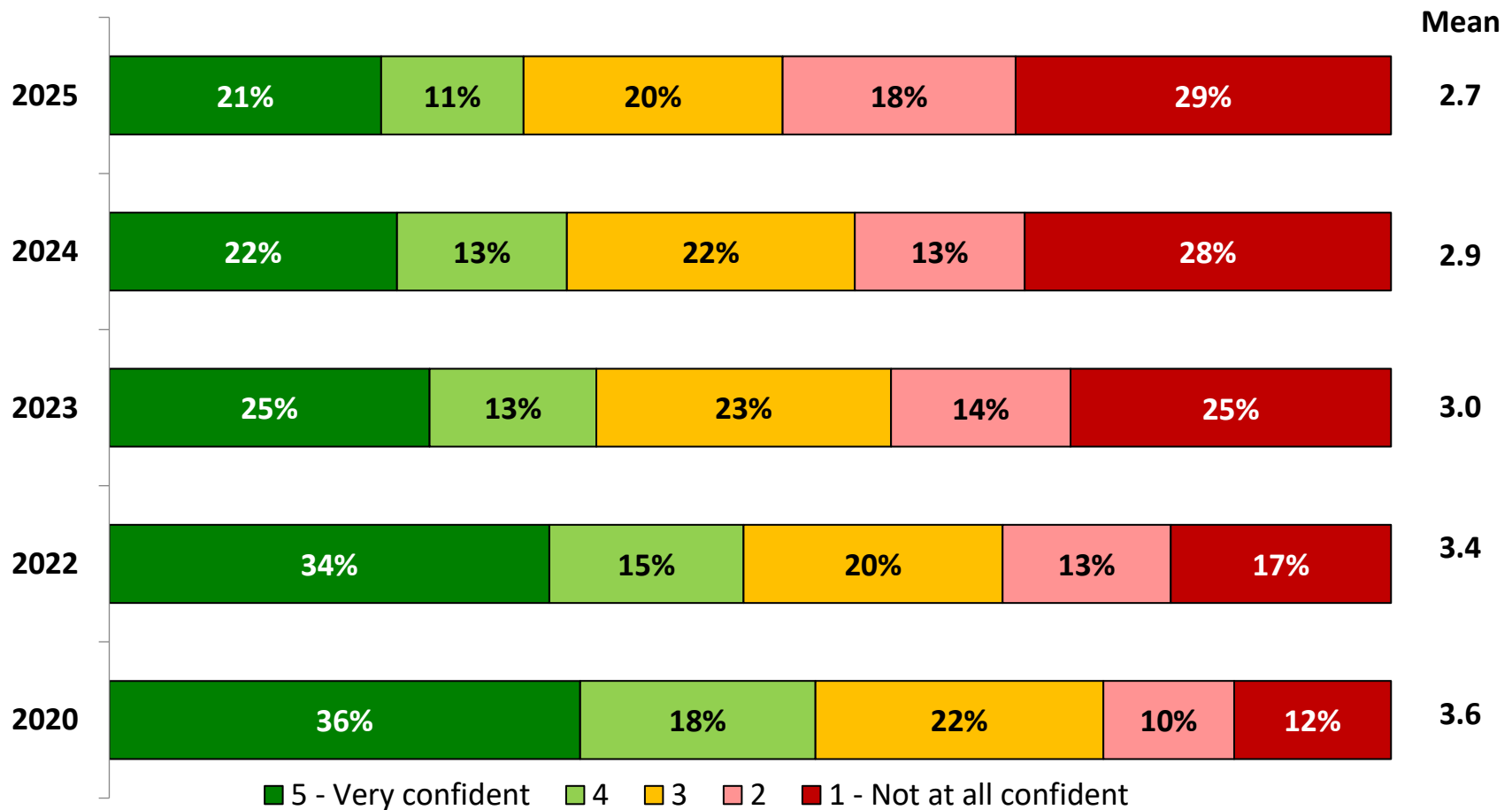
# Four-in-Ten Younger Renters Are Thinking About Leaving Maryland Because of Housing Costs

