

Housing Stock in 2022

Value of owner-occupied units (\$ Bil)¹ \$58.9 **Homeownership Rate Total Housing Units** 288,503 67.7% 65.2% **Occupied Housing Units** 274,361 55.0% **Owner Occupied Units** 150,876 With Mortgage 113,679 75.3% Without Mortgage 37,197 24.7% **Renter Occupied Units** 123,485 Vacant Units 14,142 4.9% District 04 Maryland U.S. Homeownership rate 55.0% Median property value \$390,200 Source: US Census Bureau, American Community Survey, 2022

/1 NAR estimate which is the number of owner-occupied housing units multiplied by the median property value.

Homeownership Rate by Race/Ethnicity and Age in 2022

By race	District 04	MD	U.S.
All	55.0%	67.7%	65.2%
White Alone	65.5%	77.6%	72.3%
Black Alone	52.3%	53.3%	44.1%
Amer. Indian/Alaskan Native	75.1%	64.1%	55.1%
Asian Alone	77.0%	73.6%	63.3%
Native Hawaiian/Pacific Is.	N/A	65.1%	44.4%
Some Other Race Alone	43.7%	48.9%	47.0%
Two or More Races	61.4%	62.0%	55.2%
Hispanic (ethnicity)	47.4%	53.0%	51.1%
By age of head of household:	District 04	MD	U.S.
25-34 years old	27%	44%	42%
35 to 44 years old	48%	64%	61%
45 to 54 years old	56%	72%	70%
55 and over years old	70%	78%	77%
* N means no data is reported			

Broadband Access in 2022

	District 04	MD	U.S.
Households with internet	256,565	2,196,718	118,377,653
Households with broadband	256,510	2,194,673	118,202,131
Percent of households with internet	93.5%	92.5%	91.2%
Percent of households with broadband	93.5%	92.4%	91.0%

Homeownership Rate in 2022

Household Income and Unemployment by Race in 2022

	Household Income	Unemployment Rate
All	\$86,941	0.1
White Alone	\$102,622	4.2
Black Alone	\$85,844	6.1
Amer. Indian/Alaskan Native	\$101,942	Ν
Asian Alone	\$89,300	5.8
Native Hawaiian/Pacific Is.	-	Ν
Some Other Race Alone	\$76,089	3.0
Two or More Races	\$87,944	4.3
Hispanic (ethnicity)	\$79,569	3.3
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* N means no data is reported

Monthly Housing Cost, Gross Rent, and Real Estate Taxes in 2022

Owner Occupied Units	Median household Income \$109,998	Median property value \$390,200	Price-to-income ratio* 3.5	Housing Cost ² \$1,824	Housing cost as percent of income** 20%
With Mortgage Without Mortgage Renter Occupied Units	\$118,648 \$89,521 \$62,469	\$398,600 \$366,500	3.4 4.1	\$2,124 \$712 \$1,619	21% 10% 31%

*Households are cost-burdened if they spend more than 30 percent of income on housing.

/2 Selected monthly owner cost is the sum of payment for mortgages, real estate taxes, various insurance, utilities, fuels, mobile home costs, and condominium fees. Gross rent includes contract rent, utilities, and fuels.

Median property value in the US	\$320,900
Median household income in the U.S.	\$74,755
Price-to-income	4.3
*Price to income ratio of 10 or higher is highly unaffordable.	

Where People Lived in 2022

	Owne	er-occupied	Rente	er-occupied	Total
1-unit, detached	109,065	72.3%	12,944	10.5%	44.5%
1-unit, attached	33,676	22.3%	12,366	10.0%	16.8%
2-unit	72	0.0%	66,842	54.1%	24.4%
3-4 unit	294	0.2%	2,430	2.0%	1.0%
5-9 unit	2,403	1.6%	7,374	6.0%	3.6%
10 or more unit	4,913	3.3%	21,051	17.0%	9.5%
Mobile home or other type	453	0.3%	478	0.4%	0.3%
	150,876	100.0%	123,485	100.0%	100.0%
Percent of homeowners in 1-uni	t homes	94.6%			
Percent of renters in 1-unit struc	ctures	20.5%			