Renters Under Age 50 Thinking About Moving



# Residents are Less Confident They Could Afford Another Home or Apartment in Maryland that Meets Their Needs

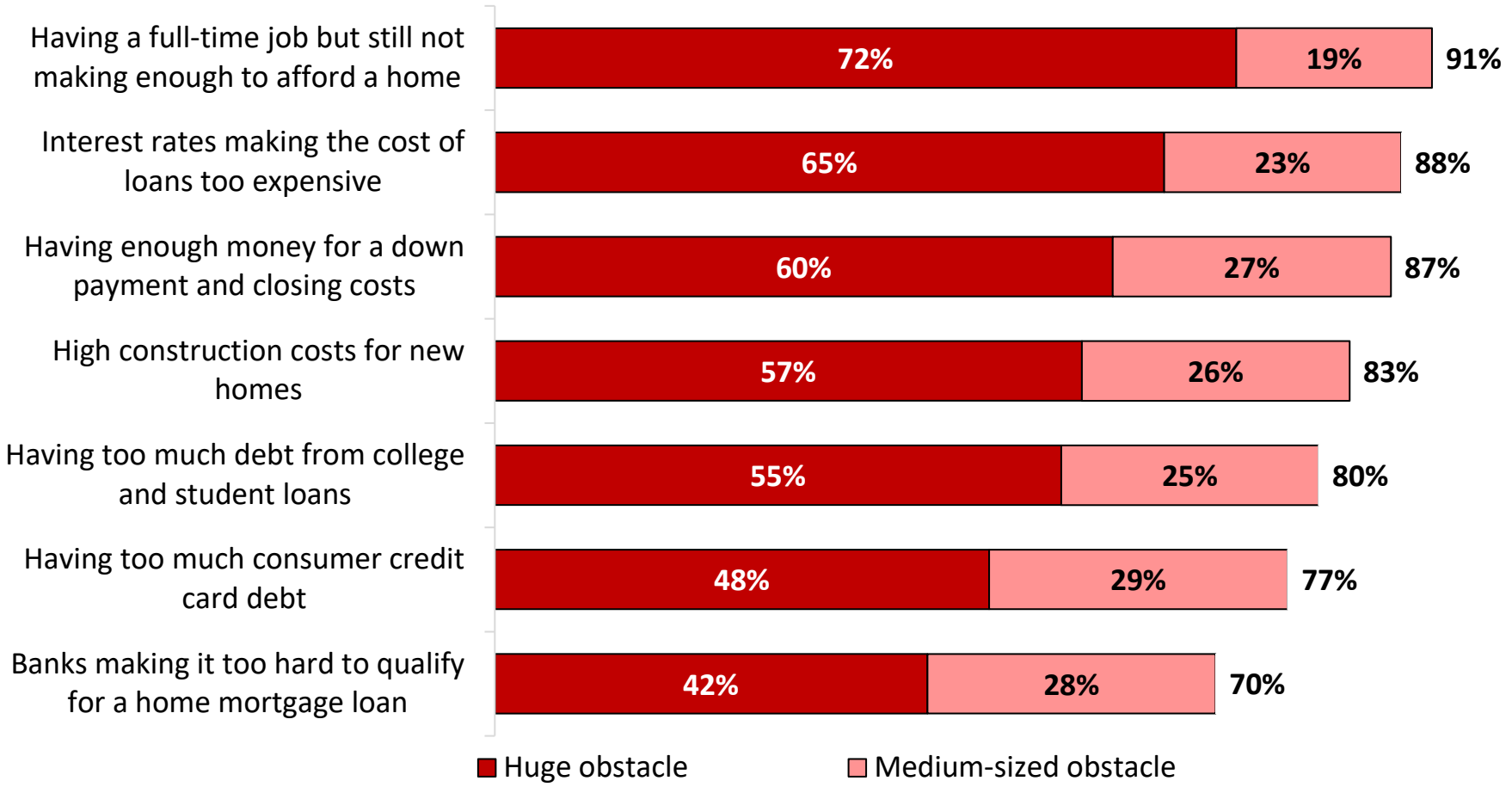
## Confidence in Ability to Afford Another Home in Maryland Over Time



Q.40 On a scale of 1 to 5, where 1 means not at all confident and 5 means very confident, how confident are you that if you had to move from your current residence, you would be able to afford to own or rent a different home that meets your needs in Maryland?

# Low Wages, Interest Rates, Down Payment, and Construction Costs Top Obstacles to Buying a Home

Biggest Obstacles to Buying a Home

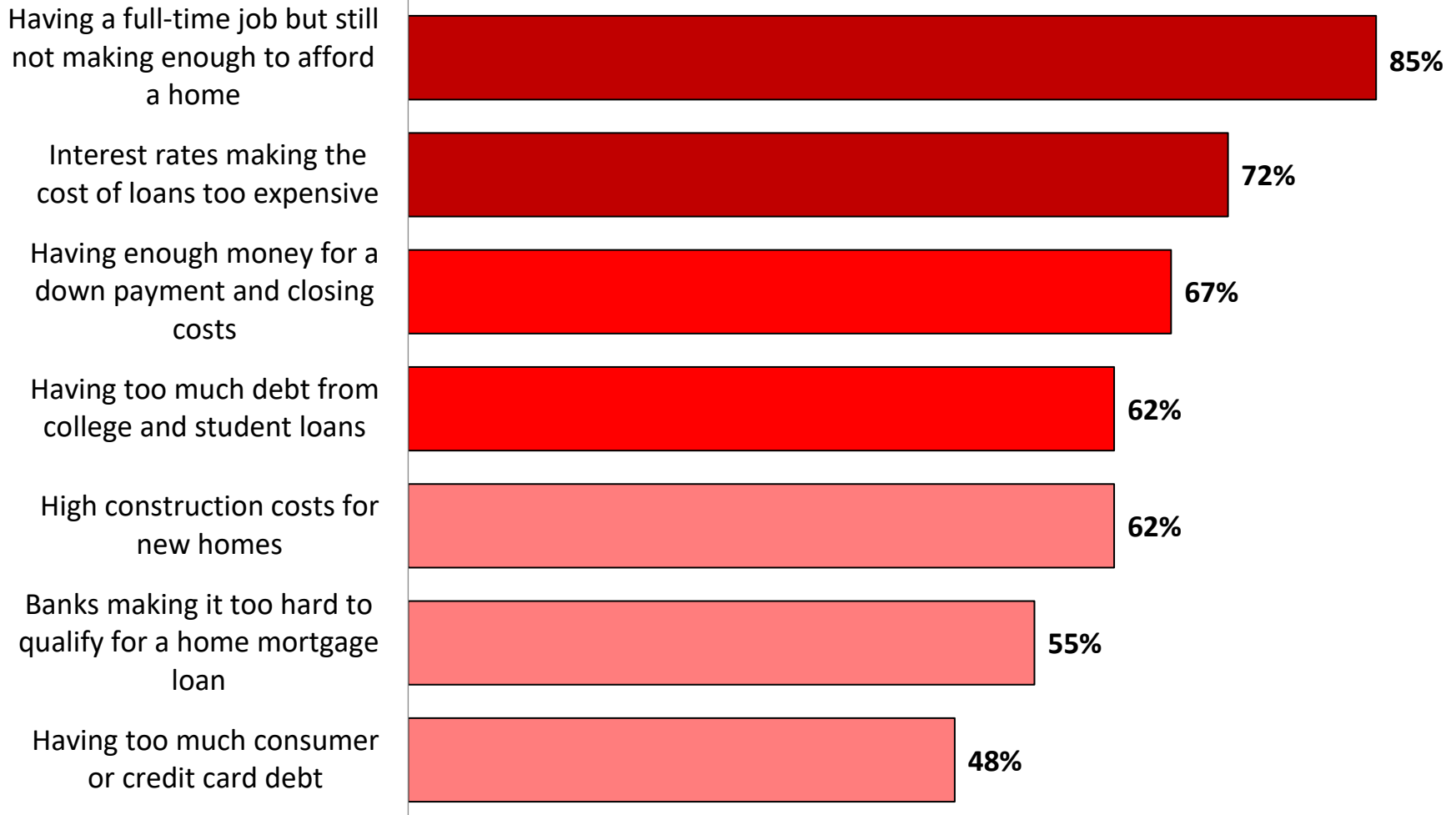


Q.22 Next, I am going to read several things some people have said make buying a home too difficult or expensive. After I read each one, please tell me whether you think that is (ROTATE FIRST TO LAST AND LAST TO FIRST) a huge obstacle, a medium-sized obstacle, a small obstacle, or not an obstacle at all that makes buying a home too difficult or expensive for people in your area.

# For Non-Homeowners, Wages, Interest Rates, Down Payment are Top Obstacles to Buying a Home

## Huge Obstacles to Buying a Home

by Non-Homeowners (Includes Renters and those Living with Family or Friends)

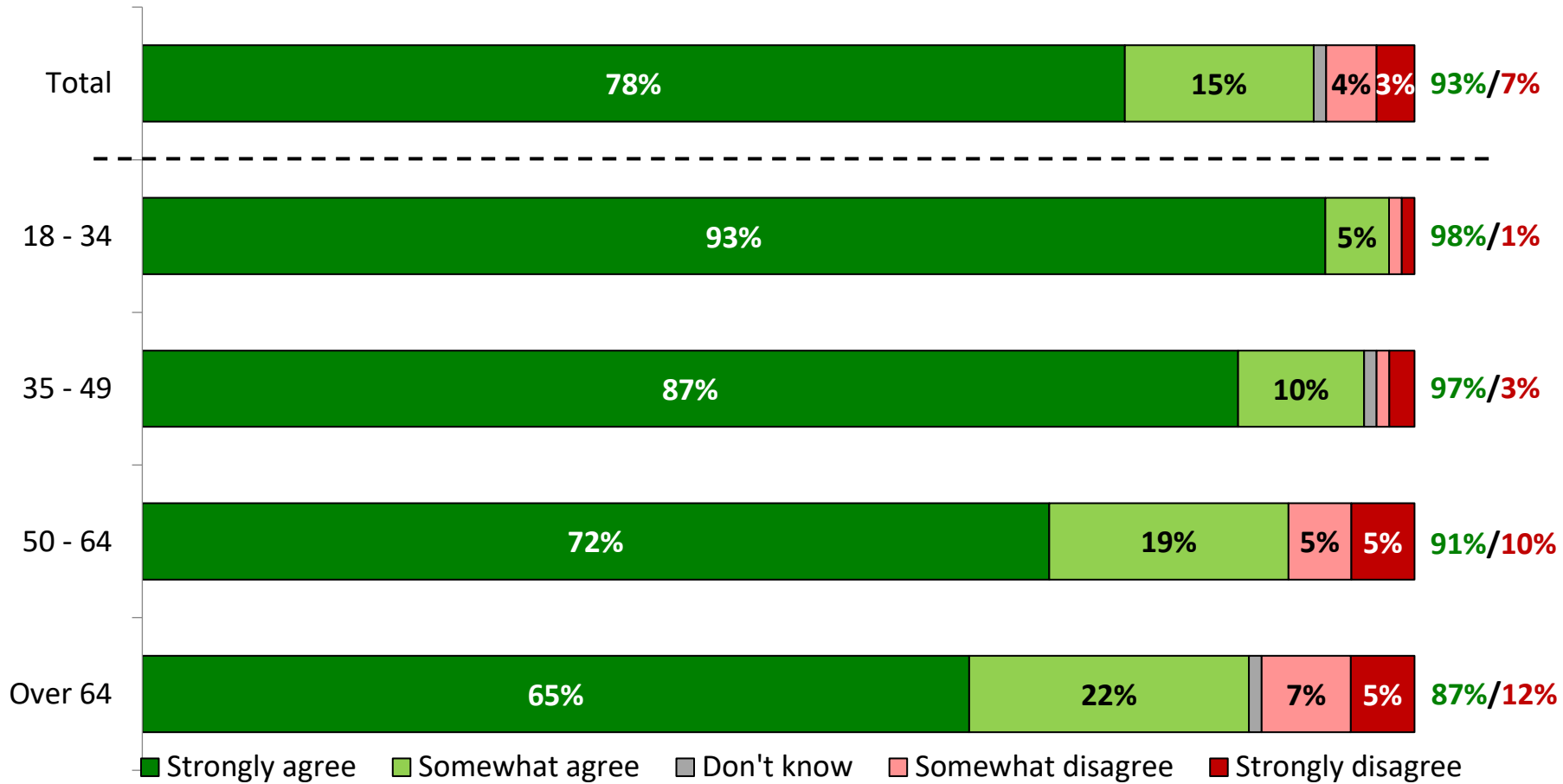


Q.22 Next, I am going to read several things some people have said make buying a home too difficult or expensive. After I read each one, please tell me whether you think that is (ROTATE FIRST TO LAST AND LAST TO FIRST) a huge obstacle, a medium-size obstacle, a small obstacle, or not an obstacle at all that makes buying a home too difficult or expensive for people in your area.



# Across Age Groups Voters Agree That it is Harder For Young Adults To Buy a Home Today

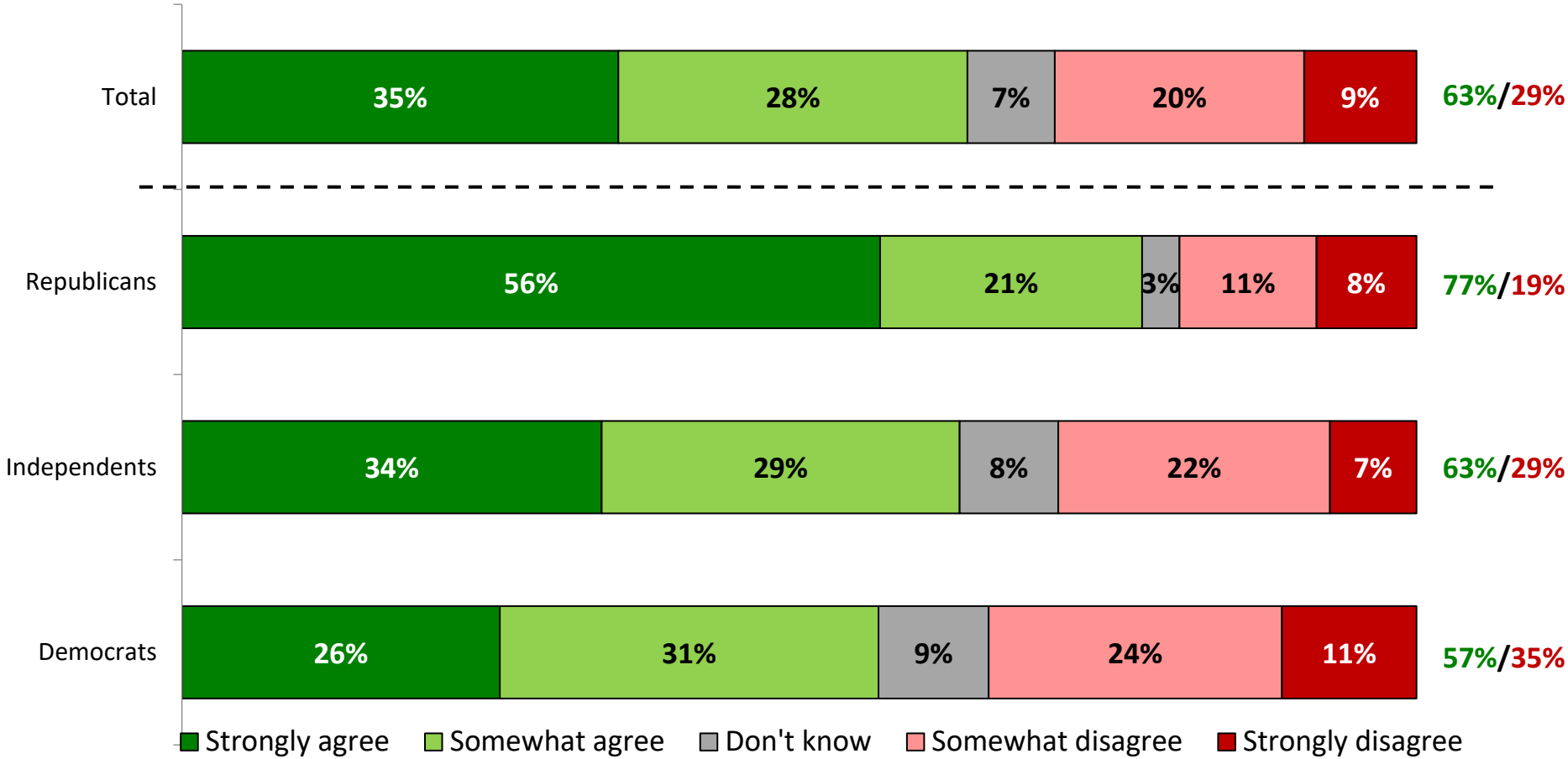
It is Harder For Young Adults to Buy a Home Today by Age



Q.31 C. Now I am going to read you a series of statements related to housing, growth, and development in Maryland. Please tell me whether you agree or disagree with each statement..... *It is harder for young adults to afford to buy a home today than it was for their parents' generations.*

# Majorities Across Party Lines Agree That Excessive Regulations Are Making it Harder to Build Affordable Homes

Too Many Rules and Regulations by Party

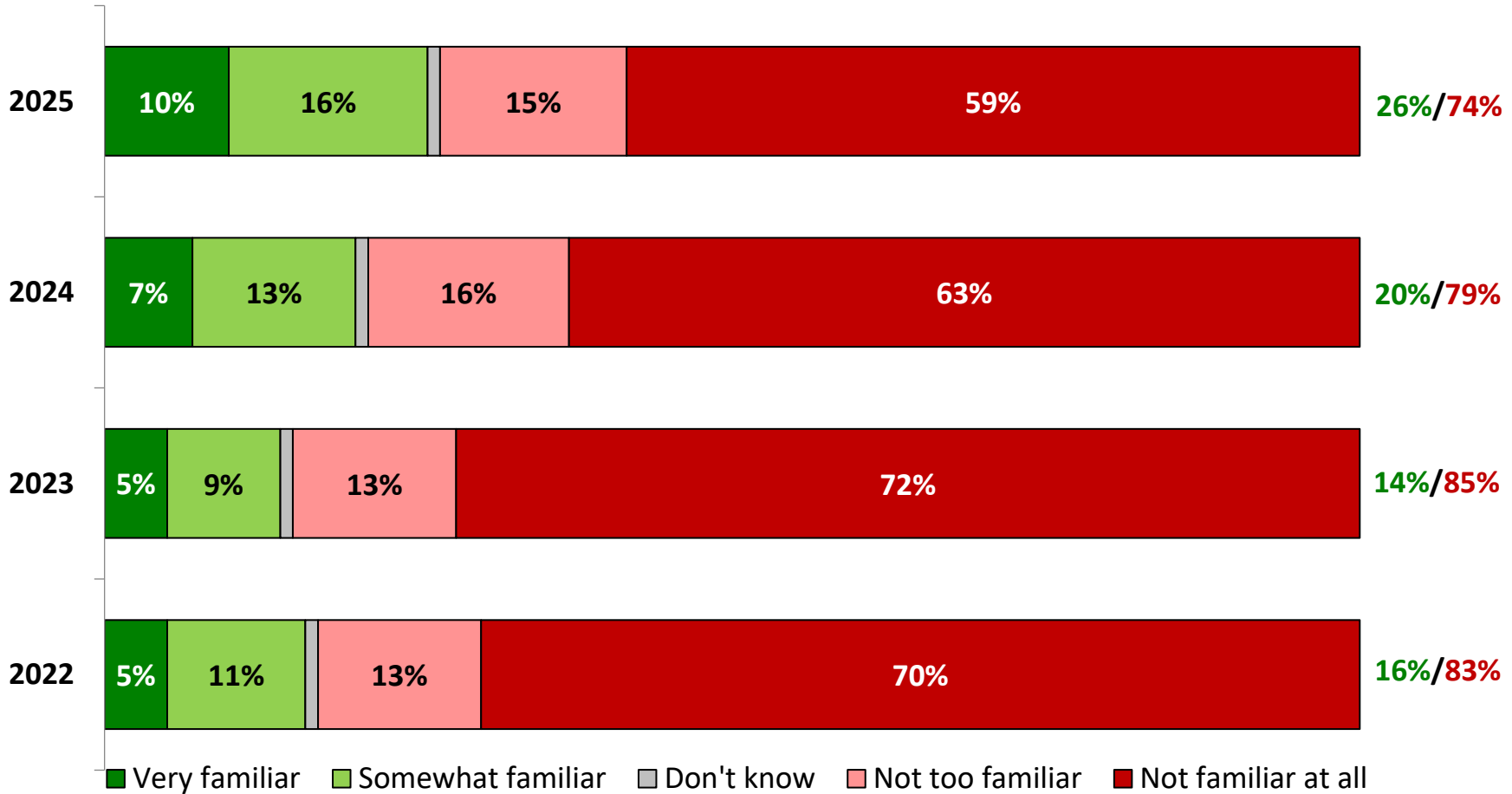


Q.31 B. Now I am going to read you a series of statements related to housing, growth, and development in Maryland. Please tell me whether you agree or disagree with each statement... *There are too many local rules and regulations that make it hard to build homes that Marylanders can afford.*

# *Accessory Dwelling Units*

# Voters Broadly Lack Familiarity with ADUs, but General Awareness Continues to Grow

ADU Familiarity  
Time Series



Q.35 Next, I would like to ask you some questions about Accessory Dwelling Units, also known as A-D-U-s. How familiar are you with ADUs? Would you say you are - (ROTATE FIRST TO LAST AND LAST TO FIRST) very familiar, somewhat familiar, not too familiar, or not familiar at all?

# What is an ADU?

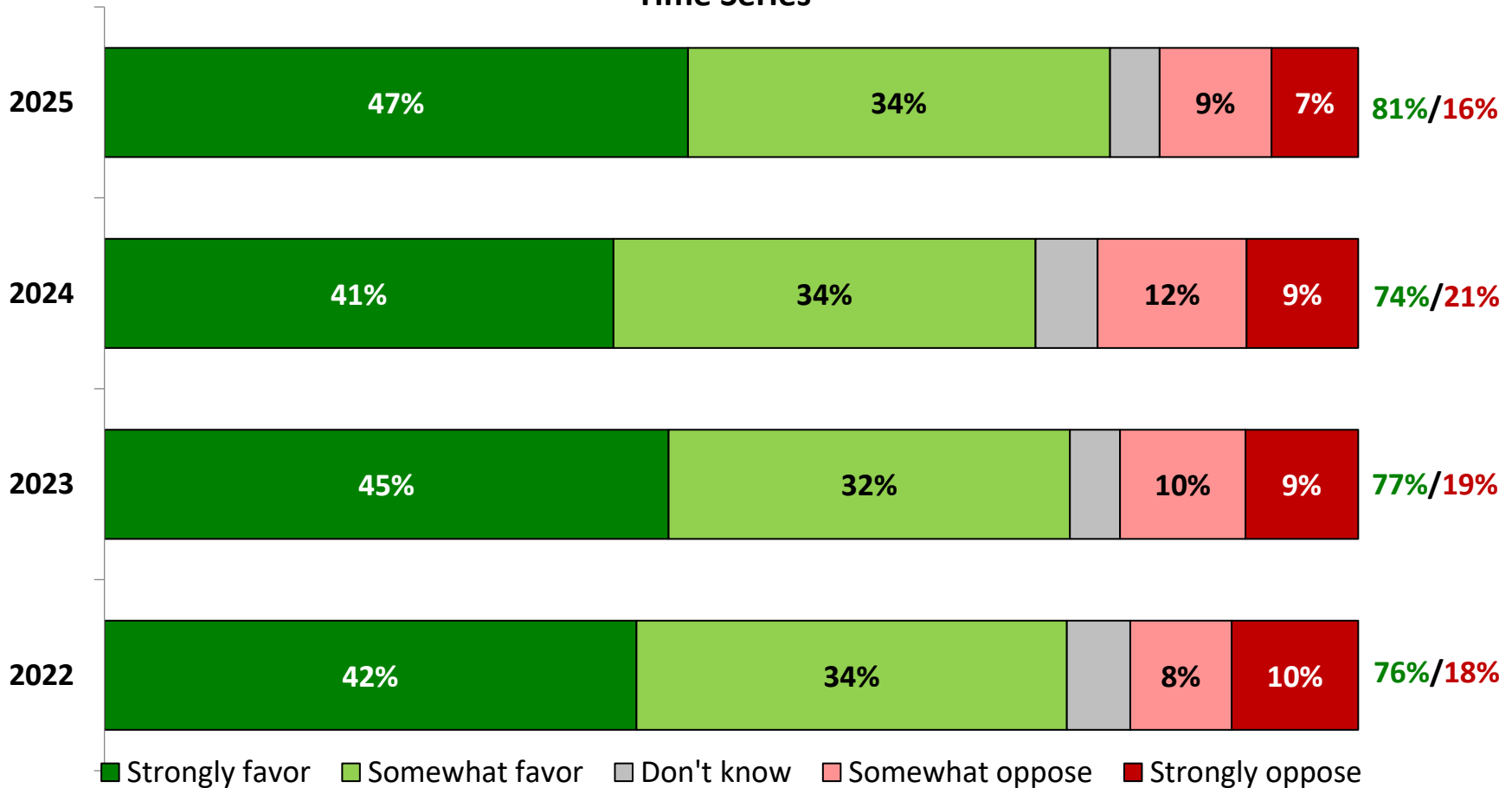
Below is the description respondents read about ADUs:

*“An accessory dwelling unit, or ADU, is a separate residential unit in or on a private home or property, for example, a carriage house, garage apartment, or basement apartment. These units must have their own entrance, plumbing, and kitchen facilities.”*

After hearing this definition, respondents were asked their opinion on ADUs. Results are on the following slides.

# After Hearing a Description Voters Overwhelmingly Support Making It Easier to Have an ADU

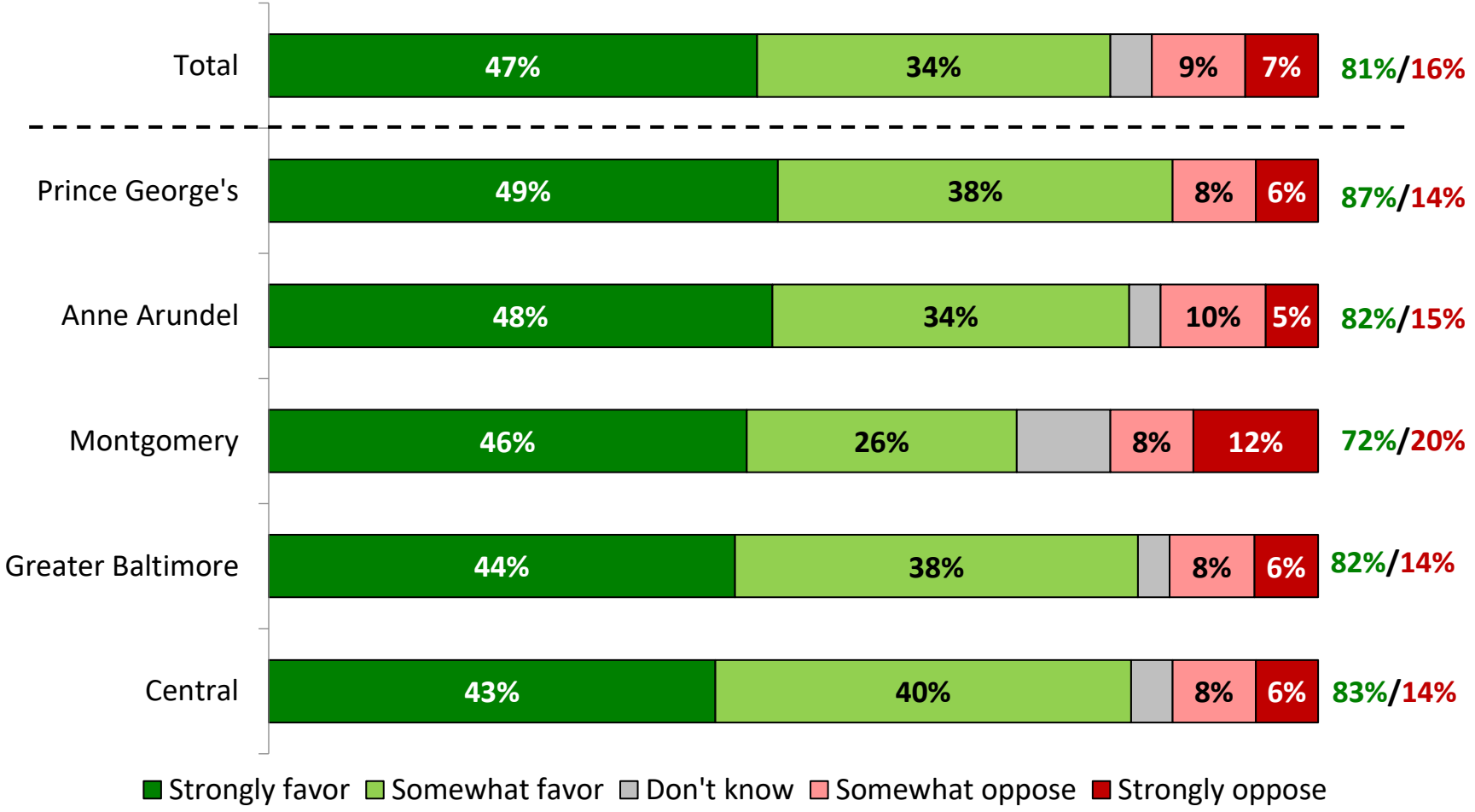
ADU Favorability  
Time Series



Q.36 As you may know, local zoning laws often make it difficult for homeowners to have an ADU on their property. Would you (ROTATE) favor or oppose making it easier for Maryland homeowners to have an accessory dwelling unit or ADU on their property?

# Across Maryland, Large Majorities Favor Making it Easier for Homeowners to Build ADUs on Their Property

ADU Favorability by Region



Q.36 As you may know, local zoning laws often make it difficult for homeowners to have an ADU on their property. Would you (ROTATE) favor or oppose making it easier for Maryland homeowners to have an accessory dwelling unit or ADU on their property?

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